

Running Head: An Insider View of Welfare

**An Insider View:
Knowledge and Opinions of Welfare from African American Girls in Poverty**

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14 October, 1999

Under review, Journal of Social Issues

This research was funded through generous support from the Carnegie Corporation of New York, the Ford Foundation, and the Harrison Steans Foundation. An earlier version of this paper was presented at a symposium at the 1998 biennial meetings of the Society for Research in Adolescence, San Diego, CA. The authors thank the families involved in the FIC study for their time and insights. Address correspondence to Rebekah Levine Coley at the Joblessness and Urban Poverty Research Program, Malcolm Wiener Center for Social Policy, John F. Kennedy School of Government, Harvard University, 79 J.F.K. St., Cambridge, MA 02138 or through email at rebekah_coley@harvard.edu.

Abstract

This paper presents African American adolescents girls' views of welfare and welfare reform at the cusp of welfare legislation in 1996. Data were collected from a randomized, community-based sample of families living in impoverished urban neighborhoods through a series of open- and close-ended questions. Results are contrary to public perceptions that such girls are knowledgeable, accepting, and planful about welfare. Rather, responses indicate that urban girls see welfare as an important safety net, yet have negative and derogatory views of welfare recipients and the effects of welfare on recipients. Their knowledge of basic welfare rules and of pending welfare reforms is limited. Finally, the vast majority express agreement with work requirements, and about half believe that a discontinuation of welfare would change adolescent sexual and childbearing behaviors. These results raise the possibility that adolescents are responding to the rhetoric and "signals" of welfare reform; alternately, they may simply be expressing typical adolescent egocentrism and optimism.

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Two of the central reasons for the 1996 reform of the nation's welfare laws were the linked beliefs that: (1) welfare encourages a life of unmarried childbearing and dependency for poor teenage girls; and (2) public policy should be altered to dissuade adolescent and unwed childbearing and to encourage maternal employment as a means to support poor children in single-parent families. These concerns, and indeed a good portion of the energy behind the recent welfare changes, were predicated on a set of assumptions about poor teenage girls and young women. Namely, such girls, living in welfare-reliant communities, are seen as submerged in a "welfare culture," and, as such, are savvy about the welfare system, knowledgeable about the rules and regulations, and planful and accepting of the role that welfare receipt will play in their own futures. In other words, many believe that poor, especially urban and African American, young women see welfare receipt as their rightful means of having and supporting children.

In this paper, we use a unique data set of extensive interview information from urban African American adolescent girls to address these common perceptions and to explore the views held by this population concerning welfare and welfare reform. This descriptive portrait will help policy makers and researchers to interpret the meaning of welfare reform for the targeted population and to understand post-reform data addressing changing views and behaviors among this population.

Background Literature

While informed researchers are aware that scientific evidence of welfare's effects on nonmarital childbearing and youth development is rather weak and often contradictory (Coley and Chase-Lansdale, 1999; Duncan and Brooks-Gunn, 1997; Duncan and Hoffman, 1988; Moffitt, 1998), many in political and public arenas believe otherwise. National poll data indicate growing support throughout much of the past two decades for claims that welfare negatively affects women and children, encourages dependency, decreases job preparation among poor youth, and encourages adolescent and nonmarital childbearing (see Weaver, Shapiro, and Jacobs, 1995, for a summary of poll data from various sources). Public portrayals of welfare recipients often depict a life of irresponsibility and disorganization (e.g., the series in the Washington Post in September of 1994 written by Leon Dash), encouraging public opinions of the negative effects of welfare. Other research claims that racism and classism may play a role in many of these beliefs, based on findings that discriminatory feelings about African Americans predict whites' views of welfare (Gilens, 1995), and that whites with higher incomes hold more negative views of welfare than lower income whites or than African Americans of any socio-economic standing (Gilens, 1995; Innis and Sittig, 1996; Rexrout, 1993).

