

The Effect of Welfare Reform on the Family:
The Good, the Bad and the Ugly

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Preface

No legislative change has ever been watched so closely by policy experts, including scores of social scientists, as the shift from AFDC to TANF that is now occurring across our 50 states. Demographers, economists, sociologists, and psychologists have become deeply involved in charting the impact of welfare reform, and we are already beginning to see some of the early indications that the consequences will be both pervasive and complex. It is unlikely that the overall impact will be either as positive as its strongest advocates predict, or as negative as its strongest detractors fear. Indeed, the bottom line (the sum of its positive and negative effects) will be almost impossible to calculate. Moreover, the effects will vary not just for families, but among family members and even for individuals with some effects being positive and others negative. It is much more realistic and perhaps constructive to try to point to how it may hurt some while it helps others: hence the subtitle of this paper.

This paper's goal is to specify some of the most important conditions that may affect the impact of welfare reform on families, family members, and the broader arena of kinship. The focus will not be limited to just the individual effects or even the family effects, but will venture into what might be called the sociological effects (how the functioning of the kinship system could change under the rosiest or bleakest scenarios).

The paper is organized less by an argument than a laundry list of considerations for those who are in the business of evaluating the effects of welfare reform on the family, and ultimately on children's well-being. The source of many of my ideas, not surprisingly, is the research that I and a number of collaborators, especially Jeanne Brooks Gunn, have carried out in the Baltimore longitudinal study of teenage mothers and their offspring. Reference will also be made to the findings from a study in Philadelphia that I recently completed with my colleagues Tom Cook, Jacque Eccles, Glen Elder, and Arnold Sameroff on how urban families manage risk and opportunity in raising their children.

At the risk of belaboring the obvious, I begin by laying out briefly why welfare reform will meet with varying degrees of success by mentioning some macro-economic sources, political conditions, and organizational constraints that may have a lot to do with how welfare reform is translated. These broader considerations will interact with individual- and family-level concerns that will be addressed later on. To ignore them may be to overlook the largest sources of potential variation in how welfare reform affects the family. At the same time, I also want to allude to another set of parameters affecting individuals responses to welfare reform that probably will not be measured but which certainly come into play in assessing the impact on the family. These elusive factors fall under the broad rubric of individual differences. Again, I will not be addressing so much the biological and psychological capacities of those women who are moving off welfare, but failing to address individual differences will ensure that we miss a good deal of the variation in outcomes that we will be trying to explain. They are likely to have both a main effect and an indirect effect on the response to training programs and employment experiences of those who previously relied on public assistance.

The body of this paper attempts to identify sources at the community and family level that may mediate how the new system, one that emphasizes moving women into the labor force, is likely to affect family relationships and children's well-being. Attention will be devoted both to the direct effects on the women involved as well as the indirect effects on their children, partners, and extended kin. These topics inevitably lead to the intriguing question of how welfare reform may impact family formation,

marriage, and fertility more generally. In the final section of the paper, I consider a range of policies that might compensate for some of the current limitations of Welfare reform as we will come to know it.

Macro and Micro Sources of Variation Affecting the Impact of Welfare Reform

The impetus behind welfare reform was both noble and ignoble. The best-intentioned reformers believed, and still believe, that by making parents economically self-sufficient through gainful employment, both parents and their offspring will be better off. Many of these advocates point to the shrinking welfare rolls and the growing number of low-income wage workers as a testimony to the early effects of the legislation. However, it seems abundantly clear that macro-economic growth cannot produce a sufficient number of jobs to absorb all those who will leave public assistance in the next five to ten years. Early returns from a number of localities suggest that as many as half of all those who leave the welfare rolls will not find immediate employment, and a recent study in New York State reports an even higher rate of slippage as women are moved off public support (Hernandez, 1998). Even in the tide of a booming economy—when all boats seem to be rising—the prospects of those leaving welfare are not nearly as great as have been promised by the confident reformers. The likelihood of further tightening a robust economy in which five percent unemployment stands for full-employment testifies to the obvious constraints on employing all those women who have received public assistance in the past.

