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Patterns and Predictors of Debt:  
A Panel Study, 1985-2008

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Relying on panel data from the National Longitudinal Survey of Youth (NLSY79), this study finds that about half the study sample \( N = 5,304 \) never experienced annual debt between 1985 and 2008, that the vast majority of those who incurred annual debt were short-term (1 year) or intermittent debtors (2-4 years), that the proportion of the study sample in debt for the most part declined over time, but also that the level of debt increased. Multinomial regression results indicated that health status and level of changes in income are robust predictors of debt in general, that age and race/ethnicity are robust predictors of short-term and intermittent debt, that locus of control, family structure during adolescence, SES, work effort, and marital status are robust predictors of intermittent and chronic debt, and that self-esteem, gender, SES, and work effort are robust predictors of chronic debt. Findings challenge blanket contentions that a culture of debt characterizes individuals and families in the U.S and they present a more nuanced portrait of debtors than the stereotype as young and single.

Key words: Consumer debt, culture of debt, economic well-being, socioeconomic status, wealth

This study has three main aims: (1) to examine the prevalence, depth, and patterns of consumer debt over time; (2) to explore the influence of sociodemographic background characteristics of attitudinal/psychological variables on duration and levels of consumer debt; and (3) to determine what
characteristics or attributes, if any, differentiate chronic from short-term and intermittent debtors, thereby reassessing the typicality of debtors as primarily young and single. Theoretically, the study seeks to shed light on the role of background or upbringing factors on indebtedness and to assess the merits of prior research suggesting that indebtedness has become a way of life, that a "culture of debt" has come to signify the socioeconomic experiences of families in the U.S. The study explores whether poverty and absent parenthood in one's early upbringing, theorized as imparting a greater sense of present-orientation than of delaying gratification, are robust predictors of later life indebtedness (Strotz, 1956). To the extent poverty and absent parenthood do impart a sense of present-orientation, they can be viewed as contributing to a culture of debt, providing a structural context which is likely to appear in later life as indebtedness.

Likewise, to what extent are locus of control (one's sense that s/he can influence events) and self-esteem associated with the depth and duration of later life indebtedness? To the extent that a sense of a lack of control over events and low self-esteem show association, they too can be viewed as contributing to a culture of debt, signifying a psychological mechanism at work during adolescence that is also likely to be associated with indebtedness in later life. To what extent are younger age and single marital status robust predictors of debt, that is, when accounting for background and other socioeconomic factors? What policy and practice implications flow from such theoretical considerations and empirical findings?

**Literature Review**

Over the past two decades there has been increasing public concern about and scholarly attention to consumer debt. Increased borrowing among families in the U.S. since the 1980s was noted in the 1990s as family debt and assets grew in tandem between 1989 and 1995. Debt as a proportion of assets held steady at about 16% over the period ("Family debt in the United States," 1998), but increased thereafter (Kennickell, 2009; Kish, 2006). U.S. household debt increased from about 60% of GDP in 1990 to nearly 100% in 2008,
paralleling increased personal consumption from about $5.32 trillion (in 2010 dollars) peaking at about $10.25 trillion (Baily & Lund, 2009; Hamm, 2008). A slow recovery from the 2008-2009 recession, prompted by a subprime mortgages-related financial crisis (Beitel, 2008; Gerardi, Lenhert, Sherlund, & Willen, 2008), kept debt at the forefront of public concern even as interest rates subsequently reached lows not seen since the 1950s (Bernard & Anderson, 2008; Bowley, 2010; Dash, 2009; Foster & Magdoff, 2008; Pressman & Scott, 2009).

In the view of some, debt had become a way of life in the U.S. by the early 1990s (Lea, Webley, & Levine, 1993). More recently debt was dubbed a “new safety net” for families and households in the U.S. (Draut, 2007), in the short term providing relief from more formidable social problems associated with delinquent if not foregone mortgage and credit card payments and declared bankruptcies (Caputo, 2008). Although household borrowing peaked in 2008 and dropped thereafter (Baily & Lund, 2009), household debt peaked in 2009 and, given stagnant wages and incomes for most workers and their families in the U.S., remained higher than that throughout the 1990s thereafter (DeNavas-Wait, Proctor, & Smith, 2010; Eckholm, 2010; Zezza, 2009).

In addition to public concern, over the past two decades there has been a steady stream of scholarly research focusing on factors associated with consumer debt. Webley & Nyhus (2001, p. 424) reviewed earlier research and contended that much of it was a-theoretical in nature, characterized by an eclectic empiricism. They noted that the earlier research had nonetheless provided a reasonable albeit incomplete portrait of correlates of consumer debt: (1) the prototypical debtor was a young, single parent living in rented accommodation, with economic variables such as income and assets by themselves as predictors of debt; and (2) psychological factors such as locus of control and attitudes toward debt and credit were also found to be good predictors of consumer debt beyond economic factors. Causality, especially in regard to psychological measures associated with debt, was difficult to discern given that many of the earlier studies were cross-sectional. Further, methodological limitations associated with cross-sectional studies that relied on returning mail surveys precluded...
adequate treatment of short-term from long-term debt.

The inadequate treatment of short-term and long-term debtors has both theoretical and practical implications: (1) short-term debt need not be considered a social problem per se, may be accounted for by expectations about future income, and may be more responsive to individually-oriented residual or temporary policy interventions; and (2) long-term debt is more likely to be considered a social problem reflecting, in part, a culture of debt if distributed along sociodemographic lines, may require alternative explanations, and may necessitate more institutional or structural-oriented policy interventions. Theoretical and policy implications flow from the extent that either short-term or long-term debt or both are pervasive and deep and how either or both are distributed across sectors of society stratified by class, gender, and race/ethnicity (Attanasio & Banks, 2001).

Much research since 2000 sought to overcome limitations associated with cross-sectional studies, particularly those relying almost exclusively on SES measures. Webley & Nyhus (2001), for example, relied on three waves of panel data (1994, 1995, and 1996) that included SES and psychological measures, with the aim, among other things, of extending our understanding of the economic psychology of debt. Results of the study corroborated earlier studies (e.g., Lea, Webley, & Levine, 1993) showing that economic measures were good predictors of debt, although psychological factors such as locus of control and attitudes toward debt also had explanatory power. For most individuals in the Webley & Nyhus study, debt was a short-term temporary problem, that is, present in only one of the three study years. Their findings cast doubt on Lea, Webley, and Levine's (1993, p. 85) contention that conditions for the development of a sustaining “culture of debt” existed. Chronic debtors, that is, those in debt in 1994 and again in either 1995 or 1996 in the Webley & Nyhus study, had lower net incomes and fewer partners and they were more present-oriented than temporary debtors.
Method

Data and Subjects

Data for this study come from the National Longitudinal Survey of Youth (NLSY79), a nationally representative sample of young men and women aged 14 to 22 years of age when first surveyed in 1979 (N=12,686). The U.S. Bureau of Labor Statistics (BLS) and the Census Bureau sponsor and coordinate NLSY79 data collection; BLS regulates data availability to the public, and the Center for Human Resource Research (CHRR) at The Ohio State University manages the NLSY79 data files. NLSY79 respondents were surveyed annually from 1979 through 1994 and biannually thereafter through 2008, the most recent year of available data at the time of this study. During this time NLSY79 respondents formed their own families and entered the labor force. By 1985 all respondents were deemed eligible to be asked questions about home ownership, signifying that everyone met criteria determining independent household status.

The study sample was derived from the 5,407 NLSY79 respondents who participated in each of the 23 waves of data acquisition between 1979 and 2008. Relying on these “continuous” NLSY79 participants minimized the extent of using imputed values for missing data on ordinal and interval level measures, namely assets and income. The final study sample comprised the 5,304 respondents for whom information on all other study measures was known. The BLS made available customized sampling weights to ensure representativeness given experimental mortality and initial oversampling of Black, Hispanic, and low-income youth (Zagorsky, n.d.). The customized sampling weight for NLSY79 respondents who participated in each survey year was used for this study.

A preliminary analysis on family and other background measures obtained in Round One of the survey in 1979 and using the 1979 sampling weight, found no appreciable differences (that is, > 10%) between the continuous participants and other NLSY79 respondents by the nominal measures of race/ethnicity, living with their mothers and fathers at 14 years of age, region of residence at age 14; no appreciable differences were found by interval level measures of age in 1979, mothers’
highest grade completed, fathers’ highest grade completed, and number of siblings. About $3,000 was found to separate the total family income of continuous participants ($20,843) from other respondents ($17,918) in 1979. A slight difference was found by sex, with females more likely to be continuous (54.1%) vs. non-continuous (43.7%) participants. Differences between the study sample of continuous participants and other NLSY79 respondents for total family income and sex were deemed acceptable, given twenty-three waves over nearly thirty years of data collection from the same sample of individuals. Nonetheless, generalizations about the cohort based on the study sample were cautiously made with aforementioned limitations of representativeness in mind. Further, it should be kept in mind that NLSY79 represents one cohort of youth in the U.S and is not representative of other youth cohorts or of the population as a whole.

Measures

The dependent measures of debt. Debt has been measured in a variety of ways with varying degrees of methodological sophistication and rigor, with all measures having some limitations (e.g., see Dessart & Kuylen, 1986; Lea, Webley, & Levine, 1993; Webley & Nyhus, 2001). For purposes of the present study, annual family net worth was used to determine the amount or level of annual debt. The NLSY79 included a variety of asset and liability measures in most survey years between 1985, the first year when everyone in the cohort sample was also eligible for survey items related to homeownership, and 2008, the most recent year of available data at the time of this study. In addition to home ownership and related debt measures, this study included money assets, vehicle ownership and related debt. In 2008 the Center for Human Resource Research (CHRR, n.d.a) released to the public a revised asset series to account for top coding, missing values, and other possible sources of bias and created a measure of net worth for every survey year which had an asset module. Family net worth equaled home value – mortgage – property debt + cash savings + stocks and bonds + trusts + business assets – business debt + car value – car debt + possessions – other debt + IRAs + 401Ks + CDs. For purposes of this study, all dollar values of annual net worth
between 1985 and 2008 were converted to 2010 dollars. Family
net worth was not available for survey years 1991, 2002, and
2006.

A main limitation of using net worth as the basis of debt
determination, especially level of debt, is that it is market
driven, subject to period effects reflecting, for example,
housing bubbles, market exuberance, and the like. This would
be more problematic in a cross-sectional study if the examined
year were an exceptional spike or trough rather than typical.
Reliance on multiple observations over time, as is the case in
the present study, makes it possible to identify exceptional
years if they were to occur, to minimize the biasing influence
of period effects, and to smooth out the experience of debt over
the time period. The use of family net worth was justified for
theoretical and practical reasons. The family has been shown to
have theoretical relevance to family preferences about wealth
accumulation, intra- and intergenerational transmission of
income, and wealth across a variety of family types or struc-
tures (Bergstrom, 1996).

Debtors were those whose annual family net worth fell
below $0.00. In each survey year between 1985 and 2008, they
were coded as 1, others as 0. The dependent variable of in-
terest, Debtor Status, was a multinomial measure coded such
that 1 (non-debtors) = those who reported no debt in any survey
year between 1985 and 2008, 2 (short-term debtors) = those who
reported one year of debt, 3 (intermittent debtors) = those who
reported 2-4 years of debt, and 4 (chronic debtors) = those who
reported 5 or more years of debt.

The independent measures or predictors. Adopting Webley
& Nyhus (2001) who relied on household income, family net
income was used to calculate change in income measure (avail-
able annually for changes from 1985 through 1996 and bian-
ually thereafter). Annual family net incomes were converted
to 2010 dollars. A 9-point ordinal level scale was created to
reflect changes in annual family net incomes from one survey
year to the next, ranging from 1, which signified a decrease
of 80% or more, to 9, which signified an increase of 80% or
more. The middle category of 5 was assigned to changes in
income of ± 20% and for purposes of this research signified No
Change in Income between survey years. For purposes of the
multinomial regression procedure described below, dummy measures were created from this income scale: Number of years of no changes in annual family net income over the 16 survey years between 1985 and 2008 was determined and served as the reference category; other dummy measures reflected incremental increases greater than 20% and decreases greater than 20%.

Two measures were used to capture SES: average income-to-poverty ratio (IPR) and average wealth-to-income ratio (WIR). IPR was based on official annual Federal poverty thresholds that accounted for family size. Annual IPRs were summed and an average calculated for the study period 1985-2008. Respondents were accordingly classified as on average: Poor, that is, living in families with income-to-poverty ratios (IPR) \(< 1\); Near Poor with IPR \( > 1 \leq 2\); and More Affluent with IPR \( > 2\). WIR was measured as the ratio of average annual net worth to average annual net family income between 1985 and 2008. Annual WIRs were summed and an average calculated for the study period 1985-2008, with larger positive values signifying greater capacity to carry debt and larger negative values signifying decreased capacity over the study period. WIR was stratified into quintile rankings and coded such that 1 = Highest Quintile, 0 = other.

Background sociodemographic measures included age, race/ethnicity, sex, SES in 1979, and three measures of respondents’ living circumstances at age 14: whether they lived with both parents, whether they lived in the U.S. South, and whether they lived in an urban area. Other related measures used as controls included education level, health limitations, geographic residences in 2008 (that is lived in the U.S. South; lived in an urban area), and marital status in 2008. Education classified respondents according to highest grade completed at the time of interview in survey year 2008: < high school, high school graduate, some college, or college graduate. Health limitations was operationalized as number of years respondents reported that health conditions precluded their working or affected the nature and type of work they did between 1979 and 2008. Marital status in 2008 classified respondents as married, divorced/separated/widowed, or never married.

Attitudinal or psychological measures included the Rotter
Internal-External Locus of Control Scale and the Rosenberg Self-Esteem Scale (CHRR, n.d.b). The Rotter Locus of Control Scale is a four-item abbreviated version of a 23-item forced-choice questionnaire adapted from the 60-item Rotter Adult I-E scale developed by Rotter (1966). The scale is designed to measure the extent to which individuals believe they had control over their lives through self-motivation or self-determination (internal control) as opposed to the extent that the environment (that is, chance, fate, luck) controls their lives (external control). Scores range from 4 to 16 in the external direction, that is, the higher the score, the more external the individual. The summed score on the NLSY79 abbreviated version was found to correlate well with self-esteem ($r = -0.278, p < .001$) and education ($r = -0.215, p < .001$), and to a lesser extent social class ([family income] $r = -0.086, p < .001$), but the internal consistency of the scale was quite low for the whole cohort (alpha = .36). Separate estimates by race and sex did not yield significantly higher reliability estimates for the whole cohort. The internal consistency of the scale was lower for the study sample (alpha = .21).

The Rosenberg Self-Esteem Scale was administered during the 1980, 1987, and 2006 interviews (CHRR, n.d.b). This 10-item scale, designed for adolescents and adults, measures the self-evaluation that an individual makes and customarily maintains. It describes a degree of approval or disapproval toward oneself (Rosenberg, 1965). The scale is short, widely used, and has accumulated evidence of validity and reliability. It contains 10 statements of self-approval and disapproval with which respondents are asked to strongly agree, agree, disagree, or strongly disagree. In earlier studies, the scale was found to be highly internally consistent, with reliability coefficients that ranged from .87 (Menaghan, 1990) to .94 (Strocchia-Rivera, 1988), depending on the nature of the NLSY79 sample selected. The internal consistency of the items obtained in 1980, which constituted the scale used for this study, was also found to be highly consistent for the study sample (alpha = .82).
Findings

Descriptive Statistics

In regard to Debt Status, over half the study sample (54.6% weighted, n = 2,614) reported no years of net debt (Non-debtors) between 1985 and 2008; 15.5% (n = 906) reported one year (Short-term debtors); 21.4% (n = 1288) 2-4 years (Intermittent debtors); and 8.5% (n = 496) 5 years or more (Chronic debtors). As can be seen in Table 1, most nominal level study measures were found to be significantly related to Debt Status. These statistically significant measures are shown here for heuristic purposes and were included in the multinomial regression procedure, whose results are presented in the next section. No further discussion of them was warranted, given the stated interest in robust predictors.

In regard to attitudes, as can be seen in Table 2, both locus of control (F = 325.89, p < .001) and self-esteem (F = 877.55, p < .001) were found to be significantly related to Debt Status, as were several other nominal level measures, such as years of health limitations between 1979 and 2008 (F = 1000.95, p < .001) and most other ordinal and interval level measures between 1985 and 2008: average income-to-poverty ratio (F = 2391.86, p < .001); average net worth (F = 171.80, p < .001); average number of weeks worked (F = 28.45, p < .001); and the ratio of average net worth to average net family income (F = 3.38, p < .05). Each of these was made into a dummy measure for purposes of the multinomial regression procedure. No further discussion of these statistically significant measures was warranted here given our interest in robust predictors.

As can be seen in Table 3, the proportion of the study sample in debt for the most part declined between 1985 and 2008, ranging from a high of 12.4% in 1986 to a low of 5.5% in 2004. The level of debt, whether measured as a mean or the median, however increased over time. The average amount of debt was nearly six times higher, increasing from nearly $8,300 in 1985 to more than $49,000 in 2008, and the median was nearly three times higher, increasing from nearly $3,900 to more than $11,000 in 2008.
Table 1. Nominal Level Characteristics of the Study Sample by Debtor Status

<table>
<thead>
<tr>
<th>Nominal Level Characteristics</th>
<th>Non-debtors (0 yrs. of net debt) (n=1,614)</th>
<th>Short-term (1 yr. of net debt) (n=906)</th>
<th>Intermittent (2-4 yrs. of net debt) (n=1,288)</th>
<th>Chronic (5+ yrs. of net debt) (n=496)</th>
<th>χ^2</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Background</td>
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<tr>
<td>At 14 years old</td>
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<tr>
<td>Lived in US South</td>
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<tr>
<td>No</td>
<td>55.7</td>
<td>15.3</td>
<td>20.7</td>
<td>08.3</td>
<td>20.44</td>
<td>***</td>
</tr>
<tr>
<td>Yes</td>
<td>52.1</td>
<td>15.8</td>
<td>23.0</td>
<td>09.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lived with mother &amp; father</td>
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<tr>
<td>No</td>
<td>45.9</td>
<td>16.6</td>
<td>25.5</td>
<td>12.0</td>
<td>62.11</td>
<td>***</td>
</tr>
<tr>
<td>Yes</td>
<td>57.4</td>
<td>15.1</td>
<td>20.1</td>
<td>07.4</td>
<td></td>
<td></td>
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<tr>
<td>Urban</td>
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<td></td>
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<tr>
<td>No</td>
<td>55.4</td>
<td>16.4</td>
<td>19.3</td>
<td>08.9</td>
<td>3.87</td>
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</tr>
<tr>
<td>Yes</td>
<td>54.3</td>
<td>15.2</td>
<td>22.1</td>
<td>08.4</td>
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<tr>
<td>Black</td>
<td>40.0</td>
<td>20.0</td>
<td>29.3</td>
<td>10.7</td>
<td>154.23</td>
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<td>Hispanic</td>
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<td>18.3</td>
<td>20.8</td>
<td>07.7</td>
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<tr>
<td>White</td>
<td>57.9</td>
<td>14.4</td>
<td>19.5</td>
<td>08.2</td>
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<tr>
<td>SES in 1979</td>
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<tr>
<td>Poor (IPR≤1)</td>
<td>41.8</td>
<td>17.8</td>
<td>28.1</td>
<td>12.3</td>
<td>121.12</td>
<td>***</td>
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<tr>
<td>Near Poor (IPR&gt;1≤2)</td>
<td>42.7</td>
<td>17.4</td>
<td>25.5</td>
<td>09.9</td>
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<td>Affluent (IPR&gt;2)</td>
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<td>14.2</td>
<td>18.4</td>
<td>07.2</td>
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<td>Sex</td>
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<td>Male</td>
<td>57.0</td>
<td>15.6</td>
<td>20.6</td>
<td>06.9</td>
<td>38.12</td>
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</tr>
<tr>
<td>Female</td>
<td>52.1</td>
<td>15.4</td>
<td>22.3</td>
<td>10.2</td>
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<tr>
<td>In 2008</td>
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<tr>
<td>Highest Grade Completed</td>
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<tr>
<td>&lt; HS</td>
<td>34.8</td>
<td>20.9</td>
<td>27.6</td>
<td>16.7</td>
<td>50.71</td>
<td>***</td>
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<td>HS Graduate</td>
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<td>17.7</td>
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<td>Some College</td>
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<td>13.8</td>
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<td>10.9</td>
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<td>Coll. Graduate</td>
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<td>Never Married</td>
<td>49.0</td>
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<td>23.5</td>
<td>09.0</td>
<td>135.35</td>
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<td>Married</td>
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<td>14.5</td>
<td>19.3</td>
<td>06.8</td>
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<tr>
<td>Sep/Wid/Div</td>
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<td>16.8</td>
<td>26.9</td>
<td>13.5</td>
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<td>Lived in US South</td>
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<tr>
<td>No</td>
<td>56.5</td>
<td>15.4</td>
<td>19.7</td>
<td>08.5</td>
<td>20.70</td>
<td>***</td>
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<tr>
<td>Yes</td>
<td>51.4</td>
<td>15.1</td>
<td>25.0</td>
<td>08.4</td>
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<tr>
<td>Urban</td>
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<tr>
<td>No</td>
<td>55.5</td>
<td>15.9</td>
<td>20.1</td>
<td>08.5</td>
<td>5.60</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>54.3</td>
<td>15.2</td>
<td>22.0</td>
<td>08.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other 1985-2008</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average annual % Δ in family income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No Δ (lowest to &lt; 20% +)</td>
<td>59.6</td>
<td>15.1</td>
<td>18.6</td>
<td>06.7</td>
<td>60.63</td>
<td>***</td>
</tr>
<tr>
<td>20% &lt; 40%</td>
<td>52.4</td>
<td>14.5</td>
<td>22.6</td>
<td>10.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40% &lt; 60% +</td>
<td>48.4</td>
<td>16.5</td>
<td>24.2</td>
<td>10.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60% &lt; 80% +</td>
<td>51.5</td>
<td>15.2</td>
<td>26.6</td>
<td>06.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>80% &gt; +</td>
<td>48.2</td>
<td>16.7</td>
<td>24.7</td>
<td>10.4</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Weighted percentages are shown. The lowest percentage change in annual family income between 1985 and 2008 on average was -13%, resulting in their inclusion in the No change category. ***p < .001.
Table 2. Scale Level Characteristics of the Study Sample by Debtor Status

<table>
<thead>
<tr>
<th>Scale Level Characteristics</th>
<th>Non-debtor (n=1,614)</th>
<th>Short-term (n=906)</th>
<th>Intermittent (n=1,288)</th>
<th>Chronic (n=496)</th>
<th>F-value</th>
<th>Sig.</th>
<th>Post Hoc</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age in 1979</td>
<td>17.81</td>
<td>17.32</td>
<td>17.29</td>
<td>17.29</td>
<td>22.98</td>
<td>ns</td>
<td>--------</td>
</tr>
<tr>
<td>Attitudes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rotter locus of control (1979)</td>
<td>08.47</td>
<td>08.86</td>
<td>08.85</td>
<td>09.21</td>
<td>325.89</td>
<td>***</td>
<td>1 &lt; 3, 2 &lt; 4</td>
</tr>
<tr>
<td>Self-esteem (1980)</td>
<td>22.69</td>
<td>22.33</td>
<td>21.95</td>
<td>21.48</td>
<td>877.55</td>
<td>***</td>
<td>1, 2 &gt; 4; 1 &gt; 3</td>
</tr>
<tr>
<td>Years health limitations 1979-2008</td>
<td>01.26</td>
<td>01.61</td>
<td>01.90</td>
<td>02.68</td>
<td>1000.95</td>
<td>***</td>
<td>1 &lt; 2, 3 &lt; 4</td>
</tr>
<tr>
<td>Other 1985-2008</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual net family income change</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>No Change</td>
<td>07.61</td>
<td>06.85</td>
<td>06.44</td>
<td>06.07</td>
<td>63.17</td>
<td>***</td>
<td>1 &lt; 2 &gt; 3, 4</td>
</tr>
<tr>
<td>Years Decrease</td>
<td>03.58</td>
<td>03.97</td>
<td>04.12</td>
<td>04.35</td>
<td>142.32</td>
<td>***</td>
<td>1 &lt; 2 &lt; 3, 4</td>
</tr>
<tr>
<td>Years Increase</td>
<td>04.81</td>
<td>05.18</td>
<td>05.43</td>
<td>05.57</td>
<td>53.02</td>
<td>***</td>
<td>1 &lt; 2 &lt; 3, 4</td>
</tr>
<tr>
<td>Average IPR</td>
<td>05.00</td>
<td>04.05</td>
<td>03.76</td>
<td>03.12</td>
<td>2391.86</td>
<td>***</td>
<td>1 &lt; 2, 3 &gt; 4</td>
</tr>
<tr>
<td>Average inflation adjusted net worth $$</td>
<td>155.187</td>
<td>78.985</td>
<td>51.305</td>
<td>15.428</td>
<td>171.80</td>
<td>***</td>
<td>1 &gt; 2 &gt; 3 &gt; 4</td>
</tr>
<tr>
<td>Average # of weeks worked</td>
<td>41.41</td>
<td>39.63</td>
<td>38.38</td>
<td>36.58</td>
<td>28.45</td>
<td>***</td>
<td>1 &gt; 2, 3, 4; 2 &gt; 4</td>
</tr>
<tr>
<td>Average # of working weeks unaccounted for</td>
<td>00.84</td>
<td>00.90</td>
<td>00.99</td>
<td>00.94</td>
<td>07.05</td>
<td>ns</td>
<td>--------</td>
</tr>
<tr>
<td>Ratio of net worth to family income</td>
<td>539.36</td>
<td>223.02</td>
<td>57.60</td>
<td>-39.99</td>
<td>3.38</td>
<td>*</td>
<td>1, 2 &gt; 4; 2, 3, 4</td>
</tr>
</tbody>
</table>

Note: Post hoc tests for mean differences are significant at the .05 level. Overall mean differences and post hoc statistics for Average inflation adjusted net worth should be interpreted cautiously due to skewness = 3.738 (SESkewness = .034), z = 109.94. Using the logarithm of Average inflation adjusted net worth yielded the same relationship between categories of Debtor Status (F = 201.09, p < .001), with the following (mean) values:

1 (4.80) > 2 (4.48) > 3 (4.29) > 4 (3.99).

*p < .05. ***p < .001.
Table 3. Debt by Year (in 2010 dollars)

<table>
<thead>
<tr>
<th>Year</th>
<th>Debtors # (%</th>
<th>Mean Debt</th>
<th>Median Debt</th>
<th>Greatest Debt</th>
<th>Least Debt</th>
</tr>
</thead>
<tbody>
<tr>
<td>1985</td>
<td>1,605 (34.7</td>
<td>$6,619</td>
<td>$3,857</td>
<td>$172,550</td>
<td>$1,015</td>
</tr>
<tr>
<td>1986</td>
<td>1,852 (39.1</td>
<td>7,067</td>
<td>3,980</td>
<td>298,500</td>
<td>995</td>
</tr>
<tr>
<td>1987</td>
<td>673 (39.4</td>
<td>14,455</td>
<td>4,800</td>
<td>327,360</td>
<td>48</td>
</tr>
<tr>
<td>1988</td>
<td>686 (42.1</td>
<td>12,741</td>
<td>4,968</td>
<td>1,320,200</td>
<td>50</td>
</tr>
<tr>
<td>1989</td>
<td>672 (43.2</td>
<td>12,695</td>
<td>4,400</td>
<td>1,038,752</td>
<td>33</td>
</tr>
<tr>
<td>1990</td>
<td>664 (45.0</td>
<td>15,855</td>
<td>5,511</td>
<td>672,008</td>
<td>167</td>
</tr>
<tr>
<td>1992</td>
<td>608 (45.1</td>
<td>13,400</td>
<td>5,425</td>
<td>379,750</td>
<td>39</td>
</tr>
<tr>
<td>1993</td>
<td>590 (42.6</td>
<td>13,849</td>
<td>5,055</td>
<td>1,510,000</td>
<td>68</td>
</tr>
<tr>
<td>1994</td>
<td>511 (40.4</td>
<td>13,430</td>
<td>5,865</td>
<td>299,880</td>
<td>37</td>
</tr>
<tr>
<td>1996</td>
<td>492 (37.7</td>
<td>18,859</td>
<td>6,255</td>
<td>326,859</td>
<td>97</td>
</tr>
<tr>
<td>1998</td>
<td>438 (36.8</td>
<td>21,241</td>
<td>6,700</td>
<td>1,352,596</td>
<td>67</td>
</tr>
<tr>
<td>2000</td>
<td>400 (38.2</td>
<td>20,459</td>
<td>6,414</td>
<td>770,266</td>
<td>64</td>
</tr>
<tr>
<td>2004</td>
<td>349 (25.5</td>
<td>37,526</td>
<td>9,200</td>
<td>1,005,584</td>
<td>12</td>
</tr>
<tr>
<td>2008</td>
<td>377 (30.3</td>
<td>49,290</td>
<td>11,110</td>
<td>1,612,970</td>
<td>22</td>
</tr>
</tbody>
</table>

Note: Percentages are weighted. Dollar amounts are rounded.

**Multinomial Regression Statistics**

As can be seen in Table 4, the only predictors sufficiently robust to distinguish non-debtors from short-term, intermittent, and chronic debtors, respectively, were health limits, income changes, and SES. Those who reported no health limitations regarding the type or extent of work they could do were 1.2 times more likely than those reporting some health limitations to be non-debtors than were short-term debtors, 1.46 times more likely than were intermittent debtors, and 1.74 times than were chronic debtors. Those who reported no increases in average annual family income between 1985 and 2008 were less likely to be non-debtors than those who reported some increases and those who reported greater increases were, for the most part, even less likely to be longer term debtors. Those reporting average increases of 80% or more were 1.34 (1/.726) times less likely than those who reported no increases to be non-debtors than to be short-term debtors, 1.44 times less likely than to be intermittent debtors, and 1.58 times than to be chronic debtors. Of the two SES measures, the ratio of average net annual wealth to average net family income...
Table 4. Multinomial Regression

<table>
<thead>
<tr>
<th>Debtor Status</th>
<th>B</th>
<th>Sig</th>
<th>Wald</th>
<th>Exp(B)</th>
<th>95% Confidence Level for Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Lower Level</td>
</tr>
<tr>
<td>Short-term Debtors</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age (1=Young)</td>
<td>-.264</td>
<td>**</td>
<td>7.98</td>
<td>.768</td>
<td>.640</td>
</tr>
<tr>
<td>Race/ethnicity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>-.419</td>
<td>***</td>
<td>15.32</td>
<td>.657</td>
<td>.533</td>
</tr>
<tr>
<td>Hispanic</td>
<td>-.458</td>
<td>***</td>
<td>16.17</td>
<td>.633</td>
<td>.506</td>
</tr>
<tr>
<td>Health limits (1=None)</td>
<td>.183</td>
<td>*</td>
<td>4.54</td>
<td>1.200</td>
<td>1.015</td>
</tr>
<tr>
<td>Income change (1=80%+ increase)</td>
<td>-.321</td>
<td>**</td>
<td>8.45</td>
<td>.726</td>
<td>.585</td>
</tr>
<tr>
<td>SES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Wealth-Income Ratio</td>
<td>.656</td>
<td>***</td>
<td>37.27</td>
<td>1.927</td>
<td>1.561</td>
</tr>
<tr>
<td>(1=Highest Quintile)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intermittent Debtors</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age (1=Young)</td>
<td>-.189</td>
<td>*</td>
<td>4.97</td>
<td>.828</td>
<td>.701</td>
</tr>
<tr>
<td>Attitudes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Locus of Control (1=Lowest Quintile)</td>
<td>.241</td>
<td>*</td>
<td>6.35</td>
<td>1.273</td>
<td>1.055</td>
</tr>
<tr>
<td>Race/ethnicity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black</td>
<td>-.253</td>
<td>**</td>
<td>6.79</td>
<td>.777</td>
<td>.642</td>
</tr>
<tr>
<td>Hispanic</td>
<td>-.441</td>
<td>***</td>
<td>18.48</td>
<td>.644</td>
<td>.526</td>
</tr>
<tr>
<td>Health limits (1=None)</td>
<td>.383</td>
<td>***</td>
<td>24.94</td>
<td>1.467</td>
<td>1.262</td>
</tr>
<tr>
<td>Income change (1=20% &lt; 40% increase)</td>
<td>-.265</td>
<td>**</td>
<td>7.14</td>
<td>.767</td>
<td>.631</td>
</tr>
<tr>
<td>(1=40% &lt; 60% increase)</td>
<td>-.363</td>
<td>**</td>
<td>7.42</td>
<td>.696</td>
<td>.536</td>
</tr>
<tr>
<td>(1=60% &lt; 80% increase)</td>
<td>-.409</td>
<td>*</td>
<td>5.62</td>
<td>.665</td>
<td>.474</td>
</tr>
<tr>
<td>(1=80%+ increase)</td>
<td>-.366</td>
<td>***</td>
<td>13.31</td>
<td>.694</td>
<td>.570</td>
</tr>
<tr>
<td>Lived with mother &amp; father at age 14</td>
<td>.169</td>
<td>*</td>
<td>4.32</td>
<td>1.185</td>
<td>1.010</td>
</tr>
<tr>
<td>Marital Status (1=Sep/Divorced/Widowed)</td>
<td>-.382</td>
<td>**</td>
<td>10.80</td>
<td>.683</td>
<td>.543</td>
</tr>
<tr>
<td>SES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average IPR</td>
<td>-.349</td>
<td>**</td>
<td>9.75</td>
<td>.706</td>
<td>.567</td>
</tr>
<tr>
<td>(1=At or &lt; 2x poverty level)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Wealth-Income Ratio (1=Highest Quintile)</td>
<td>1.135</td>
<td>***</td>
<td>118.01</td>
<td>3.112</td>
<td>2.536</td>
</tr>
<tr>
<td>Weeks Worked (1=Highest Quintile)</td>
<td>.566</td>
<td>***</td>
<td>29.87</td>
<td>1.761</td>
<td>1.438</td>
</tr>
</tbody>
</table>

was the only predictor sufficiently robust to distinguish non-debtors from short-term, intermittent, and chronic debtors. Compared to those in other wealth-income quintiles, those in the highest were 1.93 times more likely to be non-debtors than they were to be short-term debtors, 3.11 times more likely than they were to be intermittent debtors, and 9.42 times more likely than they were to be chronic debtors.
### Table 4. Multinomial Regression, continued

<table>
<thead>
<tr>
<th>Debtor Status</th>
<th>B</th>
<th>Sig</th>
<th>Wald</th>
<th>Exp(B)</th>
<th>Lower Level</th>
<th>Upper Level</th>
<th>95% Confidence Level for Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chronic Debtors</strong> Attitudes</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Locus of Control (1=Lowest Quintile)</td>
<td>.357</td>
<td>*</td>
<td>5.92</td>
<td>1.429</td>
<td>1.072</td>
<td>1.905</td>
<td></td>
</tr>
<tr>
<td>Self-esteem (1=Lowest Quintile)</td>
<td>-.378</td>
<td>**</td>
<td>8.75</td>
<td>.685</td>
<td>.533</td>
<td>.880</td>
<td></td>
</tr>
<tr>
<td>Health limits (1=None)</td>
<td>.552</td>
<td>***</td>
<td>24.70</td>
<td>1.737</td>
<td>1.397</td>
<td>2.159</td>
<td></td>
</tr>
<tr>
<td>Income change</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1=20% &lt; 40% increase)</td>
<td>-.288</td>
<td>*</td>
<td>4.01</td>
<td>.750</td>
<td>.566</td>
<td>.994</td>
<td></td>
</tr>
<tr>
<td>(1=40% &lt; 60% increase)</td>
<td>-.457</td>
<td>*</td>
<td>6.13</td>
<td>.633</td>
<td>.441</td>
<td>.909</td>
<td></td>
</tr>
<tr>
<td>(1=80%+ increase)</td>
<td>-.458</td>
<td>**</td>
<td>10.46</td>
<td>.632</td>
<td>.479</td>
<td>.835</td>
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<tr>
<td>Lived with mother &amp; father at age 14</td>
<td>.435</td>
<td>***</td>
<td>14.45</td>
<td>1.545</td>
<td>1.235</td>
<td>1.933</td>
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<td><strong>Marital Status</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1=Sep/Divorced/Widowed)</td>
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<td>***</td>
<td>16.90</td>
<td>.522</td>
<td>.383</td>
<td>.712</td>
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<td><strong>SES</strong></td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Average IPR (1=At or &lt; 2x poverty level)</td>
<td>-.556</td>
<td>***</td>
<td>13.54</td>
<td>.574</td>
<td>.427</td>
<td>.771</td>
<td></td>
</tr>
<tr>
<td>Average Wealth-Income Ratio (1=Highest Quintile)</td>
<td>2.243</td>
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<td>102.41</td>
<td>9.420</td>
<td>6.101</td>
<td>14.544</td>
<td></td>
</tr>
<tr>
<td><strong>Sex</strong> (1=Male)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average IPR (1=At or &lt; 2x poverty level)</td>
<td>.255</td>
<td>*</td>
<td>5.18</td>
<td>1.290</td>
<td>1.036</td>
<td>1.606</td>
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</tr>
<tr>
<td>Average Wealth-Income Ratio (1=Highest Quintile)</td>
<td>.754</td>
<td>***</td>
<td>18.95</td>
<td>2.126</td>
<td>1.514</td>
<td>2.986</td>
<td></td>
</tr>
<tr>
<td><strong>-2 Log Likelihood</strong></td>
<td>11102.49</td>
<td>(χ² = 820.63, p &lt; .001)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Goodness of Fit</strong></td>
<td>χ² = 12800.07, p = .961</td>
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<td></td>
<td></td>
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<td></td>
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<tr>
<td><strong>Nagelkerke R-Square</strong></td>
<td>.157</td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: Only statistically significant measures are shown. Reference category for the Model = Non-debtors between 1985 and 2008; for Income change = No notable % change in annual average net family income defined as Lowest to <20% increase; for Race/ethnicity = White; for Marital Status = Married. For Average Wealth-Income Ratio, Locus of Control, and Weeks Worked, 0 = Other.