In addition to these political opinions on the detrimental effects of welfare, there also appear to be concomitant assumptions concerning *how* the availability of welfare influences complex issues such as sexual behaviors, childbearing, and marriage decisions. Many appear to believe that poor girls and young women, especially inner-city African Americans, see welfare as an ever-available and obvious source of support for nonmarital childbearing. This view holds that African American adolescent girls who are steeped in welfare-reliant communities and families are knowledgeable and savvy about welfare rules and regulations; that they know how much monetary support welfare provides and the rules one must follow to receive it; and that they hold

positive or at least accepting views of welfare receipt as a way to support one's children. Presumably, then, such girls will also hold negative views about tightening eligibility, time limits, and other provisions suggested in the welfare reform debates through the early 1990s. However, there is little evidence to support these claims. The authors know of no research to date that directly assesses the knowledge and views of poor African American adolescent girls, a population at high risk of nonmarital childbearing, low educational and job attainment, and long-term welfare receipt. Is the welfare knowledge of such girls adequate to support this claim of planfulness and savvy?

Some information is available on the views and knowledge of adult welfare recipients. Recent qualitative work, primarily from focus group interviews, finds that many adult welfare recipients agree with some of the basic provisions of welfare receipt. For example, many of the interviewed adults believe that welfare recipients who are able-bodied should be expected to work, and that welfare should be time limited (Burton, Cherlin, Francis, Jarrett, Quane, Williams, and Cook, 1998). However, many also express concerns about these provisions and cite the need for exceptions and for extra supports for mothers making the transition from welfare to work. In addition, many welfare recipients see at least some portions of the welfare reform debate and the new laws as punitive, developed by people in power who view welfare recipients as lazy and irresponsible (Jarrett, 1996). Recipients often dissociate themselves from these perceptions, admitting that abuses of the welfare system occur, but by individuals other than themselves (Burton et al., 1998). Overall, the picture from this limited body of work on welfare recipients' views of welfare receipt and reform reflects their desire to move themselves out of the welfare system and into the world of employment, but also their acknowledged need for extensive support from both formal public and informal familial sources.

Such information on welfare recipients' views and knowledge of welfare reform at the cusp of the new system will aid our ability to interpret data which will soon be available from a number of large, multisite studies of the effects of welfare reform. But information on the knowledge and views of young people are missing. Do adolescents residing in highly welfare-reliant communities see welfare as an available and obvious source of support, or has the public attention to the issues of reform created more skeptical views? Do adolescents understand the basic provisions of welfare rules, the supports that are offered, and the obligations that are demanded of recipients, or are they uninformed? Do they agree with proposed restrictions on welfare, and with the hypothesized effects of such new laws?

In this study, we listen to the voices of African American girls from poor, urban neighborhoods as they share their views and knowledge of the welfare system and proposed reforms. These girls are at high risk of becoming part of the next generation of welfare recipients. Will their views lead them to pathways different from those of women in their families and communities? Or will added stresses or misplaced adolescent optimism lead to the same poverty and need for public assistance experienced by many of their mothers and neighbors? This information on the attitudes of youth will help us to address these issues now and in the future.

Methods

Overview of the study

These data come from The Families in Communities (FIC) study, a survey study of African American families with adolescent daughters in three impoverished neighborhoods in the south side of Chicago. The FIC study set out to explore the stresses facing African American families in poverty neighborhoods and the strengths and strategies that families bring to bear in raising

healthy children under these circumstances. A secondary purpose was to explore mothers' and daughters' knowledge and views of the welfare system amidst local and national debates concerning major reforms. Targeted families included households with an adolescent girl aged 15-18 and a primary female caregiver.

The timing of the study is very prescient for putting the findings into context. Nineteen ninety-six was a time of significant national debate about AFDC and welfare reform. In August of 1996, while the survey was in the field, President Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. The national debate largely mirrored the questions of reform that had, for several years, been debated in Illinois. In 1995 Illinois passed legislation for changes to welfare policies through a state waiver. These changes previewed many of the reforms later adopted in the national bill, including residence requirements for adolescent mothers, paternity establishment, and family caps. The public debate and rhetoric leading up to the Illinois legislation matched that which was heard in the federal debate: concerns about long-term welfare dependency and the need to instill a work ethic among the poor—again, particularly targeting urban adolescent girls. In short, welfare policy had been a headline public policy debate both locally and nationally in the years and months immediately preceding the fielding of this study.