Of course, five percent unemployment is a national average. Considerable variation exists in state- and metropolitan-level employment rates and, hence, these localities represent varied opportunity structures for those leaving welfare, providing a vantage point for measuring family impacts under more or less favorable conditions for those leaving public assistance. Moreover, differences in state packages of support, to which I will refer later, offer a way of exploring the critical question of how much supportive services modify the impact of welfare reform on family functioning and children's well-being, as well as a way of comparing the effects on families when state programs are well and poorly implemented.

Even under the best of conditions—a good economy and generous assistance programs that are well implemented—only the most unbridled champions of welfare reform believe that all of those supported by public assistance in the past are likely to enter the labor force. A certain percentage of recipients—we don't know just how large it will be—are not likely to be trained out of their psychological incapacities and mental impairments unless they are placed in sheltered and protected places of employment and given long-term counseling and support. While I will not dwell on this segment of the population in this paper, they will disproportionately constitute the bad and ugly outcomes of welfare reform.

The point of underscoring the importance of these parameters is not to make specific prognostications about how things are likely to change for the welfare population. Rather, I merely want to remind us why huge variation is the inevitable result of the new welfare policy. Aggregated data is likely to produce average effects that may be useful for some purposes but misleading, to say the least, for others. For this reason, I will, throughout this paper, maintain a dual perspective that simultaneously entertains how welfare reform will affect families that find remunerative employment and ample supportive services, those who find poor jobs and are provided with limited assistance, and those who are shut out of employment or incapable of holding down a regular job—the good, the bad, and the

ugly.

How Welfare Reform May Affect Communities and Neighborhoods

Families reside in communities that influence family patterns and processes, and are in turn affected by the composition of residents. Stimulated by Wilson's (1987) work on the impact of concentrations of poverty in inner-city communities and Jencks and Mayer's (1990) challenge to social scientists to examine neighborhood effects more systematically, a spate of research has recently been conducted on the so-called neighborhood effects. Having been deeply involved in carrying out some of this research over the past decade, I hesitate to make sweeping characterizations about the results of the avalanche of findings that have been published in the past several years (Brooks-Gunn, Duncan and Aber, 1997a; 1997b). Probably, it would be safe to say that it has been very difficult to demonstrate large and systematic neighborhood effects on individual behavior. This is partly because individuals construct neighborhoods quite differently even when they reside on the same block or in the same household (Furstenberg and Hughes, 1997). These varying subjective responses clearly mediate the impact of living in a poverty community. Moreover, individuals shift location and, therefore, exposure to particular localities is the result of a process of selecting and sorting (Tienda, 1991).

Nonetheless, I believe we are beginning to understand where, when, and why neighborhoods affect family processes and child development. The MacArthur Network on Successful Adolescence in High Risk Communities conducted a series of studies in different localities that examined the link between neighborhoods, families, and adolescent development. One of these, carried out in Philadelphia, followed on the heels of an ethnographic study of different inner-city communities that showed that parents adopted very different styles of managing potential dangers and opportunities according to where they lived. In more stable, cohesive, and resource-rich communities (working-class, white, ethnic neighborhoods) in Philadelphia, parents adopted a more collective style of socializing their children. They were more likely to entrust children to schools, community centers, and even street corners, both because they knew their neighborhoods and had confidence in the local institutions. To a great extent, they sub-contracted part of their parental responsibilities to the parochial schools and the local church groups. This strategy of co-socialization with institutions was less available to African-Americans, who generally resided in neighborhoods with weaker institutions and less trusting neighbors. Blacks were no less invested in their children and no less effective in their parenting processes, but they were more dependent on in-home management practices and more restrictive in regulating their children's exposure to the community (Furstenberg, 1993).

The survey of some 500 families with children between the ages of 11 and 15 living in the less affluent parts of Philadelphia provide substantial support for what we observed in the field study, but it also revealed some surprises as well (Furstenberg et al., in press). Comparing across census tracts, which were used as proxies for neighborhoods, we discovered considerably more variation within than between neighborhoods on virtually all of the domains that we measured in the study. Not surprisingly, we discovered large differences between neighborhoods in demographic composition and socio-economic characteristics, as well as institutional resources; however, variation in family processes and the psychological resources of caregivers was trivial. Family management strategies (ways that parents related to the larger community) were more substantial. Most surprising of all, we found little difference

in markers of adolescent success with the exception of pro-social involvement, which was linked to the availability of resources.