*p < .05. **p < .01. ***p < .001.

Two measures were found to be sufficiently robust predictors distinguishing only short-term and intermittent debtors from non-debtors: age and race/ethnicity. Younger subjects were 1.3 times less likely than older subjects to be short-term debtors and 1.2 times less likely than older subjects to be intermittent debtors. Compared to White subjects, Blacks were 1.52 times less likely to be short-term debtors and 1.29 times less likely to be intermittent debtors; Hispanics were 1.58 times less
likely to be short-term debtors and 1.55 times less likely to be intermittent debtors.

Five measures were found to be sufficiently robust predictors distinguishing intermittent and chronic debtors from non-debtors: locus of control, living with mother and father at age 14, marital status in 2008, SES measured as average IPR between 1985 and 2008, and average annual number of weeks worked between 1985 and 2008. Those in the lowest quintile scores on the Rotter locus of control scale, that is, those with a greater sense of internal control, were 1.27 times more likely than those in the other quintiles to be non-debtors than were intermittent debtors, and 1.43 times more likely to be non-debtors than were chronic debtors. Those living with mother and father at age 14 were 1.19 times more likely than those in other living arrangements to be non-debtors than were intermittent debtors, and 1.55 times more likely to be non-debtors than were chronic debtors. Separated, divorced, or widowed subjects were 1.46 times less likely than never married subjects to be intermittent debtors and 1.92 times less likely than never married subjects to be chronic debtors. Those whose average IPR between 1985 and 2008 was at or below twice official poverty levels were 1.4 times less likely than more affluent subjects to be intermittent debtors and 1.74 times less likely than never married subjects to be chronic debtors. Compared to those in other weeks-worked quintiles, those in the highest were 1.76 times more likely to be non-debtors than they were to be intermittent debtors and 2.1 times more likely than they were to be chronic debtors.

Two measures were found to be sufficiently robust predictors distinguishing only chronic debtors from non-debtors: self-esteem and sex. Those with low self-esteem, that is, in the lowest Rosenberg self-esteem scale score quintile, were 1.46 times less likely than those in other quintiles to be non-debtors than they were to be chronic debtors. Men were 1.3 times more likely than women to be non-debtors than they were to be chronic debtors.
Discussion

On the whole, findings of this study corroborate Webley and Nyhus (2001), who reported debt as a short-term temporary problem, and they cast further doubt on Lea, Webley, and Levine (1993) who posited a "culture of debt." Findings also expand to our understanding of young, single parents as the "prototypical debtors" (Webley & Nyhus, 2001) by showing variation of attitudinal and sociodemographic characteristics of individuals and their families associated with short-term, intermittent, and chronic debtors.

Findings indicate that about half the study sample never experienced annual debt between 1985 and 2008, that the vast majority of those who incurred annual debt were short-term (1 year) or intermittent debtors (2-4 years), that the proportion of the study sample in debt for the most part declined, but also, that the level of debt increased over time. Multinomial regression results indicated that health status and level of changes in income are robust predictors of debt in general, that age and race/ethnicity are robust predictors of short-term and intermittent debt, that locus of control, family structure during adolescence, SES, work effort, and marital status are robust predictors of intermittent and chronic debt, and that self-esteem, gender, SES, and work effort, are robust predictors of chronic debt. As noted above, findings challenge blanket contentions that a culture of debt characterizes individuals and families in the U.S. and they present a more nuanced portrait of debtors than the stereotype as young and single.

Policymakers and others interested in the economic well-being of families are on solid ground to respond with individually-oriented or targeted temporary policy interventions. This is not to say that attention to structurally-oriented interventions is unwarranted, especially if structural factors primarily account for preventing individuals from gainful employment or force them to lower their living standards by working less or for less money than would be the case otherwise. What follows are implications for policy and practice guided by those robust predictors found first for likely short-term or intermittent debtors, for intermittent or chronic debtors, and finally for chronic debtors only.
Policy & Practice Implications for Likely Short-term and Intermittent Debtors

Study findings suggest which types of participants are more likely to experience short-term and intermittent debt and might thereby benefit from targeted interventions. Being Black and Hispanic as well as younger age persons are robust predictors of both short-term and intermittent debt. It is important to stress that these characteristics are not predictive of chronic debt—at least as operationalized in this study—namely, experiencing debt in 5 or more years between 1985 and 2008. Given that the majority of individuals are likely to experience positive net family wealth in any given year and on the whole, findings suggest that a realistic objective of debt-related interventions would be to decrease the likelihood of short-term debtors of ever experiencing debt and of intermittent debtors of experiencing debt beyond one year. Although relatively young and minority populations in the U.S. generally have higher unemployment rates and less labor market attachment than do Whites and prime age persons (Bureau of Labor Statistics, 2011), findings of this study suggest that increasing employment opportunities, although desirable for other reasons, need not be included in a primary intervention aimed at those likely to become short-term debtors, but might help those likely to become intermittent debtors.

To reduce the likelihood of clients from becoming short-term debtors, especially Black, Hispanic, and younger clients, human service agencies that do not already do so might do well to consider adding financial counseling to their array of existing services. In addition to money management, financial counseling should include ways of handling pressures from lending agencies so as not to borrow against their means as can best be determined by a realistic assessment of their employment prospects or income streams from other family members. Such services would also benefit likely intermittent debtors, but they would need to be supplemented with links to an array of employment-related services that can be responsive to their immediate needs: job search skills for those out of work, career enhancement education and training or investment strategies to increase human capital for those in low-wage work or those seeking higher paying employment opportunities, and the like.
Patterns and Predictors of Debt

Policy & Practice Implications for Likely Intermittent and Chronic Debtors

Study findings also identified robust predictors of those who are more likely to experience either intermittent or chronic debt and might thereby benefit from either targeted or structural interventions, or some combination of both. Those with a greater degree of external control are more likely than those with a greater sense of internal control to experience either intermittent or chronic debt. Neither the length of time nor the depth of debt need be totally beyond one’s control, especially over a twenty year period or longer. Policymakers and human service professionals would do well to identify and influence cultural, educational, and social factors thought to affect an individual’s sense of his or her capacity to affect their circumstances. To the extent locus of control is amenable to change, interventions aimed at increasing one’s sense of internal control would reduce the likelihood of experiencing intermittent or chronic debt.

Policymakers and human service professionals can benefit from knowing that the background characteristics of family structure and current marital status are also robust predictors of intermittent and chronic debt. Individuals growing up in families with their mothers and fathers are much less likely to experience intermittent or chronic debt. Separated, widowed, or divorced persons are much less likely than married persons to avoid debt than they are to be either intermittent or chronic debtors. These findings suggest that there is something about two-parent families, beyond the prospect of two income or wealth streams, which enables them to manage their financial situations such that they are less likely to experience intermittent or chronic debt. It would be incorrect to infer that the institution of marriage is the explanatory factor. Despite statistical controls, the study reported here lacks the experimental controls to establish causality. It is quite plausible that those who enter into marriage self-select by virtue of their initial commitments to problem-solve, raise children together, and minimize financial risk-taking that may jeopardize their economic well-being. Policymakers would be well advised to avoid zero-sum solutions when devising interventions aimed at decreasing the likelihood of intermittent or chronic debt. That is, interventions...
favoring separated, widowed, or divorced persons should not be implemented at the expense of married persons.

When devising and implementing interventions, policymakers and human service professionals can also benefit from knowing that socioeconomic status and work effort are robust predictors of intermittent and chronic debt. Those living in low-income families are more likely than those in more affluent families to experience intermittent or chronic debt than they are to avoid debt. This finding suggests that ending tax advantages geared toward higher income families and redistributing that income to lower income families would decrease the likelihood of lower income families experiencing intermittent or chronic debt. Although the study reported here did not focus on mortgages as a specific source of debt, findings nonetheless suggest that getting money into the hands of lower income families, for example, by underwriting mortgages or by providing tax credits to those who can demonstrate that their houses are worth considerably less, determined perhaps by a politically acceptable formula related to income. Finally, any policy or program intervention aimed at increasing work effort would decrease the likelihood of families in any socioeconomic bracket experiencing intermittent or chronic debt.

**Policy & Practice Implications for Likely Chronic Debtors**

Study findings also suggest two robust predictors of those more likely to experience chronic debt and thereby more likely to benefit from either targeted or structural interventions, or some combination of both, namely those with low self-esteem and women. Those with a lower sense of self-esteem are more likely than those with a greater sense of self-esteem to experience chronic debt. As is the case with locus of control, policymakers and human service professionals would do well to identify and influence cultural, educational, and social factors thought to affect an individual’s sense self-esteem. To the extent self-esteem is amenable to change, interventions aimed at increasing it would reduce the likelihood of experiencing chronic debt. On the whole, women are more likely than men to experience debt, and this is especially so for chronic debt. This finding highlights the economic vulnerability of women and reaffirms a need for sustained structural interventions to
enhance women’s economic well-being. As is the case with marital status, policymakers would be well advised to avoid zero-sum solutions when devising interventions aimed at decreasing the likelihood of women’s experiencing chronic debt. That is, interventions favoring women should not be implemented at the expense of men.

References


Social Capital, Human Capital, and Economic Well-Being in the Knowledge Economy: Results from Canada's General Social Survey

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Beginning in the mid-1990s, the Canadian welfare state's devolutionary transformation ushered in an era which potentially increased the importance of social capital and human capital as mechanisms for promoting socio-economic advancement. In this study, the authors analyze data from Canada's General Social Survey to assess how social capital and human capital influence the reported incomes of the Canadian population. The primary findings were that both social and human capital influenced income and that human capital had a larger effect on economic mobility than did social capital. The implications the study's findings have for policy and programmatic interventions within the 21st century knowledge-based economy are discussed, and future studies which can further understanding in the area of social and human capital are also proposed.

Key words: social capital, human capital, income, social networks, social support, education

The concept of social capital arose as an extension of human capital, that is, education levels and job skills that individuals offer to their prospective or actual employers. As an asset, social capital, like human capital, is considered to have potential for translating into productivity within the labor market, but it specifically refers to social relationships rather than educational attainment or technical expertise (Harris, 1993; Putnam, 1995; Schneider, 2006). In the seminal essay Social
Capital in the Creation of Human Capital, Coleman (1988) proposes that social capital, like physical and human capital, "is productive, making possible the achievement of certain ends that in its absence would not be possible" (p. S98). Reflecting on its relational nature, Schneider (2002) refers to social capital as "social relationships and patterns of trust which enable people to gain access to resources such as government services or jobs" (p. 36), while Li (2004) suggests that social capital refers to the social relationships which people try to cultivate within various social settings as well as the "potential resources of these relationships that people may use to pursue social and economic goals" (p. 172).

In accord with the above definitions, there is considerable evidence that the accumulation of social capital is associated with positive socio-economic outcomes. For instance, higher levels of social capital have boosted employment opportunities and incomes, reduced poverty and work-family conflict, increased savings and assets, and improved access to credit (Brisson, 2009; George & Chaze, 2009; Yusuf, 2008). In a similar vein, a positive link between social capital and career advancement and the adoption of technology has also been detected (Manturuk, Lindblad, & Quercia, 2009).

Social capital is also associated with positive outcomes regarding welfare reform efforts, as the acquisition of social capital can assist in low-income persons' efforts to exit welfare and secure employment and valuable services such as child care and health care (Lévesque, 2005; Parisi, McLaughlin, Grice, Taquino, & Gill, 2003; Schneider, 2002). Likewise, a low level of social capital is linked to prolonged welfare dependency and food insecurity (Henderson & Tickamyer, 2008). On the other hand, Pichler and Wallace (2009), as well as Seo (2005), suggest that social capital has little, if any, influence on the economic well-being of the studied population. Moreover, other studies (Adato, Carter, & May, 2006; Chantarat & Barrett, 2008; Livermore & Neustrom, 2003) yielded findings that social capital can actually have a detrimental impact on various indicators of economic welfare, including economic mobility, employment, and productivity.

In addition, the literature provides mixed results regarding the relative effects of social and human capital on
economic well-being. For example, there is evidence that social capital has a larger effect than human capital on economic well-being (Abdul-Hakim, Abdul-Razak, & Ismail, 2010; Fafchamps & Minten, 2002; Narayan & Pritchett, 1999). In contradistinction, Rupasingha and Goetz (2007) arrived at a conspicuously different conclusion as they reported that human capital has a larger impact on economic welfare than does social capital.

It is evident that the body of knowledge surrounding social capital and its influence on economic mobility and advancement is anything but unequivocal, as is our understanding of the comparative magnitude of the effects of both social and human capital on economic mobility and welfare. In light of the present evidence, the purpose of this study is to: (a) evaluate the effect of social capital in the form of social networks and social support (these concepts are operationalized below) on the economic well-being of the population of Canada; (b) evaluate the effect of human capital in the form of educational attainment and health status on the economic well-being of the population of Canada; and (c) compare the magnitude of effects that both social and human capital have on the economic well-being of the population of Canada.

Canada is a particularly relevant nation for examining these issues outlined above, since beginning in the mid-1990s the nation underwent substantial policy reforms which resulted in the federal government eliminating national standards for social welfare programs and delegating greater authority to the provinces for designing and implementing their own safety nets (Habibov & Fan, 2008, 2010; Weaver, Habibov, & Fan, 2010). As discussed below, this major restructuring of the Canadian welfare state resulted in a greater emphasis on people's capacity to prosper within the market economy and thus amplified the importance of implementing effective strategies for promoting socio-economic advancement. Thus, the results of this study contain important policy implications for Canada and potentially for other nations whose social welfare systems underwent similar transformations.

Moreover, in this study we are aligned with Rose (2000), who suggests that although theories of human and social capital may differ in their emphasis, they are not contradictory. In other words, we propose the suitability of a composite
theory which avoids the exclusivity of either the human capital or social capital approach. Consequently, the specific research questions we address in this study are the following:

Research Question 1: Does social capital in the form of social networks and social support positively affect the economic well-being of the Canadian population?

Research Question 2: Does human capital in the form of educational attainment and positive health status positively affect the economic well-being of the Canadian population?

Research Question 3: Does social capital in the form of social networks and social support have a larger effect on the economic well-being of the Canadian population than human capital in the form of educational attainment and positive health status?

By addressing the above-articulated questions, this study contributes to the existing literature in the following ways. First, we expand the knowledge base pertaining to the influence of social capital on economic welfare. As noted above, the findings of previous studies pertaining to the relationship between social capital and economic well-being are mixed, that is, some suggest social capital positively affects economic welfare while others provide contradictory evidence. Second, we build on previous studies in that we include ten social network and social support dimensions. Also, to our knowledge, no other study has included telephone and internet communication when measuring frequency of contact with social networks such as relatives and friends. Thus, our use of a wide range of social networks and social support indicators allows for a more comprehensive assessment of social capital by providing valuable information on what specific aspects of social capital may promote economic advancement. Third, we incorporate standardized regression coefficients into our analyses. This allows us to directly compare the magnitude of the effects of social and human capital on economic well-being (Leroux & Wright, 2010; Long & Freese, 2006). As discussed above, the literature in this area also yields mixed findings, so this study can provide a meaningful contribution to the scholarly conversation regarding how the influence that social capital may have on wealth-building compares to the influence of human
capital. Thus, the results of this study can inform policymakers and program planners on how to design and implement interventions that can effectively promote economic well-being and advancement. Fourth, our use of data from a nationally representative survey allows us to generalize our findings to the entire population inhabiting Canada’s ten provinces. This increases the likelihood that our findings can inform social welfare observers both inside and outside of Canada.

Method

Data

The General Social Survey (GSS) was established in 1985 by Statistics Canada, the country’s national statistical authority. The GSS is an annual cross-sectional multitopic nationally-representative survey of the Canadian population. The GSS is designed to gather information regarding living conditions and the well-being of the Canadian population, as well as to supply data to inform particular policy issues. Every year Statistics Canada conducts a new cycle of the GSS. Every cycle consists of a core questionnaire that includes basic socio-demographics such as age, sex, education and income levels. In addition, every cycle has a specific focus such as quality of life after retirement in cycle 9, education and work history in cycle 15, and fertility and family intentions in cycle 20. In this study, we use cycle 22 of the GSS which specifically focuses on social engagement and social networks (Statistics Canada, 2010).

The data for cycle 22 of the GSS were collected in 5 waves from February to November 2008. Computer assisted telephone interviewing (CATI) was used to collect the data for this cycle, as households were selected by using a random digit dialing (RDD) method. The target population was residents of all ten Canadian provinces and the sample size was 20,041. Each of the ten provinces were divided into strata, that is, distinct geographic regions, with Census Metropolitan Areas (CMAs) such as Toronto and Montreal each being considered separate strata. The non-CMAs of each province were grouped to form ten strata, leading to 27 strata in all. Survey estimates were weighted to represent all persons in the target population, including those without telephones. Consequently, the GSS data set provides sampling weights which were used to
make the results of our study representative of the total population of all ten Canadian provinces (Statistics Canada, 2010).

**Dependent Variable**

Economic well-being is the dependent variable in this study. Economic well-being is represented by the respondent's personal income. The GSS records the respondent's personal income in the form of an ordinal-level scale with 12 categories ranging from 1 = *No income* to 12 = $100,000 or more.

**Independent Variables**

*Social networks and social support.* In this study we based our selection of social capital variables on the measurement of social capital developed by the United Kingdom’s Office for National Statistics (ONS). The ONS established a Social Capital Working Group in order to develop an operational measure of social capital that could be adopted by the UK government. A primary dimension of social capital as delineated by the ONS Working Group is *social networks and social support.* This refers to various indicators such as number of friends and relatives, frequency in seeing and speaking to friends and relatives, virtual networks, and being able to identify reliable people who can provide help when needed (Harper, 2002). It was these indicators of social networks and social support which informed our selection of social capital variables for this study.

Given our above-mentioned focus on social networks and social support, our variables pertained primarily to informal ties, that is, friends and relatives. We utilized a total of ten social capital variables in this study. These ten variables included two continuous variables, which were the number of close relatives and the number of close friends the participants had, and eight categorical variables. The categorical variables consisted of frequency in seeing relatives and friends during the past month (with once a week or more considered frequent), and if participants often communicated with their relatives and friends over the phone and over the internet (with once a week or more considered often). Furthermore, the participants were asked if they had plenty of people to rely on when they had a problem and if they often felt rejected.
Social Capital, Human Capital, and Economic Well-being

Human Capital and Demographic. We also included several human capital and demographic variables as independent variables. The human capital variables we selected were educational level and health status, while age and gender were the demographic variables. To assess the effect of education, we created two dummy variables which indicated if respondents possessed a college diploma or Bachelor’s level or higher university degree. To assess health status, we created a dummy variable which indicates if respondents reported their health status to be good. In order to ascertain the effects of age, we created dummy variables which represent the following categories: ages 15-34, 35-54, and 55-74. Finally, as a means of assessing the role of gender, we created a female dummy variable that represents female respondents.

The effect of the above-discussed variables on the economic well-being of the Canadian population is well-documented. For instance, starting with 15 years of age, the average income for residents of Canada rises steadily until the age range of 45-64 years. From age 65 years and onward the average income declines (Statistics Canada, 2006). As far as gender and education level, the average earnings of men continue to outpace women’s earnings and education level is positively associated with income (Hick, 2007; Schiller, 2003; Seccombe, 2000). Moreover, health status is linked with income in that persons with health problems are more likely to have lower incomes than persons with a more favorable health status (McIntosh, Finès, Wilkins, & Wolfson, 2009; Raphael, 2007). Based on these studies, we expected that a higher level of educational achievement, better health, and being a male would all be associated with higher personal income, while income would grow with age from 15-34 to 35-54 and then steadily decline.

Analytical Strategy

There were two primary steps in our analytical strategy. First, we calculated descriptive statistics for the independent variables. The discrete-level variables were reported in percentages while the continuous-level variables were reported using means and standard deviations. Second, we used multivariate analysis to estimate which independent variables were associated with an increase in the participants’ personal income.
This involved estimating a total of ten regression models, with each model containing one of the ten social network and support variables used in this study, along with all of the selected human capital and demographic variables. Because our dependent variable, the respondent's level of personal income, is categorical and ordered, ordinal logistic regression models were estimated. Since an ordinal logistic regression model is non-linear in terms of outcome probabilities, we utilized several approaches to assess the relationships between the independent and dependent variables (Long & Freese, 2006). As is customary, we commenced with an estimation of the regression coefficients. The standard interpretation of regression coefficients in an ordered logistic model is that for a one unit increase in the independent variable the dependent variable level is expected to change by its respective regression coefficient in the ordered log-odds scale. Given that the interpretation of regression coefficients within an ordered logistic model is not intuitive, we converted regression coefficients to odds ratios which can be more easily interpreted. The interpretation pertains to how the odds for reporting a higher income change as a result of a one unit increase or decrease in the independent variable. In addition, we used the SPost statistical add-on to the Stata software developed by Long and Freese (2006) to convert regression coefficients to standardized regression coefficients. Standardization of the coefficients was done in order to determine which of the independent variables had a greater effect on the dependent variable if the variables differed in terms of level of measurement. In this study education and gender were measured as binary variables, number of friends was measured as a continuous variable, while the dependent variable, economic well-being, was measured as a categorical ordered variable. Thus, using standardized coefficients allowed us to directly compare the effect of the various independent variables on the participants' reported incomes, regardless of their level of measurement (Leroux & Wright, 2010; Long & Freese, 2006).

In order to address multicollinearity, we utilized the method employed by Habibov and Fan (2008) in which we conducted ordinal logistic regression between each individual predictor that yielded significant results within the full model and the outcome variable and then noted the sign of the
Table 1. Descriptive Statistics for the Sample

<table>
<thead>
<tr>
<th>Variables</th>
<th>Binary variables (%)</th>
<th>Continuous variables</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Human capital</td>
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<td></td>
</tr>
<tr>
<td>Age 15-34</td>
<td>23.07</td>
<td>76.93</td>
</tr>
<tr>
<td>Age 35-54</td>
<td>36.81</td>
<td>63.19</td>
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<tr>
<td>Age 55-74</td>
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<td>Age 75 and older</td>
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<td>Female</td>
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<td>College diploma</td>
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</tr>
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<td>University Degree</td>
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<tr>
<td>Good health</td>
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<td>Married</td>
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<td>Social network</td>
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</tr>
<tr>
<td>Seen relatives frequently</td>
<td>46.38</td>
<td>53.62</td>
</tr>
<tr>
<td>Seen friends frequently</td>
<td>65.90</td>
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</tr>
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<td>Often communicate to relatives over the phone</td>
<td>71.07</td>
<td>28.93</td>
</tr>
<tr>
<td>Often communicate to relatives over the internet</td>
<td>31.82</td>
<td>68.18</td>
</tr>
<tr>
<td>Often communicate to friends over the phone</td>
<td>64.62</td>
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</tr>
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<td>Often communicate to friends over the internet</td>
<td>41.25</td>
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</tr>
<tr>
<td>Plenty people to rely on, when I have problem</td>
<td>79.02</td>
<td>20.98</td>
</tr>
<tr>
<td>I often feel rejected</td>
<td>4.06</td>
<td>95.94</td>
</tr>
<tr>
<td>Social network (range 0-200)</td>
<td>Mean</td>
<td>Std Dev</td>
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<td>10.0952</td>
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<tr>
<td>Number of close friends</td>
<td>7.469239</td>
<td>10.6564</td>
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</table>

Note: Data are rounded up.

regression coefficient. Any predictor variable whose coefficient in the full model was in the opposite direction from its coefficient in the one-by-one regression would be considered multicollinear. There was no evidence of multicollinearity in any of the regression models estimated in this study.
Results

Table 1 provides the descriptive statistics for the sample. The greatest proportion (36.81%) of the participants was between 35 and 54 years of age and nearly 57% were female. Approximately 82% of the participants reported being in good health and 24.44% had earned at least a Bachelor's degree. In terms of their social capital, a very small proportion (4.06%) of participants reported often feeling rejected and 79.02% reported they had plenty of people to rely on when they had a problem. Nearly 66% of the participants saw their friends frequently during the month prior to their responding to this survey and 46.38% frequently saw their relatives during the same time period. The majority of participants reported they often communicated with their relatives and friends over the phone, while a minority stated they often communicated with the same social networks through the internet.

Let us now turn to the results of our logistic regression analyses. Table 2 provides the results of Models 1 – 4, with each model containing one social capital variable which pertained to the number of close relatives and friends the participants had and how frequently they saw them, along with all of the human capital and demographic variables described above.

Beginning with Model 1, the results indicated that for each additional close relative there was an increased likelihood for participants to have a high income after holding constant the other variables in the model. In Model 2, each additional close friend increased the likelihood that participants would report a high income after holding the other variables in the model constant. The Model 3 results revealed that participants who reported seeing their relatives frequently demonstrated a higher likelihood of having a high income after holding constant the other variables in the model. As for Model 4, the social capital variable of seeing friends frequently was not associated with changes in the participants' income.

In all four models reported in Table 2, both the human capital and the demographic variables were associated with changes in the participants' income. Being younger (aged 15 – 34) and female predicted a lower income. On the contrary, being 35 – 54 or 55 – 74, having a diploma/certificate or a
Table 2. Number of Friends and Relatives and Frequency of Meeting Them (table continues on next page)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Model 1</th>
<th></th>
<th></th>
<th>Model 2</th>
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<td></td>
<td>Odds</td>
<td>Coeff</td>
<td>Std</td>
<td>Odds</td>
<td>Coeff</td>
<td>Std</td>
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<tr>
<td></td>
<td>Ratio</td>
<td>Coeff</td>
<td>Coeff</td>
<td>Ratio</td>
<td>Coeff</td>
<td>Coeff</td>
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<tr>
<td><strong>Human capital block of independent variables</strong></td>
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<tr>
<td>Age 15-34</td>
<td>.4466***</td>
<td>-.806***</td>
<td>-.1756</td>
<td>.4520***</td>
<td>-.794***</td>
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<td></td>
<td>(.0278)</td>
<td>(.0623)</td>
<td>(.0279)</td>
<td>(.0279)</td>
<td>(.0619)</td>
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<td>1.940***</td>
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<td>(.1152)</td>
<td>(.0584)</td>
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Note: Standard Errors in parenthesis. * p<0.05, ** p<0.01, *** p<0.001 . Std Coef = Standardized coefficients. The results of estimation are adjusted by using national sampling weights.

university degree, and reporting good health all increased the participants' likelihood of earning a high income.

Please refer to Table 3 for the results of the estimations in Models 5 – 8. Each one of these models included one social capital variable that focused on the type and intensity of contact with either relatives or friends as well as all of the human capital and demographic variables described above.
Table 2. Number of Friends and Relatives and Frequency of Meeting Them (continued from previous page)

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Note: Standard Errors in parenthesis. * p<0.05, ** p<0.01, *** p<0.001. Std Coeff = Standardized coefficients. The results of estimation are adjusted by using national sampling weights.

The results of Model 5 indicated that participants who often communicated with relatives over the phone exhibited a greater likelihood for reporting a high income, ceteris paribus, while Model 6 yielded a finding that often communicating with relatives over the internet increased the likelihood of participants having a high income, again after holding constant all of the other variables in the model. As evinced by Model 7, often communicating to friends over the phone did not
influence the participants’ income. In Model 8, however, often communicating with friends over the internet was associated with a greater likelihood of the participants having a higher income after holding constant the other variables in the model.

Table 3. Intensity of Contacts with Relatives and Friends
(table continues on next page)

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<td>Often communicate to relatives over the phone</td>
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<td>Often communicate to relatives over the internet</td>
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<td>(.0493)</td>
<td>(.0385)</td>
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| Note: Standard Errors in parenthesis. * p<0.05, ** p<0.01, *** p<0.001. Std Coef = Standardized coefficients. The results of estimation are adjusted by using national sampling weights.
In all four models reported in Table 3, both the human capital and the demographic variables were again associated with changes in the participants' income. For example, being aged 15 – 34 and a female increased the likelihood of
participants having a lower income. By contrast, being aged 35 – 54 or 55 – 74, earning a college diploma or a university degree, and being in good health were all associated with a greater likelihood of their reporting a high income.

Table 4 delineates the estimations for Models 9 and 10, both of which included the same set of human capital and demographic variables found in the previous models and one specific social capital variable. Model 9 results indicate there was a greater likelihood that participants would report having a high income when, after holding constant all of the other variables in the model, they indicated they had plenty of people to rely on when they had a problem. Model 10 results indicate that
participants who reported they often felt rejected by others exhibited a greater likelihood for reporting a lower income, *ceteris paribus*. Also, the relationship between all of the human capital and demographic variables and the participants' income levels detected in Models 1 – 8 were the same in Models 9 and 10. Moreover, the direction of the relationships was equivalent, as the lowest age category and being female were associated with an increased likelihood of having a lower income. In comparison, the other age categories, educational attainment in the form of a college diploma/university degree and good health all increased the likelihood of reporting a high income.

Of the significant social capital variables in all of the estimated models, economic well-being was most profoundly influenced by often communicating with relatives over the phone (a standardized coefficient of .0729 in Model 5), followed by often communicating with relatives over the internet (a standardized coefficient of .0542 in Model 6), and often communicating with friends over the internet (a standardized coefficient of .0508 in Model 8).

We also considered the standardized coefficients for the human capital and demographic variables and we observed that in all 10 estimated models having a university degree had a stronger effect on economic well-being than all of the variables, both social capital and demographic. Being female had the second largest effect on economic well-being amongst all of the independent variables in all models, but in the opposite direction—that is, female participants were more likely to report lower incomes. Having a college diploma, which was positively associated with earned income, had the third largest effect on economic well-being amongst all of the independent variables in all of the models.

**Discussion and Conclusion**

The analyses conducted in this study allowed us to answer the three research questions listed above. In regards to the first research question, we determined that in eight of the ten estimated models social capital in the form of social networks and social support was positively associated with individual income. This result is in accord with several previous studies
(Brisson, 2009; Lévesque, 2005; Parisi et al., 2003) which suggested that the acquisition or presence of social capital was associated with favorable economic outcomes. However, our consideration of social networks and social support in a multidimensional manner demonstrated that the effect of social capital on income varied by the type of social capital dimension. For instance, both the number of close relatives and close friends were positively associated with income, but in terms of frequency in seeing these respective network types, only the frequency in seeing relatives was associated with income. Likewise, frequency in communicating with relatives over the phone was positively associated with income, but there was no relationship between communicating with friends over the phone and income. These findings suggest that while both close relatives and close friends are important social networks, a higher frequency in communicating with friends may denote contact with a large number of casual acquaintances that have little influence on one’s economic well-being.