Sampling

The sample was derived through a randomized block quota technique designed to create a sample which is representative of the population under study— adolescent African American girls living in the targeted impoverished urban neighborhoods. Eighteen census blocks within the study area were randomly selected, with probability proportional to the size of the African American female population age 15-18 (according to 1990 U.S. Census figures). Because of concerns about changes in population since the 1990 Census, a door-to-door enumeration was completed by households and qualified respondents within these census blocks. Eighty-three percent of the households in the designated census blocks were successfully screened, 0.5% households refused the screener, and 16% were presumed vacant after at least 4 unsuccessful attempts were made to screen, solicit neighbor verification, or reexamine census data.¹ This screening process revealed 491 households (8.4% of the total) with qualified respondents. The sampling plan called for the inclusion of 300 families.

As the sampling plan detailed, 302 interviews were completed with daughter/mother pairs (62% of the qualified families). Either the adolescent or the mother refused to participate in 4% of the households, and the remaining 35% of the identified daughter/mother pairs did not participate prior to the completion of fielding.²

Data collection

Interviews were conducted in respondents' households during the summer and fall of 1996 by trained professional interviewers. Data collection consisted of separate face-to-face interviews of approximately 75 minutes with daughters and mothers, and self-administered mail-back paper-and-pencil questionnaires (SAQs; 95% of the adolescents completed SAQs) for the daughters. Mothers were paid \$20 for a completed interview, and adolescents were paid \$20 for the interview and \$10 for the SAQ.

In the section of the interview on welfare receipt, all respondents, whether on welfare or not, were asked an extensive series of open- and close-ended questions concerning their exposure to welfare, their knowledge of welfare rules and eligibility guidelines, and their understanding and

views of proposed changes to welfare rules. We will discuss each of these areas in the following results section, first describing the survey questions, and then discussing the results for these items. In addition to presenting the views of the sample as a whole, we also consider whether adolescents in welfare households, defined as when either the mother or the adolescent (or both) reported receiving welfare at the time of the interview, differ from their peers in nonwelfare households.

Respondents

Girls in the sample averaged 16 years of age, and the majority (90%) was still in high school, mainly in the 9th through 11th grade. Seven percent had dropped out (25% of whom had received a GED), while 3% had already graduated. Seventeen percent of those in school were not at their expected grade level, although the average reported grades were B's and C's. Forty-four percent were employed at the time of the survey in either formal (e.g., restaurant work, 17%) or informal (e.g., babysitting, doing hair, 27%) positions. Twenty-eight percent of the girls had experienced pregnancy, including 5% who were pregnant at the time of the interview, and 19% who already had at least one child.

These girls lived in predominantly mother-led, poor or low-income households. Ninety-six percent lived with their primary female caregiver, and the majority of the caregivers (84%) were biological mothers (others were grandmothers, aunts, sisters, or unrelated adults). Sixteen percent of the caregivers were married, and 17% were cohabiting with a partner. They averaged 41 years in age, 65% had a high school degree or GED, and 39% were employed. Most of the families were poor: 61% reported total household incomes below the poverty line (27% reported incomes less than half of the poverty line), and only 8% had incomes greater than twice the poverty line.

Finally, the adolescents had extensive exposure to welfare, both within their own families and through broader social networks. At the time of the interview, 50% of the caregivers reported receiving welfare, as did 6% of the adolescents. Due to overlapping receipt in some families, 51% of the girls live in "welfare households," defined as when the mother, daughter, or both receive welfare. Eighty-three percent of the caregivers had a history of welfare receipt. Girls also reported extensive welfare exposure through their friends and neighbors: 55% reported that half or more of all the families they knew receive welfare, while 21% reported that half or more of their friends did so. Only 4% of the adolescents reported no welfare receipt within their immediate social networks.