Many reasons might account for these provocative results, including the peculiarities of the Philadelphia sample, the young group of the children involved, or the way that we studied neighborhood. However, if we were to assume that our findings would be replicated in other studies, then the implications for the impact of welfare reform on community/family interchanges might not be as visible as many predict. Let's consider the best case scenario: a large fraction of those on welfare enter the labor force and find stable employment. Two processes might occur simultaneously. In the most marginal of neighborhoods, some families with more income might move to areas that had better institutional resources; others would stay in their communities perhaps because of the availability of child support from extended kin, friends, or neighbors. Depending on the proportion in each category, neighborhoods might get worse (if those with employment moved out) or better (if employed parents stayed put). It is hard to see dramatic differences occurring unless welfare reform were accompanied by a substantial amount of investment in the schools, recreational facilities, and religious programs in impoverished, inner-city neighborhoods. The Philadelphia study suggests that merely changing the economic mix of the neighborhood is not likely to spawn these sorts of institutions, especially if parents have even less time than they had before to devote to community organization. Conceivably, however, stable employment might provide parents with the economic means to do some of the sort of subcontracting of parenting that is more common in the white ethnic communities that have access to the parish infrastructure.

In the worse case scenario, a large fraction of the welfare population does not find stable, remunerative employment and must turn to extended kin for more support, or be forced to rely on the underground economy. If this were to happen, neighborhood conditions would probably worsen. We might see more mobility but less of it purposively directed to improving family circumstances and more of it motivated by survival (Stack, 1974; Edin and Lein, 1996). This sort of constant churning can only undermine schools and local institutions by placing excessive demand on them. Support networks and family relations are also overtaxed, leading to the movement of the more stable families out of the community and resulting in further neighborhood deterioration. These conditions undermine support for parents, leading to a spiral of withdrawal and retreat.

I do not pretend to be able to forecast the future, but it may be useful to look for indicators of how communities are faring in the new era of welfare reform. Some useful places to look would include: patterns of mobility (who is moving out and where they are going), school attendance, parental involvement in schools, participation in community improvement activities, church attendance, and the creation of community institutions such as after school programs, youth clubs, and the like. Community surveys may also be used to tap confidence in local institutions, involvement in informal networks, trust in neighbors, and so on.

Family Processes

I have already mentioned how family process, especially strategies of managing the external world, might be indirectly affected if features of the neighborhood were to be altered by changing the

proportion of working parents or, alternatively, if economic destitution were to rise as individuals lose public assistance. Now, I would like to turn to the question of how family processes might be directly affected by welfare reform under the best and worst case scenarios.

Just as studies on the connection of neighborhood characteristics to family processes have shown, maternal employment does not seem to have any pronounced effects on the ways that parents raise their children (Bronfenbrenner, 1986; Parcel and Menaghan, 1997). This is not to say that employment does not affect parental processes, but rather that its effects are contingent upon conditions such as the desirability of work, its demands, the flexibility of workplace routines, and a host of other features that concern the interface between work and domestic life (Kanter, 1977; Hochschild, 1997).

Just to provide one illustration, imagine that a welfare mother has been staying home to take care of a chronically disabled child. Surely, her response to the rigors of the workplace will not be the same as a mother who has been in and out of the labor force but is able to find a more stable job as a result of welfare reform. One collaborator on the Baltimore study, Jody Heymann (1998), has been studying the potential effects of welfare reform on families' care of sick children. As you might imagine, she has little positive to report because so few of the mothers who move off welfare into work will have sick leave, vacation benefits, or flexible work schedules. The absence of these benefits, no doubt, play a role for some parents in their movement on and off of welfare because public assistance has provided a safety net for some who cannot satisfy the competing demands of work and family roles. Such families make up only a small percentage of the Baltimore sample, but they represent potential casualties of welfare reform.