When it came to frequency in the participants’ communicating with relatives and friends over the internet, however, a positive association with income was detected for both network types. Moreover, as indicated above, frequency in communicating with relatives and friends over the internet had the second and third largest effect on income, respectively, out of all of the social capital variables utilized in this study. This suggests that frequency of communicating over the internet is a determinant of income, regardless of the network type or even if the person with whom one is communicating is not considered a “close” relative or friend.

During the past decade, the internet has cemented its status as a highly effective means of communication through a variety of methods, including email, listservs, online chatting, instant messaging, and blogging. These interpersonal interactive functions allow people to go online and communicate with others at a relatively low cost, irrespective of physical distance. Thus, the internet facilitates the creation of virtual networks of people who may communicate with each other and yet differ on a variety of characteristics, including ethnicity, socio-economic status, and political affiliation (Lee & Lee, 2010).

It is this potential of the internet to cultivate communicative relationships between people who have a wide range of
backgrounds and experience that may help explain why we found the positive relationship between frequency of communication over the internet and income. In other words, people who communicate with others more frequently over the internet may be more apt to establish relationships with others who have a wide range of backgrounds and experiences and who are willing to exchange helpful information that can promote social and economic mobility. On the other hand, it may be the case that those who communicate over the internet on a more regular basis have a higher level of aptitude for informational technology, which can translate into greater earnings in the present-day knowledge economy (Dolton, Makepeace, & Robinson, 2007). Clearly, more research in this area is warranted.

As for our second research question, in all ten models human capital in the form of educational attainment and positive health status were positively associated with income. As was the case with our first research question, our findings for the second research question are supported by the literature (Pichler & Wallace, 2009; Schiller, 2003; Seo, 2005). As discussed below, this strengthens the argument that a strong commitment to human capital investments is necessary for promoting poverty reduction and economic advancement.

By addressing our third research question, which considers if social capital has a larger effect on economic well-being than does human capital, our contrary finding provides a meaningful contribution to the body of literature that considers the impact of both social and human capital. As highlighted above, previous studies have yielded mixed and inconsistent results about the relative effect of social and human capital on economic well-being. Hence, we estimated ten multivariate regression models with the same set of human capital and demographic variables and ten different social capital variables in the form of social networks and social support. In all ten models, our analyses of standardized coefficients indicated that human capital in the form of educational attainment and positive health status had a larger effect on income than any of the social capital variables we selected.

This finding provides a noteworthy implication for social policy in developed countries, including Canada, which are
influenced by the idea of a so-called “social investment state,” in which emphasis shifts from the traditional welfare state’s focus on social protection from market risks to the enhancement of human capital (Blair, 1998; Chappell, 2010; Giddens, 1998). As Giddens (1998) articulates, the main goal of this shift is to ensure the “investment in human capital wherever possible, rather than direct provision of economic maintenance. In place of the welfare state we should put the social investment state” (p. 117). Thus, from this perspective, social spending should be shifted from traditional social welfare programs to programs aimed at increasing human capital through education, training, and work experience, and our finding of the relatively larger effect of human capital on income tentatively lends further credence to the notion of a social investment state (Banting, 2005; Greenberg, 2011). It should be noted, however, that this shift away from the traditional welfare state has increased economic inequality and poverty and impeded the cultivation of social capital within local communities and families (Banting, 2005; Hammer, 2004; Roberts & Devine, 2003).

Against this backdrop, our findings shed an important light on the present-day policy context. Recall that in our estimations both human and social capital variables were positively associated with income, as in eight of the ten models a positive effect of social capital on income was detected, even after the effect of the human capital and demographic variables were taken into account. This suggests that, alongside a substantial commitment to human capital investments, the policy community should incorporate social work and human service interventions that can increase social capital (Pinto, 2006; Schneider, 2006) and thereby reduce poverty. In other words, our findings imply that policymakers, in this era of welfare state transformation, should not overlook the importance of social capital when designing programs that further the knowledge and skill sets of the populace.

Limitations and Future Studies

This study has important implications both for social policy in general and social work practice in particular. It should be noted, however, that the cross-sectional nature of this study precludes us from making causal inferences between social
and human capital and economic mobility—only associative relationships may be established. Hence, further studies in this area should include longitudinal designs that are more conducive to the establishment of causal inferences.

As noted above, further studies could also focus on better understanding the relationship between internet communication and its potential for enhancing economic welfare. With the steady growth of online populations and the expansion of the internet's relatively inexpensive interactive applications, it is crucial that we gather a more comprehensive understanding of the role electronic communication can play in poverty reduction strategies.

Finally, this study considered social networks and social support, but there are a variety of other social networks measures that could be incorporated into future studies which assess the relationship between social capital and economic welfare. For instance, the social network dimension of social capital not only includes informal ties such as family and friends, but also generalized relationships with civic groups and associations as well as institutional relationships, which are the associations people have with a variety of formal representatives, including those from government, the legal system, police services, unions, and universities (Yusuf, 2008). Empirically testing the impact of the various social networks outlined above on income could provide findings that make an important contribution to the literature.

References


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City University of New York – College of Staten Island

The political economy of the United States during the last thirty years has been described as neoliberal. Part of the neoliberal turn involves reducing or eliminating income support programs such as AFDC/TANF, waging war against organized labor, and increasingly conservative (i.e., neoliberal) public policies. Following an analysis by Lewis (2001) which showed that wages increased in response to higher average monthly AFDC payments, I update and expand this test of Piven and Cloward’s bargaining power theory of wages by looking at other factors which may influence worker bargaining power: unions, interest rates, policy liberalism, and economic growth. I use time-series data on the U.S. covering 1965-2006 and find that AFDC/TANF benefits have a short-term positive effect on private-sector wages while declining union membership, punitive interest rate shocks, and increasingly conservative public policies have reduced the bargaining power of private-sector workers.

Key words: Wages, neoliberalism, Piven and Cloward, bargaining theory

Neoliberalism is the institutional arrangement marking the last thirty years of U.S. capitalism. While politicians and mainstream analysts have presented “free market” neoliberal policies as a means to restoring economic growth, economic data indicate the neoliberal era has not been marked by exceptionally strong economic growth, but instead by the
hyper-concentration of income streams among the richest asset owners (Duménil & Lévy, 2004, 2011; Harvey, 2005, 2010). Part of this new economic regime includes politicians' attacks on the welfare state—most notably during the first Reagan administration. Not only were attacks on the welfare state paramount in the early 1980s, but so were attacks on organized labor and "liberal" (in the North American sense) public policies. The 1996 welfare reform bill that fundamentally restructured the Aid to Families with Dependent Children (AFDC) program into Temporary Aid to Needy Families (TANF) was a major event in North American neoliberalism.

Piven and Cloward, writing at the dawn of neoliberalism (1982/1985) argued that social welfare benefit levels provide workers with protection and bargaining power in the labor market. More generous AFDC benefits compel employers to pay higher wages and employees feel less intimidated in bargaining situations when they have a more generous social safety net upon which to fall back. Other analysts, such as Schor and Bowles (1987) and Bowles, Gordon, and Weisskopf (1990), argued that strong welfare state institutions allowed workers' real wages to rise through the late 1970s by reducing the "cost of job loss."

Lewis (2001) tested and found support for the hypothesis that private-sector wages increase in response to a rise in average monthly AFDC benefits using annual time-series data from 1960 through 1995. I build upon Lewis' test of Piven and Cloward in several ways. First, I argue that reduced AFDC/TANF payments are part of the broader neoliberal project to diminish the wage-bargaining power of workers. Second, I examine other variables that may influence workers' wage-bargaining power: union membership, interest rates, economic growth, and an overall index of the ideological tone of public policy—policy liberalism (Kelly, 2009). Third, I use data on inflation-corrected hourly earnings of production/non-supervisory workers and single-equation Error Correction Models (ECMs) with data from 1964 through 2006 (the latest year for which average monthly TANF benefits are available) to test the Piven and Cloward hypothesis. This time-frame spans the historical periods of the capital labor accord (which lasted until the late 1970s) and neoliberalism (which approximately begins
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in 1979). One should note that it is not yet certain whether the economic crisis of neoliberalism that began in 2008 signals a transitional period or the end to this particular institutional configuration of the American political economy.

Neoliberalism as Class Warfare

Neoliberalism is characterized by the state’s repudiation of the regulatory frameworks laid down in the wake of the Great Depression and the expansion of the welfare state that occurred during the War on Poverty in the 1960s. The core ideology espoused by neoliberals is that there exists a self-regulating free-market and they have used Adam Smith’s “invisible hand” metaphor to argue that markets without government interference are the best of all possible worlds (Steger & Roy, 2010). Despite neoliberal ideologists’ attempts to appropriate ideas from Adam Smith’s (1776/1828) *Wealth of Nations*, Smith was not the pure “free marketer” he is often portrayed as by neoliberals (Chomsky, 1993). For instance, in the *Wealth of Nations*, Smith (1776/1828) stated,

No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable. It is but equity, besides, that they who feed, clothe, and lodge the whole body of the people, should have such a share of the produce of their own labour as to be themselves tolerably well fed, clothed, and lodged. (p. 131)

In the far-right political climate of the United States in 2011, such a statement might be grounds for an accusation of “socialism.”

In a complex political economy like the United States, the idea of free markets is at odds with reality. “A market looks free only because we so unconditionally accept its underlying restrictions that we fail to see them,” (Chang, 2011, p. 20). When free-market ideologues say they are courageously trying to protect society from politically-motivated regulation of markets by the state, they “... are as politically-motivated as anyone,” (Chang, 2011, p. 21). Instead, what has happened is that government policy has been used to restructure markets
to redistribute income to the richest asset owners (Baker, 2010), in part by punishing wage earners (Galbraith, 1998; Palley, 1998). Other modern critiques of the ideology of free markets have been offered by Baker (2006, 2009) and Brockway (1995). One of the most interesting is Galbraith (2008), who describes how many of the original monetarists and supply-siders from the Reagan era have largely abandoned their own doctrines. What remains then may be free market rhetoric designed to obfuscate the use of government policies to advance capitalist class interests.

Welfare Benefits as Labor Market Regulation

The Piven and Cloward hypothesis implies that income maintenance programs serve as a form of regulation. That is, more generous welfare benefits function to regulate labor markets by protecting workers from employer attempts at wage exploitation through compelling capitalists to pay better wages. In the context of a “tight” labor market (low unemployment rate), higher wages would have to be paid to prevent low-wage workers from withdrawing from the labor market if income support programs are too generous. But even if the labor market is not tight, generous income support programs could still force employers to pay higher wages. Additionally, one can argue that more generous AFDC/TANF benefits have a less direct “primer-pump” effect by increasing the demand for goods (and the labor used to produce those goods) that people purchase with their public assistance benefits. Another possibility is that higher benefits prevent some recipients from partially entering some low-wage labor pools and competing with other workers (possibly working for pay “under the table”). Neoliberalism has been about attacking income-maintenance programs. The initial public assistance benefit slashing pursued by the first Reagan administration included Social Security, but that was quickly abandoned as the potential wrath of the public in the face of such action was quickly realized (Greider, 1986).

Figure 1 is a plot of the average monthly AFDC/TANF payment per family (adjusted for inflation in constant 2006 dollars). The estimates were reported in the 2008 Indicators of
Welfare Dependency (the latest year of available benefits data is 2006). Average monthly benefits move from $806 in 1962 and peak at $950 in 1969. Surprisingly, the average benefit stayed roughly constant through the 1980s. Most of the decline in average monthly benefits came in the post-Reagan 1990s. In 1990, the average monthly benefit was $600, but by 2006 the mean TANF benefit was $372. The decline in AFDC/TANF benefit levels under neoliberalism suggests a reduction in the bargaining power of workers.

Figure 1. Average Monthly AFDC/TANF Benefits, 1962-2006

Decline of Unions Under Neoliberalism

Another institution that regulates the labor market is organized labor. During the neoliberal period, capital clearly has dominated labor as unions have declined in power and prevalence (Rosenberg, 2010). Union membership figures bear this out. Looking at the private sector, union membership in 1973 was about 24.2 percent and 20 percent in 1980. By 2010, union membership was estimated at about 7 percent (Hirsch & Macpherson, 2010). The major exception to this is in the public sector, where union membership has fluctuated between 35 and 37 percent since the early 1980s. What this tells us is that the business community was very successful at fighting unions in the private sector. Since there are no capitalists in the
public sector, anti-union campaigns are less effective (but this changes when capital runs out of investment opportunities and desires to privatize segments of the public sector, and in so doing, attacks municipal unions). Union membership data (from Hirsch, 2008) is plotted in Figure 2.

Figure 2. Private-Sector Union Membership, 1962-2006

The Federal Reserve Bank and Interest Rates

A certain mystique surrounds the Federal Reserve Bank in the minds of the public. The bank's chair from 1987-2006, Alan Greenspan, was nicknamed "the maestro" due to a perception that his monetary policies contributed to strong economic growth and a booming stock market in the 1990s and early 2000s (Canterbery, 2006; Shiller, 2005). But what does the Federal Reserve Bank do? This is an important question, for although the central reserve chair "... had risen to rock star status by the end of his long reign ... it is unlikely that most people had any clear idea of what he did," (Baker, 2006, p. 29). The evasive and confusing public statements and testimonies of reserve bank presidents are suggestive of this mystique.

The Federal Reserve Banks are a series of privately-owned yet partially publicly-empowered financial institutions which have the authority to regulate the U.S. money supply. Essentially, the policy of the Federal Reserve Bank results in the active manipulation of interest rates and exerts a major
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influence on U.S. economic activity (Canterbery, 2000; Greider, 1987). Even many Presidents have failed to grasp monetary policy. Nixon is reported to have regretted not understanding what goes on at the Federal Reserve Bank (Greider, 1987, p. 121), but other studies (looking at the newly released Nixon tapes) indicate he pressured the Federal Reserve Chair, Arthur Burns, to expand the money supply in time for the 1972 election (Abrams, 2006). Jimmy Carter dealt with the consequences of these actions as high inflation in wages and commodities coupled with high unemployment (stagflation) characterized the late 1970s. Carter appointed Paul Volcker to be the new Chair in 1979 and Volcker’s “practical monetarism” of restricting growth in the money supply (relative to economic growth) put the United States through a recession in early 1980 (and then again in 1981-1982) with the first “Cold Bath recession” (Bowles et al., 1990) ultimately delivering the 1980 election to Ronald Reagan.

Economists and Federal Reserve Bankers are well aware that they can influence the unemployment rate. As Dean Baker notes, “The Fed has a more direct effect on the state of the economy than any other institution in the country,” (2006, p. 29). In the dispassionate language of monetary economics, the “costs of deflation” are referred to as “sacrifice ratios” (Francis & Owyang, 2004). A related ideological obfuscation is the idea of a NAIRU (non-accelerating inflation rate of unemployment) that suggests keeping the unemployment rate higher to keep inflation lower.

The Federal Reserve Bank can influence the supply of money in the economy, and by restricting the supply, it can drive up interest rates. By doing so, there is a contagion effect of slowing down economic activity that can raise unemployment rates (with the aim of restraining inflation). This means that central bankers are effectively able to manage the “reserve army of the unemployed” under the publicly stated aim of reducing inflation. This might be interpreted by some as an ideological obfuscation. An alternative perspective is that moderate inflation is indicative of bargaining power shifting to workers that drives up prices and adversely impacts wealthy asset holders (stock and bondholders). This is because the Federal Reserve Bank’s response to inflation (raising
interest rates) reduces bond prices and adversely impacts the income streams of the rich in the high volume bond market (Canterbery, 2000, 2002). Therefore, in order to quell the first sign of inflation, the Federal Reserve Bank raises the federal funds rate to reduce workers' bargaining power and thereby their wages. Low inflation then operates to sustain the economic position of wealthy asset holders at the expense of those who sell their labor power.

For instance, the period between 1979 and 1982 is when a radical shift in monetary policy ("practical monetarism," see Axilrod, 2009) was imposed by the Federal Reserve to stamp out inflation by causing two recessions and bringing the unemployment rate up to its highest level since the Great Depression. Part of the problem faced by the Federal Reserve Bank was that through the late 1970s, the disciplining effect of unemployment had lost its power due to the institutionalization of the welfare state and proliferation of income-maintenance programs (Bowles et al., 1990; Piven & Cloward, 1982/1985). A crisis of stagflation (high unemployment and high inflation) by the late 1970s adversely impacted the economic fortunes of rich asset holders (Greider, 1987).

The rise of Wall Street is predicated on low inflation. At the faintest hint of inflation, the Wall Street model suggests that the Federal Reserve Bank should restrict monetary growth to raise interest rates (Baker, 2006; Canterbery, 2000). How does this work? An interest rate can slow the economy in many ways (see Baker, 2006, Ch. 2). An interest rate hike, for someone purchasing a car, can change the cost of paying back the loan used to purchase the car (say if the loan now had an interest rate of 7% instead of 6%) and reduce the demand for automobiles. The same thing goes for home buyers who would then need to come up with a higher monthly mortgage payment. This can reduce demand for automobiles and homes and the people who build and sell them. When the economy grows "too fast" the Federal Reserve Bank "slams on the brakes" by imposing rate hikes.

Figure 3 is a plot of the short-term interest rate: the Three-Month Treasury bill rate. Between 1962 and 1968 the rate ranged from 2 to 5.3 percent. There is some volatility beginning in 1969 with rates ranging from 4 to 7 percent. The
Volcker-shock that operated to discipline workers and usher in neoliberalism occurs between 1979 and 1982 when the short-term rates average between 10 and 14 percent. Duménil and Lévy (2011) refer to this as "the 1979 coup" and Bowles et al. (1990) described the effect of these interest rate shocks as imposing a "cold bath" recession. After the Volcker shock, wages never recovered to their 1970s levels.

Figure 3. Interest Rate on 3-Month Treasury Bills, 1962-2006

The Ideological Tone of Public Policy

The political landscape of the United States has changed drastically under neoliberalism. Consider MSNBC commentator Rachel Maddow's assessment of President Barack Obama's 2011 State of the Union Address on her January 26, 2011 broadcast. Maddow quoted Eisenhower:

Should any political party attempt to abolish Social Security, unemployment insurance, and eliminate labor laws and farm programs, you would not hear of that party again in our political history. There is a tiny splinter group, of course, that believes you can do these things ... but their number is negligible and they are stupid. (also quoted in Lieberman, 2001, p. 115)

She then noted:

But the whole of American politics has shifted so far
to the right in the last fifty years that what used to be thought of as conservative, what used to be thought of as a conservative position, is now considered to be off-the-charts lefty. (The Rachel Maddow Show, January 26, 2011)

Similarly, Richard Nixon quipped "We are all Keynesians now" in the early 1970s, whereas equivalently, Bill Clinton or Tony Blair could have easily stated, "We are all neoliberals now," (Harvey, 2005). Thus, there has been a major ideological shift in the state's approach to public policy.

Recently, political science scholars have developed a concept called "macro policy" (Erikson, MacKuen, & Stimson, 2002) including an index updated and implemented by Kelly (2009) in his study of income inequality. Instead of looking at any specific policy out of the dozens or potentially hundreds of domestic policies passed each year, we can look at the ideological tone of all the significant domestic policies passed within a year. Laws of national significance were originally coded by David Mayhew in his study Divided We Govern (Mayhew, 2005). Mayhew uses year-end reviews of legislation (from major news outlets) and determines whether bills were significant or exceptionally significant. Erikson et al. (2002) created their policy innovation or policy liberalism measure using the laws identified by Mayhew (but focusing on domestic laws and policies) and then coding whether laws were generally viewed as liberal or conservative (Erikson et al., 2002, p. 330). More specifically, Erikson et al. (2002) coded for whether laws and policies expanded government (liberal in the sense of American politics) or were conservative (contracting government) with a +1 for liberal laws and -1 for conservative legislation, and highly important liberal laws as +2 or -2 if conservative, for each year since 1947, with the index score as a sum of the liberal and conservative policies (Erikson et al., 2002; see Kelly, 2009, p. 128). If the ideological tone of policy is becoming increasingly liberal (increasing the size of government) then the index will increase, whereas if policies are increasingly shrinking the reach of government then the index will decline (as conservative neoliberal policies become more prevalent).

The rise in the index in the 1960s and into the 1970s
corresponds to the War on Poverty and expanded regulation (e.g., EPA, Consumer Protection, OSHA). By the early 1980s, we see the rapid fall, even if still in the liberal-expansive direction, but much lower index scores than in the 1960s and 1970s. We see the effects of the 1994 Republican revolution (takeover of Congress) and later into the 2000s as policy drops below zero and is increasingly negative (indicating the increasingly rapid rise of conservative and neoliberal policies) through 2006. I hypothesize that greater liberal (government expanding) legislation, in the aggregate, results in increased worker bargaining power and, consequently, higher real wages.

Figure 4. Policy Liberalism Index, 1962-2006

<table>
<thead>
<tr>
<th>Year</th>
<th>Conservative–Liberal</th>
</tr>
</thead>
<tbody>
<tr>
<td>1965</td>
<td>20</td>
</tr>
<tr>
<td>1970</td>
<td>15</td>
</tr>
<tr>
<td>1975</td>
<td>10</td>
</tr>
<tr>
<td>1980</td>
<td>5</td>
</tr>
<tr>
<td>1985</td>
<td>0</td>
</tr>
<tr>
<td>1990</td>
<td>-5</td>
</tr>
<tr>
<td>1995</td>
<td>-10</td>
</tr>
<tr>
<td>2000</td>
<td>-15</td>
</tr>
<tr>
<td>2005</td>
<td>-20</td>
</tr>
</tbody>
</table>

**Dependent Variable**

The dependent variable in this analysis is real hourly private sector earnings for non-supervisory/production workers. I adjusted for inflation by deflating current-dollar private sector hourly earnings (AHETPI, available from the Federal Reserve Economic Database, 2011) using the Consumer Price Index for Urban Consumers (CPI-U where is this from?). The natural log transformation of this wage measure is plotted in Figure 5.

Wages peak in the late 1960s and 1970s. Looking at the unlogged series, wages were $18.80 in 1972 and hovered between $17.60 and $18.79 until 1979. Between 1979 and 1995, there was
a relatively permanent fall where wages stuck around $15 per hour. By 1997, wages finally started recovering and maxed out at $16 per hour until 2006. Thus, hourly private-sector wages have not recovered to their historic levels of the 1970s.

Figure 5. Log of Real Hourly Wage in Private Sector, 1962-2006

Time-Series Method

The estimation strategy used here is a single-equation (or "one-step") error correction model (ECM). This method is favored over the Engle-Granger two-step procedure because it does not impose a cointegration assumption on the series analyzed (De Boef & Keele, 2008) and is preferable when analyzing small samples (see Kelly, 2009, pp. 104-106). Some readers might note that this is simply an algebraic re-arrangement of the familiar Autoregressive Distributed Lag (ADL) model. The bivariate single-equation ECM can be represented as:

(1) \[ \Delta Y_t = a0 + \alpha Y_{t-1} + \beta_2 \Delta X_t + \beta_3 X_{t-1} + \epsilon_t \]

The model allows us to estimate the short and long-term impact of X on Y. \( \beta_2 \) tells us how much of an initial change in Y is due to a shock in X. \( \beta_3 \) provides an estimate of the long-term impact of X on Y (if and how the impact of X on Y is distributed over future time periods) dictated by \( \alpha \), the error
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correction rate. The error correction rate will be between 0 and -1.0. The long-term impact of X on Y equals $\beta_3/\alpha$. The ECM in this study was first estimated with OLS, but evidence of residual autocorrelation in the initial model indicated that it was best to proceed with the Prais-Winsten Generalized Least Squares (GLS) estimator (Keele & Kelly, 2006). I also include a control variable for GDP (economic growth). This variable was deflated to real (2006$) using CPI-U Gross Domestic Product transformed by the natural log.

Analysis of Results

Model 1 in Table 1 estimates the effect of real average monthly AFDC/TANF benefits on log real wages controlling for GDP growth. The long-term effect of welfare benefits is not significant, while the immediate effect is, and is in the predicted direction. A real $1 increase in average monthly welfare benefits results in a 0.03% immediate increase in real hourly earnings—a $50 increase in AFDC/TANF increases earnings by 1.5%. The effect is immediate, and the non-significance of the level of welfare benefits suggests there is not a long-term effect.

Model 2 in Table 1 includes the other components of bargaining power: union density, short-term interest rates, and the "liberalness" (in the American liberal sense) of policy. The adjusted $R^2$ increases substantially in Model 2 to 0.871 and the BIC' model statistic declines, indicating a superior fit. The effect of AFDC/TANF benefits is reduced such that a $1 increase in benefits is now associated with a 0.01% increase in real earnings—a $50 increase in benefit produces a 0.5% increase in real hourly earnings. For someone earning $7 per hour, a $50 increase in benefits would be expected to increase their earnings by 0.035 cents per hour.

As predicted, union density increases the bargaining power of workers in both the short-run as well as the long run. A single percentage point increase in union density immediately increases real hourly earnings by 0.3% and by another 4.6% in future years. The error correction rate of 0.176 indicates that disequilibrating errors are corrected at a rate of about 17.6% per year. Thus, a year after a percentage point shock to
Table 1: Single-Equation Error-Correction Models of Log Real Hourly Average Private-Sector Wages, 1965-2006.

<table>
<thead>
<tr>
<th>Model 1</th>
<th>Model 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>ΔWelfare Benefits&lt;sub&gt;t&lt;/sub&gt;</td>
<td>0.0003***</td>
</tr>
<tr>
<td></td>
<td>(3.21)</td>
</tr>
<tr>
<td>Welfare Benefits&lt;sub&gt;t-1&lt;/sub&gt;</td>
<td>0.0001</td>
</tr>
<tr>
<td></td>
<td>(1.383)</td>
</tr>
<tr>
<td>ΔUnion Density&lt;sub&gt;t&lt;/sub&gt;</td>
<td>0.003*</td>
</tr>
<tr>
<td></td>
<td>(1.97)</td>
</tr>
<tr>
<td>Union Density&lt;sub&gt;t-1&lt;/sub&gt;</td>
<td>0.008***</td>
</tr>
<tr>
<td></td>
<td>(10.58)</td>
</tr>
<tr>
<td>Δ3-Month Treasury Bill Rate&lt;sub&gt;t&lt;/sub&gt;</td>
<td>-0.004***</td>
</tr>
<tr>
<td></td>
<td>(6.42)</td>
</tr>
<tr>
<td>3-Month Treasury Bill Rate&lt;sub&gt;t-1&lt;/sub&gt;</td>
<td>0.002***</td>
</tr>
<tr>
<td></td>
<td>(2.93)</td>
</tr>
<tr>
<td>ΔPolicy Liberalism Index&lt;sub&gt;t&lt;/sub&gt;</td>
<td>0.001**</td>
</tr>
<tr>
<td></td>
<td>(2.29)</td>
</tr>
<tr>
<td>Policy Liberalism Index&lt;sub&gt;t-1&lt;/sub&gt;</td>
<td>0.0009***</td>
</tr>
<tr>
<td></td>
<td>(4.63)</td>
</tr>
<tr>
<td>ΔLog Real GDP&lt;sub&gt;t&lt;/sub&gt;</td>
<td>0.320***</td>
</tr>
<tr>
<td></td>
<td>(5.27)</td>
</tr>
<tr>
<td>Log Real GDP&lt;sub&gt;t-1&lt;/sub&gt;</td>
<td>0.043</td>
</tr>
<tr>
<td></td>
<td>(1.14)</td>
</tr>
<tr>
<td>Error Correction Rate (Y&lt;sub&gt;t-1&lt;/sub&gt;)</td>
<td>-0.218**</td>
</tr>
<tr>
<td></td>
<td>(2.21)</td>
</tr>
<tr>
<td>Constant</td>
<td>0.154</td>
</tr>
<tr>
<td>Adj. R&lt;sup&gt;2&lt;/sup&gt;</td>
<td>0.683</td>
</tr>
<tr>
<td>BIC'</td>
<td>-25.8</td>
</tr>
</tbody>
</table>

Notes: Prais-Winsten (GLS) estimates. Dependent variable is log real hourly wage for non-supervisory/production workers. T-ratio in parentheses.
*p<.10; **p<.05; ***p<.01 (two-tailed tests).

union density, the average hourly wage is too low (relative to its equilibrium relationship with union density) and subsequently increases by about 0.8% the next year, by 0.66% in year 2, 0.54% in year 3, and so on after the initial shock. The error correction rate indicates that disequilibrating errors are corrected relatively slowly.
The short-term interest rate, the rate on 3-month Treasury bills, indicates that a shock to the interest rate produces an immediate downward response in average wages of 0.4% for each percentage point increment in short-term interest rates. However, in subsequent years this penalty to wages will be slowly corrected upwards, compensating for the initial penalty after two years. Interest rate shocks can be used to put the brakes on wage growth immediately, but the long-term effect cancels out the initial loss, as wages subsequently grow by 1.14% over future years—0.2% of which is in the first year after the shock.

The Policy Liberalism Index also has statistically significant short- and long-run effects on real average hourly wages. A shift of the index (increasing liberalism) by one law is associated with a 0.1% immediate increase in wages. But this increase is too low, and wages increase by another 0.5%, 0.0009% of which is in the first year after the shock. A shift of 5 conservative laws (a net -5 law change in the index) immediately reduces wages by 0.5% and another 2.5% distributed as 0.45% the first year after the shock, 0.37% the second year, 0.31% the third year, 0.25% at year four, and so on. This suggests that wages have stagnated and declined as national policies have become more conservative. Thus, an increasingly conservative aggregate macro-policy seems to reduce the bargaining power of labor.

Discussion

Thirty years of neoliberal economic policies that resulted in reducing income maintenance programs, attacking unions, minimizing inflation, and slowing economic growth have resulted in the greatest economic collapse since the Great Depression. The stagnation of wages since the early 1980s (and rising inequality) are a contributing factor in the economic collapse. Low and stagnating wages resulted in unprecedented borrowing by households via credit cards, auto loans, and home mortgages, resulting from the housing bubble (Baker, 2009; Foster & Magdoff, 2009; Konings, 2010) connected to a long wave of speculative bubbles and their financial instability. The stagnation of wages is a product of several neoliberal trends identified in the analysis above: declining union
membership, interest-rate policies designed to punish wage-earners, and conservative macro-policies.

Piven and Cloward’s (1982/1985) bargaining power argument suggests that welfare benefits (in the form of public assistance income programs like Aid to Families with Dependent Children) impact the labor market. The reasoning is that when benefits are higher, the cost of job loss decreases (Schor & Bowles, 1987) and the bargaining power of workers increases. In this analysis, I extended a previous study by Lewis (2001) that tested Piven and Cloward’s bargaining power hypothesis. I argued that union membership, policy liberalism, interest rates, and economic growth also impact the bargaining power of workers. Higher real AFDC/TANF benefits do have an immediate and positive impact on wages—but there is no long term effect. Annual increases in AFDC/TANF benefits, therefore, can help produce immediate increases in private-sector wages (see also Vartanian & McNamara, 2000).

Union density, interest rates, economic growth, and policy liberalism, however, have both short- and long-term effects on wages. Short-term interest rate shocks can immediately restrain wage growth, but the effect of the shock will allow wages to increase in subsequent years. Thus, if the Federal Reserve Bank fears commodity and wage inflation, then they can raise interest rates to reduce worker wage-bargaining power. This causes wages to immediately fall, and the reduced wages from the initial shock will take three years to be overturned.

The effect of union density on wages is positive. Wages adjust immediately and in the long-run to an increase in the percentage of private-sector workers in a labor union. Union contracts and the threat of unionization can compel employers, broadly speaking, to raise earnings (Kim & Sakamoto, 2010; see Leicht, 1989). The long-term effect of unionization is quite strong; this also implies that a downturn in unionization is felt as a wage-penalty for many years after it occurs. Similarly, the neoliberalization or repudiation of American liberalism and turn to conservatism in macro-policies is also responsible for the stagnation of wages. Much wage stagnation is due to the increasing conservative ideology of national public policies. Therefore, the stagnation could be reversed if there were a major shift in public policies away from the
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neoliberal direction. Workers' bargaining power is stronger when the macro-policy is more liberal (in the American sense). Additionally, strong economic growth also supports wage-bargaining power. The Wall Street Capitalism model (see Canterbery, 2000) implies keeping economic growth slower by having the Federal Reserve bank raise interest rates at the faintest sign of inflation. A reversal away from this model that allows stronger economic growth (with less hostility toward wage and commodities price increases) would go a long way in supporting workers' bargaining power, along with stronger pro-worker labor market regulations.

References


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We argue that sociologists interested in social capital theory and social work scholars interested in child and family teams (CFTs) can productively collaborate in studying at-risk youth. Social capital theory suggests dimensions of CFTs that delineate both family meeting intervention and implementation of the resulting plan. These dimensions reflect both bonding and bridging social capital that strengthen and widen supportive networks for students and their families. We develop a model to apply to both academic and social outcomes, specifically to student grades, students' home environments, and overall family functioning. We argue that our framework may be one of substantial generality, and thus useful in studying multiple outcomes for at-risk youth.

Key words: Social capital; child and family teams; family group; at-risk youth; academic outcomes; social adjustment

How students fare in their homes and schools greatly influences their development and later life opportunities. Scholars in both sociology and social work have devoted considerable attention to how families and schools promote youth well-being, or fail to do so. Sociologists have focused on analyzing the impact of existing variation in social capital at home and at school on child and adolescent outcomes (see Parcel, Dufur, Journal of Sociology & Social Welfare, June 2012, Volume XXXIX, Number 2
Social work scholars are interested in how interventions with families can build social capital that youth can use as key resources in furthering their development over time (see Green & Haines, 2007).

In this article we argue that these two communities of scholars have much to learn from one another; such intellectual collaboration may be especially important when we study at-risk youth, and when we design research and practice to promote their academic progress, social connections, and participation in decision making. We briefly review literature focusing on social capital and child and family teams (CFTs). We then argue that CFTs in schools are one important mechanism through which social capital can be built. School-based CFTs are planning forums in which the students and their families, community supports, and school personnel take part in decision making to resolve issues affecting students and their families (Pennell, 2008). We develop a model that shows the relationships between social capital and elements of CFTs. We also identify what types of research are needed to demonstrate the usefulness of the model for enhancing student and family participation and student academic and social outcomes.