Census data provide further information on the adolescents' environments. In the neighborhoods under study, 40% of the households received welfare, and less than half of the adults were employed or had a high school degree. Seventy-eight percent of the children resided in female-headed households, and 48% of all people (and 64% of all children) lived below the poverty line. Thus, these adolescents clearly fit the risk profile of living in disadvantaged neighborhoods and households, with ample models of welfare receipt and single motherhood, and fewer models of employment.

Results

Knowledge of welfare rules

Given the high levels of family welfare receipt and girls' exposure to welfare from friends and neighbors, one would expect that most of the adolescents in this sample would have a fair amount of knowledge and understanding of welfare and its basic rules and regulations. Our

interviewers opened the discussion about welfare by asking the adolescent "Have you heard of the program called public assistance—some people call it welfare or AFDC?" Virtually every adolescent was able to identify AFDC; only one said that she did not know the program. Girls were then asked to explain in their own words, "What is welfare, what does it do?"³ Table 1 presents the frequencies of response categories, for the group as a whole and for girls from welfare and nonwelfare households. Essentially all girls (99%) stated that welfare was a program that helped people. Many noted that welfare was particularly targeted to children, as did a 16-year-old whose family does not receive welfare: "*They help people to eat and raise their children.*" A 16-year-old whose mother receives AFDC for her and her sister said: "*Welfare is money that people give us to help us take care of our kids.*" A second very common theme involved employment, with girls defining welfare as a program for unemployed parents, such as 15-year-olds who stated respectively "*When you can't get a job, the government gives you money until you can*" and "*It helps people a lot. It gives them money when they don't have a job.*"

A minority of adolescents emphasized the stop-gap nature of the program. One 17-year-old explained, "*They give you money to help you until you get back on your feet.*" Finally, a few adolescents emphasized the low level of assistance, as did a 15-year-old whose mother works and does not get welfare: "*It's a joke, it helps you with child care, but the money is a joke.*" This sentiment is echoed by a 17-year-old daughter of a welfare recipient, "*It's a small amount of money given to people who are unable to work.*" A small proportion of girls took a more disparaging view of the program and its recipients. A 17-year-old with a job said: "*It takes money from people who have jobs and gives it to people who don't.*" One 16-year-old saw a direct link between welfare reform and the irresponsible practices of recipients: "*They are going to stop [welfare] because young black teens have all these babies.*"

Overall, girls from welfare and nonwelfare households used very similar constructs to define welfare. One exception was that girls in nonwelfare households were marginally more likely to mention that welfare was particularly targeted to helping children.

Table 1. Adolescents' open-ended definitions of welfare, coded into 9 nonexclusive categories.

What is welfare, what does it do?	Entire Sample N=302	Nonwelfare Households N=143	Welfare Households N=155
Helps people	98	99	98
Helps the unemployed	45	44	46
Helps children	40	46+	36
Helps families	20	20	20
Link to other government programs	11	11	12
Short-term	11	12	11
For families without a father/husband	1	1	1

Derogatory comment about welfare	4	6	3
Provides inadequate help	3	2	3

Note. Numbers are percents. Open-ended responses were coded categorically into 9 non-exclusive categories; thus, each response could be coded as more than one category. + $p < .10$ difference between girls in welfare versus nonwelfare households.

Not surprisingly, given their widespread exposure to welfare receipt, these girls exhibited a broad familiarity with the general purpose of welfare. One might assume that they would also be quite sophisticated about welfare requirements and benefits, understanding what they need to do to get a check, and how much money they would receive. We further explored adolescents' knowledge of welfare by asking them about the following six basic program rules and about grant amounts:

To get welfare, or to stay on welfare, is it a rule that a person must:

- Get a job or always be looking for a job?
- Identify the father of her child/children?
- Be single and unmarried?
- Leave welfare after two years, no matter what?

For a teen to receive welfare herself, is it true or false that:

- She must live with her mother/guardian?
- She must stay in school?

How much money per month does welfare pay to:

- A woman with 1 child?
- A women with 2 children?