Mostly, individuals moving away from welfare have worked in the past, work part-time (on or off the books), or would work in the future (Edin and Lein, 1996). Almost none of the teenage mothers in the Baltimore study, who represent a reasonable group to examine for potential effects of welfare reform on family process, lacked work experience even when they were receiving public assistance (Furstenberg and Weiss, 1996). Most either chose to forego employment in order to spend more time with their children, worked on improving their education, or were employed part-time off the books, using welfare as a way of supplementing their modest earnings. Some moved in and out of welfare when their children were young because they didn't have maternity benefits, when they were thrown out of work, or when a relationship ended (Harris, 1997). Eventually, most moved into stable or relatively stable jobs. Few in the study thought of welfare as a permanent sinecure, and these teenage mothers almost universally disapproved of becoming reliant on welfare. Welfare was often used as a buttress against the harsh realities of low-wage employment. As one woman cohabiting with a working male decried, "We really need four jobs between us to make a decent living." Most women were neither determined to work two jobs, or fortunate enough to have a partner willing to do the same.

The woman whom I describe above, as far as I could tell from observation, was singularly concerned and involved in raising her children, though childcare for her three young children meant a constant juggling of makeshift arrangements with extended kin and neighbors. Access to free or low-cost childcare would have made a big difference in her life and in her relationship with her partner. Her counterpart, who perhaps has managed through a combination of public assistance and part-time, off the books employment, may have been less hassled and not a great deal worse off with this sort of support package. Now, she faces the prospect of managing a formal job although, if things work out as

they should, she might also have the benefit of childcare arrangements.

Let's again assume the best case: a living wage with benefits and childcare support. How is this likely to affect family processes that most impact on the course of children's development? Parental warmth, control, skills-in-decision-making, time, and resource investment are among the qualities linked to successful development in children along with some management techniques to which I referred earlier (Furstenberg et al., in press). All things equal, will employment affect any of the family processes in a simple or direct way? I suspect not. Time with children and, hence, direct supervision may decrease but most working parents find ways of keeping tabs on their children or involving them in activities that provide oversight by other responsible adults.

A major contingency in determining the impact of work on child development is the quality of alternatives to parent care (Phillips and Love, 1997). Good alternatives, such as high quality childcare for younger children and after school programs for older children complement effective parenting. Conversely, a paucity of supportive services undermines effective parenting, especially if parents are less able to spend time with their children. Monitoring how welfare reform affects the family, then, requires looking at the range of supportive services available to working parents. What do parents know about these services, how do they use them, and what is their knowledge and oversight of their children's involvement in these services?

If participation of low-income parents in the public schools provides any indication of how well prepared they will be to confront these tasks of oversight, there is reason for concern. Setting aside the obvious considerations of time and energy, low-income parents frequently lack the confidence to manage their children's interactions with professionals (Lareau 1989). Education is generally related to better skills for managing institutional oversight. Work experience may enhance these skills, depending on the type of job obtained. How employment, job requirements, and human capital are related to parents' adeptness at managing the external world is an important topic for further research because work experience may well enhance these qualities as women move from public assistance into the labor force.

Presently, we do not have a large number of careful observational studies of parenting in low-income families, especially among families with school-age children. Based on survey measures, the Philadelphia study showed tremendous variation in the parents' skills that are linked to successful development. The strongest correlates of effective parenting were the repertoire of psychological resources that parents possessed such as resiliency, positive outlook, efficacy, and the like. It is perfectly plausible that some of these resources might be positively affected by work experiences. However, the opposite might also be true if parents found themselves overtaxed and poorly compensated. In any event, individual differences are likely to play an important part in how parents interpret and respond to employment. It is unrealistic to assume that going to work will alleviate depression or build a sense of efficacy among women who have chronically suffered doubts and anxieties. Equally so, substance-dependent women are not likely to shed their reliance on alcohol or drugs merely by obtaining a job. Again, we can see how the availability of therapeutic programs for new workers may play a part in getting women into the labor force, keeping them there, and lessening the strain on home life in the process.

This is all to say that looking for a simple association between work participation and improved

or worsening parenting skills is likely to be a futile effort. However, attractive alternatives through childcare may compensate, even if parents do spend less time with their offspring. There is no reason to expect that the quality of parenting will necessarily decline or improve as women on welfare move into the labor force. In all likelihood, the stress level of some women will go up as they juggle the competing demands of work and family life, leading to adverse effects. At the same time, others may experience a rise in self-esteem, enjoy work routines, and be relieved to get out of the house.