Conceptual Framework: Investment in Children and Adolescents as Social Capital

Children grow and develop within the context of multiple institutions. Although children's first major influences come from the family, the wider world begins to exert more impact as children mature. These ideas are derived from work by Bronfenbrenner (1979, 1989) and Bronfenbrenner and Morris (1998), who argue that children develop within multiple spheres of influence, where these spheres are nested beginning with the family and moving outward towards the larger culture.

The first context children experience is their home; investments that parents make have significant and long-term consequences for children. We take a particular interest in social capital, because the last decade has witnessed an upsurge of interest in the effects of social capital on children. Coleman (1988, 1990) argued that social capital is a resource that is
parallel to financial and human capital. Accordingly, we distin-
guish social capital from human capital and financial capital at
home (see also Bradley & Corwyn, 2002). By social capital we
understand resources that inhere in the relationships between
and among actors that facilitate a range of social outcomes.

Family social capital refers to the bonds between parents
or caregivers and children which are useful in promoting child
socialization. As such, this includes the time and attention care-
givers spend in interaction with children and in monitoring
their activities and promoting child well-being (Dufur, Parcel,
& McKune, 2008; Hoffmann, 2002; Parcel & Dufur, 2001a,
2001b). Family social capital also encompasses the broader
family group, that is, kinship networks based on blood, law,
and informal arrangements. These familial connections are
especially crucial for students from low-income families and
neighborhoods, and for children of color, who are often most
at risk of academic failure (U.S. Department of Education,
2007). They are an important means of cultural preservation
and racial pride (Roberts, 2002).

Noting Putnam's (2000) distinction between bonding and
bridging social capital, these intra-family connections refer to
bonding social capital; these bonds are usually presumed to
facilitate the positive growth of children and adolescents. In
addition, there is considerable empirical evidence that chil-
dren benefit from the social connections that parents or care-
givers have with others such as neighbors, school personnel,
and work colleagues (Crosnoe, 2004; Dufur et al., 2008; Parcel
& Dufur, 2001a, 2001b). These connections illustrate bridging
social capital; the stronger these connections, the greater are
the resources to which children have access. The notion that
family connections with schools provide an important source
of bridging social capital is one that we rely upon heavily in
this article. In addition, such connections are an important
foundation for democratized decision making within the
larger context of restorative practices (Adams, 2004).

Despite this optimistic scenario, some have argued that
there is the potential for social capital to operate negatively in
social systems (Portes, 1998; Rankin & Quane, 2002; Somers,
2005). For example, Portes (1998, pp. 15-16) suggests that social
capital can have negative consequences through mechanisms
such as exclusion of individuals not part of given networks. In this case, social capital helps those within a given network, while those excluded from the network will not have access to the same resources. A case in point, students of color, as compared with their white counterparts, are more likely to be tracked into lower-level classes (VanderHart, 2006), thus limiting their peer models of academic achievement. Being African American in high school, rather than White, is associated with lower grades and higher rates of detentions and suspensions, and these effects are mediated by a school’s racial climate, that is, perceived sense of racial fairness, experiences of racism, and need for change (Mattison & Aber, 2007). A negative racial climate is an indicator of exclusion from social capital. In addition, Portes (1998, pp. 16-17) argues that group membership may carry onerous demands for conformity, and/or promote norms inconsistent with academic achievement (see also Ainsworth-Darnell & Downey, 1998; Farkas, Llera, & Maczuga, 2002; and Harris, 2006).

The issue of negative social capital has received relatively little attention. For example, Coleman’s (1990) work largely ignores this possibility, with most of his arguments on behalf of social capital phrased in positive terms. Although Putnam (2000) acknowledges a dark side to social capital, his emphasis is on demonstrating that social capital is positively associated with tolerance, as well as economic and civic equality, all positive outcomes. Others contend that social capital fails to specify how families and individuals “generate, accumulate, manage, and deploy” social capital (Furstenberg, 2005, p. 809; Portes, 2000), a limitation that we believe CFTs can help to address.

Furthermore, we posit CFTs as a means of making visible their social capital to students, of helping them make better use of it (Laser & Leibowitz, 2009) and changing how schools perceive their family groups. For instance, school personnel may have assumed that an African American father living outside of the home was absent from his children’s lives and now can better identify and align with his contributions to his children (see Coles & Green, 2010). Attitudes among school personnel, however, will need to be addressed. Interviews with school and community participants after an introductory CFT
training in a rural, predominately African American county in North Carolina showed often conflicting perceptions about whether families should be involved in their children’s schools (Taliaferro, DeCuir-Gunby, & Allen-Eckard, 2009). Some welcomed such involvement as enhancing student’s achievement, others voiced skepticism and stated that families should only come to campus when requested, and yet others expressed sympathy toward families for avoiding the often less than hospitable school environment.

Returning to Bronfenbrenner’s framework suggesting the importance of multiple spheres of social influence, we argue that capital at school is also important for child and adolescent outcomes. School social capital refers to the bonds among parents/caregivers, children, and schools that support educational attainment, and should also have implications for social adjustment. These bonds can reflect community ties and the relationships that parents and children form with teachers, and, as noted above, are an important form of bridging social capital. That these common norms are suggested to predict both academic achievement and social adjustment is important because CFTs may be able to promote both positive academic and social outcomes. This framework is especially useful to analyses of at-risk youth, and can suggest theoretically framed vehicles for timely intervention to promote better social and academic outcomes. There are compelling theoretical reasons to suggest that school social capital can be helpful to children at-risk, and that involving schools in strengthening social capital for children can have salutary outcomes on child and adolescent development.

The sociological literature has less to say about how social capital can be built, with many studies, such as those cited above, using statistical techniques to assess the impact of naturally occurring variation in this capital on variation in child outcomes. Adam Gamoran and his colleagues, a partial exception, are studying the role of after-school programs as a mechanism to build family and school social capital to promote child well-being (Turley, Lopez, Gamoran, Turner, & Fish, 2010). At the same time, practice in the field of social work has identified using CFTs as a strategy through which decisions can be made in a participatory manner that generates social capital.
to promote child well-being (for examples, see Adams, 2004; Morrison & Ahmed, 2006). We argue that parents, students, teachers and community members can build social capital by using CFTs to strengthen the school and home environments for children and share insights regarding how changes in their respective interaction patterns with children can promote better child social behavior as well as academic achievement and civic participation.

What is a Child and Family Team?

Child and family teams (CFTs) involve the student, family, extended family, school, and community in making and carrying out plans to address concerns about student behaviors and achievement and underlying issues affecting performance. The leadership of the students and their families in making plans is supported through respectful preparations (see Pennell & Anderson, 2005). These are characterized by the CFT facilitator and other involved school personnel inviting the students and their families rather than demanding their participation, agreeing on the purpose of the meeting, determining with them the list of attendees, and consulting on where and how to hold the meeting so that it reflects the family group’s culture and promotes safe and effective deliberations. At the meeting, the family leadership is fostered by the school staff clarifying the purpose and process, ensuring that information is provided in a way that is comprehensible to the family group, supporting rather than leading the planning, and authorizing and resourcing the family group’s plan. These steps facilitate the building of trust, an important form of social capital, among group members.

The plans that school-based CFTs devise often include mental health counseling for the student, additional parent-teacher conferences, extra tutoring in academic subjects, change of class setting for the student, and mentoring by community members such as athletic coaches and religious leaders (Pennell, 2008). Involving multiple organizations is often necessary in order to address the wide spectrum of needs of referred students and their families (Gifford et al., 2010). CFTs have the potential to build social capital by fostering
participatory decision making and joint implementation of plans to assist at-risk students. Such engagement strengthens the linkages within the family (bonding) and among the family, school, and other community organizations (bridging). CFT is one of several terms that designate engaging families in making and implementing service plans. Other terms include family group conferencing, restorative conferencing, and team decision-making. The names for family meetings reflect differing legal and local contexts and fields of practice.

Do Child and Family Teams Work?

System of Care Enhancing Child Mental Health

In the child mental health practice field, CFTs refer to a team planning process supporting a system of care for children with severe and persistent emotional issues. The aim of a system of care is to wrap a comprehensive and unified array of services and supports around children and their families (Burchard & Burchard, 2000). A review of 14 initiatives found that system of care has the potential to help emotionally disturbed children and youths stay in the community, stabilize placements, adjust better to school, and commit fewer delinquent acts (Burns & Goldman, 1999). An advantage of system of care is that it offers a comprehensive approach to service; at the same time, this makes it difficult to specify the effects of CFTs themselves, because implementing CFTs is often accompanied by other interventions. Thus, competing explanations for improved child behavior cannot be ruled out conclusively.

Family Meetings Maintaining Family Ties

Several studies argue that family meetings held by child welfare agencies keep children with or connected to their families and kin and reduce the disproportional placement of children of color into care outside their extended families (Sheets et al., 2009). For example, in Washington, DC, where most children removed from their homes are African American, evaluators found that the 454 children for whom a family meeting was held as compared to the 335 demographically similar controls had significantly higher rates of placements with kin (rather than non-relatives) and were reunited more quickly with their
families (Pennell, Edwards, & Burford, 2010). Notably, in a service setting where relations are often strained within families, and between them and service providers, research shows improved relationships among family members and between them and both child protection workers (Burford, Pennell, & Edwards, 2011) and children's schools (Staples, 2007). These findings indicate that CFTs, in highly stressed situations, can strengthen bonding within families and bridging between families and service providers. These studies do not explicitly test the mechanisms through which social capital works but point to avenues through which it operates.

**Family Meetings Reducing Some Youth Crimes**

In juvenile justice, family meetings focus on holding youths accountable for their behaviors, making amends to the victims, and preventing future delinquent acts (Liebmann, 2007). The aim is restorative justice, that is, to set things right for all key stakeholders, rather than punishing offenders (Zehr, 2002). A systematic review of 36 restorative justice programs, as compared with criminal justice measures such as prosecution and incarceration, reported reductions in repeat offending for some types of offenses, doubling or more than doubling of cases brought to justice, and decreases in victims' post-traumatic symptoms and their fear and anger toward offenders (Sherman & Strang, 2007). Youths for whom recidivism increased were often highly marginalized youths, such as Australian Aboriginals and American Hispanics who had committed property offenses. The exceptions are worrisome because these populations are precisely those most likely to require supports to remain in school.

**Family Meetings in Schools**

The results in these other child-serving systems are relevant to schools because children and youths do better at school when they are not struggling with emotional disorders, dealing with trauma as a result of child maltreatment or removal from their homes, or participating in delinquent activities. Moreover, the experiences in child mental health, child welfare, and juvenile justice settings all suggest that family meetings improve relationships and, thus, lend support to the
social capital framework we have noted. Unlike these other settings, however, schools serve much broader populations, focus on academics, and, if they provide family or community services, they offer these on an optional rather than mandated basis. Additionally, the culture of many schools runs counter to the adoption of family meetings. In particular, zero-tolerance policies for student misconduct lead to suspensions and expulsions, outcomes that are inimical to building the social capital that these children and youths need to achieve long-term school success.

In an effort to change their approach, most schools that institute family meetings approximate those used in juvenile justice settings by emphasizing responses that restore relationships rather than punish wrongdoers (Morrison, 2007) and, thus, presumably increase social capital. Their intent is to move away from disciplinary reactions, with family meetings primarily applied to school attendance, behavioral problems, bullying and violence, and reintegration into school (Liebmann, 2007). As a consequence, these family meetings focus more on reducing rule infractions and less on improving academic achievement. Studies repeatedly indicate that students and their families prefer this approach, like the resulting plans, and perceive the meetings as improving home–school relationships (e.g., Baker, 2008; Crow, Marsh, & Holton, 2004). Because some school personnel are resistant to restorative processes, CFTs are more successful if they involve the school leadership, provide needed training, and allocate sufficient time for organizing and conducting the meetings (Drewery, 2007; Morrison, 2007). Conversely, if meetings focused on educational outcomes do not include school personnel, their effectiveness declines (Holton & Marsh, 2007).

To create a supportive climate for students, some schools have adopted “whole school” approaches that include family meetings along with other restorative interventions, such as education on bullying and peer mediation (e.g., Buckley & Maxwell, 2007). This appears to increase effectiveness of the meetings but makes it difficult to separate the impact of family meetings from other interventions. A case in point is a 2007-2008 study of largely Hispanic/Latino middle and high schools in Denver, Colorado (Baker, 2008). This study found
that among the 812 participating students, those who took part in multiple restorative interventions were more likely to make gains in attendance and following school rules.

Our Conceptual Model

Our conceptual model argues for the potential of CFTs to increase home and school investments in at-risk students and improve student performance, thus reducing the chance of student dropout. Involving parents in schools has repeatedly been shown to significantly raise students' reading and math achievement (Nye, Turner, & Schwartz, 2006). We move beyond the sociological study of variation in existing social capital to focus on building family and school social capital. Building social capital is especially crucial for students from socio-economic and cultural backgrounds that disadvantage them in the school context.

Meeting Intervention and Plan Implementation

Figure 1 summarizes our model for how families and schools can build social capital with and on behalf of at-risk students; it diagrams the process that occurs after a child's family agrees to participate in a CFT, where the hypotheses are combined into a causal model with unmeasured constructs hypothesized to cause the variables we actually measure (Bollen, 1989). This model assumes that social capital is built both through Meeting Intervention at Time 1 and Plan Implementation at Time 2. The Meeting Intervention has two main phases. The first is the meeting preparation: preparing the family, community, and school participants for taking part in the meeting. The second phase is the meeting itself. Key elements of the intervention include the length of preparation for the meeting, number of participants, width of the circle, and length of the meeting. These elements of intervention are shown as X1–X4. We believe that each of the measured indicators reflects the concept of social capital such that more favorable values on respective measures should be associated with building stronger social capital, and thus potentially better student outcomes. For example, longer preparation should facilitate building social capital at the meeting. Larger numbers
of participants suggests that when more involved parties are willing to work with one another to help the at-risk students, the bridging social capital will be stronger on behalf of the students. Width of the circle refers to the number of different contexts from which participants will be drawn. Having participants from community groups (e.g., church, scouting) beyond the home and the school suggests the potential for creating additional bridging social capital on behalf of the child.

Figure 1. CFTs Building Social Capital

Plan Implementation occurs at Time 2. Dimensions of implementation include whether the plan was actually implemented; whether there was a follow-up meeting; if the plan was revised in response to the family’s changing circumstances; whether the plan revision was successful, and whether new resources were added to the plan (e.g., counseling for the
parent). These indicators are shown as X5–X9. We hypothesize that carrying out key elements of the plan increases social capital; as we state above, just taking part in the meeting can increase social capital. A follow-up meeting, plan revision, successful plan revision, and new resources added to the plan each reflect an opportunity to strengthen the plan, thus building social capital with and on behalf of the student.

Outcome Measures

We believe that building social capital via CFTs will promote better school connections, academic achievement, and capacity for civic participation. All three are mutually supportive. Schools often propose CFTs for students who are struggling academically, but, at the same time, these academic difficulties are often intertwined with problems of social adjustment that are reflected in acting out at school, truancy, and other social behaviors that interfere with learning. As noted above, implementing CFTs has shown promising results in promoting academic achievement as well as reducing some youth crimes and promoting better student mental health.

In addition, we believe that CFTs can help parents to construct stronger home environments for their children, which can be measured in terms of safety, intellectual stimulation, and maternal warmth (see Parcel & Menaghan, 1994, regarding the HOME scale). CFTs can also promote better family functioning more generally. Kirk, Kim, & Griffith (2005) have demonstrated that family functioning can be measured using the North Carolina Family Assessment Scale for General Services (NCFAS-G). This scale taps eight domains of family functioning including parental capabilities, family safety, family interaction, and child well-being. More conceptually, the stronger bonds that parents and community members form on behalf of the child frequently provide additional guidance for parents in promoting positive interactions among family members, thus contributing to stronger bonds within the family. These stronger bonds reflect one aspect of social capital that we believe may be causally related to improved student outcomes.
Future Empirical Work

As we have noted above, evidence that is supportive of our model in a general way comes from mental health, child welfare, juvenile justice, and, to a lesser extent, schools where less research has been conducted. All these studies point to the benefits of CFTs in strengthening relationships within the family group and between them and service providers. Because CFTs are built around the leadership and culture of the family group, this approach is especially important for students of color in creating a school climate that is receptive to their cultural backgrounds and encourages their development and learning. Given the ambivalence that schools often have toward family involvement, CFT training and ongoing technical assistance are important to successful implementation of the program.

To evaluate the proposed research model would require longitudinal data on both the CFTs and child and family outcomes we have identified. We would need to study sufficient numbers of cases, each consisting of data on students and their families, so that we could evaluate whether variation in the form and functioning of CFTs was associated with student academic success, stronger profiles of social adjustment, and improved family functioning. Such data production would require cooperation from both schools and families who would be willing to work together on behalf of at-risk students. Only with this investment of time and resources could we evaluate whether the theoretical model we have sketched has empirical support.

In conclusion, we believe that our model is a general one that may be useful in the study of additional dependent variables. Academic outcomes, such as retention in school and high school graduation, may also be a function of successful family team meetings. Social outcomes, such as reduced acting out and lower levels of juvenile delinquency, may also follow the successful implementation of CFTs. We look forward to research that enables scholars to bring evidence to bear on these additional hypotheses.
References


Child & Family Teams Building Social Capital


Predictors of Time Volunteering, Religious Giving, and Secular Giving: Implications for Nonprofit Organizations

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Using data from the survey Midlife Development in the United States, 2004–2006, the present study examined characteristics associated with time volunteering, religious giving, and secular giving. Multivariate analysis, guided by the theory of volunteering, showed that education and income predicted time volunteering and both religious and secular charitable giving. Generative qualities (e.g., confidence in one's skills, desire to assist others) were significant predictors of time spent volunteering and secular giving, while religious identification was the strongest predictor of religious giving. Perceived social integration was a significant predictor of time volunteering and religious giving. Implications for nonprofit organizations that need to recruit more volunteers and donors, especially during economic downturns, are discussed, including personal invitations to volunteer based on knowledge of an individual's skills and talents, encouraging meeting attendance and promoting social embeddedness, and secular organizations' appeals to religious donors based on their religious motivations.

Key words: time volunteering, religious giving, secular giving, nonprofit organizations, social integration, social embeddedness, religious identification

Many nonprofit organizations and groups depend on both volunteers' time and charitable donations to accomplish their missions (Independent Sector, 2001). The volunteer supplements to the Current Population Surveys, 2005-2009, found...
that each year more than 60 million volunteers provided a total of 8 billion hours of volunteer service to religious organizations, educational or youth services, social or community services, hospitals and other healthcare services, and a variety of other organizations, including civic, political, and professional, as well as international causes (U.S. Bureau of Labor Statistics [USBL], 2010). In 2009, among adults (25+ years) of different age groups, rates of formal volunteering were generally consistent, ranging from 24% to 32%, while the median number of volunteer hours ranged from 36 to 90, with volunteers aged 65 or older devoting more hours than their younger counterparts (USBL, 2010). Volunteering rates tend to be higher among women than men, among whites than nonwhites, among those with at least a bachelor’s degree than those with less education, among home owners than renters, and among those who belong to religious organizations than those who do not belong to them (Corporation for National and Community Service [CNCS], 2010; Independent Sector, 2001; USBL, 2010).

In addition to volunteering their time, 70% of individuals and households made monetary donations totaling more than $227 billion in 2009. This represented almost 75% of the total of $304 billion given to religious, educational, health, and human services organizations and to organizations focused on arts, culture, humanities, international affairs, the environment, and animal welfare (GivingUSA, 2010). Religious giving was estimated to be $107 billion, or 47%, of the total of $227 billion donations made by individuals and households. The Chronicle of Philanthropy (Anft & Lipman, 2003) reports that regardless of their income, college graduates give at a rate two to three times higher than those with less education. Other studies also found that volunteering time and money often go hand-in-hand, and the sociodemographic characteristics of donors are similar to those of time volunteers (Apinumahakul & Devlin, 2008; Bryant, Jeon-Slaughter, Kang, & Tax, 2003; Duncan, 1999; Freeman, 1997).

Recent surveys and other studies have found that during the current economic recession, nonprofit organizations have responded to increased demand for services and decreased funding from all sources (government, private foundations, revenue from fees for services, and individual donors) by
increasing the number of their volunteers (Accenture, 2009; Bridgeland, McNaught, Reed, & Dunkelman, 2009; Salamon & Spence, 2009; Urban Institute, 2010). Salamon and Spence (2009), in their national survey of nonprofit organizations between September 2008 and March 2009, found that almost half (48%) predicted that they would increase their use of volunteers in the coming year. The same survey found that during the current economic downturn, one of every three organizations reported increasing their reliance on volunteers, and nonprofit organizations can find some relief by using volunteers in hard times.

While volunteer rates have seen some increase, charitable giving declined. For the first time in more than 20 years, charitable giving decreased between 2007 and 2008. The dollar amount of individual/household giving dropped by 6.3%, and the amount of gifts (from all sources) to human service organizations dropped by 15.9% after adjusting for inflation (GivingUSA, 2009). However, contributions to religious congregations and other entities to support organized religious practices increased slightly (5.5% in current dollars and 1.6% adjusted for inflation) in the same time period. In fact, giving to religious organizations tends to increase in recession years (GivingUSA, 2009), while secular nonprofit organizations are likely to experience a more difficult time raising funds. Individual/household charitable giving in 2009 stayed the same as in 2008 (GivingUSA, 2010).

During tough economic times, nonprofit organizations, especially secular ones, may benefit from more strategically identifying and targeting those likely to volunteer or make charitable donations. Research attests to the importance of individuals' physical and mental health, as well as the societal and economic benefits they expect to receive in deciding to volunteer their time. Research also suggests that reasons or motivations for charitable giving (e.g., altruism, social responsibility, and tax deductibility) may be both similar to and different from those determining time volunteering, but only a small number of studies have simultaneously examined factors associated with time volunteering and charitable giving (Apinunmahakul & Devlin, 2008; Brown & Ferris, 2007; Bryant et al., 2003; Center on Philanthropy [COP], 2009;
Duncan, 1999; Lee & Chang, 2007; Rossi, 2001, 2004; Wang & Graddy, 2008). In addition, only Wang and Graddy (2008) distinguished between individual characteristics and motivations of those who engage in religious giving and secular giving, but they did not consider time volunteering. To better help non-profit organizations target their efforts, this study simultaneously examined whether the same or different factors predict time volunteering, religious giving, and secular giving.

Theory of Volunteering and the Study Hypotheses

In examining the correlates of time volunteering, secular giving, and religious giving, this study was guided by an integrated theory of volunteering that is based on the following three premises: (1) Volunteer work is a productive activity that requires human capital, and a market exists for volunteer labor, much like the market for paid labor; (2) volunteer work is an ethically-guided work that requires cultural capital; and (3) volunteer work, to a varying degree, involves collective action that requires social capital (Wilson, 2000; Wilson & Musick, 1997a). Human capital refers to individuals’ knowledge and skills, health status, and other tangible resources such as availability of the time, education, and income as perquisites for volunteering. Cultural capital refers to people’s internal desires and motivations for volunteering, because the ultimate motives for volunteering stem from moral incentives to self and others. Social capital refers to individuals’ trust in others and in their own community as well as to their social embeddedness/connections, which are all likely to increase opportunities for volunteering through mutual trust, information sharing, and pooled resources. Although originally developed and employed to explain the determinants of time volunteering, the theory of volunteering has been used as a framework for both time volunteering and charitable giving behaviors.

Human Capital

In the present study, education and income were chosen as indicators of human capital. Higher education tends to increase a person’s knowledge, skills, earnings, and social connections/networks. Income is also a proxy for certain knowledge and skills as well as an indicator of social
connections and economic status that can result in more opportunities or requests to volunteer. More important, type and level of income represent economic capacity to make charitable and other kinds of donations (Hughes & Luksetich, 2008; James & Sharpe, 2007; Lee & Chang, 2007). Tax deductibility associated with high income is also an important determinant of charitable giving (Brooks, 2007; Pitts & Skelly, 1984).

Cultural Capital

Generative qualities and religious identification were chosen as indicators of cultural capital. Generative concern and commitment are good measures of individuals' sense of moral obligations, social responsibility, and self-interest that motivates volunteering, especially during mid- and late life (McAdams, 2001; McAdams & de St. Aubin, 1992; Snyder & Clary, 2004). When asked about their reasons or motivations for time volunteering, middle-aged and older volunteers tend to express their desire to give something back to society and to benefit society and younger generations by sharing their experience and skills (Black & Kovacs, 1999; Larkin, Sadler, & Mahler, 2005; Narushima, 2005). An individual's sense of moral obligations and social responsibility, altruistic values, and empathy are also associated with charitable giving (Rossi, 2001, 2004; Sargeant & Woodliffe, 2007; Smith & McSweeney, 2007).

People also volunteer their time because of self-interest and personal gain (Chappell & Prince, 1997; Okun, Barr, & Herzog, 1998; Omoto & Snyder, 2002; Omoto, Snyder, & Martino, 2000; Wilson & Musick, 1997b). They recognize that personal benefits may accrue from self-development through understanding of and learning about social problems and people affected by them. Getting to know other volunteers can advance career goals by making business contacts or learning skills that may be useful for paid employment. Self-interest may be a reason for the increased number of volunteers during the current economic downturn. Older adults are less likely than younger ones to be motivated by career goals, but many middle-aged and older adults also volunteer because they want to remain active and connected with other people, to feel useful and productive, to seek a sense of purpose or meaning in their lives by doing good, and to escape negative feelings, such as guilt,
anxiety, and loneliness (Bowen, Andersen, & Urban, 2000; Krause, Herzog, & Baker, 1992; Okun et al., 1998; Omoto et al., 2000; Wilson & Musick, 1997b). In the present study, we were not able to separate self-interest from a sense of moral obligations and social responsibility as motivations for volunteering.

Religiosity and religious orientation are other aspects of cultural capital that may influence both time and charitable giving (Regnerus, Smith, & Sikkink, 1998; Wilson & Janoski, 1995). Level of religious service attendance, which varies by age cohort, is another significant predictor of religious giving (Wilhelm, Rooney, & Tempel, 2007). Theological belief also affects the level and type of donations. Those with more conservative theological beliefs give more to religious groups, while those with more liberal beliefs give more to secular organizations (Lunn, Klay, & Douglas, 2001). Religiosity and religious orientation appear to more directly influence religious giving than secular giving and time volunteering. Anft and Lipman (2003) found that after controlling for income, blacks give more than whites, and 90% of the donations made by blacks went to religious organizations.

Social Capital

Both time volunteering and charitable giving are influenced by individuals’ social capital, as represented by their trusting relationships with others, and number of memberships in professional and voluntary organizations and attendance at meetings of those organizations (Brown & Ferris, 2007; Wilson & Musick, 1997a). In the present study, individuals’ perceived social integration (Keyes, 1998) was chosen as a likely reflection of their level of trust in others and in their community. The monthly number of meetings they attended was chosen as an indicator of social embeddedness.

Studies have shown that educational attainment, education-linked personal resources and skills, and occupational status, as well as political, economic, and cultural forces, shape both generativity and social well-being (e.g., social integration) (de St. Aubin, McAdams, & Kim, 2004; Dillon & Wink, 2004; Keyes, 1998; Keyes & Ryff, 1998; Peterson & Duncan, 1999). These studies also show that individual differences in generativity and social well-being are likely to predict degree and range of social involvement.
Hypotheses

Guided by the theory of volunteering and the review of previous studies, study hypotheses were as follows: (H1) Education (human capital) will be positively associated with both time volunteering and religious and secular giving; (H2) household income (human capital) will be positively associated with religious and secular giving; (H3) both generative qualities and religious identification (cultural capital) will be positively associated with time volunteering; (H4) generative qualities (cultural capital) will be positively associated with secular giving, and religious identification would be positively associated with religious giving; (H5) perceived social integration and the number of meetings attended (social capital) will be positively associated with time volunteering and religious and secular giving.

Methods

Data and Sample

Data for this study are from the general population sample of the second wave of Midlife Development in the United States (MIDUS2, 2004-2006; Inter-University Consortium for Political and Social Research [ICPSR], 2006). MIDUS1 (officially referred to as MIDUS), 1995-1996, assessed a number of social and psychological constructs among a national probability sample of 7,189 noninstitutionalized, English-speaking adults aged 25 to 74 residing in the 48 contiguous states, and whose household had at least one telephone. Select metropolitan areas were oversampled. For details of the MIDUS sampling design and methods and the interview formats (a computer-assisted telephone interview followed by a mailed, self-administered survey) see Brim, Ryff, and Kessler (2004). Of the general population sample that responded to MIDUS1, 453 respondents completed only telephone interviews and 3,032 respondents completed both a telephone interview and a self-administered survey. During MIDUS2, 1,805 individuals from MIDUS1 completed both a telephone interview and a self-administered survey. The final sample size was 1,800, because the data set did not provide any sampling weight for five respondents. The age range of the sample was 30 through
84. MIDUS provides extensive data regarding the respondents' time volunteering and religious and secular giving activities and human, cultural, and social capital characteristics.

**Measures**

*Time volunteering (hours of formal volunteering).* Each respondent was asked, “On average, about how many hours per month do you spend doing formal volunteer work of any of the following types: (1) hospital, nursing home, or other healthcare-oriented work; (2) school or other youth-related work; (3) political organizations or causes; and (4) any other organization, cause, or charity?” The total number of hours spent volunteering was used as the number of hours of time volunteering.

*Religious and secular giving (amount of donations).* Each respondent was asked, “On average, about how many dollars per month do you or your family living with you contribute to each of the following people or organizations (if you contribute food, clothing, or other goods, include their dollar value): (1) religious groups; (2) political organizations or causes; and (3) any other organization, cause, or charity (including donations made through monthly payroll deductions)?” Donations to “religious groups” were counted as religious giving. Donations to “political organizations or causes” and “any other organization, cause, or charity” were counted as secular giving. Because the donor unit could be an individual respondent or his or her family, we compared the amount of giving by living arrangement (i.e., living alone or with spouse, living with adult children, living with parents). We found no significant difference in the amount of giving by living arrangement. Given the age of the sample (30+), it is most likely that the respondents themselves or their spouses, not other family members, were the donors.

*Level of education.* This was measured by an ordinal scale containing 12 gradations: no school or finished grades 1-6; finished grades 7-8; some high school; GED; high school graduate; 1-2 years of college; 3 or more years of college; degree from 2-year college; degree from 4- or 5-year college; some graduate school; master’s degree; and PhD or other professional degree.

*Income.* This was the respondent's total household income in $5,000 units.
Generativity. This was measured by 6 items, slightly modified from the corresponding items in the Loyola Generativity Scale (LGS) (McAdams & de St. Aubin, 1992), on a 4-point scale (1 = not at all; 2 = a little; 3 = some; and 4 = a lot): (1) Others would say that you have made unique contributions to society; (2) you have important skills you can pass along to others; (3) many people come to you for advice; (4) you feel that other people need you; (5) you have had a good influence on the lives of many people; and (6) you like to teach things to people. The maximum possible score is 24, and high scores reflect a greater self-conception of contributions to the welfare and well-being of others (Cronbach’s alpha = .92). As a self-report scale of generative concern, the LGS exhibited good retest reliability and showed strong positive association with reports of actual generative acts and themes of generativity in narrative accounts of important autobiographical episodes (McAdams & de St. Aubin, 1992).

Religious identification. This was measured by the sum of the scores of 7 items which were measured on a 4-point scale (1 = not at all; 2 = not very; 3 = somewhat; and 4 = very): (1) How religious are you? (2) how important is religion in your life? (3) how important is it for you—or would it be if you had children now—to send your children for religious or spiritual services or instruction? (4) how closely do you identify with being a member of your religious group? (5) how much do you prefer to be with other people who are the same religion as you? (6) how important do you think it is for people of your religion to marry other people who are of the same religion? and (7) how important is it for you to celebrate or practice religious holidays with your family, friends, or members of your religious community (Garfield, Ryff, & Singer, 2001)? The maximum possible score is 28, and higher scores reflected stronger religious identification (Cronbach’s alpha = .91).

Social integration. This was measured by the sum of the scores from 3 items which were measured on a 7-point scale (1 = strongly disagree to 7 = strongly agree): (1) I do not feel I belong to anything that I’d call a community (reverse-coded); (2) I feel close to other people in my community; and (3) my community is a source of support. Social integration is the evaluation of the quality of one’s relationship to others and to
one's community (Keyes, 1998). The maximum possible score is 21, and higher scores reflected greater social integration (Cronbach's alpha = .73).

Number of monthly meetings attended. First, the total number of meetings of union/professional groups, sports/social groups, and all other groups was calculated. Second, in order to include respondents \((n = 76)\) who refused to provide information on meeting attendance, a categorical variable, the number of monthly meetings attended (1-10 times = 1; 11 or more times = 2; refused = 3; and no meeting attendance = 4—reference category), was created.

Demographic characteristics. These included (1) age groups (30-44; 45-54; 55-64; 65-74; and 75-84—reference category); (2) gender (male = 0; female = 1); (3) race/ethnicity (non-Hispanic White = 0; all others = 1); and (4) marital status (widowed; divorced/separated; never married; and married—reference category). Tables 1a and 1b present sample characteristics for all variables included in the study.

Analysis Methods

Univariate and bivariate analyses were conducted to examine sample characteristics and correlations among key study variables. Pearson correlation coefficients show that multicollinearity among the covariates was not a problem. We employed negative binomial regression analyses to test the hypothesized influence of the human, cultural, and social capital on time volunteering, religious giving, and secular giving, given the right-skewed dispersion of volunteer hours and gift amounts. Ninety-nine cases were excluded from the multivariate regression models—88 cases with any missing value in predictor variables, and 11 extreme outliers who reported $5,000 or more in monthly religious or secular giving. The resulting final sample size for the hypothesis testing was 1,701. The MIDUS2 poststratification weight correcting for region, age, and education distribution was used for all analyses.