These are fairly basic questions about AFDC as it operated in Illinois during 1996, reflecting both federal requirements and state waivers. With few exceptions, Illinois required recipients to develop and implement a plan to secure a job, and to cooperate with paternity actions and child support collection. Marital status was not relevant to eligibility, and there was no two-year time limit on receipt (except for women whose youngest child was age 13 or above). Adolescent mothers were required to live with a parent and stay in school in order to receive assistance. Finally, the standard welfare payments were \$278 for a woman with one child, and \$377 for a women with two children; responses to these items were considered correct if they were within a \$50 range surrounding the actual amount.⁴

Table 2 shows the proportions of adolescents who answered each question correctly. For each of the basic rules, between 50% and 72% of the adolescents answered correctly⁵. Girls' knowledge of the rules pertaining specifically to adolescents, that is whether teens must attend school and live with a parent, was not greater than their knowledge of the more general welfare regulations pertaining to paternity establishment, marital status, work requirements, and time limits. Girls were much less knowledgeable about the benefit levels, with only 26% to 31% knowing the approximate amount welfare pays to mothers and children. Interestingly, incorrect answers to these items were generally too low rather than too high, averaging just under \$200 for a mother with one child, and just over \$300 for a mother with two children. In addition, it is

noteworthy that girls from welfare households did not exhibit significantly greater knowledge than their peers from nonwelfare households.

Table 2. Percent of adolescents who correctly answered questions concerning basic welfare rules and grant amounts.

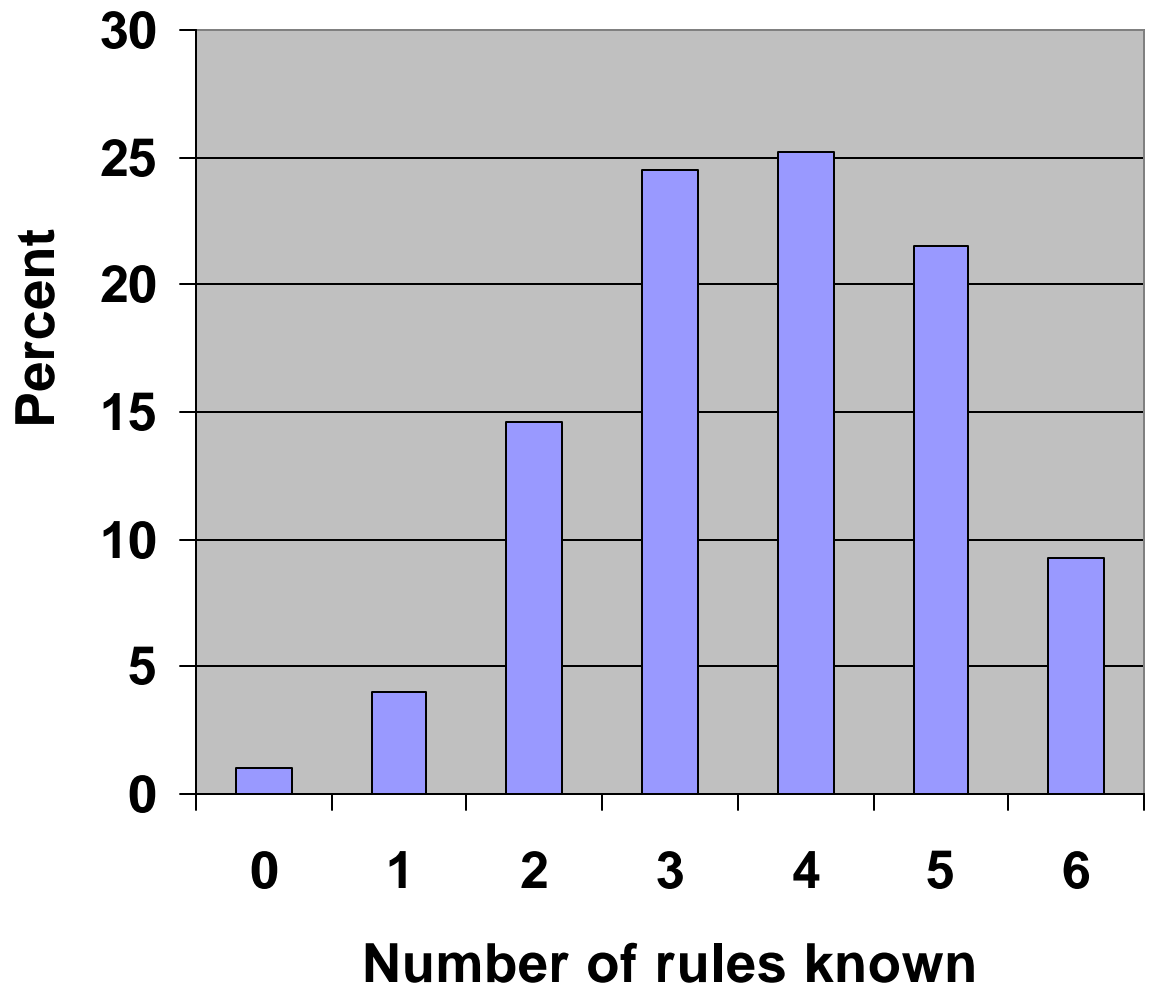
	Entire Sample N=302	Nonwel fare Households N=143	Welfare Households N=155
Get a job	53	57	50
Identify father	50	52	48
Be single	72	76	69
Two year time limit	70	70	70
Teens live with mother	56	55	55
Teens stay in school	70	66	74
Grant amount one child	31	28	35
Grant amount two children	26	24	27
Number correct out of 6 rules	3.71	3.77	3.66
Number correct out of rules and amounts	4.52	4.57	4.49