Presumably, one of the potential benefits of entering the labor force is the formation of a connection with mainstream institutions. Work provides access to more conventional social networks and, accordingly, more prospects for information about opportunities and sponsorship. This may affect mothers directly, or such opportunities may redound to their children's advantage (Lamont and Lareau 1988; Lareau 1989). The acquisition of this sort of social and cultural capital through work is another area that merits additional investigation. Presumably, better jobs may offer more of both of these resources to parents.

Much has been written about the role of extended kin in the life of low-income families. Some of this literature has idealized the kinship system. It is difficult to take issue with the fact that relatives inside and outside the household are a major source of social and economic support for the vulnerable. In the Baltimore study, many women credit their success to their mothers or grandmothers, or to more distant kin who lend a helping hand with bed and board, childcare, and sometimes direct economic support (Furstenberg, 1980). Nonetheless, such help often comes at a cost of creating mutual dependencies and reciprocal obligations. Complex families also share some of the same features as any small social system: sometimes they work well and sometimes they work poorly (Chase-Lansdale, Brooks Gunn, and Zamsky, 1994).

Support from public assistance undoubtedly is part of the quid pro quo in a system that requires collective assistance. At the micro-level, employment may or may not provide equivalent dollars in such kinship systems. The market place honors individual accomplishments, whereas public assistance was presumably directed toward the support of families. Conceivably, higher levels of employment among the very poor could promote greater disengagement from the kinship system. Some will argue that if some greater degree of self-reliance were to result from work experience, this would be a positive development. Others might view it more negatively.

At a more systemic level, it is tempting to argue that if all those on welfare were to enter the labor market, the kinship system may suffer the same fate as occurs in the upper reaches of American society—a higher level of individualism. Kinship systems are strongest when they are most needed. Pushing this argument to an extreme, one could contend that disadvantage is good for the vitality of the extended family.

I wouldn't want to carry this argument that far because it neglects the costs to the family members who must pay the price for assistance. Very few prospective grandmothers in the Baltimore study looked forward to supporting their daughters, even though most warmly welcomed the birth of a grandchild. Conflict between mothers and daughters was endemic, and many of the teenagers eagerly looked forward to having a place of their own, as did their mothers look forward to being relieved of the economic and social responsibilities of doing double-duty as a parent of an adolescent and often the surrogate parent of a young child.

Most parents enthusiastically supported their daughters' efforts to return to school and become self-sufficient. Consequently, the creation of more jobs, especially if they are reasonably well-paying, is likely to have benign effects on the extended family of women previously on welfare. Many of their relatives have been working to support these women. Nonetheless, we should recognize, at the same time, that higher levels of employment may create problems in the system of exchange. Women on welfare have sometimes specialized in providing childcare for their mothers, sisters, or cousins who went to work. The demand for both formal and informal childcare may exceed the supply under the optimistic scenario that most women who leave welfare will find jobs. This may place even greater strains on low-income working women to find adequate childcare than currently exist.

Let's turn to the possibilities of what might happen if many mothers on welfare do not find employment. Clearly, one result will be the placement of greater burdens on a kinship system that is already a safety net without much slack. Providing fewer resources and increasing the demands may push the limits of kinship obligation beyond their endurance. The result could be a sharp increase in homeless families with young children who cannot be cared for with existing scarce resources and an increase of poverty conditions among families who do attempt to take on the additional costs of supporting their daughters or granddaughters. Here, again, may be one of the uglier consequences of welfare reform.

As an aside, it is important to realize that welfare has permitted some families to invest in their children's futures. Specifically, welfare has been used as a subsidy to help young adults continue their high school education or, for mothers whose children are entering school, to get further training themselves. One of the most remarkable findings of the Baltimore study was that a huge number of women who had dropped out of school when their children were born returned to get their GED and went on to college in their twenties, thirties, and even early forties (Furstenberg and Weiss, 1997). Some of these women went back to school after going into the labor force and realizing the value of obtaining more formal schooling. Additionally, a substantial proportion went to school while they were receiving welfare.