Since a small proportion of respondents refused to provide volunteer hours or gift amounts (see Table 2), a series of bivariate analyses were conducted to compare those who refused (the missing data group) to those who provided data with
regard to their demographic and other characteristics. The refused group did not significantly differ in key predictors (education, income) from those who reported no volunteer hours, but they differed significantly from those who reported any volunteer hours. Based on the bivariate results, 0 was substituted for missing data on volunteering hours or gift amounts in multivariate analyses. Comparison of the regression results, excluding the missing volunteering/donation data, with the regression results from zero-substituted volunteering/donation data, showed no significant difference. Thus, the regression results that included the zero-substituted volunteering/donation cases are reported.
### Table 1b. Sample Characteristics ($n = 1,800$)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Education (percentage)</th>
<th>Median household total income</th>
<th>Generative qualities</th>
<th>Religious identification</th>
<th>Social integration</th>
<th>No. of meetings attended (monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No school or grades 1-6</td>
<td>0.7</td>
<td>$63,250$</td>
<td>16.81</td>
<td>19.45</td>
<td>14.08</td>
<td>13.82</td>
</tr>
<tr>
<td>Grades 7-8</td>
<td>2.4</td>
<td></td>
<td>(3.92)$^a$</td>
<td>(5.57)$^a$</td>
<td>(4.05)$^a$</td>
<td>(2.63)$^a$</td>
</tr>
<tr>
<td>Some high school</td>
<td>9.8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GED</td>
<td>1.8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school graduate</td>
<td>31.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-2 years of college</td>
<td>14.7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 or more years of college</td>
<td>3.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree from 2-year college</td>
<td>6.9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Degree from 4-5 year college</td>
<td>15.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some graduate school</td>
<td>2.3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Master’s degree</td>
<td>7.9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PhD or other professional degree</td>
<td>3.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: $a = $Standard deviation of the mean ($n = 1,800$)

Individuals who are older may have more time for volunteering or more funds to give to charity. Because the sample includes respondents at different life stages, results for the entire sample, controlling for age groups, were compared with results for the 55+ age group only. No differences in significant predictors for volunteering and for charitable giving were found. Thus, the results based on the entire sample are reported.
### Time Volunteering and Charitable Donations

#### Table 2. Volunteering and Giving Status

<table>
<thead>
<tr>
<th>Variables</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Volunteering/giving status</strong></td>
<td></td>
</tr>
<tr>
<td>Both time and money</td>
<td>38.5</td>
</tr>
<tr>
<td>Time only</td>
<td>6.1</td>
</tr>
<tr>
<td>Money only</td>
<td>30.0</td>
</tr>
<tr>
<td>Neither time nor money</td>
<td>25.4</td>
</tr>
<tr>
<td><strong>Hours of time volunteering (monthly)</strong></td>
<td></td>
</tr>
<tr>
<td>1-10</td>
<td>24.3</td>
</tr>
<tr>
<td>11 or more</td>
<td>17.1</td>
</tr>
<tr>
<td>Unknown hours</td>
<td>3.2</td>
</tr>
<tr>
<td>No volunteering</td>
<td>55.4</td>
</tr>
<tr>
<td>Median no. of volunteering hours among all volunteers</td>
<td>10.0</td>
</tr>
<tr>
<td><strong>Charitable giving</strong></td>
<td></td>
</tr>
<tr>
<td>Religious giving only</td>
<td>16.1</td>
</tr>
<tr>
<td>Secular giving only</td>
<td>17.5</td>
</tr>
<tr>
<td>Religious and secular giving</td>
<td>27.7</td>
</tr>
<tr>
<td>Unknown</td>
<td>7.8</td>
</tr>
<tr>
<td>No charitable donation</td>
<td>30.9</td>
</tr>
<tr>
<td><strong>Amount of religious giving (monthly)</strong></td>
<td></td>
</tr>
<tr>
<td>$1-$100</td>
<td>31.5</td>
</tr>
<tr>
<td>$101 or more</td>
<td>13.2</td>
</tr>
<tr>
<td>Unknown amount</td>
<td>6.9</td>
</tr>
<tr>
<td>No donation</td>
<td>48.4</td>
</tr>
<tr>
<td><strong>Amount of secular giving (monthly)</strong></td>
<td></td>
</tr>
<tr>
<td>$1-$100</td>
<td>38.5</td>
</tr>
<tr>
<td>$101 or more</td>
<td>7.5</td>
</tr>
<tr>
<td>Unknown amount</td>
<td>6.4</td>
</tr>
<tr>
<td>No donation</td>
<td>47.6</td>
</tr>
<tr>
<td><strong>Median amount of donor’s gift to groups (monthly)</strong></td>
<td></td>
</tr>
<tr>
<td>Religious</td>
<td>$200</td>
</tr>
<tr>
<td>Secular</td>
<td>$29</td>
</tr>
</tbody>
</table>

*Note. n = 1,800.*
Sample Characteristics

As Tables 1a and 1b show, the study sample was predominantly white. The sample’s median household income was substantially higher than the national median incomes in 2005 ($50,100) and 2006 ($50,700) (U.S. Census Bureau, 2007), indicating that this group was more affluent than Americans in general. Table 2 shows that 38.5% engaged in both time volunteering and charitable giving, 6.1% engaged in time volunteering only, and 30.0% made charitable donations only, while 25.4% of the sample did not engage in time volunteering or charitable giving. Of the 44.6% of the sample who reported time volunteering, 41.4% provided data on their monthly number of volunteering hours (median total hours: 10; range: 1-205). Please note that this rate of volunteering is higher than the rate shown in most UCBLs statistics (e.g., 24-32% in 2009, USBLS, 2010). The overall higher human capital status (i.e., income and education) of the MIDUS sample, as compared to Americans in general, may have been a factor for their higher volunteer rate.

Of the 68.5% of the sample who reported making charitable donations, 16.1% donated to religious groups only, 17.5% to secular causes only, 27.7% to both religious groups and secular causes, and 7.2% did not specify. Monthly amount of donation to religious groups (median monthly amount: $200; range: $1-$24,000) were higher than monthly amount of donation to secular groups/causes (median amount: $29; range: $1-$30,000). Table 3 shows that the correlations between the number of hours of time volunteering and the amount of religious giving ($r = 0.14$, $p < .001$) and between the number of hours of time volunteering and the amount of secular giving ($r = 0.12$, $p < .001$) were weak, albeit significant. The correlation between religious donation amount and secular donation amount was moderately strong ($r = 0.35$, $p < .001$).

Hypothesis Testing: Multivariate Negative Binomial Regression Results

Time volunteering. As the second column of Table 4 shows, with respect to the demographic variables, age group and race/ethnicity were not significantly associated with the number of
volunteering hours. Females were more likely to volunteer a greater number of hours, and divorced/separated (as opposed to married) respondents volunteered significantly fewer hours. When age group and other demographic variables were controlled, human capital indicators (education and household income), generative qualities (but not religious identification), and social capital indicators (perceived social integration and number of meetings attended) were significantly associated with the number of hours of time volunteering. Household income was significantly negatively associated with the number of volunteer hours, indicating that higher-income individuals were less likely than those with lower-incomes to engage in time volunteering. While the number of meetings attended was a significant predictor of volunteer hours, those who refused to provide this information did not significantly differ from those who reported no meeting attendance in their volunteer hours. The Wald Chi-square test results show that the number of meetings attended, followed by perceived social integration and generative qualities, had the largest positive effect on number of volunteer hours.

Religious giving. Data in the third column of Table 4 show that of the demographic variables, being in the 30-44 age group, as opposed to the 75-84 group; being female; having racial/ethnic minority status; and having any nonmarried status were significantly negatively associated with religious giving. When age group and other demographic variables were controlled, the human capital indicators (education and income) and the social capital indicators (social integration and meeting attendance) were also significantly positively associated with the amount of religious giving. Cultural capital indicators were also significantly related to religious giving. Religious identification had by far the most positive influence on religious giving (according to the Wald Chi-square test), while generative qualities were significantly negatively associated with religious giving.

Secular giving. The final column in Table 4 shows that age was the only demographic variable significantly associated with secular giving. Being in the three younger age groups, as opposed to the 75-84 age group, was significantly negatively associated with secular giving. After controlling for the demographic variables, the human capital indicators (education and
Table 3. Bivariate Pearson's Correlation Coefficients

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Volunteering hours</td>
<td>0.14***</td>
<td>0.12***</td>
<td>0.17**</td>
<td>-0.00</td>
<td>0.21***</td>
<td>0.10***</td>
<td>0.24***</td>
<td>0.27**</td>
</tr>
<tr>
<td>2</td>
<td>Religious giving</td>
<td>0.35***</td>
<td>0.15***</td>
<td>0.15***</td>
<td>0.07**</td>
<td>0.28***</td>
<td>0.14***</td>
<td>0.16***</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Secular giving</td>
<td>0.19***</td>
<td>0.23***</td>
<td>0.08***</td>
<td>-0.00</td>
<td>0.09***</td>
<td>0.14***</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Education</td>
<td>0.32***</td>
<td>0.17***</td>
<td>-0.09***</td>
<td>0.15***</td>
<td>0.14***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Income (in $5,000)</td>
<td></td>
<td></td>
<td></td>
<td>0.08***</td>
<td>-0.06*</td>
<td>0.07**</td>
<td>0.08***</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Generative qualities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.16***</td>
<td>0.35***</td>
<td>0.21***</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Religious identification</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.23***</td>
<td>0.13***</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Social integration</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.19***</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>No. of meetings attended</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note. Extreme outliers in terms of either religious or secular giving ($5,000+ in monthly amount, n = 11) are excluded from the analysis. Those who refused to provide data on number of meetings attended are excluded from the analysis of correlation coefficients related to the variable. ***p < 0.001; **p < 0.01; *p < 0.05.
### Table 4. Correlates of Time Volunteering, Religious Giving, and Secular Giving: Negative Binomial Regression Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Time volunteering</th>
<th>Religious giving</th>
<th>Secular giving</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age (75-84)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-44</td>
<td>-0.41 (0.26)</td>
<td>-0.64 (0.24)**</td>
<td>-1.23 (0.32)***</td>
</tr>
<tr>
<td>45-54</td>
<td>-0.16 (0.26)</td>
<td>-0.07 (0.22)</td>
<td>-1.09 (0.32)***</td>
</tr>
<tr>
<td>55-64</td>
<td>-0.17 (0.26)</td>
<td>-0.20 (0.21)</td>
<td>-1.04 (0.32)***</td>
</tr>
<tr>
<td>65-74</td>
<td>-0.30 (0.25)</td>
<td>0.24 (0.26)</td>
<td>-0.42 (0.36)</td>
</tr>
<tr>
<td><strong>Gender (Male)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>0.31 (0.12)**</td>
<td>-0.51 (0.12)**</td>
<td>-0.00 (0.14)</td>
</tr>
<tr>
<td>Race/ethnicity (Non-Hispanic White)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All others</td>
<td>-0.21 (0.23)</td>
<td>-0.40 (0.17)*</td>
<td>0.16 (0.22)</td>
</tr>
<tr>
<td>Marital status (Married/cohabiting)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Widowed</td>
<td>-0.08 (0.24)</td>
<td>-0.90 (0.23)***</td>
<td>-0.59 (0.34)</td>
</tr>
<tr>
<td>Divorced/separated</td>
<td>-0.54 (0.20)**</td>
<td>-0.51 (0.17)**</td>
<td>0.03 (0.21)</td>
</tr>
<tr>
<td>Never married</td>
<td>0.04 (0.24)</td>
<td>-0.94 (0.26)***</td>
<td>-0.17 (0.21)</td>
</tr>
<tr>
<td>Level of education</td>
<td>0.07 (0.02)***</td>
<td>0.15 (0.02)***</td>
<td>0.18 (0.03)***</td>
</tr>
<tr>
<td>Income (in $5,000)</td>
<td>-0.01 (0.00)**</td>
<td>0.02 (0.01)***</td>
<td>0.04 (0.01)**</td>
</tr>
<tr>
<td>Generative qualities</td>
<td>0.08 (0.02)***</td>
<td>-0.07 (0.02)***</td>
<td>0.06 (0.02)**</td>
</tr>
<tr>
<td>Religious identification</td>
<td>0.00 (0.01)</td>
<td>0.26 (0.01)***</td>
<td>-0.02 (0.01)</td>
</tr>
<tr>
<td>Social integration</td>
<td>0.08 (0.01)***</td>
<td>0.04 (0.02)***</td>
<td>-0.01 (0.02)</td>
</tr>
<tr>
<td>No. of meetings attended (0)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-10</td>
<td>1.65 (0.14)***</td>
<td>0.68 (0.15)***</td>
<td>0.76 (0.15)***</td>
</tr>
<tr>
<td>11+</td>
<td>2.07 (0.16)***</td>
<td>0.86 (0.20)***</td>
<td>1.01 (0.30)***</td>
</tr>
<tr>
<td>Refused</td>
<td>0.29 (0.43)</td>
<td>-0.18 (0.68)</td>
<td>-0.80 (0.40)*</td>
</tr>
</tbody>
</table>

Note. Likelihood ratio $\chi^2$: 1,811.57 ($df = 17$), $p < 0.001$ for time volunteering; 3,849.57 ($df = 17$), $p < 0.001$ for religious giving; and 2,134.25 ($df = 17$), $p < 0.001$ for secular giving. $n = 1,701$ for all three columns, ***$p < 0.001$; **$p < 0.01$; *$p < 0.05$.  

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**Time Volunteering and Charitable Donations**

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income) were significantly positively associated with the amount of secular giving. Of the cultural capital variables, generative qualities, but not religious identification, were significantly associated with secular giving. Of the social capital indicators, only the number of meetings attended was a significant predictor. As opposed to no meeting attendance, any amount of meeting attendance was positively associated with secular giving, but being in the “refused” group was negatively associated with secular donation amounts.

Discussion and Implications for Nonprofit Organizations

Summary of Findings

This study found that an individual’s level of education was a consistent predictor of time volunteering, religious giving, and secular giving, supporting H1. Household income was also a consistent predictor of time volunteering and both types of charitable giving, supporting H2, although it was inversely correlated with the number of hours of time volunteering. The latter finding suggests that substitution may have been a factor, with high-wage/-income persons volunteering more money and less time than low-wage/-income persons (see Duncan, 1999; Freeman, 1997). In support of H3 and H4, self-reported generative qualities were significantly positively associated with the extent of time volunteering and secular giving, while religious identification was positively associated with religious giving only. Interestingly, self-reported generative qualities were significantly negatively associated with religious giving. The finding that religious identification was significantly associated only with the amount of religious giving appears to provide support for there being different motivations for religious versus secular giving. The lack of relationship between religious identification and time volunteering and secular giving also confirms the previous study finding that theological belief affects the level and type of donations and that those with more conservative theological beliefs give more to religious groups (Lunn et al., 2001). Although religiosity and religious orientation are considered cultural capital, it appears that those who identify with narrowly focused and overly strict religious values are more open to helping those
within their religious circles than those who may not subscribe to the same religious values. Controlling for all other variables, the number of meetings attended was a significant correlate of all three volunteering activities. Perceived social integration was also a significant predictor of time volunteering and religious giving, but not secular giving, partially supporting H5.

Implications for Nonprofit Organizations

The findings of the present study have important implications for nonprofit organizations in terms of identifying and targeting those most likely to volunteer their time and/or money as well as encouraging new pools of volunteers and donors to volunteer and/or give. Volunteer/donor recruitment and retention is an important strategy to continue service provision and capacity building, especially for those nonprofit organizations facing reduced funding but increased demand for services (Brudney, 2000; Hager & Brudney, 2004).

Human capital approach. Across the board, individuals with higher levels of education volunteered more time and gave more money to religious and secular organizations. Although the implications of this finding may be obvious for charitable organizations seeking to increase donations by targeting potential donors who are well-educated, and maintaining relationships with those who have already contributed, it has important implications for those seeking more volunteers. While those with higher education are likely to have exposure to volunteering opportunities through their jobs and professional/social networks, a targeted approach is necessary to recruit those who may lack exposure to volunteering opportunities. Given that only 45% of the study’s sample volunteered their time, there is a vast potential pool of individuals who might be prompted to volunteer if their awareness of volunteer opportunities was expanded. While general appeals for volunteers through the media may be useful, staff and volunteers (including board members) of nonprofit organizations should personally contact potential volunteers, especially those who may not have previously participated in volunteer activities, and invite them to attend organization functions and meetings of volunteers as well as clients in need of volunteer services (when possible).
Household income also predicted time volunteering and charitable giving, although not in a consistent way. Higher income was positively correlated with both religious and secular giving, but it was inversely correlated with the number of volunteer hours. These findings suggest that substitution may have occurred, with higher-income persons volunteering more money and less time than lower-income persons (see Duncan, 1999; Freeman, 1997). Perhaps more important for volunteer recruitment, it suggests that organizations' focus should not be solely devoted to recruiting higher-income individuals as volunteers. In fact, charitable organizations that have not done so before may benefit from reaching out to previously untapped communities that differ widely in socioeconomic status and other characteristics in order to recruit volunteers who more closely resemble the clients served and who may better understand the situations an agency's client may be facing.

Cultural capital approach. Our findings also show that self-reported generativity as cultural capital is significantly positively associated with the extent of time volunteering and secular giving. While items on the LGS used in this study generally measure people's confidence in their abilities, this finding suggests that nonprofit organizations can ask potential volunteers to engage in volunteer activities based on their specific skills. For example, having raised well-adjusted children, sewing, making home repairs, and being a good listener are skills that people may take for granted in their everyday lives and may not recognize as the skills they can contribute in volunteer capacities. Asking people to volunteer was found to increase the likelihood of their doing so (Bryant, et al. 2003; Freeman, 1997; Independent Sector, 2001), but recruiting volunteers based on knowledge of their individual abilities to perform specific tasks may be more successful than general appeals for volunteers.

Though generative qualities increased the likelihood of volunteering and secular giving, they were negatively associated with religious giving. The inverse association between generative qualities and religious giving suggests that the motivations for the latter may not always be overall communal and self-agentic desires and commitment. In this study, higher religious identification scores (i.e., on these questions: How
much do you prefer to be with other people who are the same religion as you? how important do you think it is for people of your religion to marry other people who are the same religion?) suggest a more conservative, closed, and exclusionary rather than communal, open, and inclusionary religious orientation. Lunn et al. (2001) found that theologically conservative Presbyterians gave more to their local church and other religious groups than did theologically liberal Presbyterians, while liberal Presbyterians gave more to secular charities than did conservative Presbyterians. Wang and Graddy (2008) also found that religiosity was a significant factor for religious giving but not for secular giving. A little more than one-third of Americans volunteer primarily through their religious group (CNCS, 2006).

Connecting religious motivations for giving or volunteering to the missions of secular agencies may be one way to encourage secular giving among those who have previously given only or predominately to religious organizations. Secular organizations that provide food, clothing, shelter, protection, education, counseling, and other services may appeal to volunteers on religious grounds. Another way to facilitate secular giving among those who tend to contribute only to religious organizations is for secular organizations to partner with faith-based organizations for the common good. Secular nonprofits that partnered with faith-based organizations reported greater benefits in terms of volunteer use and retention (CNCS, 2009). Such partnerships are likely to expose volunteers/donors with religious groups to secular agency missions and may encourage those individuals to also volunteer for and/or donate to secular organizations.

Social capital approach. Social capital variables are also important for volunteering and giving. Perceived social integration significantly predicted time volunteering and religious giving, but not secular giving. Both time volunteering and charitable giving activities are indicators of social involvement. The extent of such involvement is likely to depend on individuals’ social embeddedness and trust in others and their community. The significant positive relationship between the number of meetings individuals attended and the amount of their secular giving shows that those who gave to secular
groups/causes were socially embedded. However, it appears that the level of trust in others and community may not be an important factor for secular giving. We speculate on two possible reasons for why this relationship was not significant. First, community means different things to different people. Most people consider their community as the geographic area where they live. However, perceived community or neighborhood integration may have little to do with people's secular giving behaviors, especially when donations can be made through the mail or online (COP, 2007), while most volunteering is done close to home. Second, in this study secular giving included contributions to many different types of organizations and causes. Donors to different groups/causes may have varying levels of trust in others and their community, as different value orientations determine individuals' donations to different types of organizations (Bennett, 2000). For example, a sense of alienation and indignation rather than social integration can be a motivation for making contributions to a groups or causes that advocates for social or political change. Nonprofit organizations seeking volunteers may need to find innovative ways to identify individuals who wish to increase their social embeddedness or have generative motives. They should also be mindful that community and social embeddedness may be defined based on shared interests and values rather than geography.

The number of meetings attended was one of the strongest predictors of time volunteering, religious giving, and secular giving. This finding provide further support for our earlier statement that to attract more volunteers and/or donors, nonprofit organizations should provide an increasing array of opportunities for potential and current volunteers and donors to come together and build a sense of connection to the organization and other volunteers/donors and prospective volunteers/donors. For example, public recognition of volunteers and donors, especially in the form of communal events, may go a long way in retaining volunteers and in making them enthusiastic recruiters of potential volunteers (e.g., family members, friends, neighbors, and coworkers). Cultivating social capital resources by promoting the sense of connection and building social networks among potential volunteers/donors is also
likely to help increase self-perceived generative qualities in people.

Study Limitations

The study had several limitations. First, because it relied on cross-sectional data, correlational, rather than causal, relationships were analyzed. Some “predictors,” such as perceived social integration and the number of meetings attended, may in fact have been outcomes of volunteering or these variables may have reciprocal effects. Second, secular giving was the total amount of money contributed to many different groups/causes. Although we could have separated contributions to political organizations and causes from those to other organizations and causes, the small sample size for political donors did not make this feasible. Further research is needed to examine the determinants of donations to different types of organizations and causes if a more accurate picture is to be drawn. Third, the MIDUS data does not separate out religious from other types of time volunteering, although, as mentioned, more than one-third of volunteers donate their time primarily through religious organizations. To develop a more accurate picture of volunteering and giving, further research is needed to examine the determinants of donations to different types of organizations and causes. Fourth, the sample is predominately white and more affluent than the U.S. population in general. Since racial/ethnic minorities are underrepresented in the MIDUS data, and because the sample size for each racial/ethnic minority group is so small, all minorities were grouped together in the analyses. Given differences that studies have found in volunteering and giving by racial and ethnic groups, future research that allows examination of specific racial or ethnic groups is needed. Fifth, since the MIDUS data were collected using self-reported surveys, recall and social desirability biases related to helping behaviors may have affected the data on volunteer hours and gift amounts. Sixth, giving by gender could not be thoroughly analyzed because in married couple households it was not clear whether the husband, wife, or both jointly made decisions about donations.
Conclusions

Despite these limitations, some interesting study implications emerged that nonprofit organizations may wish to consider, especially those facing reduced funding but increased demand for services. Gifts of time and money constitute important resources for nonprofit organizations during economic recessions when demand for services increases. Effective strategies for targeting, recruiting, and retaining volunteers and donors are especially important for nonprofit social service agencies that tend to experience shortages of financial resources and human resources (staff and staff time). This paper offered some practical approaches for recruiting and retaining volunteers and donors who aid nonprofit organizations in realizing their missions.

References


Clean Needles and Bad Blood: Needle Exchange as Morality Policy

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The morality policy framework is a lens for understanding the unique characteristics of policies that attempt to regulate personal morals and behaviors. Needle exchange, a controversial intervention for reducing the transmission of HIV in injection drug users, shares many of the hallmark characteristics of morality policies. Analyzing needle exchange from a morality policy perspective, focusing on the 21-year ban on federal funding for needle exchange, reveals how value-based arguments have been used in the needle exchange debate and explains why the issue is likely to remain controversial in the United States. This analysis adds to the understanding of moral and political aspects of U.S. HIV/AIDS prevention and care policies.

Key words: HIV prevention, injection drug use, morality policy, needle exchange

Injection drug use is one of the main HIV transmission routes in the United States, contributing directly or indirectly to more than a third of new HIV infections since the beginning of the epidemic. It has been a key factor in the rising HIV prevalence in women, with 58% of HIV positive women contracting the disease through injection drug use or sexual intercourse with drug users (Centers for Disease Control and Prevention, 2005). Early in the epidemic, needle exchange emerged as a solution for reducing the spread of AIDS and other diseases in injection drug users, based on the simple concept of providing participants with free, clean needles to use for every injection.
Needle exchange quickly became key in the HIV prevention strategies of several European countries, Canada, Australia, and New Zealand, and the first legal and comprehensive needle exchange in the United States opened in Tacoma, Washington in 1988 (Gay Men’s Health Crisis, 2009). The effectiveness of needle exchange has been studied extensively, with meta-analyses such as Cross, Saunders, and Bartelli (1998) and Ksobiech (2003) indicating that needle exchange effectively reduces needle sharing and other HIV risk behaviors.

Despite international acceptance of the needle exchange model and its well-documented efficacy, needle exchange remains controversial in the United States. In 1988, the same year the Tacoma needle exchange opened with financial support from county government, Congress passed a provision in the Health Omnibus Programs Extension of 1988 to prohibit federal funding for needle exchange (Gross, 1989; U.S. General Accounting Office, 1993). The ban remained intact until 2009. All the while, needle exchange programs—supported by private, state, and local funding—proliferated across the United States, and a considerable body of research developed, examining and documenting their effectiveness.

A rational model of policymaking does not explain the federal government’s inaction on needle exchange policy. Meier (1994) has argued that on the whole, U.S. drug policy is irrational, and needle exchange is no exception. It is a charged issue, largely driven by values and morals, instead of logic, economics, or principles of public health. Morality policy analysis is an alternative model for understanding policy issues such as needle exchange, which are not rooted in a rational, problem-solving approach. In order to understand the evolution of the issue in federal policy and predict its further development, this article provides an overview of the morality policy framework and applies it to needle exchange, with a focus on the federal funding ban.

**Morality Policy: A Framework for Analysis**

The morality policy framework is a lens that can be used to gain insight into the creation, implementation, and effects of policies that attempt to regulate personal and moral behavior.
The framework assumes that there are distinctive aspects of morality policies and the politics that drive them, which differ significantly from more economically based policies (Mooney & Schuldt, 2008). Though analysis of the role of values in policymaking dates back much earlier (for example, Gusfield, 1963), the morality policy framework has roots in Gormley's (1986) seminal work on regulatory politics. The definition of morality policies in Gormley's conceptualization hinges on two key concepts: salience and complexity.

**Defining Morality Policies: Salience and Complexity**

Gormley's (1986) analysis is based on the classification of policy issues on the basis of their salience and complexity. Issues that are highly salient affect, or are perceived as affecting, a wide range of people in some meaningful way. Typical salient issues include policies relating to health, the environment, and public safety. Highly complex issues and policies are those that require technical expertise to understand and implement, such as transportation regulation. Based on their level of salience and complexity, Gormley placed policy issues into one of four typologies and subsequently generalized about their characteristics. Figure 1 shows Gormley's salience-complexity matrix, including some of his issue examples in each of the four typologies.

Using Gormley's (1986) matrix, needle exchange can be understood as an issue of high salience and low complexity. Needle exchange is salient because it addresses two extremely visible and provocative social problems: drug use and HIV/AIDS. Illicit drug use is widely prevalent in the United States; the U.S. Department of Health and Human Services estimates that there are approximately 21.8 million current illicit drug users over the age of 12 (Substance Abuse and Mental Health Services Administration, 2010). Thus, a sizeable portion of the population has been personally affected by drug use. Furthermore, the treatment, control, and criminality of drug use have remained controversial and well-publicized issues in the United States for decades.

HIV/AIDS is also a highly salient social problem. Despite ongoing prevention efforts and the investment of billions of dollars, the continuing spread of HIV/AIDS in the United
States and countries around the globe means that the issue is never far from the public’s attention. However, HIV/AIDS differs from many other public health concerns in that it is so closely associated with two behaviors deemed by many groups and cultures to be immoral: sex between men, and injection drug use (Fernando, 1993). By addressing HIV/AIDS risk due to injection drug use, needle exchange is situated at the intersection of two of the most publicized, highly salient social issues in our society.

In terms of complexity, needle exchange can be regarded as a low complexity issue because of the simplicity of its strategy and objectives. AIDS and other diseases are spread when injection drug users share needles. Needle exchange seeks to reduce this by offering drug users new, clean needles for free or at a very low cost. Most needle exchanges also offer other services, such as referrals to medical care and drug treatment, and often serve as a first point of contact for engaging drug
users in a range of services (Des Jarlais, McKnight, Goldblatt, & Purchase, 2009). However, the debate about needle exchange rarely addresses these secondary aspects of exchange programs. The crux of needle exchange is providing drug users with free clean needles, a simple concept around which the needle exchange debate has centered.

**Characteristics and Applications of the Morality Policy Framework**

In Gormley's (1986) typology issues such as needle exchange that are of high salience and low complexity, are classified under a category titled “hearing room politics” (p. 607). This designation has implications for how such policies are debated and implemented, as well as for which members of the policy community have a role in this process. A diverse range of policy players, including journalists, politicians, and citizen activists, is drawn to these issues, which are perceived as important, controversial, and readily understood by the general public. In hearing room politics, important decisions are usually made through legislation, rather than settled through the courts or determined by bureaucrats involved in policy implementation and regulation. In debates about such issues, the role of experts and scientific data is diminished and a greater emphasis on values and emotions emerges, prompting Gormley to conclude, “in fact one sees an amazing amount of mudslinging, vilification and hyperbole in this issue area” (p. 617).

Researchers and policy analysts have since refined these concepts. Meier (1994) referred to the highly salient, low complexity issues in the hearing room politics typology as morality policies or “the politics of sin” (p. 247). The terms “morality policies” and “morality politics” were further popularized by Mooney, who has published extensively on various aspects and applications of the subject (see Mooney & Lee, 1995; Mooney, 1999, 2001; Mooney & Schuldt, 2008). Mooney's 2001 edited volume *The Public Clash of Private Values* explored nuanced aspects of morality policy analysis, such as the temporal diffusion of morality policies across the states and the role of compromise in morality policy implementation.

Morality policy analysis has been used with a diverse range of issues, from abortion (Patton, 2007) to the death
penalty (Mooney & Lee, 1999) to public funding for the arts (Lewis, 2006). The prevention and treatment of HIV/AIDS, characterized by moral as well as medical elements since the start of the epidemic, is clearly appropriate for study through a morality policy lens. One aspect of HIV prevention that has garnered considerable attention from morality policy analysts is the debate over abstinence-only versus comprehensive sex education in schools (Arsneault, 2001; Doan & Williams, 2008; Vergari, 2001).

In her historical analysis of the politics of abstinence-only sex education, Arsneault (2001) identifies four characteristics of morality policies. Arsneault’s framework synthesizes the work of Tatalovich and Daynes (1998), Mooney (2001), and others, providing a structure that can be readily applied to other policy areas. The four key characteristics of morality policies as outlined by Arsneault are: (a) controversy and an inability to arrive at solutions by looking at empirical data alone; (b) legislation that is symbolic in nature, rather than instrumental or focused on concrete policy outcomes; (c) the involvement of diverse sectors of the policy community, including legislators, the media, bureaucrats, and citizens; and (d) ongoing debate surrounding the issue, even after legislation has passed. This framework can be used to analyze needle exchange policy, supplementing previous analyses to yield a richer understanding of the political and moral aspects of HIV prevention policy in the United States.

Analysis: Needle Exchange as Morality Policy

The ban on federal funding for needle exchange endured from 1988 to 2009, touching five presidential administrations and withstanding countless changes in congressional composition and leadership. The ban also surmounted an escalating body of research demonstrating that participation in needle exchange reduced HIV transmission and did not increase drug use—the perpetual main objection of needle exchange opponents. An analysis of needle exchange as a morality policy helps to explain the intractability of the federal funding ban over 21 years. Using Arsneault’s (2001) four characteristics of morality policies, this analysis describes the history of needle
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exchange policy in the United States, focusing on the development and durability of the federal funding ban. In addition, analysis of the four characteristics points to predictions for the future of needle exchange, following the lifting of the federal ban in December 2009.

While this analysis incorporates the perspectives of proponents and opponents of needle exchange, it is reflective of the author's position in support of needle exchange. Like most proponents, I take the view that considerable research evidence substantiates needle exchange as an effective HIV prevention strategy (U.S. Department of Health and Human Services, 2011). Accordingly, this analysis highlights instances in which value-based arguments have conflicted with evidence-based ones, and promotes the role of research in policy making. Furthermore, this analysis takes a high-level perspective by focusing on legislative decision-making at the federal level, with limited attention to the role that grassroots and community politics have played in the debate. The latter is discussed as an important area for further research and analysis.

The Contrasting Roles of Values and Evidence

The first characteristic of morality policies in Arsneault's (2001) framework is that they are marked by controversy; in debates about morality policies, rigorous research and scientific evidence are deemphasized in favor of value-based arguments. This characteristic is evident in the history of needle exchange policy in the United States. In 1987, facing the escalating spread of AIDS in injection drug users and their sexual partners, the National Institute on Drug Abuse (NIDA) convened national and international experts to address needle sharing. NIDA promptly issued a research monograph with the findings of the convention (Battjes & Pickens, 1988). The monograph contains several studies documenting needle-sharing behaviors among drug users in different parts of the United States as well as the impact of newly implemented needle exchange programs in Europe. In their conclusion, the report editors offer tentative support for needle exchange, noting that lack of access to clean needles, due to cost and state drug paraphernalia laws, was a prime factor in needle sharing, and stating that needle exchange was a promising HIV
prevention approach that needed to be further studied in the United States (Battjes & Pickens, 1988).

The first comprehensive AIDS funding legislation, passed in 1988, similarly echoed a need for further research about needle exchange, while also establishing needle exchange as a politically controversial issue. Responding to a more conservative amendment offered by Senator Jesse Helms (R-NC) to unqualifiedly prohibit federal funding for needle exchange, Senators Edward Kennedy (D-MA) and Orrin Hatch (R-UT) offered a less restrictive amendment to the legislation, stipulating a ban on federal funding until research could demonstrate that needle exchange would reduce drug use and HIV transmission in the United States (Molotsky, 1988). The amendment passed and this language was maintained in the 1988 Health Omnibus Programs Extension, which ultimately incorporated the AIDS funding legislation.

Such research was quickly forthcoming. Responding to a request by the House of Representatives Select Committee on Narcotics Abuse and Control, in 1993 the U.S. General Accounting Office (GAO) issued a report examining the safety and efficacy of needle exchange (GAO, 1993). The report, which reviewed studies of needle exchange programs in the United States, Europe, Australia, and Canada, contains several findings in support of needle exchange. Acknowledging policy makers' concern that needle exchange could increase drug use, the report states unambiguously that all of the reviewed studies meeting evaluation criteria demonstrated no increase in drug use among needle exchange attendees, and one study documented that drug users injected less often after they started participating in a needle exchange program. The GAO report also confirmed the credibility of a model developed by Yale University researchers (Kaplan & Heimer, 1992) that predicted a 33% reduction in new HIV infections over the course of a year for needle exchange participants.

