

Few Welfare Moms Fit the Stereotypes

In contrast to stereotypes of pathological dependency on public assistance, single mothers participating in the AFDC program actually “package” income from several different sources, including paid employment, means- and non-means tested welfare benefits, and income from other family members, to provide for themselves and their children. These patterns are described in a new Institute for Women’s Policy Research (IWPR) study, *Welfare That Works*, based on a nationally-representative sample of single welfare mothers generated from the U.S. Bureau of the Census’ Survey of Income and Program Participation. The study presents a complex portrait of women who participate in the AFDC program.

The findings from this research indicate that many of the current “welfare reform” plans (including the Clinton Administration’s proposed Work and Family Responsibility Act of 1994 and the Republican Contract With America’s proposed Personal Responsibility Act) are based on faulty assumptions concerning the behavior of AFDC recipients. If enacted into law and implemented, these proposals are likely to further reduce the meager resources of an already impoverished group of women and their children.

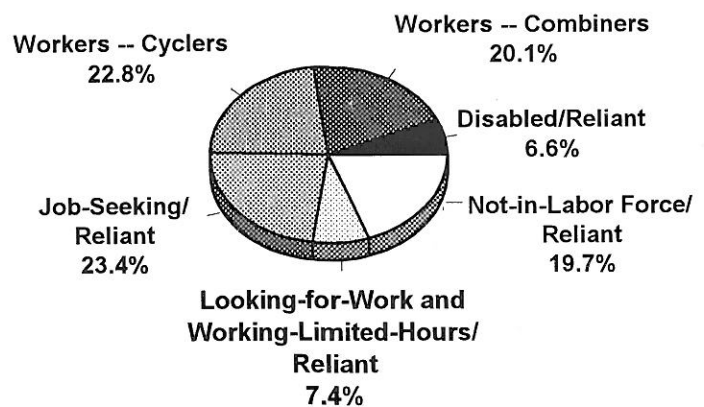
The Many Faces of AFDC Recipients

The average AFDC mother is 29 years old and has two children. Close to half of the women in our sample have been previously married. They have an average of four years of work experience. Only five percent were born in a foreign country.

AFDC serves as a safety net that catches poor single-mother families. There are many different faces of welfare mothers. Almost half use welfare as a source of unemployment benefits between jobs or when they first enter the labor market, one-fifth work at such low-wage jobs that they continue to qualify for welfare, and nearly one-fifth use welfare as temporary disability insurance.

African-American women have actually declined as a proportion of AFDC mothers since 1969, from 45 percent to 40 percent, despite the fact that during the same period African-Americans slightly increased as a percent of the U.S. population.

Figure 1. Welfare Mothers, Grouped by Labor Force Activity



Source: IWPR calculations based on the Survey of Income and Program Participation, 1984-1988.

Unwed teenage mothers compose a small portion of welfare mothers. Only eleven percent of welfare mothers are teenagers, 65 percent of whom continue to live with their own parents, while an additional 20 percent live with other adults.

The Myth of the Lazy Welfare Mother

Figure 1 shows that half of all single mothers who spend any time on welfare during a two-year period also work during that period, with 20 percent combining work and welfare, 23 percent cycling between work and welfare, and another seven percent working limited hours and spending more time looking for work than actually working.

Another 23 percent of the welfare mothers are not employed during the two-year period, but spend a substantial amount of time looking for work. These women unsuccessfully looked for work seven of the 24 study months.

Severe disabilities prevent seven percent of welfare mothers from working or seeking work. These women make up one quarter of welfare mothers who neither work nor look for work.

Figure 2 shows that only 17 percent of the time spent on AFDC during the two-year study period by all single mothers is spent neither working at paid employment, looking for work, attending school, caring for babies or pre-schoolers year-round, or pre-teens during the summer. And of the total time spent by all mothers on AFDC, only nine percent of this time can be attributed to "able-bodied" mothers who participate in none of these activities.

Low-Wage Jobs

Those recipients who are most likely to engage in paid employment are high school graduates with previous work experience, family resources (such as income from other earners or child support), and no infants or toddlers.