One of the ominous features of welfare reform is that it permits states to withdraw support for schooling among those on public assistance by requiring them to work in order to receive public assistance. While education in the Baltimore study was an important mediator of both the mothers' long-term economic prospects and emotional well-being, it also played a large part in the children's success. No doubt, some of this putative effect of education is due to unmeasured, pre-existing differences in cognitive and psychological traits that are associated with those who resumed their schooling and those that did not. Nonetheless, it is hard to believe that the signal importance of education is only that. Both the human, social, and cultural capital associated with educational attainment makes a tangible difference to children. To the extent that public assistance permitted women who otherwise might have had to settle for worse jobs to remain in school, shutting off educational opportunities will have adverse effects on both the success of women and their children. Children might experience negative effects if their mothers are less educated because education affects parenting patterns, social contacts with individuals in the middle-class, as well as knowledge of the way that the world works. Of course, work experience, especially if it is not restricted to low-income wage work in class-segregated settings, may offer some of the same advantages for children that education

ordinarily provides. This strikes me to be one of the more interesting dynamics to be examined by those who are following the trail of welfare reform on children and families.

Another important path to success in the Baltimore study was through stable partnerships. Union stability among the cohort of teenage mothers that I studied was rare, but when it did occur, the children appeared to benefit greatly. Once again, selectivity of the small number of couples who remained married throughout their offspring's childhood undoubtedly, figured in to explaining these results. Nonetheless, a wide variety of studies have linked family instability to problems in later life (Amato and Booth, 1997; Furstenberg and Cherlin, 1991).

Women on welfare generally do not live in stable relationships with men. Indeed, Charles Murray (1984), among others, forcefully argued that public assistance has undermined marriage by providing an alternative support to women who wished to eschew marriage. That argument has been contested by many, but nonetheless, some advocates of welfare reform claim that, among its benefits, will be the restoration of marriage. Presumably, wage employment makes marriage more attractive both to men and women because they can aggregate incomes.

However, I am unaware of evidence that would suggest that women's employment increases marital stability. If anything, the contrary appears to be the case (Cherlin, 1992). Historically, the growth of women in the labor force appears to be related to marital instability and non-marital childbearing, as women can opt out of marriages that they deem to be undesirable or elect not to marry if they are self-supporting. Thus, there appears to be little reason to believe that an increase in the number of women in the labor force will produce higher rates of marriage or more long-lasting marriages without also improving the employment prospects of men.

Enhancing the training of and work opportunities among the present and potential partners of women on welfare has not been a major objective of welfare reform. In the Baltimore study, a substantial number of women were disdainful and distrusting of men in their lives, whom they felt would not or could not hold down a full-time job. Gender distrust was universally high in the low-income, African American population that made up a large part of my sample. Increasing the employment of women but not men is only likely to aggravate this culture of gender distrust. There is a widely shared norm that men who do not pay cannot stay. They are generally regarded as more trouble than they are worth in helping to raise children. "What do I need with another child?" one woman asked rhetorically when queried whether she was likely to enter a more serious relationship with the man she was seeing.

That is the good news about the effect of welfare reform on gender relationships. The bad news is that women who do not find stable employment are likely to have even lower chances of entering stable partnerships, much less marriages. As mentioned earlier, I would expect most of these women to look to their extended families for support, offering to exchange services for support or to rely on the underground economy for support. Good men are in even shorter supply for women who are outside the economic mainstream and, generally speaking, equitable relationships are even more difficult to achieve.

In sum, I do not imagine welfare reform will strengthen bonds between men and women unless, or until, low-income men are afforded the same chances for finding stable and remunerative employment as low-income women. The growing level of gender distrust brought about by the marginalization of low-income males, especially in the African American community—where so many men have been

incarcerated and are ill-prepared for work at other than low-income wage jobs—represents a serious problem that will, if anything, be worsened by welfare reform. Because women are likely to be more employable and more willing to accept low-income wage jobs than men, the outlook for poor men is less than sparkling. Accordingly, kinship is more likely to organize generationally in matri-centric households than conjugally in couple-headed families, a continuation of a trend in African American communities that we have seen growing, at least since the 1960's.