While proponents have long referenced the GAO report and subsequent studies as supporting needle exchange, this body of research has not been without controversy and ambiguities. Schechter's (2002) account of his personal involvement in needle exchange research and policy development offers
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insight into one well-known research-related controversy. In 1997, Schechter and his colleagues published a report evaluating the effectiveness of a Vancouver needle exchange, the largest in North America (Strathdee et al., 1997). One of the study's many findings became particularly widely publicized: Frequent attendees of the needle exchange program had an HIV prevalence rate of 32%, versus 14% for less frequent attendees. Schechter describes how several conservative American legislators concluded from this that needle exchange participation increased HIV transmission and drug use. Schechter and his colleagues uncovered evidence for an alternate explanation: that the frequent attendees exhibited more risk behaviors (such as involvement in prostitution or injecting with other users in shooting galleries) than the less frequent attendees, resulting in higher HIV prevalence. They attempted to explain this directly to legislators as well as to the general public in a New York Times editorial (Bruneau & Schechter, 1998). Nonetheless, facing opposition by conservative legislators emboldened by their interpretation of the Vancouver findings, the Clinton administration announced on April 20, 1998 that it would continue the ban on federal needle exchange funding. This account demonstrates some of the varying ways in which research evidence can be used and interpreted in value-charged policy debates.

The Symbolic Nature of Morality Policy Legislation

A related characteristic of morality policies is that their legislation often has symbolic rather than instrumental goals. Such legislation typically does not carry meaningful budget implications; in fact, morality policy legislation is sometimes used by politicians to distract from divisive budgetary debates (Meier, 1994). An example of symbolically-rooted needle exchange policy can be found in a spate of proposed legislation following President Bill Clinton's decision to uphold the needle exchange federal funding ban in 1998. Prompted by this close call, conservative legislators in the House and Senate rushed to introduce new legislation to permanently ban federal funding for needle exchange. The push for legislation was symbolic in itself, since Clinton had just announced that he would retain
the ban. The proposed legislation was little more than a perpetuation of the status quo. The goals of the legislation were also symbolic, focused on the removal of a controversial intervention from the policy menu of options, rather than offering alternate solutions to reducing HIV and other infections in drug users.

The debate in the House over H.R. 409, the proposed legislation to permanently prohibit federal funding for needle exchange, is rich in examples of emblematic language from both its proponents and opponents. At the start of the debate, Representative Gerald B. H. Solomon (R-NY) tied the issue to a topic that often raises emotions and concerns about morality: children and youth. In his introduction to the legislation, Solomon stated that the proposed bill “affects every child in this country and every future child in the next generations to come” and went on to say that “the Clinton administration’s endorsement of needle exchange programs is part of an intolerable message to our Nation’s children sent by the White House that drug use is a way of life” (Solomon, 1998, p. H2445). Shifting the debate from injection drug users, the population targeted by needle exchange, to the speculated effects of needle exchange on children and youth is indicative of the symbolic rather than instrumental nature of the legislation. Solomon also focused on the urgency of the matter. Referring not to the lives of drug users lost to HIV but to the risk of youth becoming addicted to drugs due to needle exchange normalizing drug use, he stated that “what is even more important is that the bill must be on the floor today because tomorrow another life might be lost” (Solomon, 1998, p. H2447).

In the debate, proponents of needle exchange referenced the scientific evidence in support of needle exchange and the high cost of treating AIDS, but also made symbolic arguments. Representative Nancy Pelosi (D-CA) cited statistics indicating that the majority of HIV infections in women of childbearing age were due of injection drug use or sex with drug users, and stated that “when we fail to fund needle exchange, we are foregoing a proven intervention that can save the lives of women and children” (Pelosi, 1998, p. H2454). This may have been a response to Solomon’s focusing of the debate on the issue of youth drug abuse, and again shifts focus from the target of the
intervention— injection drug users, most of whom are male—to a comparably innocent population of their female partners and children. As Dr. Elizabeth Pisani, an AIDS epidemiologist and former journalist, writes, such an argument has often been used to advocate for funding for needle exchange, condoms, and other HIV prevention measures:

HIV prevention is relatively cheap. For the price of a condom or a sterile needle today, you can save yourself several thousand dollars in health systems costs caring for an AIDS patient ten years from now... [but] the money argument often isn’t enough to make politicians do nice things for junkies. How about the babies argument then? Politicians are always happy to do nice things for innocent women and babies. (Pisani, 2008, p. 27)

Activists, Researchers, and Politicians: Policy Community Roles

The third characteristic of morality policies is that they attract diverse sectors of the policy community. Politicians make it a point to maintain a position on morality policy issues, particularly during campaigns; citizen groups advocate various positions; researchers and academics contribute their findings on the subject; and journalists cover all of this action extensively. In its nearly 25-year history, needle exchange has proved to be no exception, with a variety of policy actors seeking different forms of influence and involvement in the issue. Along with the media, which has covered the needle exchange debate since near its inception (e.g., Marriott, 1988; Altman, 1989), community activists, researchers, and politicians have all played unique roles in the development of needle exchange policy and programs.

Community organizations and AIDS advocacy groups have been critical in the establishment and growth of needle exchange programs. Early in the AIDS epidemic, when needle exchange was illegal in many areas due to state and local drug paraphernalia laws, community groups pushed the policy forward by illegally operating small needle exchange programs. Two examples are the Bronx-Harlem Needle Exchange Program and the Lower East Side Needle Exchange Program,
which distributed needles to drug users illegally for two years before becoming partners in New York City’s first legal needle exchange in 1992 (Hevesi, 1992). In addition to directly running programs, national organizations such as AIDS Action and the Harm Reduction Coalition, as well as many local organizations, directly challenged the ban on federal funding and advocated to change state and local drug paraphernalia laws to promote needle access. For example, Moseley, Melton, and Francisco (2008) describe a state-level advocacy effort by the North Carolina Harm Reduction Coalition to secure state funding and legal permission for the two needle exchanges operating in the state. In the absence of federal funding or a national strategy on needle exchange, such efforts were critical in the diffusion of needle exchanges across states and regions.

Community organizations have also mobilized to oppose needle exchange. Religious groups, clergy, and neighborhood business associations have historically spoken out against needle exchange in some communities (Tempalski et al., 2007). For example, at the start of the needle exchange debate, many African American churches and other groups opposed needle exchange. Such groups articulated that needle exchange was at best a misguided effort that would not address the roots of addiction, and at worst, was a risky and potentially devastating experiment that could increase drug use, already rampant in many African American urban communities in the late 1980s (Marriott, 1988). These concerns must be considered in light of the history of deceptive and racist scientific experimentation in African American communities, exemplified by the Tuskegee syphilis study (Thomas & Quinn, 1993). Over time, as the disproportionate prevalence of HIV in African Americans became clear and evidence grew in support of needle exchange, many groups changed course. On National Black HIV/AIDS Awareness Day in 2008, the NAACP, National Urban League, and other black advocacy groups issued a statement in support of needle exchange and asked Congress to overturn the federal funding ban (Crary, 2008).

Researchers and academics have also involved themselves in the development of needle exchange policy. Since one of the characteristics of morality policy is an emphasis on values over facts, the role of experts and professionals in policymaking tends to be diminished (Arsneault, 2001; Mooney, 2001).
Nonetheless, academics and medical professionals have staked a position in the needle exchange debate, primarily as proponents but occasionally as opponents to the policy.

A prime example of academic advocacy for needle exchange can be found in Schechter (2002). A physician and professor at the University of British Columbia, Schechter became embroiled in public controversy when the results of his team's study of a large Vancouver needle exchange program indicated that frequent attendees of the program had higher HIV prevalence than less frequent attendees, as described above. The situation culminated in Schechter meeting in Vancouver with representatives of the U.S. Office of National Drug Control Policy to explain that the study results did not indicate that needle exchange attendance increased HIV prevalence. In addition to advocacy efforts by individual researchers, professional organizations, including the American Medical Association and American Public Health Association, came out in support of needle exchange (Svalavitz, 2009), lending credence to the demands of grassroots activists. Though less common, there are also instances of academics and health professionals speaking out against needle exchange, such as psychiatrist Dr. James L. Curtis, an outspoken critic who authored a New York Times editorial on the topic (Curtis, 1998).

Politicians are key players in morality policy development. Since morality policies are low-complexity issues, they provide politicians with the opportunity to take a decisive stance on matters that are both salient and understandable to the voting public, and often widely covered by the media. Meier (1994) establishes that drug-related morality policies in particular “are good politics” since “drug abuse is a universal bad” (p. 251). Therefore, while politicians are generally attracted to morality policies, for issues such as needle exchange—both a drug-related policy and a public health intervention—politicians are wary of adopting a stance that may make them appear soft on crime or encouraging of drug addiction.

This issue emerged during the 2008 Democratic presidential primaries. Candidate Barack Obama stated he would overturn the ban on federal funding, while his opponent Hillary Clinton, perhaps more aware of the political circumstances surrounding her husband's decision not to overturn the ban in 1998, gave an ambivalent response regarding her stance on
needle exchange (Svalavitz, 2009). But in spite of his campaign promises, and much to the consternation of advocates, Obama's initial 2010 budget proposal retained the funding ban. In addition to the fear of appearing soft on crime, politicians are aware that injection drug use is an issue that lacks a strong lobby or an empowered electoral base. For injection drug and other issues such as homelessness, there is typically little promise of personal gain to prompt politicians' support (Arnold, 1989). Nonetheless, politicians have taken a stand on both sides of the issue, as is evidenced by the 1998 Congressional debates described above, and by the Obama administration's eventual overturning of the ban and inclusion of needle exchange in the National HIV/AIDS Strategy (White House Office of National AIDS Policy, 2010).

Enduring Controversy and Debate

The final characteristic of morality policies is that they remain controversial; even the passage of important legislation does not end the debate (Arsneault, 2001). For needle exchange, the key legislation is the 2010 Consolidated Appropriations Act, passed in December 2009, which overturned the 21-year ban on federal funding for needle exchange. Despite a Democratic Congress and a president who offered at least tentative support to needle exchange, the repeal of the ban was not a foregone conclusion. After the ban was left intact in Obama's initial budget proposal, the House narrowly voted to eliminate it in July 2009 (Egelko, 2009). At this point, the bill contained a Republican-sponsored amendment that would have prohibited funding for programs located within 1,000 feet of schools, day care centers, playgrounds, parks, and youth centers—essentially eliminating all viable needle exchange sites in urban areas. The amendment was removed by a House-Senate committee before the final bill was passed.

Even with the lifting of the ban, the fate of appropriations for needle exchange remains uncertain. In July 2010, the White House Office of National AIDS Policy released the National HIV/AIDS Strategy, which endorsed needle exchange as a prevention approach on the grounds that "several studies have found that providing sterilized equipment to injection drug users substantially reduces risk of HIV infection ... and does
not increase drug use” (pp. 16-17). Coupled with the overturning of the funding ban, this represents a significant shift at the executive level from the ambivalence of previous administrations toward needle exchange. While as of April 2011 no federal money had yet been allocated specifically for needle exchange, Department of Health and Human Services grantees were permitted to use remaining FY 2010 HIV prevention funds for needle exchange, following departmental guidelines released in July 2010 (U. S. Department of Health and Human Services, 2010). In March 2011 the Surgeon General endorsed needle exchange, a necessary prerequisite for enabling states to use Substance Abuse Prevention and Treatment block grant funds for needle exchange programs (Knopf, 2011).

Despite these landmark policy events, needle exchange, its funding, and its legality in jurisdictions where strict drug paraphernalia laws still apply are likely to remain controversial. In the absence of substantial federal funding, state funding and support remains a critical issue. For example, in New Jersey, a state with tens of thousands of injection drug users, pilot needle exchange programs were granted legal status only in 2006, and are still constrained by extremely limited state and local funding (Mulvihill, 2008). The morality policy framework informs us that the repeal of the federal funding ban will not eliminate local concerns or state funding controversies about needle exchange; furthermore, when, how, and how much federal money will be allocated to needle exchange remain unanswered questions.

Discussion

Analysis of needle exchange as a morality policy provides an explanation for the endurance of the 21-year-long ban on federal funding for needle exchange. Throughout its span, the ban was a rallying point for AIDS activists, some of whom began their own needle exchanges, despite lacking both government funding and legal permission (Fernando, 1993; Gross, 1989). The ban was also a source of consternation for researchers and academics who believed that their decades of scholarship provided rigorous evidence supporting the safety and efficacy of needle exchange (Schechter, 2002). Morality policy
analysis demonstrates that policy issues that can be framed in moral terms—and in particular, issues related to “sinning,” such as drug abuse (Meier, 1994)—are not ultimately driven by the quality of research evidence or the testimony of experts. Instead, and in contrast to other Western countries that view drug use in less moralistic terms, the needle exchange debate in the United States has been marked by value-based arguments, symbolic legislation, and controversy that is likely to endure well past the 2009 repeal of the federal funding ban.

This analysis focused on one aspect of needle exchange policy, the ban on federal funding. Further research on needle exchange should explore other aspects, such as changes in state and local drug paraphernalia laws that affect the legality of needle exchange and state funding trends. Mooney and Lee (2001) suggest that the diffusion of morality policies across states may differ significantly from the diffusion patterns of other types of policies. Further analysis should explore the diffusion of needle exchange and the factors contributing to the spread of needle exchanges from one state in 1988 to 31 states in 2007 (Des Jarlais et al., 2009). Grassroots and community politics are key in the development and diffusion of morality policies, and a more detailed exploration of the roles that grassroots groups and coalitions have played in supporting and opposing needle exchanges in different locations also warrants further attention.

Additionally, future research should also address aspects of implementation, since, as Meier (1994) writes, “policy implementation is the real policy” (p. 247). Though compromise is not typically associated with the polarizing issues that morality policies address, Vergari (2001) describes the role of compromise in states’ implementation of abstinence-only sex education policy. Research should determine if elements of compromise are present in future funding and allocation decisions. The inclusion of needle exchange in the National HIV/AIDS Strategy also provokes a question: will the federal government issue any challenge to the states and localities where needle exchange is still illegal due to drug paraphernalia laws?

2011 marked the 30th anniversary of the Centers for Disease Control and Prevention’s reporting of the first AIDS cases in the United States. Since the beginning of the epidemic, the politics underlying the policies that distribute prevention and
care services to people affected by HIV/AIDS in the United States and abroad have been the subject of intense analysis and debate (e.g., Barney et al., 2010). Issues ranging from the cost of AIDS drugs to the role of harm reduction-based interventions in HIV prevention have been discussed and debated by politicians and ordinary citizens alike and covered extensively in the media (Levitt & Rosenthal, 1999). Analyzing needle exchange from a morality policy perspective yields a better understanding of the role that values and morals have played, alongside scientific knowledge and budgetary concerns, in this area of U.S. HIV prevention policy. As policy makers and practitioners alike enter a new decade in the struggle to effectively prevent and treat HIV/AIDS, values and morals will likely continue to play important roles in finding solutions.

Author’s Note: After this article was accepted but prior to publication, the ban on federal funding for needle exchange was reinstated by Congress, in December 2011. While this recent development is not included in this analysis, the return of the funding ban after its elimination in 2009 is consistent with the article’s conclusion, that needle exchange—like all morality policies—is likely to remain controversial and engender many shifts in policy in a context of ongoing debate.

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References


Exploring Barriers to Inclusion of Widowed and Abandoned Women through Microcredit Self-Help Groups: The Case of Rural South India

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Microcredit programs have been applauded as the magic bullet for the poor, especially women with limited financial resources. Building on previous research, this study examines effects of a microcredit self-help group (SHG) program on perceptions of social exclusion among widowed and abandoned women who participated in groups established after the 2004 Indian Ocean Tsunami in Tamil Nadu, India (N=109). Data were collected on key aspects of the program such as loan amount and investment patterns, group experience, demographics, and perceived barriers to inclusion. Results indicate that investment patterns and group experience impacted the women's perception of barriers to social inclusion. In addition, older or abandoned women were more likely to perceive barriers to inclusion. Implications for designing and developing self-help groups to empower women who are challenged by barriers to full participation in activities that are key to functioning are discussed.

Key words: South Asia, India, rural, microcredit, self-help groups, women, inclusion, exclusion, widows

Marginalization and social exclusion have considerably increased among vulnerable groups world-wide. Women continue to make up the majority of people with limited financial resources.
resources and opportunities, constraining their life chances and placing them at risk for exclusion. Indian society has not been untouched by this phenomenon. Indeed, Indian women, especially from marginalized groups such as Dalits, continue to experience greater risks for marginalization and exclusion (Deshpande, 2002). Their plight was made more visible in the aftermath of the Indian Ocean Tsunami of 2004. Existing evidence indicates that many people in the state of Tamil Nadu, in southern India—one of the regions severely affected by the tsunami—lost their livelihoods and had to rely on aid to meet their daily necessities. Efforts to provide relief failed to adequately meet the needs of many vulnerable groups, especially women, due to discrimination based on caste, gender, marital status, and/or age.

A survey conducted by the Asia Pacific Forum on Women Law & Development (APWLD) (2006) in Tamil Nadu, South India and other areas in Asia affected by the tsunami, found that women experienced more vulnerability than men during the disaster. Their marginalized and disempowered status placed them at even higher risk for deprivation because they lacked financial and other resources to cushion the impact of the disaster. Evidence compiled by APWLD (2005) and Human Rights Watch (HRW, 2005) found that following the tsunami, widows were at risk for abuse within relief camps and experienced discrimination when attempting to access relief. In addition, a needs assessment conducted by a local nongovernmental organization, Kalangarai (which was originally named the South Asian People’s Initiative), after the tsunami, revealed that there were 1,700 widowed and/or abandoned women in the coastal areas of Tamil Nadu who were particularly at risk of deprivation due to lack of access to resources, extreme poverty before the tsunami, and the discrimination they experienced in their communities. Kalangarai also found that these women were not adequately supported by relief efforts, and that they faced progressively worse economic conditions due to loss of their livelihoods.

In response, Kalangarai developed self-help groups for widows throughout the area and provided microcredit loans. As part of this initiative, seven hundred widows received between 3,000 to 10,000 rupees ($73—$242) each to establish or reestablish small businesses, including food stalls, fish shops,
and milk vending, as well as cultivation of vegetables and raising livestock (see Kayser, Lombe, Newransky, Tower, & Raj, 2010, for a detailed description of the program).

Focusing specifically on widowed and/or abandoned women who participated in the self-help microcredit groups implemented by Kalangarai (N = 109), this study explores perceived effects, if any, of participating in the microcredit program on social inclusion. Specifically, we assess whether or not the amount of the loan each woman received, use of the loan, and length of participation in the self-help groups influenced the women’s perception of barriers to social inclusion. We also examine whether or not demographic characteristics were related to a woman’s perception of barriers to social inclusion. Insight gained from this study may have implications for creating meaningful and successful programs that adequately meet the needs and goals of vulnerable women and their households.

Background Literature

The Concept of Social Inclusion/Exclusion

The modern discussion of social exclusion/inclusion is strongest in Europe, apparently originating in French Republican rhetoric in the 1960s and 1970s. During that period, social exclusion referred to the shameful and visible condition of people living on the fringe of economic advancement (Lenoir, 1974). This group consisted of traditional marginal groups, e.g., persons with a disability or mental handicap, the aged, the suicidal and single parents. The concept gained prominence in policy and political debates as well as in academia during the 1990s with the emergence of the “new poor,” referring to persons previously well integrated into mainstream society who slipped to the margins due to social disadvantage as a result of precarious jobs, unemployment, cultural alienation, immigration, weakening of familial networks and loss of status.

Broadly defined, social exclusion is a multidimensional concept delineating a process through which individuals and groups are partially or wholly excluded from participation in their society (Democratic Dialogue, 1995). Social exclusion often results from the failure of one or more of four
institutions that can integrate individuals and groups into the societal community. These include: democratic institutions, which promote civic integration; the labor market, which facilitates economic integration; the welfare state, which promotes social integration; and the family and other social networks, which foster integration into the local community (Bhalla & Lapeyre, 1999; Littlewood & Herkommer, 1999; Rodgers, 1995). For this study, we focus only on the economic dimension. Our rationale is that economic participation forms the basis of livelihood and hence has potential to positively impact a woman's life chances, opening up possibilities for social participation.

It is important to acknowledge the fact that tension may exist between the agenda for inclusion and the choice of “self exclusion.” Some groups, e.g., ethnic minorities, may choose, for a variety of reasons, to remain outside the mainstream economic, social and political institutions. Also, arguments exist suggesting that both the language and agenda for inclusion, as currently articulated, may not be accessible and relevant to marginalized groups in countries of the global south (Lombe & Sherraden, 2008b; Rodgers, 1995). Thoughtfully structured, however, social inclusion suggests an agenda for ensuring that all people, including the marginalized, participate as valued members of society. Moreover, the concept of inclusion is linked to an ideal of—“ubuntu”/“convivencia”—personhood that defines humans, regardless of status, as creative agents endowed with the capacity to influence their life circumstances. Based on this principle, it is fundamentally unjust and contradictory for vulnerable individuals to be left out of aspects of citizenship enjoyed by others.

The Situation of Widows in South India

Data from the 2001 census indicate that there were 13.2 million households in India headed by widowed women, compared to about 6.7 million households headed by widowed men (Registrar General & Census Commissioner of India, 2001). In Tamil Nadu alone, the number of widowed female heads of households was three times greater than male widowed heads of households (1.5 million versus 420 thousand) (Registrar General & Census Commissioner of India, 2001).

There is some evidence suggesting that Indian women, especially from rural areas and lower castes, have lower levels
of literacy, limited access to financial resources and opportunities, experience poor health, and have lower rates of participation in the formal economy (Deshpande, 2002; Lahiri-Dutt & Samanta, 2006; Mohindra, 2008). Evidence also suggests that women, who become widowed or deserted by their husbands, often experience higher levels of marginalization due to cultural and religious practices (e.g., ceremonies that symbolized passage into widowhood, prohibition of wearing jewelry and other adornments, and exclusion from wedding ceremonies). Moreover, widows' inheritance rights, especially in relation to land, are not well defined and recognized, further heightening vulnerability (Chen, 1998; World Public Opinion, 2008).

In a recent poll that compared 17 countries on discrimination against widows, a significant number of the Indian sample, 42%, reported that widowed women were treated somewhat or a great deal worse than other women (World Public Opinion, 2008). A considerable number (46%) of the Indian sample indicated that divorced women were treated worse than other women. Furthermore, in their study of widows in rural South India, Dreze and Srinivasan (1998) found that widows experienced the highest rate of poverty followed by women who had never been married, widowers, and men who had never been married. Further, Mari Bhat (1994) found that mortality rates among Indian widows were nearly twice as high as mortality rates of married women of the same age.

Evidence also suggests that the plight of women in Tamil Nadu, particularly widows, degenerated following the Indian Ocean Tsunami of 2004. Indeed, studies have shown that widows were vulnerable to abuse within relief camps and experienced discrimination (see e.g., APWLD, 2006). In addition, Human Rights Watch (2005) reported that humanitarian assistance often did not reach women because the distribution of relief and compensation was carried out through male heads of households. The situation of widows was further confounded by illiteracy, a common factor among poor women, forcing many of them to rely on family members, often males, for assistance with accessing relief (HRW, 2005). The limited evidence that exists on the situation of widows and/or abandoned women in India is revealing. It suggests that this group of women is particularly at-risk for social exclusion and various forms of gender-based discrimination.
Self-Help Microcredit and the Welfare of Women

Microcredit has been acclaimed worldwide as a mechanism for the economic empowerment of women with limited financial resources and opportunities (Goetz & Gupta, 1996). Several recent studies have reported a generally positive impact of microcredit programs on women's poverty, assets and household income. For example, an evaluation of microcredit programs in Bangladesh reported that microcredit had reduced the severity of poverty and helped increase the total income per household (United Nations, 2000). A World Bank study of rural Bangladesh reported a decline in poverty rates in the villages sampled (Khandker, 2005). In India, microcredit studies with women involved in dairy farming have noted positive profit levels and short payback periods for loans (Kay, 2003).

Microcredit programs have also been linked to emotional well-being among vulnerable women. Ahmed, Chowdhury and Bhuiya (2001), in a study assessing the effects of a credit-based, income-generating program on participants' emotional well-being in Bangladesh, found that contributing to household income and holding land were positively related to emotional well-being. Nazli (2007) found a positive association between a woman's status and participation in a microcredit program. In a recent study of micro-credit self-help groups for rural Indian women utilizing the same data as the current study, Kayser, Lombe, Newransky, Tower, and Raj (2010) learned that participation in the loan program enhanced the women's psychosocial and economic well-being.

Recently, there has been a remarkable growth in rural development initiatives aimed at promoting self-sufficiency and raising the socio-economic status of women through self-help microcredit programs in India (Sinha & Patole, 2003; Swain & Wallentin, 2007). Sinha & Patole (2003) suggest that about 800-1,000 non-governmental organizations are engaged in implementing savings and microfinance programs for low income people. These programs often serve individuals who would not qualify for loans using the traditional criteria of collateral (e.g., land or capital) and have enhanced the resource-base of vulnerable individuals and households.

Despite the positive impact of microcredit programs on
the welfare of vulnerable women, researchers continue to question whether or not these programs can empower vulnerable women and promote their participation in social endeavors. Indeed, research evidence on the effectiveness of microcredit programs for women in poor countries of the global south is somewhat obscure, indicating both positive and negative effects (see e.g., Lahiri-Dutt & Samanta, 2006; Leach & Sitaram, 2002; Swain & Wallentin, 2007). Moreover, in a social context where women experience multiple discrimination based on gender, caste, and marital status, the impacts of these programs may be weaker. In fact, a recurring theme in the literature on the economic empowerment of poor women in countries of the global south has been the need to focus beyond the individual and propose programs that collectively empower women and ensure their inclusion in the life of their community.

Empowerment Theory

A number of theories may be used to understand the inclusion of women in a resource-poor environment. For this study we use the empowerment framework to guide our understanding of the role self-help microcredit groups may play in influencing the perception of barriers to inclusion among widowed and abandoned women. Empowerment theory is based on the assumption that the marginalized have the potential and capacity to positively influence outcomes in their favor (Karlekar, 2004). Within this framework, a self-help group may be viewed as a force that can promote inclusion by enabling marginalized women to come together and overcome what they perceive as barriers to their participation in the lives of their communities. This study posits that key characteristics of the self-help microcredit program—e.g., the loan amount, loan use, and group experience—will affect a woman’s awareness of barriers to social inclusion. To this end, we ask the following questions: (1) What aspects of the self-help microcredit program affect a woman’s perception of barriers to inclusion? (a) Does the amount of loan; (b) type of loan use; and/or (c) the group experience influence a woman’s perceptions of barriers to social inclusion? (2) Among the women in the program, are there variations in perceptions of barriers to inclusion by
sociodemographic characteristics, namely, age, geographic region, household composition, education, and number of children?

**Description of the Widows’ Project**

Kalangarai, a local nongovernmental organization, provided 3,000 to 10,000 rupees (which is $73-$242, using the 2007 average U.S. to rupee exchange rate of 41.3 per the Economist Intelligence Unit, 2008) to 750 widowed and/or abandoned women over the period from December 2005 to October 2006. The amount of the microcredit loan was contingent on the expressed needs of each woman. The women could use their loan to start a small business or raise cows and goats. Two women from each self-help microcredit group were appointed as group leaders. Savings accounts in local banks were opened in the names of group leaders, so that as the women repaid their loans, the leaders would deposit the money into the group’s account. When all the loans within the group were fully repaid, group members were eligible to receive a second loan.

The self-help microcredit groups were established in four taluks (a subdivision of a district) which had a high concentration of Dalits (“untouchables” or outcasts) and experience poor socio-economic conditions, as well as limited political participation (revenue districts) within Nagapattinam: (1) Vedaranyan, (2) Nagapattinam, (3) Tharangambadi, and (4) Sirkali. Since Sirkali had a large number of widows’ groups, it was further divided into two clusters called Poombuhar and Koolidam (see Kayser et al., 2010, for a detailed description of the program). Table 1 provides a description of program characteristics.

**Method**

**Study Sample**

The sample was recruited from approximately 750 widowed and/or abandoned women participating in a self-help microcredit program along the southeast coast of Tamil Nadu. The women were organized into self-help groups of about 12 persons. In total, there were 71 groups from five geographic zones: Nagapatinam, Tharangapadi, Vetharanyan,
Self-Help Microcredit Programs in South India

Kollidam, and Boombuhar. To obtain the sample for this study, 115 women were randomly selected from twenty-five groups across participating geographic zones. All of the women except six agreed to participate. The six women who refused to participate in the study indicated conflict in work schedule as the reason for their refusal.

Table 1. Characteristics of Self-Help Groups (N=109)

<table>
<thead>
<tr>
<th></th>
<th>Percent/Mean (SD)</th>
<th>Missing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual loan amounts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3000 Rs.</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>5000 Rs.</td>
<td>38%</td>
<td></td>
</tr>
<tr>
<td>10000 Rs.</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td><strong>Primary loan use</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invested in business</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>Bought animals</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Other use</td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td><strong>Length of time in groups</strong></td>
<td></td>
<td>9%</td>
</tr>
<tr>
<td>Average (months)</td>
<td>14.5 (2.5)</td>
<td></td>
</tr>
<tr>
<td>Range (months)</td>
<td>8-17</td>
<td></td>
</tr>
<tr>
<td><strong>Frequency of group meetings</strong></td>
<td></td>
<td>6%</td>
</tr>
<tr>
<td>Less than once a month</td>
<td>1%</td>
<td></td>
</tr>
<tr>
<td>Once a month</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Twice a month</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Weekly</td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td>Daily</td>
<td>14%</td>
<td></td>
</tr>
<tr>
<td><strong>Average earnings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-loan (Rs.)</td>
<td>43.4 (31.8)</td>
<td>6%</td>
</tr>
<tr>
<td>Post-loan (Rs.)</td>
<td>46.0 (31.2)</td>
<td>1%</td>
</tr>
</tbody>
</table>

Note: Table 1 is based on data used in an earlier study (Kayser et al., 2010)

**Data Collection Procedure**

Data were collected by the investigators with help from five graduate students from the Madras School of Social Work. The interviewers were trained in the research protocol by one of
the principal investigators. In addition, all of the interviewers completed the NIH Human Participants Protection Education for Research Teams online course before data collection. The study protocol was reviewed and approved by Kalangarai, the host institution, as well as the Institutional Review Board at Boston College.

The survey instrument consisted of 25 items asking respondents about their demographic characteristics (age, residence, education, who they live with, children, etc.), experience with the loan (loan use, decision making, benefits), lives before the loan (type of work, earnings), experience in their self-help group, perception of inclusion, and suggestions for improving the program. Most of the items on the survey were measured at the nominal and ordinal levels. Prior to data collection, the survey instrument was pilot-tested on a small group of program participants and revised, where necessary, to ensure appropriateness and cultural sensitivity.

Measures

Drawing from previous research (see e.g., Kayser et al., 2010; Lombe & Sherraden, 2008a), we developed measures of key study variables: loan amount; how the loans were used; experience of participation in the self-help microcredit group; perceived barriers to social inclusion; and demographic characteristics. These variables are provided in summary form in the sub-sections that follow.

Socio-demographic variables. Socio-demographic characteristics consist of age, education, marital status, children, current work and geographic location in which the women lived. Age, education and children, in this study, are ratio level variables capturing the age of the respondent at the time of the interview, years of education, and the number of children. Marital status is a three level categorical variable reflecting whether the respondent was widowed, abandoned, or had never been married. Preliminary analyses revealed that only 2% of respondent indicated they had never been married. These were recorded as missing. Hence, marital status, for this study, is assessed at two levels (0 = widowed, 1 = abandoned group). Current work included the following: selling things; working in the fishing industry; farming; construction; raising animals; and domestic household work. Geographic location is a
five-level categorical variable reflecting the region of each participant: Nagapatinam; Tharangapadi; Vetharanyan; Kollidam; and Boombuhar.

*Investment-based measures.* Loan amount, loan use, and group experience were our main independent variables indicating the loan monies given to a program participant, pattern of investment, and the experience of participation in the self-help microcredit group. Measured in Indian rupees, the loan amount ranged between 3,000 to 10,000 rupees (U.S. $73 to $242). The amount given was determined by the participant's intended use of the loan. For example, a woman who planned to purchase livestock requested and received a higher loan amount, usually of 10,000 rupees (U.S. $242). To measure loan use, we utilize a three-level categorical variable denoting the purchase of livestock such as a cow or goat; investment in a small business (e.g., selling prepared food, renting dishes and utensils, selling fuel or firewood); or spending for non-income generating use (e.g., child's school fees, house repairs, medical expenses, and the repayment of debts). Group experience is measured by a single item capturing the duration of time the self-help microcredit group has been in existence.

*Perceived barriers to social inclusion.* This is conceptualized in terms of the women's perception of factors that hinder the participation of widowed or abandoned women in mainstream society. This measure is created by summing-up four variables: experiences of discrimination; exclusion from social family events; exclusion from ceremonies and rituals (e.g., weddings); and staying in the background (theoretical range of 0 - 4). Higher scores on this measure denote higher rates of perceived barriers to inclusion. The measure demonstrated accepted internal consistency with the current sample ($\alpha = 0.80$).

*Caveat*

A number of limitations are acknowledged. First is the study's exploratory nature and the use of proxy measures to assess barriers to inclusion. This calls for caution in interpreting results of this study. Second, the nature of the self-help group and other characteristics specific to Kalangarai may have an impact on perceived outcomes. Third, participants were program-selected because of eligibility criteria they were required to satisfy, e.g., being widowed or abandoned. Furthermore, the
accuracy of the data is limited by the precision with which respondents recalled and self-reported their perceptions of their situations. The study’s cross-sectional design restricts its ability to establish causality. Despite its exploratory nature, this study has substantial merit and may help reveal factors that are associated with the social inclusion of vulnerable persons.