Note. Numbers in all but the last two rows are the percent answering that item correctly. The first six items were in a yes/no format, thus 50% correct is expected by chance, and greater than 56% correct is statistically different from chance. Grant amount items were open-ended and were coded as correct if they were within a \$50 range of the actual amount. The last two rows contain the average number of items correct out of the 6 basic rules and the 8 basic rule/grant questions, respectively.

Given that half or more of the adolescents were correct for each of the rules, we hypothesized that there might be a group who was very well informed, and one that was significantly less knowledgeable. Figure 1 presents summary results for adolescents' knowledge of basic welfare rules, showing the proportion of girls who answered 0, 1, 2 etc. of the welfare rules questions correctly. The data indicate that few girls, about 20%, knew little about basic welfare rules, answering two or fewer items correctly; half of the girls had fair knowledge, answering 3 or 4 items correctly; and 30% had more extensive knowledge, knowing all or nearly all of the basic rules. On average, girls answered less than 4 of the basic 6 rules correctly. When we include the two items concerning grant amounts, the pattern of knowledge does not change significantly (data not shown); most girls in this sample appear to have a fair, but not extensive knowledge of the basic rules and grant amounts of welfare.

Figure 1. Percent of adolescents who correctly answered questions about welfare rules.

Adolescents' knowledge of basic welfare rules



Causes of welfare receipt

The second area of inquiry concerns why people receive welfare: What are the primary causes of welfare receipt among girls' social networks? We assessed girls' views by reading nine statements and asking them to respond "yes" or "no" to whether each explained why some people they know go on welfare. These proposed descriptions encompass common structural and behavioral explanations for poverty and welfare receipt, such as the paucity of available jobs, child care, or skills to secure a living-wage job, as well as reasons related to personal choices or characteristics, such as wanting to stay home with children or the lack of a work ethic. After

responding “yes” or “no” to each of these statements, adolescents were then asked to select the *main* reason that people they know go on welfare. The nine reasons include the following:

- They don’t have the skills or education to get a job
- They are sick or disabled
- They lost their job
- They don’t have anyone to watch their children if they work
- They are too lazy to work
- They want to stay home and raise their children
- They get medical insurance on welfare
- There aren’t any good jobs
- Employers don’t give black people good jobs

Table 3 presents the proportion of girls agreeing with each proposed reason, and indicates that the majority agreed with most of the proposed explanations, including both structural and personal reasons for going on welfare. The only explanations which were not endorsed by the majority of adolescents were the lack of good jobs, and employer racial discrimination. Several of the explanations showed differing patterns of endorsement from girls living in welfare and nonwelfare households. Girls in nonwelfare households were more likely to believe that people go on welfare because of laziness or a need for medical insurance, and were less likely to think that a lack of good jobs in the local economy was a primary causal mechanism.