This has obvious implications for the ratio of non-marital childbearing, though not necessarily the rate. These two indicators are frequently confounded in public discussions of welfare effects. No strong evidence exists to demonstrate that the level of public assistance affects either measure, though some argue that public assistance has contributed to lower rates of legitimation when pregnancy occurs to unmarried women. Presumably, women would be more inclined to marry if they could not depend on public assistance. My own work in Baltimore uncovered very little support for this proposition, and even less for a related belief that has sometimes been referred to as the brood sow myth: the notion that women conceive and give birth to additional children in order to receive higher levels of public assistance. (See also Mauldon, 1998 and Moffitt, 1993.) The first proposition is directed at the ratio of non-marital births to marital births, while the second suggests that the incidence of non-marital births might have risen because of the availability of welfare to subsidize mothers wishing to remain at home.

In fact, the ratio of non-marital births has been rising among all women—white and black and young and older—over the past several decades, largely owing to a steep drop in marital fertility that has occurred in the U.S. (and not only because non-marital childbearing has gone up) (Smith, Morgan, and Koropecy-Cox, 1996). Unless marriage for low-income women is perceived as more attractive than it currently is so for low-income working women, the ratio of non-marital births is likely to continue its upward trend. If anything, welfare reform might exacerbate this trend as women's earnings increase relative to men's.

Non-marital childbearing, on the other hand, probably will not be affected by welfare reform one way or the other. Involvement in the labor force may possibly lower fertility levels by encouraging women to use contraception more effectively, terminate unwanted pregnancies, or become sterilized at younger ages. However, the link between work experience and fertility is not very strong. Consequently, I would not expect non-marital childbearing to increase or decrease in response to welfare reform. It is interesting to note, however, that a drop in non-marital childbearing has been occurring for young black women throughout this decade.

It is, of course, possible for the status quo to change dramatically if the current economic growth improves indefinitely, especially if the economy were to restore the situation for low-wage male earners to the status quo ante that prevailed in the 1970's. The combination of better and more secure jobs for men could stimulate a rise in marriage and a drop in both the ratio and rate of non-marital childbearing. If more couples elected to marry in the event of a premarital pregnancy, both of these indicators would change in a positive direction.

Policies That Are Likely to Make A Difference

Although the rhetoric of welfare reform is deeply rooted in a professed desire to strengthen marriage and the family, I have argued throughout this paper that few of the specific policies that have been

proposed are likely to work in that direction. The best case scenario predicts some positive and some negative consequences for children; the worse case scenario has far more negative effects for everyone involved.

In large measure, the differences between these possible scenarios depends on conditions beyond the control of most policy makers: principally, a healthy economy and a strong political commitment to providing first-rate services such as quality childcare and educational opportunities for women both prior to entering the labor force and after they find an entry level job. Clearly, support for working families is needed in the form of health care, flexible work schedules, and after school programs: social welfare services that are more expensive than the relatively cheap subsidies that were provided through AFDC.

It is a flight of fantasy to believe that welfare reform will do anything to restore stability to the institution of marriage. Lending a helping hand to women and ignoring the plight of the men who are their sexual partners and co-parents, but only rarely their husbands or even stable companions, has contributed to the degradation of marriage. Stable employment is the sine qua non of establishing life-long family commitments and re-establishing marriage as an important building block in the kinship system. Women come to rely on their extended family because they feel they cannot rely on the men who father their children.

Employment alone will not automatically restore marriage among low-income families. Relations between men and women in the inner-city are formed in the context of a culture of gender distrust that has been steadily increasing during the past several decades. This culture, of course, is rooted in every day realities that divide men's and women's world views. It cannot be reversed without changing these realities, but there is a role for remedial education that could be a part of educational and social services delivered to low-income families through such vehicles as family-life education, counseling, and parent training programs. These programs could be situated in church programs or secular services, but they must be sustained and intensive to make a lasting difference. The segregation of men and women in work and family life undermines the ability of couples to form strong union, contributes to children's developmental difficulties, and is perpetuated in their incapacities to enter into lasting unions as adults.

Wilson, among others, has argued that work and family life are fundamentally interdependent, but there has been too little effort to design policies that synergistically enhance both. The question for those who designed welfare reform is whether they are prepared to honor the pledge to improve both of these institutions by recognizing their interdependency. Doing so involves not eliminating welfare, but reconceiving it in a new and better form that substitutes support for stigma and offers genuine assistance to men as well as women.

Only by doing this can we expect that welfare reform will improve the prospects of the next generation.

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