Data Analyses Procedures

A series of univariate statistical procedures were performed to describe and summarize certain aspects of the data, e.g. age, number of children in the household, geographic region of the widows’ group, amount of loan, loan use and the women’s perception of their situation. Following this, nonparametric bivariate correlations were obtained for demographic characteristics and the women’s perception of barriers to inclusion. To understand the overall effect of participating in the microfinance program on the women’s perception of barriers to inclusion, a multiple regression procedure was conducted. Specifically, investment-related variables, including loan amount, loan use and group experience, were entered in the model with socio-demographic variables as controls. Prior to the analysis of main effects, a series of preliminary multivariate analyses were performed to assess the extent to which the assumptions of regression were met. These tests indicated that linearity, normality, and homoscedasticity can be assumed.

Results

Sample Demographic Characteristics

An overview of the socio-demographic characteristics of the sample reveals that the age of participants ranges from 22 - 75, with an average age of 45 and a standard deviation of 11 years. Eighty-three percent of the women identified their marital status. The majority of these were widowed (66%). Respondents were evenly distributed in terms of region of residence (about 18 to 23 percent per geographic zone). Most of the respondents reported having at least one child in their household (93%). Study participants were engaged in a wide range of enterprises. These ranged from selling food items to domestic household work. The majority of the respondents (68%) had
no formal schooling. Most of the women in this sample indicated that they had experienced alienation. Specifically, 71% reported being excluded from social functions, 69% reported experiencing discrimination, and 91% reported feeling hopeless about their situation.

A considerable number of women (40%) indicated that cultural practices that have negative effects on widows should be stopped (e.g., ceremonies that symbolize passage into widowhood). The data also revealed that about half of the women in this sample (47%) reported that people should not speak ill of widows. Despite these perceptions, only 24% of the women would like to tell people that widows are not bad luck. Thirty one percent report that widows should publicly speak-out about their perceived discrimination and stand up for their rights (see Table 2).

Table 2. The Women’s Perception of their Situation (N=109)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Percentage</th>
<th>Missing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experience alienation</td>
<td>76%</td>
<td></td>
</tr>
<tr>
<td>Experience discrimination</td>
<td>69%</td>
<td>2%</td>
</tr>
<tr>
<td>Feel excluded from social functions</td>
<td>71%</td>
<td>4%</td>
</tr>
<tr>
<td>Want negative cultural practices stopped</td>
<td>40%</td>
<td>4%</td>
</tr>
<tr>
<td>Want to tell people that widows are not bad luck</td>
<td>24%</td>
<td>4%</td>
</tr>
<tr>
<td>Want speaking ill of widows stopped</td>
<td>47%</td>
<td>4%</td>
</tr>
<tr>
<td>Feel hopeless about situation</td>
<td>91%</td>
<td>4%</td>
</tr>
<tr>
<td>Want to stand up for own rights</td>
<td>31%</td>
<td></td>
</tr>
</tbody>
</table>

Bivariate Correlations

Table 3 presents bivariate correlations of the sample’s socio-demographic characteristics and the women’s perception of barriers to inclusion. We noted that older and abandoned respondents were more likely to perceive barriers to inclusion. Respondents with more years of schooling reported feeling less excluded. Other demographic characteristics were not related to a woman’s perception of barriers to inclusion. Further, use of the loan and group experience were positively related to perceptions of inclusion.
Self-help Microfinance Group Participation and Perceived Barriers to Inclusion

Table 4 presents findings from the model examining the relationship between participation in the self-help microcredit group and perceived barriers to inclusion. These are significant \([F(8,71) = 4.31, p = 0.00]\) and explain 25% of the variance in the dependent variable. Specifically, the age of a respondent—being older (\(b = 1.57, t = 3.62, p = 0.00\)) and marital status—abandonment (\(b = 0.05, t = 2.82, p = 0.01\)) are related to an increase in perceived barriers to inclusion. We also note that group experience (\(b = -0.95, t = -2.42, p = 0.02\)) and use of the loan (\(b = -0.14, t = -3.00, p = 0.00\)) are significantly related to a reduction in perceived barriers to inclusion. Level of education (\(b = -0.10, t = -1.86, p = 0.07\)) approaches significance.

Table 3. Correlations of Perceived Barriers to Inclusion by Socio-demographic Characteristics (N=109)

<table>
<thead>
<tr>
<th>Variable</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived barriers (A)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Age (B)</td>
<td>0.23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status (C) (ref=widowed)</td>
<td></td>
<td></td>
<td>0.27*</td>
<td>-0.46**</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Number of children (D)</td>
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<td>0.27*</td>
<td></td>
<td>-0.28**</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Years of education (E)</td>
<td>-0.19*</td>
<td>-0.08</td>
<td>0.02</td>
<td>0.10</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Loan amount (F)</td>
<td>0.09</td>
<td>-0.12</td>
<td>0.02</td>
<td>-0.12</td>
<td>0.13</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Use of loan (G)</td>
<td>-0.20*</td>
<td>-0.12</td>
<td>0.12</td>
<td>-0.18</td>
<td>0.18</td>
<td>-0.13</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Group experience (H)</td>
<td>-0.22*</td>
<td>0.09</td>
<td>-0.02</td>
<td>0.04</td>
<td>0.23*</td>
<td>-0.09</td>
<td>-0.06</td>
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</tr>
<tr>
<td>Current work (I)</td>
<td>0.01</td>
<td>0.08</td>
<td>0.01</td>
<td>-0.14</td>
<td>0.02</td>
<td>0.09</td>
<td>0.23*</td>
<td>0.24*</td>
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</tr>
<tr>
<td>Geographic zone (J)</td>
<td>0.01</td>
<td>-0.08</td>
<td>0.08</td>
<td>-0.02</td>
<td>-0.22*</td>
<td>0.05</td>
<td>0.37*</td>
<td>-0.14</td>
<td>-0.15</td>
</tr>
</tbody>
</table>

*p<0.05; **p<0.01

Discussion

Overall, results of this study suggest that participation in the self-help microcredit groups may play an important role
Table 4. Regression Analyses of Perceived Barriers to Inclusion (N=109)

<table>
<thead>
<tr>
<th>Variable</th>
<th>b</th>
<th>se</th>
<th>t</th>
<th>p-value</th>
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</thead>
<tbody>
<tr>
<td>Constant</td>
<td>4.34</td>
<td>0.76</td>
<td>5.08</td>
<td>0.00**</td>
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<tr>
<td>Age of Respondent</td>
<td>0.05</td>
<td>0.02</td>
<td>2.82</td>
<td>0.01**</td>
</tr>
<tr>
<td>Marital Status (ref=widowed)</td>
<td>1.57</td>
<td>0.43</td>
<td>3.62</td>
<td>0.00**</td>
</tr>
<tr>
<td>Years of Education</td>
<td>0.10</td>
<td>0.12</td>
<td>-1.86</td>
<td>0.07</td>
</tr>
<tr>
<td>Amount of 1st Loan</td>
<td>9.62E-5</td>
<td>0.00</td>
<td>1.30</td>
<td>0.19</td>
</tr>
<tr>
<td>Use of Loan</td>
<td>-0.14</td>
<td>0.05</td>
<td>-3.00</td>
<td>0.00**</td>
</tr>
<tr>
<td>Group Experience</td>
<td>-0.95</td>
<td>0.39</td>
<td>-2.42</td>
<td>0.02</td>
</tr>
<tr>
<td>Type of Current Work</td>
<td>0.07</td>
<td>0.05</td>
<td>1.34</td>
<td>0.19</td>
</tr>
<tr>
<td>R</td>
<td>0.25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>F</td>
<td>4.31</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>df</td>
<td>8, 71</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: b = Unstandardized Regressions, *p<0.05; **p<0.01

in influencing the perceptions of social inclusion by poor widowed and/or abandoned women. In particular, socio-demographic characteristics such as age (being older) and marital status (being an abandoned woman) were related to an increase in barriers to inclusion. Previous research has noted that age is a factor that places women at risk of poverty and social exclusion (Lombe, Yu, & Nebbitt, 2009; Yin, 2008). Since older women are likely to experience barriers to inclusion despite participation in the self-help group, it may be important to explore in depth the barriers that older women face and how these might differ from barriers faced by younger women. Overcoming such barriers may require a targeted approach, focusing specifically on the needs of older women and their households.

Further, compared to widowed women, abandoned women perceive more barriers to inclusion due to social stigma attached to their status. This observation is notable and points to the fact that abandoned women might need more support to overcome social stigma and other factors associated with their situations. Our results also suggest that women with
lower levels of education are likely to experience more barriers to inclusion. This finding has special relevancy to this study given the fact that 68 percent of the women in this sample had no formal schooling. Consideration could be given to incorporating an educational component into income-generating programs. Indeed, scholars have observed that while greater income can do much even in the short run, it cannot guarantee a sustainable escape from poverty if individuals and households in poverty have limited or no human capital to negotiate and influence policies in their favor (Lombe & Sherraden, 2008b; Smith, 2005).

In relation to investment characteristics, the use of the loan—e.g., investment in a small business, paying debt, and children's education—as well as duration of time the self-help group has existed were significant predictors of barriers to inclusion. More specifically, these variables were associated with feeling less excluded. This observation is in line with previous research, suggesting a link between inclusion and economic participation (Lombe & Sherraden, 2008a).

In terms of the observed inverse relationship between group experience and barriers to inclusion, it could be that the interconnectedness the women experience through the group may have empowered them to collectively face their situations positively. This, in fact, is in line with the basic underpinning of the empowerment perspective that postulates that the development of collective empowerment is necessary for sustainable outcomes. Indeed, the social connection among poor women in self-help groups has long been an important feature of microcredit programs (Menon, 2007; Swain & Wallentin, 2007). It may be important to further explore the specific characteristics of 'group experience' that affect inclusion/exclusion and how this experience could be maximized to enhance outcomes for this group of vulnerable women.

Study Implications

A conservative interpretation of our results would signify that, in general, self-help microcredit programs are important in promoting inclusion. However, for older women, women with lower levels of education, as well as women who face additional barriers such as abandonment and widowhood, there
may be a gap between what these programs can provide and their specific needs. An approach with greater potential to reduce this gap for women who face prohibitive barriers and are at higher risk for social exclusion may be a multifaceted initiative taking into account household needs, as well as the unfair and inequitable treatment such groups experience. The women themselves may need to be empowered to learn about their rights and channels of redress that are open to them.

In this study we learned that two aspects of a microcredit program were important for inclusion: use of the loan and group experience. It would be important to further explore characteristics of a self-help group that were not examined in the current study to assess how they may be related to social inclusion. Similar studies may offer some guidance in this regard (Lombe, Huang & Putnam, 2008). Group experience, in this study, was measured broadly by length of group membership. A comprehensive assessment of the nature of group experience and the value program participants attach to the group and interaction with members of their group may be useful. In addition, a more refined understanding of a participant's socioeconomic status, caste, and religion would enable rigorous comparison of within- and between-group differences. Finally, further research into the relationship between self-help microcredit programs and social inclusion in relation to vulnerable groups, e.g., women of modest means, is warranted and may uncover more precise explanations and hypotheses than we are able to offer here.

Acknowledgement: This study was supported by a Research Expense Grant from Boston College. It builds on a previous study assessing effects of microcredit self-help groups in South India (Journal of Social Service Research, 36(1), 12-23). The authors thank Gloria Tower MSW for her work on this project. We are grateful to the Women of Tamil Nadu for their generosity and willingness to participate in this study.

References


Drawing upon data from the European Social Survey on public attitudes and social welfare, this paper analyzes the extent to which attitudes toward gender equality in work and family life vary among 13 countries which represent different welfare regimes. The analysis also examines how these attitudes have changed with the onset of the economic recession in 2007. The findings suggest that public attitudes toward gender issues are largely consistent with welfare regimes, and most notably, reveal a clear direction of moving away from traditional views of gender, family and work issues in economic hard times.

Key words: Public attitudes, welfare regimes, gender equality, work, family life

Although Gosta Esping-Andersen’s (1990) path-breaking analysis of the *Three Worlds of Welfare Capitalism* provided a useful typology for comparing and explaining welfare state differences and identified three distinct welfare regimes—liberal, conservative, and social democratic—its operational measures were soon seen as focusing too narrowly on income transfer programs for male breadwinners, which failed to capture how different welfare regimes affect women and family life (O’Connor, 1993; Orloff, 1993, 1996; Sainsbury, 1994, 2001). Over the last decade, gender-related issues have moved to the
forefront of comparative research on welfare state policies and regimes. Broadening the analytic scope, Sainsbury (1994, 2001) introduced gender-related welfare states issues which brought a feminist perspective to bear on mainstream welfare state studies. This perspective contributed to welfare state research by documenting the inequalities between men and women embedded in work and social welfare policies, illuminating implicit ideologies of familial and gender roles, and focusing attention on policies designed to harmonize work and care (Gustafsson, 1994; Sainsbury, 1994; Siaroff, 1994).

Welfare state policy analysis from a gender perspective reveals considerable variation in social policies to mitigate the tensions and conflicts between work and family life among different countries (Daly & Lewis, 1998; Gornick, Meyers, & Ross, 1997; O'Connor, Orloff, & Shaver, 1999). For example, in Scandinavian countries the extensive provision of childcare is part of an explicit policy designed to create a dual-breadwinner model and full employment. In contrast, public childcare provisions in Britain have been primarily for children who are in poverty or at risk, and in the U.S. childcare has remained essentially in the private sphere with limited public support, which has been increasing in recent years. Knijn and Kremer’s (1997) comparative analysis of Britain, Denmark and The Netherlands reveals different patterns of organizing care in welfare states. Examining maternity leave policies and institutional childcare, they found that, due to the focus on care as a right of citizenship, the Danish welfare state came closest to creating a system of gender equality.

Gender Policy Typologies: Alternative Measures and Regimes

The gender perspective on social policy has given rise to alternative conceptualizations of welfare state typologies based, for example, on the extent to which they allow women to form autonomous households, provide support for either a single-earner nuclear family or a dual-earner family, and reduce households’ welfare and caring responsibilities. Lewis’ (1992) exploratory analysis distinguishes among strong male-breadwinner states, modified male-breadwinner states and
the dual-breadwinner model. Britain is given as an example of the strong male-breadwinner model, which is marked by part-time labor force participation of women, limited child care services, and historically unequal treatment of wives in regard to social security. France is described as an example of a modified male-breadwinner state in which women have a higher full-time labor force participation rate than Britain and are afforded social provisions, such as maternity leave for mothers and public day care. Sweden is seen as a dual-breadwinner model which provides social entitlements to both men and women based on their participation in the labor market, generous parental leave benefits, and extensive childcare services. Sainbury’s (1994) model of the male breadwinner, based on the traditional gender division of labor with men given employment priority, and the individual earner-carer, based on the shared division of labor and employment equality between men and women, is akin to Lewis’s strong breadwinner and dual breadwinner classifications.

As gender-related issues have moved to the forefront of comparative welfare state research, the question arose as to what extent the prevailing typology of welfare state regimes—liberal, conservative, and social democratic—which was based in large part on an operationally defined index of the de-commodification of labor, might also reflect important differences in gender-related policies. Addressing this question, Esping-Andersen (1999) re-examined the welfare regimes through the analytical lens of de-familialisation—defined as “the degree to which households’ welfare and caring responsibilities are relaxed either via welfare state provision or via market provision.” This concept is operationally defined with several empirical measures of social policies that promote shifting responsibility for family care to the state, as reflected in the levels of public expenditure on family services and the percentage of children under three in public child care. In comparison to policies that de-commodify labor by reducing workers’ dependence on the market, the policies that promote de-familialisation reduce the individual’s dependence on kinship, seek to reconcile work and family life and afford women more individual choices.

Employing these measures in a cross-sectional analysis
of data on family policy, Esping-Andersen finds a general consistency among the three standard welfare regimes and the degree of de-familialisation. That is, social democratic regimes exhibit the highest degree of de-familialisation, through generous family policies that advance gender equality and child well-being. The conservative welfare regimes in continental European countries show a modest level of de-familialisation, with family policies stressing the traditional role of family and underlying assumptions of the male breadwinner model. The liberal model, marked by the Anglo-American approach to family policy, has the lowest level de-familialisation through public welfare intervention among the standard welfare-state regimes originally delineated in *Three Worlds of Welfare Capitalism*. In addition to these three regimes identified in the 1990 study, Esping-Andersen (1999) introduces a fourth regime—Southern Europe—in his analysis of the relationship between family policy and welfare regimes. According to measures of public spending on family services as a percent of GDP, the Southern European regime has a level of de-familialisation below that of the liberal regimes. Beyond the general parallel between welfare state regimes and family policy efforts, Esping-Andersen suggests that the level of de-familialisation based on public provisions showed such a huge gap between the social democratic regimes and all the others, as to form a bimodal distribution.

In a similar vein, Walter Korpi (2000) distinguishes three models of gendered welfare states: (a) “dual-earner support” under which social rights are vested in policies that support women’s labor force participation and the dual-earner family model of gender relations; (b) “general family support” under which social rights are vested in policies that support the nuclear family and the traditional gendered division of labor; and (c) “market-oriented policies” under which market forces dominate the shaping of gender relations, with limited social rights and policies designed to support either the dual-earner or the traditional gendered division of labor. Various social policies—such as cash child allowances, family tax benefits, public day care for children of different ages, paid maternity leave, and home help to the elderly—are used to operationally define these models.
The typologies noted above use various labels to classify gender policy from Lewis’ (1992) strong, modified and weak-breadwinner models, to Esping-Andersen’s (1999) degrees of de-familialisation among social democratic, liberal, continental, and Southern European regimes, to Korpi’s (2000) dual-earner, general family support and market-oriented gender policy institutions. As indicated in Table 1, despite the linguistic differences and varying operational measures, there is a very high degree of correspondence in the classification of these three schemes along a continuum of gender equality. Indeed, when these models are applied to a number of countries, they yield very similar groupings. Thus, those countries that cluster into each of Korpi’s three types match the examples given by Lewis and almost exactly parallel Esping-Andersen’s liberal, social democratic, and conservative regimes. Although the different typologies include a range of (overlapping) policies as operational measures, as Korpi (2000, p. 144) points out, the touchstone for the selection and categorization of indicators is whether the policies under consideration contribute to the support of the traditional division of labor in the single-earner nuclear family or whether they promote women’s paid work, a dual-earner family and the redistribution of caring obligations within the family and society.

Table 1. Typological Continuum of Gender-Policy Regimes

<table>
<thead>
<tr>
<th>Continuum of Political Tendency &amp; Gender Equality</th>
<th>Left</th>
<th>Right</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lewis</td>
<td>Weak male breadwinner (Dual earner)</td>
<td>Modified male breadwinner</td>
</tr>
<tr>
<td>Korpi</td>
<td>Dual-earner</td>
<td>General family support</td>
</tr>
<tr>
<td>Esping-Andersen</td>
<td>Social Democratic</td>
<td>Continental (Liberal (Southern European))</td>
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</table>

<table>
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<td>Korpi</td>
<td>Dual-earner</td>
<td>General family support</td>
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<tr>
<td>Esping-Andersen</td>
<td>Social Democratic</td>
<td>Continental (Liberal (Southern European))</td>
</tr>
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</table>
Gender Equality in Different Policy Regimes During a Period of Financial Crisis

Since the early 1990s, the main body of research on models of gender-related policy in welfare states has involved descriptive analysis of how social policies—such as child care, parental leave, maternity leave, family-related tax expenditures, children allowances, household services, payments for caregivers, and social security—promoted equality in gender relations in the family and the labor force (Anttonen & Sipila, 1996; Esping-Andersen, 1999; Gornick & Meyers, 2003; Korpi, 2000; Lewis, 1992; Montanari, 2000; Sainsbury, 1999). Studies have also examined the degree of gender policy convergence among models associated with different welfare states (Avdeyeva, 2006; Guo & Gilbert, 2007; Kautto, 2002). Most of the research on these issues draws upon data regarding dimensions of policy such as expenditures, benefits, and eligibility criteria. And nearly all of these studies were conducted within the context of an expanding economy and sustained economic growth—prior to the onset of the financial crisis in 2007.

The socio-economic context within which most gender-related policy analyses to date have been conducted bears consideration. Between 1994 and 2007, the total real growth of GDP for the Organisation for Economic Co-ordination and Development (OECD) countries increased by an average of 2.6% annually. Although the average level of public social welfare spending remained relatively flat from 1993 to 2005, the actual amount of social expenditures continued to rise rather substantially, from $2946 in 1990 to $6294 in 2005—as seen when the measure of spending shifts from the percent of GDP to per capita expenditures controlled for purchasing power parity (PPP). The OECD total growth rates are averages for the individual countries weighted by size and converted to dollars using PPP (OECD, 2009b). It is well recognized that these levels of spending change when the “gross public social expenditure” measure is adjusted for taxes, tax expenditures, mandate and voluntary private benefits. A critical assessment of these measures is offered in Gilbert (2010).

At the same time, the rate of unemployment in the EU peaked around 1993 and then started to decline through 2007.
Not only did the unemployment rates in Europe fall after the mid-1990s, but the proportion of the working-age population in the labor force increased among the OECD countries from 63.9% in 1993 to 66% in 2006.

All this has changed with the rise in unemployment and the contraction of economic growth that began at the end of 2007. New data from EU show that by January 2010 the unemployment rate for the euro area (EU 16 countries that have adopted the Euro) was 9.9%, up from 8.5% in 2009 and from 7.2% a year earlier, although these averages mask a wide range of variance (OECD, 2009a). For example, Spain had one of the highest levels of unemployment at 18.8% and Denmark had among the lowest with 4.2% unemployed. In 2009, the GDP in OECD countries declined by an average of 3.4%, ranging from 5% in Germany to 2.2% in France.

Public Attitudes Toward Gender Equality and Policy Regimes: Analyses of Coherence and Stability

Although the focus on gender-related aspects of social policies since the 1990s provides quantitative measures of government actions in support of gender equality, which can be tied to various policy regimes, these measures do not necessarily gauge the degree to which citizens in the different gender-related welfare regimes support the objectives of gender equality in family life and employment. When citizen views on the employment rights and family obligations of women are considered along with the changing socio-economic context after 2007, several interesting questions emerge about the coherence and stability of relationships between public attitudes towards gender equality and types of gender-related welfare regimes in different countries. Specifically:

In comparing different countries, to what extent do their public attitudes regarding preferences for gender equality in family life and employment coincide with their gender-related welfare regimes defined by quantitative policy measures?

Do men and women express similar attitudes regarding preferences for gender equality in the different gender-related regimes?
To what extent and in what direction have these public attitudes toward gender equality changed after the onset of the financial crisis?

These questions are addressed in this paper through a comparative analysis of data collected in Rounds 2 (2004-05) and 4 (2008-09) of the European Social Survey (ESS). The ESS Round 2 includes 26 European countries and Round 4 includes 30 countries. Covering residential populations, the country surveys have a minimum sample size of 1,500 (or 800 where population is under 2 million). In this paper, we analyze the data available on the same survey questions from rounds 2 and 4 about attitudes toward gender equality in family life and employment. The sample includes responses from thirteen countries (on which data were available) which represent four regimes under Esping-Andersens's (1999) typology: Social democratic regimes (Denmark, Finland, Norway, and Sweden), Continental Europe (Austria, Belgium, France, Germany, and Netherlands), Liberal regimes (Ireland and UK), and Southern Europe (Portugal and Spain). As noted earlier, this grouping of countries closely coincides with their classification under other gender policy regimes.

The unemployment rate has been increasing since some time in 2008 across these European countries. It is considered a "lagging indicator," since during an economic downturn it usually takes several months before the unemployment rate begins to rise. But the economic downturn and decline in growth was widely signaled by the end of 2007. As the stock market tumbled in 2008, individuals started to feel the impending sense of economic hardship before the increase in the official unemployment rate. Hence, the economic recession and the sense of job opportunities growing scarce were palpable when the ESS Round 4 was conducted between late 2008 and early 2009.

The survey questions used to reflect public attitudes toward gender equality in family life and employment involve the statements: "Women should be prepared to cut down on paid work for the sake of family" and "Men should have more right to jobs than women when jobs are scarce." On each statement, respondents were asked whether they "agree strongly,
agree, neither agree nor disagree, disagree, disagree strongly.” On these items we measure the overall disagreement and agreement with the traditional views that women should sacrifice employment to meet their responsibilities for family life and that men should be privileged over women in access to employment. Disagreement was gauged by combining the percentage of respondents in each country who answered strongly disagree and disagree; similarly, overall agreement was calculated by combining those who strongly agreed and agreed with these views. For each welfare regime, the overall agreement with these statements was calculated by averaging the percentage of agreements for countries in the welfare regime after adjusting for the design weight and population weight.

Coherence Between Public Attitudes Toward Gender Equality and Gender-policy Regimes

To what extent do public attitudes related to gender equality in family life and employment vary among the sample countries and between different gender-policy regimes?

The findings illustrated in Figure 1 show each country’s response in 2004 to the statement that “Women should be prepared to cut down on paid work for sake of family;” the countries are ordered by their percentage of agreement. Similarly, Figure 2 shows the degrees of agreement and disagreement with the statement “Men should have more right to jobs than women when jobs are scarce.” In both cases, the findings reveal an observable, though not exact, parallel between public attitudes toward gender equality in different countries and the gender-policy regimes associated with these countries. Thus, for example, countries associated with the social democratic regime (Denmark, Sweden, Finland, and Norway) have the lowest levels of agreement with traditional views that uphold gender inequality in work and family life. Less than 30% of respondents in these countries agree that women should be prepared to cut down on paid work for sakes of families and less than 15% show any agreement with the view that men should have more right to work than women when jobs are scarce. At the other end of the typological continuum (illustrated in Table 1) public attitudes in the Southern European regimes (Portugal and Spain) express the highest
degree of agreement with the statements supporting the traditional perspective. By and large, the countries representing Continental European regimes and Liberal policy regimes fall respectively in between these two extremes.

Figure 1. Public Attitudes in 2004 to the First Statement

![Graph showing public attitudes in 2004 to the first statement: Women should be prepared to cut down on paid work for sake of family (2004).]

Figure 2. Public Attitudes in 2004 to the Second Statement

![Graph showing public attitudes in 2004 to the second statement: Men should have more right to jobs than women when jobs are scarce (2004).]

The findings suggest a degree of coherence between public attitudes and gender-related policy regimes. The rank order in levels of agreement with traditional perspectives on gender relations among different countries generally corresponds as
Public Attitudes and Gender Policy Regimes

expected to the type of gender-policy regime with which the countries are associated. However, the correspondence is not exact, since France, a Continental regime, ranks somewhat higher than the Liberal regimes in agreement with the view that women should be prepared to cut down on employment for the sake of the family, and the Continental regimes, both France and Belgium, rank higher than the Liberal regimes in agreement with the traditional view that men should have more right to jobs than women.

Moreover, when the responses are examined in terms of magnitude rather than rank order, the results show that in seven countries associated with the Southern European (Spain and Portugal), Liberal (UK and Ireland) and more than half of the Continental regimes (Germany, Austria, France), more people agreed than disagreed that women should be prepared to cut down on employment for the sake of the family. It was only in the Social Democratic regimes plus the Netherlands and Belgium that the preponderance of respondents disagreed with this traditional view. In contrast to the public attitudes expressing preference for women's traditional obligation to family life over employment, respondents in all 13 countries disagreed by a substantial margin with the view that men should have more right to jobs than women when jobs are scarce. The differences here may indicate an authentic preference for gender equality in relation to opportunities for employment over concerns for gender equality in family life. However, they might have been influenced by the way the two statements on gender equality were phrased; employment was cast in terms of men and women having equal “right” to a job; the role of gender in family life, the question about “being prepared” to cut down on paid work for the sake of family was a bit ambiguous. It could be interpreted to mean that in response to family emergency women should be prepared to leave work. Without asking whether men should be equally prepared to cut down, the issue of gender equality in this statement is not as explicit as in the one on equal right to a job.

As shown in Table 2, there are significant differences among the composite scores for welfare regime types (based on weighted averages of member countries) on attitudes toward gender equality in work and family life. What stands out most sharply among these differences is that, in Social Democratic
regimes, the observed levels of agreement on both attitude statements were substantially lower than in the other regimes. This huge difference in the extent to which public attitudes support gender equality in Social Democratic regimes compared to the other three types of welfare regimes corresponds to what Esping-Andersen suggested was a bimodal distribution between the Social Democratic and other regimes in the level of de-familialisation based on public provisions.

Table 2. Difference of Public Attitudes across Welfare Regimes

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Agree</th>
<th>Neither agree nor disagree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women should be prepared to cut down on paid work for sake of family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regime type</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social-democratic</td>
<td>22.8</td>
<td>25.3</td>
<td>52</td>
</tr>
<tr>
<td>Continental Europe</td>
<td>48.2</td>
<td>22.3</td>
<td>29.5</td>
</tr>
<tr>
<td>Liberal regimes</td>
<td>45.5</td>
<td>28.2</td>
<td>26.3</td>
</tr>
<tr>
<td>Southern Europe</td>
<td>58.1</td>
<td>18.9</td>
<td>23.1</td>
</tr>
</tbody>
</table>

\[ \chi^2 = 32.8, p < .001 \]

Men should have more right to jobs than women when jobs are scarce

| Regime type                 |       |                            |          |
| Social-democratic           | 9.4   | 12.7                       | 77       |
| Continental Europe          | 24.8  | 19.7                       | 55.5     |
| Liberal regimes             | 25.2  | 22.2                       | 52.6     |
| Southern Europe             | 32.1  | 15.2                       | 52.7     |

\[ \chi^2 = 22.4; p = .001 \]

Note: ESS2-2004, ed.3.1, Weight: Design weight combined with Population size weight

Additionally, we analyzed whether women are more likely than men to hold gender egalitarian attitudes. As shown in Table 3 and Table 4, there are several differences between men and women's patterns of response on the attitudinal statements toward gender equality in the 13 countries.
Public Attitudes and Gender Policy Regimes

In response to the statement that "women should be prepared to cut down on paid work for the sake of family," the data show that generally in Social Democratic regimes and continental European countries, proportionately more women tended to disagree than men, while the pattern reversed in Liberal regimes and Southern European countries. The differences were statistically significant in five countries—Finland, Norway, Germany, Austria and U.K..

Table 3. Gender Difference on Responses to the Statement: “Women should be prepared to cut down on paid work for the sake of family”

<table>
<thead>
<tr>
<th>Country</th>
<th>% Agree Male</th>
<th>% Agree Female</th>
<th>% Neutral Male</th>
<th>% Neutral Female</th>
<th>% Disagree Male</th>
<th>% Disagree Female</th>
<th>Phi &amp; Cramer’s V</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denmark</td>
<td>19.1</td>
<td>20.4</td>
<td>19.5</td>
<td>17.9</td>
<td>61.4</td>
<td>61.7</td>
<td>.024</td>
</tr>
<tr>
<td>Finland</td>
<td>25.8</td>
<td>23.2</td>
<td>29.6</td>
<td>24.5</td>
<td>44.6</td>
<td>52.3</td>
<td>.078**</td>
</tr>
<tr>
<td>Sweden</td>
<td>19.7</td>
<td>23.6</td>
<td>28.6</td>
<td>25.3</td>
<td>51.7</td>
<td>51.1</td>
<td>.052</td>
</tr>
<tr>
<td>Norway</td>
<td>26.1</td>
<td>27.2</td>
<td>30.8</td>
<td>24.6</td>
<td>43.1</td>
<td>48.2</td>
<td>.071*</td>
</tr>
<tr>
<td>Netherlands</td>
<td>39.6</td>
<td>35.5</td>
<td>15.7</td>
<td>18</td>
<td>44.6</td>
<td>46.5</td>
<td>.043</td>
</tr>
<tr>
<td>Belgium</td>
<td>36.9</td>
<td>38.2</td>
<td>19.7</td>
<td>16.5</td>
<td>43.4</td>
<td>45.3</td>
<td>.041</td>
</tr>
<tr>
<td>Germany</td>
<td>50.3</td>
<td>48.7</td>
<td>26.8</td>
<td>21.6</td>
<td>22.8</td>
<td>29.7</td>
<td>.086**</td>
</tr>
<tr>
<td>Austria</td>
<td>48.5</td>
<td>45.6</td>
<td>29.7</td>
<td>27.3</td>
<td>21.8</td>
<td>27.1</td>
<td>.062*</td>
</tr>
<tr>
<td>France</td>
<td>50.6</td>
<td>52</td>
<td>22.6</td>
<td>19.9</td>
<td>26.8</td>
<td>28.1</td>
<td>.033</td>
</tr>
<tr>
<td>UK</td>
<td>42.2</td>
<td>48.4</td>
<td>31.7</td>
<td>25.9</td>
<td>26.1</td>
<td>25.7</td>
<td>.071**</td>
</tr>
<tr>
<td>Ireland</td>
<td>45.2</td>
<td>49.2</td>
<td>22.5</td>
<td>18.7</td>
<td>32.3</td>
<td>32.1</td>
<td>.051</td>
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<tr>
<td>Spain</td>
<td>53.6</td>
<td>58.1</td>
<td>18.9</td>
<td>18.9</td>
<td>27.6</td>
<td>23.1</td>
<td>.054</td>
</tr>
<tr>
<td>Portugal</td>
<td>66.7</td>
<td>68.5</td>
<td>19.5</td>
<td>18.1</td>
<td>13.8</td>
<td>13.4</td>
<td>.021</td>
</tr>
</tbody>
</table>

Note: ESS round 2 data. Phi & Cramer’s V coefficient values are shown in the table. * indicates p<.05, and ** indicates p<.01. Numbers in bold mark the higher % for either male or female in each response category.

Regarding the second statement, “men should have more right to jobs than women when jobs are scarce,” results revealed statistically significant differences by gender in responses in 11 of the 13 countries. Clearly, women were more likely to disagree with the statement than men across the various welfare regimes, who were more likely to agree with the statement. Interestingly, on both statements the patterns of
response showed that men were more likely than women to equivocate—choosing "neither agree nor disagree."