A different pattern emerges when we consider the girls' views of the most important or primary reason that people they know go on welfare. A large minority of girls, 43%, endorsed laziness as the primary cause of welfare receipt. One 15-year-old stated that welfare is “*a cheap way of not working; you just sit and collect money and food stamps,*” while a 17-year-old daughter of a welfare recipient noted, “*I never want to be on it. It’s for lazy people who don’t want to work.*” Fully half (50%) of the girls from nonwelfare households, and 37% from welfare households, agreed that this was the primary reason for welfare receipt. The second most common response, endorsed by 15% of the adolescents, was a lack of adequate education or job skills, a response which was more frequent among girls from welfare versus nonwelfare households. For example, one girl defined welfare as “*income for people who are out of work or disabled or who can’t find a job,*” while another stated, “*they give it to people with kids also they don’t have an education to work.*” None of the other responses received nomination by more than a handful of adolescents as being the primary explanation for welfare receipt.

Table 3. Adolescents' opinions of why people they know go on welfare.

Do some people you know go on welfare because...	Proportion teens agreeing with reason				Proportion teens naming item as most important reason			
	Entire Sample N=	(% yes)		Entire Sample N=	(% main reason)		Entire Sample N=	
		Non welfare Hhs N=	Welfare Hhs N=		Non welfare Hhs N=	Welfare Hhs N=		
No skills or education	70	69	71	21	15*	25		

Sick or disabled	63	66	61	3	3	3
Lost their job	70	71	68	8	7	9
No childcare	59	59	59	7	8	7
Too lazy	73	80*	68	43	50*	37
Want to stay home	65	63	68	8	8	9
Need medical insurance	52	59*	45	2	4+	1
No good jobs	40	34*	45	6	6	7
Discrimination against Blacks	20	21	20	1	0+	2

Note. Numbers in columns 2-4 represent the percent of adolescents who agreed that each item represents a reason some people they know go on welfare. Numbers in columns 5-7 represent the percent of adolescents who stated that each item was the main reason people they know go on welfare. * p<.05, +p<.10 difference between girls in welfare versus nonwelfare households.

Effects of welfare on recipients and children

Next, we asked girls about their views concerning the effects of welfare on recipients and children using three questions that tapped into common political rhetoric and beliefs:

- Do you think that having welfare available makes people lazy and not want to work?
- Do you think that welfare should force people to find a job after a certain amount of time?
- Do you think welfare makes children learn that they won't have to work when they grow up?

Consistent with the prevalent view that personal deficiencies are a primary cause of welfare receipt, adolescents also appear to believe that welfare discourages personal productivity, decreasing employment and increasing laziness among recipients. As seen in Table 4, 77% of the adolescents agreed that welfare leads to laziness, slightly more for nonwelfare versus welfare households. An even greater proportion, 86%, endorsed work requirements for welfare recipients. Interestingly, however, far fewer adolescents extended these negative behavioral effects down to their own generation: only 38% agreed that welfare inculcates a poor work ethic in children.

Table 4. Adolescent agreement with proposed effects of welfare on recipients and children.

Do you think that welfare...	Entire Sample N=302	Nonwelfare Households N=143	Welfare Households N=155
Makes people lazy	77	82+	74
Should require work	86	88	85

Instills weak work ethic in children	38	43	35
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Note. Numbers are the percent of adolescents who agreed with each item (% answering yes).
+ p<.10 difference between girls in welfare versus nonwelfare households.

Knowledge of welfare reform changes

As a final area of inquiry, we discussed welfare reform proposals with the adolescents. First, we asked the teens what they knew about proposed welfare reforms being discussed at both the state and national levels: whether they had heard of proposed changes, and what these changes were. At this point in the political process, debate was centered on the final bill, which was signed in the summer of 1996 by President Clinton. The main aspects of this bill include a discontinuation of the entitlement to welfare, a 5-year lifetime limit, work requirements after 2 years, residency and school requirements for adolescent mothers, and restrictions on immigrant eligibility. Results of adolescents' knowledge of the proposed reforms are presented in Table 5.