For the 43 percent of welfare mothers who do spend substantial time at work, their jobs pay an average of \$4.29 per hour and their employers

Figure 2. Welfare Mothers' Time Use Over a Two-Year Period

Percent of time receiving welfare	77%
Percent of time not receiving welfare	23%
Percent of time receiving welfare	100%
Working	13%
Looking for work	18%
In school	8%
Caring for baby (under 2 years)	18%
Caring for pre-school children (ages 2-5)	22%
Caring for children (ages 6-12) during summer months	4%
Disabled and doing none of the above	8%
Able-bodied and doing none of the above	9%

Source: IWPR calculations based on the Survey of Income and Program Participation.

provide health insurance coverage less than one-third of the time they work. They are likely to work in the lowest-wage female-dominated occupations and industries. Over the two-year study period, they work on average half the time.

The most common jobs held by welfare mothers are maids, cashiers, nursing aids, child care workers, and waitresses. The top employers of welfare mothers are restaurants, nursing homes, private households, hotels and motels, department stores, and hospitals. On average, these women who work hold an average of 1.7 jobs during the two-year period and are unemployed 16 weeks. Only half experience wage increases during the survey period. Of those who work, only about one-quarter had full-time, full-year jobs during the survey period.

African Americans are slightly less likely than whites to work because they live in states with higher rates of unemployment. Among working welfare mothers, African-Americans spend an average of one month more time at work, earn more per hour, and have higher total earnings.

Escaping Poverty

Table 1 shows that only one-fourth of all AFDC recipients are solely dependent on means-tested benefits. The remainder package welfare

Table 1. Types and Impact of Income Packages Among AFDC Recipients

	Total Number	AFDC Only*	Family and AFDC**	Employed and AFDC***	Employment, Family, and AFDC
Total	2,797,285	732,335	865,995	484,511	714,444
As Percent of Total	100%	26%	31%	17%	26%
Total in Poverty	2,027,494	716,937	634,878	372,565	303,114
Percent in Poverty	72%	98%	73%	77%	42%

Source: IWPR calculations based on the Survey of Income and Program Participation, 1984-1988.

* To be included in this study of AFDC recipients, a woman must receive AFDC for at least 2 months out of the 24-month study period.

** In order to be included in this category, recipients must live with relatives contributing \$1,500 in family income over the 24-month study period.

*** In order to be considered employed, a welfare recipient must work at least 300 hours during the 24-month study period.

with income from other family members, their own earnings, or both. Those who package AFDC and paid employment increase their families' chances of escaping poverty and decrease the dollar amount of benefits they receive. Among those who package all three sources, 58 percent have incomes above the poverty level.

Among those without access to family resources, those who have a high school diploma and are able to obtain a stable, unionized job are significantly more likely to escape poverty.

Conclusions

Based on these findings, IWPR concludes that the real policy action should be on fostering economic growth, ensuring that there are enough jobs for all, and reforming the low-wage labor

market. Rather than enforcing arbitrary time limits, women should be encouraged to package earnings with other resources including AFDC so that they can stabilize their family income at a higher level than can be provided by either low-wage intermittent jobs or welfare alone. If U.S. financial resources are such that welfare reforms need to be phased in over time, the first group to be targeted for an employment program should be those mothers who have work experience, high school diplomas, and no infants or toddlers. For these women, additional education and job training is more likely to lead to stable jobs at higher wages that are sufficient to support a family. Finally, without greater access to health insurance on the job, no reform plan based on employment alone can be expected to succeed in keeping women and children off welfare and out of poverty.

*This fact sheet is based on the IWPR report, **Welfare That Works: The Working Lives of AFDC Recipients**, by Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw. The study upon which this report is based was made possible through the support of The Ford Foundation. This "Research-in-Brief" was prepared by Jill Braunstein in August 1994 and updated in January 1995. The Institute for Women's Policy Research (IWPR) is an independent, nonprofit research institute dedicated to conducting and disseminating research that informs public policy debates affecting women. Members of the Institute receive regular mailings including fact sheets such as this. Individual memberships begin at \$35.00. Organizational memberships are also available. Contact the Institute for further information.*

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