Table 4. Gender Difference on Response to the Statement: “Men should have more right to jobs than women when jobs are scarce”

<table>
<thead>
<tr>
<th>Country</th>
<th>% Agree</th>
<th>% Neutral</th>
<th>% Disagree</th>
<th>Phi &amp; Cramer’s V</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Denmark</td>
<td>9</td>
<td>7.7</td>
<td>12</td>
<td>5.3</td>
</tr>
<tr>
<td>Finland</td>
<td>13.5</td>
<td>11.4</td>
<td>21.1</td>
<td>13.5</td>
</tr>
<tr>
<td>Sweden</td>
<td>7.7</td>
<td>9.8</td>
<td>16.4</td>
<td>10.1</td>
</tr>
<tr>
<td>Norway</td>
<td>8.6</td>
<td>8.2</td>
<td>13.4</td>
<td>9.1</td>
</tr>
<tr>
<td>Netherlands</td>
<td>22.2</td>
<td>21.8</td>
<td>14.4</td>
<td>12.6</td>
</tr>
<tr>
<td>Belgium</td>
<td>29.2</td>
<td>32.2</td>
<td>19.2</td>
<td>12.3</td>
</tr>
<tr>
<td>Germany</td>
<td>23.5</td>
<td>20.9</td>
<td>28.2</td>
<td>19.7</td>
</tr>
<tr>
<td>Austria</td>
<td>25</td>
<td>18.8</td>
<td>31.6</td>
<td>24.9</td>
</tr>
<tr>
<td>France</td>
<td>27.3</td>
<td>30</td>
<td>16.7</td>
<td>14.1</td>
</tr>
<tr>
<td>UK</td>
<td>23.4</td>
<td>27.1</td>
<td>27.6</td>
<td>17.4</td>
</tr>
<tr>
<td>Ireland</td>
<td>25.9</td>
<td>22</td>
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<td>16.7</td>
</tr>
<tr>
<td>Spain</td>
<td>29.4</td>
<td>31.5</td>
<td>16.2</td>
<td>11.1</td>
</tr>
<tr>
<td>Portugal</td>
<td>39.1</td>
<td>38.7</td>
<td>26.1</td>
<td>18</td>
</tr>
</tbody>
</table>

Note: ESS round 2 data. Phi & Cramer’s V coefficient values are showed in the table. * indicates p<.05, and ** indicates p<.01

Attitudes Toward Gender Equality and Policy Regimes in Hard Times: A Return to Traditional Values?

There are competing hypotheses about the impact of economic hard times on public values toward family life and gender roles. Will the economic crisis rejuvenate attitudes in support of traditional perspectives on the role of women in work and family life or accelerate the regard for egalitarian relations in the home and workplace? Will the intensity and direction of the impact vary in countries with different gender-related policy regimes? One hypothesis suggests that hard times may increase the acceptance of women as equal breadwinners and of men as parents and homemakers as a functional response to the need for flexible labor to insure the odds of economic survival. A competing view is that the scarcity of jobs in hard times may reinforce traditional roles of the male breadwinner model, under which women engage in
household production and men receive preference for paid employment, which satisfies their emotional (or socialized) needs to be the primary provider. There is initial evidence that in recent times divorce rates in the U.S. have declined from 17.5 per 1000 in 2007 to 16.5 per 1000 in 2008. In some cases, this decline may simply reflect couples who postponed their divorce until they could sell their house or find new jobs. But another view is that some spouses are developing a renewed appreciation for the traditional virtues of family life—financial, social and emotional support (Wilcox, 2009).

To assess the impact of the recession that began in late 2007 on public attitudes toward gender equality in family life and work and the extent to which it varied under different gender-policy regimes, we compare the percentage of agreement on the ESS questions concerning gender equality in 2004 with responses to the same questions in 2008 for all the countries on which the data were available on both periods. Since survey data on Austria and Ireland were not available in 2008, only 11 or the initial 13 countries are included in this section’s analysis.

As illustrated in Figures 3 and 4, the overall trend of pre-to-post-recession comparisons in attitudes toward gender equality in the realms of family life and employment is highly consistent. On both issues and across all the policy regimes, public attitudes moved away from support of traditional gender roles toward more egalitarian relations. In all but one country (Spain), there was a substantial decline in agreement with the view that women should be prepared to leave paid work for the sake of the family. Regarding the overall magnitude of agreement in each country, in 2004 more people agreed than disagreed with this traditional view in a majority of countries, including U.K., Germany, France, Portugal and Spain, as well as Austria and Ireland (shown in Figure 1). By 2008, only the two Southern Europe countries (Portugal and Spain) have more people agree than disagree with the traditional view. Similarly, agreement with the view that men should have more right to jobs than women when jobs are scarce declined and disagreement with this position increased substantially in all countries after the onset of the recession. The rank order of the agreement and disagreement with the view is consistent with the one in 2004, but the changes of magnitude indicated a further move away
from the traditional view on gender roles in family and work life.

Figure 3. Pre-to-post Recession Comparisons on Public Attitudes to the First Statement

Figure 4. Pre-to-post Recession Comparisons on Public Attitudes to the Second Statement
In sum, our findings show a degree of coherence between the attitudes of citizens toward gender equality in work and family life and the political tendencies and objectives of the gender-related policy regimes in their countries. Although this suggests that policy makers may be indeed sensitive to public opinion on these issues, cause and effect are difficult to untangle. Just as public opinion may influence the course of gender policy, the establishment of policies that promote gender equality may come to influence public attitudes on these issues.

Although the data reveal a general relationship between rank order of agreement on questions of gender equality and different types of gender policy regimes, there were statistically significant differences in public attitudes toward gender equality among alternative gender-related policy regimes. Social Democratic regimes appear significantly different from other types of regimes in the extent to which public attitudes reject the traditional view on gender roles and accept gender equality.

Interestingly, while a competing hypothesis suggests that the economic recessions may encourage a return to traditional values, our findings show that in the current period of economic hardship, public attitudes toward gender and work issues have moved further away from the traditional perspective. To the extent that understanding public attitudes toward gender and work can help inform public officials about the development of gender-related policies, the consistency and direction of change in public attitudes toward gender issues in the current recession might help justify policy that advances measures to harmonize work and family life and the sharing of domestic responsibilities.

Countries such as Norway, Sweden and Finland, which register among the most positive attitudes toward gender equality, also have the most highly developed array of policies designed to facilitate child-rearing in two-earner households. These countries have generous policies of parental leave, which range from 263 days in Finland (with an additional optional “father’s month”) to up to 280 days in Norway to 480 days (anytime during the first eight years) in Sweden. Parental leave is then augmented by highly subsidized daycare programs. The publicly subsidized day care in Sweden, for example, amounts
to about 10,500 euros (approximately $15,500) per year. As an alternative measure, these countries have developed cash-for-care programs, which provide cash payments to families who do not use public daycare services. (In Sweden about one third of the municipalities have initiated cash-for-care payments.) These programs have generated controversy in regard to their impact on gender equality—some see them as an incentive to return to traditional roles with women staying home and caring for children, while others suggest that they represent a sign of cultural change which recognizes the real market value of care work performed at home (Sipila, Repo, & Rissanen, 2010). These programs are of particular interest in times of high unemployment, since they can be seen as an alternative form of paid work when jobs are scarce in the marketplace.

References


With persistently high unemployment rates, we are well aware of the individual and social costs of joblessness. Far less attention has been paid to the issue of job quality—the proliferation of jobs that pay low wages, lack benefits, and offer little chance for advancement. *Good Jobs America* focuses on the individual and social costs of poor quality jobs and the need to convert them into better ones. The authors calculate that among adults aged 25 - 64, nearly a quarter earn less than 2/3 of the median wage and nearly a fifth earn wages below the poverty level for a four-person household. The risk is higher for women, minorities, and those with no more than a high school diploma.

Is this growth in low-wage jobs an inevitable result of increased competition, globalization of markets, and increased immigration? Are efforts to improve job quality as futile as King Canute’s efforts to control the tides? The authors say no, and they offer strategies for converting bad jobs into good ones.

Current labor market policies focus on improving worker quality through improving educational attainment. A more educated worker is more productive and can therefore earn a higher wage. For less educated workers, there is the Earned Income Tax Credit to augment low wages and preserve work incentives. Both of these policies focus on the supply side of the labor market—the workers themselves. While necessary, they are not sufficient. The authors argue that we need also to address the demand side of the labor market—employers and the nature of their jobs. In the same way that the federal government established standards for minimum wages and maximum hours, for occupational health and safety, for
pension rights, and for antidiscrimination and equal opportunity in the workplace, it has the capacity to establish standards for job quality. Whether the political climate will allow for the use of this capacity is, of course, the underlying question.

To make their case, the authors first need to counteract the misinformation surrounding low-wage work. Faulty assumptions include: that workers are only temporarily in low-wage jobs; that low-wage work will decline as general economic conditions improve; that low-wage jobs are mainly a product of lax immigration policy; that any attempt to reduce low-wage jobs will necessarily impede economic growth; and that regulatory policy is inherently counterproductive. Having shown that the evidence does not support any of these assumptions, the authors explain why some firms choose the “high road,” offering good jobs, while others choose the “low road,” offering bad ones. Some firms benefit from offering good jobs. For them, improvements in worker motivation, along with reductions in turnover and hiring costs, will more than offset higher wages. Others, especially those that operate in a highly competitive environment, are not likely to survive if they act unilaterally. In these cases, changes must be industry-wide so that all firms compete on a level playing field.

How will these changes be accomplished? The authors identify three possibilities: (1) Unions need to organize workers in low-wage jobs. In the past, unions have often ignored these workers, but with declining employment in traditional unionized sectors, it becomes a matter of survival for unions to recruit new members in these heretofore ignored industries. (2) Pressure must be put on Congress to reform labor law. Current legislation and the implementation thereof has favored employers and made it much more difficult for workers to gain union recognition, despite the fact that in the absence of employer interference, a majority of workers would choose union representation. (3) Although unions and community groups have sometimes found themselves in opposition, there are many areas of common ground and stronger efforts should be made to form coalitions.

The authors say that through these three approaches combined, firms can be pressured to create good jobs. To those who say that improving job quality will lead to higher prices
for consumers, they respond that as a society, we are already paying those higher prices indirectly, as a result of the social cost of low-wage jobs—including poor health outcomes for workers and their children, and the loss of human potential when children are raised in impoverished households.

In the current political context, improving job quality will be an uphill struggle and the authors are well aware of the obstacles that will need to be surmounted. It is not so much that their prescriptions will automatically lead to success, but that the alternative, which is to do nothing at all to improve the prospects of the working poor, is totally unacceptable.

Mary Huff Stevenson, Emerita, Economics Department, University of Massachusetts Boston

Michael Kazin, American Dreamers: How the Left Changed a Nation (2011). Knopf, $27.95 (hardcover), $16.00 (paperback).

For many books about the history of the American left, the implicit questions are always about the reasons for its failure. Why are Americans so conservative? Why are traditions of social reform so much weaker in America than elsewhere? Why has the left been so frail? Scholars have addressed these questions by looking at the strength of business, the limits of the state, and most of all, the myriad strategic and intellectual blunders of leftists themselves. Michael Kazin, in American Dreamers, turns the question itself upside down. The American left, he suggests, cannot be dismissed as irrelevant. True, it has never held state power, or even managed to build a stable political party. It has been reviled and demonized, and it has never claimed the faith of more than a small minority. Yet Kazin—who clearly identifies, albeit in an ambivalent way, with those dreamers he chronicles—remains hopeful, for he argues that the real strength of the left has been its ability to shift the horizons of the American cultural imagination. Radicals may not have drawn people to their political parties, but they were able to create a “culture of rebellion,” which could “articulate outrage about the state of the world and the longing for a different one” (p. xiv). This, in turn, helped to change political life, as it shifted the mainstream of national opinion. American
political history, Kazin argues, could not have been the same without the left.

The argument begs the question: What is the left? Kazin suggests that, properly understood, the “left” consists of those who believe in a “radically egalitarian” reordering of society (p. xiv). For Kazin, these include abolitionists, anarchists, socialists, bohemians, the Communist Party (especially in the 1930s), and the New Left, including feminists, gay and lesbian activists, and environmentalists. All these, he suggests, were able to exert influence on American culture that wildly outstripped their political support. Even for people who would never become activists or even identify with these movements, they were able to reshape the very way that the ideals of the nation were perceived. For example, the abolitionist movement of antebellum America was never able to gain political power, but it was able to force not only the abolition of slavery but a host of questions about personal liberty into political debate. The Communist Party never had a mass membership, but the left in the 1930s was able to “advance a new common sense about larger social and moral questions: Who were the people? How did they want the nation to change?” (p. 178). The utopian commitments of the left and its willingness to leap into an unknown future and to imagine profound social change, accounts for its cultural influence, even as this radicalism limited the abilities of leftists to make alliances or to achieve political success. In a sense, the cultural influence of the left is intimately connected to the difficulties they faced building political organizations. As Kazin says of American Communists in the 1930s in a somewhat different context, “Their success was also their failure” (p. 208).

American Dreamers is intended to bring the history of these figures and movements to a broad popular audience, to readers who may wonder why anyone would ever care about people who seem at first glance to lie so far outside the political mainstream. As such, it is a narrative that may at times frustrate scholars, even those who are sympathetic to its political project. It is hard to bring all these different characters together into a single overarching thesis, while doing justice to the subtleties of the various different movements to which they belonged. The book focuses primarily on individual radical leaders—Frederick Douglass, Eugene Debs, Woody Guthrie,
Paul Robeson—rather than on the less famous activists and participants. In addition, those who are interested primarily in the study of social welfare policy may feel that Kazin’s emphasis on culture is misplaced. Finally, Kazin does not say too much about the obstacles, resistance and repression that have also been major parts of the history of the left. At the end of the book, he suggests that those who seek social change need to reclaim the “utopian impulse”—even for the sake of achieving moderate reform. But it is not clear that one can embrace a belief in radical change simply in order to achieve more limited goals. Nor is it evident that the real problem of the left today—especially in the wake of the 2011 Occupy Wall Street mobilization—is a lack of big dreams. Still, by advancing an interpretation of American history that places political radicalism at the center of the story, Kazin does a real service to those thinking about the history of social change.

Kim Phillips-Fein, Gallatin School of Individualized Study, New York University


On the heels of renewed activism, exemplified by the Occupy movement, academics and activists may want to know about the motivations and life courses of those who have devoted at least some portion of their lives to social and political causes. These two books—the first, a sociological examination of the career paths of self-defined activists and the second, first-person retrospective narratives by six political activists—provide a great deal of information.

Patterns of Protest carefully investigates various dimensions of political activists’ lives, including the duration of their engagement, the strength of their activist identities, and the significance of social interactions within the social movement organizations (abbreviated as SMOs). The author employed a
secondary analysis methodology of a large longitudinal panel study conducted by M. Kent Jennings and colleagues that surveyed a probability sample of high school seniors in 1965. The survey, repeated four times, ending in 1997 with 56% of the original respondents, investigated respondents' political engagement (pp. 139-140). Corrigal-Brown supplemented the quantitative data with interviews of 60 self-identified activists in four organizations, two left-leaning (Catholic Workers and Farm Workers Union) and two right-leaning (Concerned Women for America, an anti-abortion organization, and Homeowners' Association). The SMOs chosen differ by structure (the degree to which they are hierarchical versus democratic) and focus (single versus multi-issue) and by size and locale.

Survey data reveal that 65% of sample respondents have participated in an SMO or politics at some time in their lives; 30% have engaged in "contentious" (not defined) political activity in their young adulthoods; 30 years later, only about 5% had so participated throughout the survey period (pp. 26-27). These changes reflected not only cultural differences (the 1960s and 1970s were periods of significant protest activity) but also differences in personal responsibilities and time demands experienced by the respondents over time. Indeed, it is the activists' "trajectories" that are the author's focus, and she discusses three patterns: persistence, abeyance (disengagement followed by re-engagement), transfer (the issue remains the same but the location changes) and disengagement. Not surprisingly, family and work obligations reduce the amount of time that individuals can spend on political activities, although those with more cultural and educational resources tend to go in and out of participation rather than dropping out altogether. The book examines many other variables that affect participation, including gender, race, ideology and financial resources. Chapter 5, entitled "Ties that Bind," provides strong evidence that social contacts and activities have a very strong influence on individuals' joining and continuing to engage in organizations.

Written Out of History presents six first-person accounts of what is appropriately characterized as radical activity by five women and one man, now in their 60s (essentially the same cohort as those interviewed by Corrigal-Brown). (N.B.: this
is a self-published book, available commercially, that came to my attention because two of the authors are my friends.) The writers describe their active participation in anti-Vietnam War protests, educational work during wartime in Nicaragua, teaching in Cuba and community organizing and teaching in distressed neighborhoods in Boston from the 1960s through the 1980s. While these accounts are of activities that doubtless were more daring and less mainstream than those of the interviewees in Corrigal-Brown’s sample, in many ways these activists’ trajectories resemble those in the persistence category. Active participation was fueled by ideology but also, importantly, by social and friendship networks. Most of the contributors became politically active in college or soon thereafter, a period of political upheaval in the U.S. Two gave up academic careers to work, for a time, in factories, in order to do political education and/or union organizing with their working class colleagues. Several lived in communes where their political activities were shared with housemates. Two spent considerable time in Latin America after their family responsibilities abated; the others apparently dropped out during mid-life while they were raising children. Later, most chose careers in teaching or work at the community college level, work that is respectable but in keeping with their tempered political ideologies. The book is very engaging, a reminder to their contemporaries, including the less adventurous, of what those turbulent times were like and informative for others who may want to know more about those times and to compare them to what may be coming.

Marguerite G. Rosenthal, Emerita, Social Work, Salem State University


As has been widely documented, the 1970s ushered in a new era of crime control. Since then, what, when, and how punishment should be used have been topics of intense, contentious, and very public debate. Less widely appreciated, though of equal consequence, is that during this same period,
there has been a radical expansion of social exclusion practices, which have dovetailed with the criminal justice system's limitation of citizenship rights of the poor, the un-housed, and people of color. In *Banished: The New Social Control in Urban America*, Katherine Beckett and Steve Herbert address the growing use of legal tools to criminalize poverty and limit the movement of so-called undesirables. *Banished* joins a growing number of articles, books, and edited volumes dedicated to exploring the origins and impact of regulation—indeed restriction—of urban space and the use of the criminal justice system to enforce such limits.

The book provides important insights into some of the most critical and highly charged applications of crime control. An important strength of this timely, engaging, and readable book—and what distinguishes it from some others—is the clarity of purpose with which it demonstrates how banishment as a feudal form of social control reemerged to exclude certain groups of people from otherwise public areas in order to protect the interests of property owners. Using Seattle, Washington—a city known to be progressive yet with pronounced vigilance in law enforcement—as a case study, the authors examine how new exclusion orders, or civility codes, such as Stay Out of Drug Areas (SODA) and Stay Out of Areas of Prostitution (SOAP) orders, trespass policies, and gang injunctions produce spatial marginalization.

The introduction provides a crisp and focused entry into the issues. Beckett and Herbert argue, "... cities across the United States increasingly employ novel social control mechanisms that entail spatial exclusion and fuse civil and criminal legal authority" (p. 9). To reduce unwanted social acts and enhance security, banishment has been revived. Here the inclusion of a short discussion on why the authors have chosen the term "banishment" is noteworthy. Defined as "the legal compulsion to leave specified geographic areas for extended periods of time" (p. 10), banishment is used to highlight the power of the state, to focus on the punishment of the deviant, to capture how those ostracized feel about their exclusion, and to suggest the extent to which banishment begets more banishment.

The book draws upon myriad data sources to analyze the emergence, uses, and repercussions of banishment. Chapter 5, "Voices of the Banished," is particularly remarkable. It looks at
how the banished feel about their ostracism. Forty-one people subject to civility codes were interviewed about how they understand the functions of their banishment. Beckett and Herbert find that, with several exceptions, banishment does not force its targets to seek alternative locations and places of travel. For some, the threat of jail, for example, is not a deterrent. One respondent explains:

Well it [going to jail] affected me some, but, uh, to be honest with you, you basically being a minority and being homeless, going to jail is something which, which is an ongoing policy. Like I say, it is the system which you kinda get used to ... No, what can they do to you? At this point I can say they must be doing me a favor. I don’t care. I don’t tell them that, but if they see that I’m homeless ... nothing you could do to me. It’s kinda pathetic. But what can they do? There’s really nothing they can do. (p. 110)

Others reported not complying with banishment orders because they did not think they would get caught. Others remained in banishment zones, especially parks, because such spaces were perceived as crucial to personal security, the only option for dwelling, preferable to shelters, and/or important for social interaction. Civility codes, then, do not stabilize the poor, nor do they lead to a reduction in entanglements with law enforcement. Banishment creates a conduit to the criminal justice system rather than being a substitute for it. In this way, banishment creates more insecurity.

_Banished_ is an important contribution to the literature on urban inequality, space and crime, and punishment as they percolate throughout various disciplines. It will be of particular interest to readers of crime and punishment, urban theory, social inequality and justice, and law and society. The range of perspectives in the book helps us appreciate the role of banishment in crime control and to understand how attempts to attack the victims and symptoms of social problems rather than their root causes only produces an increase in both.

Lucia Trimbur, Dept. of Sociology, John Jay College, & Dept. of Criminal Justice, The Graduate Center, CUNY

Trying to label author Richard Thompson Ford into a political category is fruitless, as readers can trace conservative and liberal elements in his sophisticated ideas about civil rights in America. Ford skillfully transcends the political encampments that generally monopolize the subject of civil rights to make readers think about how law both helps and harms the cause of equality in America.

Ford, the George E. Osborne Professor of Law at Stanford University, specializes in the area of civil rights and multiculturalism and writes for academic and general audiences. The strength of this particular work is its interdisciplinary dissection of modern day civil rights and its shortcomings, to include legal, social, cultural and political analysis, thus providing a broader view necessary to capture the enormous scope of this subject.

The premise of the book is equally simple and powerful, as is shown in the quotation below:

> But today, civil rights do too much and not enough at the same time. Extremists on both the left and the right have hijacked civil rights, using them to push radical schemes despite democratic opposition, and in some cases even to reverse and undermine the social justice goals civil rights were supposed to achieve. (p. 11)

After a lengthy introduction that establishes the framework to the subject matter and book, Ford uses five chapters to support his thesis and offer a proposal on how to get our civil rights tradition back on track.

The first chapter examines the increasing number of entitlements that Ford posits bypass the democratic process or the normal course of a market economy. Chapter two discusses how the legal culture of lawyers, judges, and activists have tried to make a host of social problems that are complex and diverse fit into the discrimination mold, which makes it more difficult for us as a society to address them appropriately. The
unintended consequences of civil rights are explored in the third chapter where, for example, equal protection in schooling prevents public school districts from pursuing racial integration. Ford writes about the failure of current day social activism as it is too often “an exercise in nostalgia than a focused social protest” (p. 26) in the fourth chapter. The final chapter provides readers with a prescription on how to re-focus civil rights in order to restore it back to its grandeur days. The author calls for shifting of priorities from the individual and self-entitlements to a collective mentality focused on social justice.

While this is not Ford’s first book on the subject (his other books are titled The Race Card: How Bluffing About Bias Makes Race Relations Worse and Universal Rights: Down to Earth), this work can stand alone and serve as a succinct and thorough analysis of modern day civil rights in America. Ford writes in an engaging and lively manner accessible by a general audience which does not require a law background or even the use of a legal dictionary. Readers will very quickly feel the author’s passion for this topic and find his opinions insightful and original without being a rehashing or echoing from other scholars.

Like many books about socio-legal issues written by lawyers, there is a lack of any real use of statistics or research methodology to support claims or conclusions central to its arguments. Therefore, one might question if the law cases highlighted represent the mainstream concerns or if they are outliers which are on the periphery of both sides of the political aisle. However, Ford uses extensive citations throughout the book, which utilizes a variety of sources appropriate for this topic. Readers who teach will certainly gain new thoughts and ideas about civil rights which will inform their lectures on the subject.

Rights Gone Wrong simultaneously renews and advances the civil rights debate in America, making it worthy of its New York Times Notable Books for 2011 distinction.

Robert Costello, Criminal Justice Department, Nassau Community College
Immanuel Ness, *Guest Workers and Resistance to U.S. Corporate Despotism*, University of Illinois Press (2011). $70.00 (hardcover), $25.00 (paperback).

In this important book, Immanuel Ness, professor of political science at Brooklyn College, links the topics of guest workers and international migration with labor organization. Ness argues that U.S. businesses actively promote the impression of labor shortages to undermine local employees and replace them with cheaper foreign temporary workers. Drawing on the experience of guest workers in low-pay hospitality and high-pay information technology industries, Ness states that guest workers are becoming the substitute for native, immigrant, and undocumented workers, because guest workers depend on one employer, have very few rights, and return to their countries of origin after completing their jobs. Guest labor thus is part of a larger capitalist strategy to undermine wages and working conditions. In Ness’s critical view, it is “capital’s search for profit that directs government efforts to expand guest worker programs that will diminish wages” in the U.S. (p. 19).

The book’s contribution to the field of immigration literature is twofold. First, it shows how the increasing number of temporary workers in the U.S. over the last two decades has caused job loss for local native workers, a marked wage decline in entire industries (such as construction), and the destabilization of labor organizations. The book also links temporary labor migration to the U.S. (the host society) to Jamaica and India (the sending countries), indicating how temporary migrants bring relatively minor advantages (mostly in terms of child education) to their homelands. By dismissing India enthusiasts who boast of the largest innovative, capitalist middle class-based democracy in Asia, Ness insists that more than nine hundred million Indians live on less than $2 per day. More people subsist in poverty in India than in sub-Saharan Africa (pp. 82-83). Unfortunately, little poverty elevation results from temporary work abroad.

Ness draws on ethnographic field research in India, Jamaica, and the United States, as well as government data and secondary sources to underpin his claims. He emphasizes, in Chapter 1, the calculated effort by business leaders to
influence Washington to increase the number of temporary seasonal migrant workers permitted to enter the country. The following chapter, "Political Economy of Migrant Labor," shows that business lobbyists have traditionally argued that an increase in the number of guest workers is necessary because American laborers either do not possess the necessary skills or are unwilling to work in low-prestige positions. Ness suggests that education can address the deficiency in sectors such as information technology, and wage increases will draw native workers to jobs in less-esteemed industries such as hospitality. In subsequent chapters, Ness traces the consequences of neoliberal reforms in India by focusing on the city of Hyderabad, where there are clashes between modern metropolitans and growing numbers of poor; examines how guest worker programs contribute to the displacement of American workers and emphasizes the abuse and mistreatment that guest workers frequently experience at the hands of their employers and coworkers; and investigates the effects of low-wage emigration from Jamaica. The final chapter explores the importance of new forms of transnational labor solidarity. Here Ness acknowledges that organized labor is in disarray in the United States.

The book convincingly argues that guest worker programs, part of the dramatic transformation of the working class, perpetuate the shift in the global division of labor by reducing the number of workers necessary to perform tasks and increasing reliance on low-skilled labor. However, Ness fails to realize that the state and labor face even larger problems. While outsourcing, off-shoring, and technological advances often erode union jobs, guest worker programs actually invite people to work in a foreign country. The human element cannot be underestimated, and the book suffers from a paucity of personal stories, which would have enlivened the narrative and strengthened the central points. The book would also benefit from comparison with Germany, where guest workers have been members of unions for many decades. The German case also demonstrates that not all guest worker programs lead to the attrition of decent-wage unionized jobs.

Ness's decision to refrain from hard, cold statistics makes his assessment of capital (often supported by organizations like the WTO) less convincing. For example, his case study
of high-tech workers in Hyderabad could be an extraordinary example of the global division of labor. Yet, insufficient data support the argument. Ness mentions that industries such as trucking have begun to recruit truck drivers from India. For example, a local Indian newspaper reported that 79 truck drivers have been cleared to obtain a Commercial Driving License in the U.S. (p. 72). This curious example illustrates the difficulty of providing statistical data for broader claims about corporations in the global market. Furthermore, the book lacks data concerning American businesses' schemes for more extensive guest worker programs.

Despite these caveats, this is an interesting and important work that sheds light on the challenges facing both organized and unorganized American workers if capital is allowed free range to expand guest worker programs. In brief, nobody but large business benefits from non-immigrant temporary workers flooding the labor market. The book calls for further study of the problem of the exploitation of unskilled labor in the developing and the developed world.

Barbara Franz, Dept. of Political Science, Rider University

Meika Loe, Aging Our Way: Lessons Learned for Living from 85 and Beyond (2011). Oxford University Press, $29.95 (paperback).

Living to age 85, to become what is commonly known as "the oldest-old," is thought of in a number of different ways: as exciting, daunting, or as something to be completely avoided. However, aging is a natural part of the life cycle that can't be ignored. The 85+ population is the fastest growing age group nationally, but is typically undervalued and ignored.

Aging Our Way: Lessons Learned for Living from 85 and Beyond provides an in-depth look into the lives of thirty older adults living, mostly by themselves, in the community. It is based on three years of interviews by Loe and is connected to current literature throughout. The references and data provided include some of the most highly regarded sources and provide a wealth of information. Written in an engaging style, Loe sheds light on the realities about the well-being of those who are 85+ and illustrates resilience, creativity, adaptation and strength among a group of people often thought of as otherwise. I have
worked with older adults in community-based agencies and within their homes, and the portrayals in this book are accurate accounts of people who continue to live and thrive in their older years. Though Loe’s portrayal interlaces common challenges (such as adapting to changing health and loss) associated with aging, overall it portrays older adults positively—a much needed perspective to combat ageism.

The book is divided into chapters that reflect different themes that emerged through the author’s interviews, such as “connect to peers,” “live in moderation” and “take time for self.” Stories, quotes and examples from the thirty elders she interviewed are interwoven in a colorful culmination of advice and insight. The book also provides poignant photos that help the reader to visualize and further connect to the individuals, their lives and activities.

Loe illustrates that “one size does not fit all” by highlighting and integrating diversity throughout her portrayal of the 85+ population. The voices of both men and women are included, which is important because men are often easily ignored in this age group, as it is mostly comprised of women. However, it should be noted that although there is some racial diversity represented, there is a lack of the real multiculturalism reflected in the population of elders currently living in the U.S.

Given the author’s background in sociology and gender studies, it is no surprise that this book largely focuses on social constructs, such as gender and socioeconomic status. Thus, this would not be an appropriate book for a reader seeking to understand the deeper psychological aspects of aging. For example, Tornstam’s theory of gerotranscendence, which stresses positive aging through the redefinition of life and its purpose by gaining new understandings of the self, relationships to others, and fundamental existential questions were not referenced. However, a number of other theories capturing a wide range of aging perspectives (such as socioemotional selectivity and continuity) are offered, and Loe should be commended on her reference and integration of theory. She also weaves in analysis of important policy issues, such as managing and mobilizing resources, and concludes with a section on best practices to support aging in place.

In conclusion, this book is written in a passionate way that is easily accessible and appropriate for a wide range of readers,
including students, practitioners, older adults, and their family members. It teaches how older adults have adapted to changes in living, and it reinforces that getting older is not the end of life, but rather, another stage of life that can be embraced.

Donna Wang, Department of Social Work, Long Island University, Brooklyn Campus


Steven Pinker is a natural provocateur. In *The Blank Slate* (2002), he took on social constructionists who deny the importance of human nature in shaping behavior. In his remarkably ambitious new book, Pinker, a cognitive scientist, broadens his focus to essentially all of history to make the case that, in the 21st century, humans are much less violent than they have ever been. In view of the horrors of the first half of the 20th century, and more recent threats of nuclear war, global terrorism, and high-tech mass murder, this contention at first seems incredible, even cavalier and callous.

What's the evidence? Pinker supports his claim by deploying reams of data that demonstrate that the rate of violence per capita has fallen consistently over the past decades and centuries, despite nasty upticks such as the world wars of nearly a century ago. He displays charts and graphs across a wide range of violent domains—homicide, interstate and civil wars, genocide, domestic violence, child abuse, among others—to reveal similar patterns of decline not just over centuries, but even within the 20th century and the early 21st. Although he readily concedes that the data may not always be reliable, the fact that evidence from so many different domains points in the same direction suggests that the trend away from violence is real and substantial. Whether it is irreversible is, of course, unknowable.

It is not that human nature has changed. We remain, in Frans de Waal's formulation, a "bipolar ape" capable of behaving both cooperatively and selfishly. What has changed, of course, are social conditions. Pinker identifies a number of key historical transitions that have facilitated a less violent society:
the emergence of the state associated with the shift from hunter-gathers to settled agriculture; the rise and consolidation of nation-states beginning around 500 years ago; the humanitarian revolution, e.g., the abolition of slavery and judicial torture, resulting from the Enlightenment in the 18th century; the nuclear peace and the spread of democracy and trade in the wake of devastation of the Second World War; the end of the Cold War that eliminated the plague of proxy wars in developing countries; and the human rights revolution since 1945 that has led to significant advances in the treatment of women, children, racial-ethnic minorities, persons with disabilities, and gays and lesbians.

Pinker argues that each of these historical developments promoted, in Lincoln’s famous phrase, the “better angels of our nature,” and this has led to declining violence. Why? He points to four underlying causal factors: the advance of government, commerce and trade, cosmopolitanism, and reason. Government, particularly liberal democracy, establishes a monopoly of legitimate violence. Commerce turns potential foes into trading partners for whom war is folly. Cosmopolitanism, deriving from our increasingly interconnected world, fosters empathy and tolerance. Finally, the growth of literacy, education and modernity itself has made us more reflective, less fatalistic about death and destruction, more motivated to improve ourselves and our world, and more willing to pursue alternatives to violence. Although fundamentalist movements have arisen to reject these developments, they can at worst only slow the tide of modernity.

_Better Angels_ can be viewed as part of a spate of recent books that seek to challenge a mood of pessimism regarding the state of the world, such as Greg Easterbrook’s _The Progress Paradox_ (2003), Matt Ridley’s _The Rational Optimist_ (2010), and Charles Kenny’s _Getting Better_ (2011). Of course, global warming continues unabated, the threat of nuclear war and terrorism remains alarmingly real, the world economy is chronically mismanaged, and a billion people continue living in grinding poverty. But it is important to recognize the progress we have in fact made, not only to combat paralyzing despair but to identify key factors that lead to social betterment.

The problem, without question, is that the good news could lull us into complacency. In a January 2012 letter to _The
*New York Times*, Robert Jay Lifton, chronicler of 20th century horrors, offers an important note of caution. While acknowledging Pinker's contribution to our understanding of violence, he reminds us that technological advances in mass killing, by separating perpetrators from victims both geographically and psychologically, have led the human race to a truly dangerous precipice. *Better Angels* is a masterful achievement, but we should take our Pinker with a grain of Lifton. If we are to repair the world, we need to see clearly both its light and its shadows.

Edward U. Murphy, Department of Global Studies & International Affairs, College of Professional Studies, Northeastern University
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