Table 5. Adolescents' knowledge of pending welfare changes, with open-ended descriptions coded into 11 non-exclusive categories.

Have you heard anything about these changes [to welfare rules]? What are these changes you've heard of?	Entire Sample N=302	Nonwelfare Households N=143	Welfare Households N=155
Heard about proposed changes (% yes)	75	71+	80
Ending welfare	32	29	35
Decreasing payments	1	3*	0
Time limits	15	14	15
Work requirements	14	14	14
Family cap	16	13	19
Teenagers ineligible	4	5	4
Teen residence requirements	0	0	1
Father identification requirements	1	0	1
Ending/cuts in other programs	10	11	9
Changing other programs	6	5	7
Other limits	3	2	3

Note. Numbers in the first row represent the percent of adolescents who had heard about pending welfare changes. Open-ended responses to what the changes entailed were coded into 11 nonexclusive categories; the final 11 rows include the percent of adolescents who mentioned each category. * p<.05, +p<.10 difference between girls in welfare versus nonwelfare households.

The majority (75%) of adolescent respondents had heard about proposed changes to welfare rules, with a somewhat higher level of awareness among girls in welfare households. However, the accuracy of their knowledge of proposed reforms varied widely. One-third of the teens thought that welfare was ending completely. A 17-year-old whose mother receives welfare said, "Next year there will be no welfare." A 15-year-old daughter of a recipient reported, "After October no more people will get welfare. It will be cut off." These views may reflect a

misunderstanding of President Clinton's promise to "end welfare as we know it," or the 1995 Illinois law which stated a deadline to phase out (but replace) AFDC in Illinois. A few adolescents wrongly stated, as did a 15-year-old, that "*They are going to stop giving it to teenagers.*" A minority of respondents, about 15%, mentioned family caps, "*If you have another baby you won't get any more money,*" time limits, "*They are shortening the length of time a person can receive welfare,*" or work requirements, "*They're cutting young girls and older people off if they don't get a job.*" Almost none of the respondents mentioned teen residence requirements or paternity establishment, although this might be because these provisions were already in place in Illinois at the time of the survey (although only half of the girls knew these rules, see Table 1 above). Overall, while most of the girls had heard that significant changes in welfare policy were on the horizon, they often displayed grossly incorrect knowledge of the specifics.

Views on welfare reform effects

Finally, we asked adolescents whether they thought that the elimination of welfare eligibility for adolescent mothers would alter adolescent sexual and childbearing behaviors (see Table 6). Overall, half of the girls thought that welfare's discontinuation would produce significant change. When asked whether they themselves would change their sexual behaviors if welfare were ended for teenagers, 47% of the girls concurred, with the vast majority of this subgroup stating that they would be more careful about sexual intercourse and the use of contraception. The other 53% of girls said they would not change their behaviors, with nearly 40% offering their abstinence as an explanation, and 14% stating that a lack of welfare availability simply would not change their sexual practices. A significantly greater proportion of girls in welfare versus nonwelfare households stated that they would change their behavior. As more of these girls are sexually active and thus at risk for childbearing, they may be more likely to see a greater need to reevaluate their vulnerability to pregnancy in the face of welfare discontinuation.

Similarly, half of the girls believed that ending welfare eligibility for adolescents would alter childbearing or sexual practices for adolescents in general. Explanations for these beliefs were diverse. Nearly one quarter (23%) of the adolescents argued that welfare income was a significant incentive for childbearing, such as the view of an 18-year-old, "*All they want is the check. If no money, no babies,*" or a similar statement by a 17-year-old, "*A lot of them have babies just to get the free money.*" Another quarter (23%) argued that a lack of financial resources for childrearing would lead to a decrease in births, such as the explanation from a 17-year old mother, "*There would be no money to take care of the children.*"

In contrast, the other half of the adolescents did not connect welfare and adolescent childbearing, providing a variety of explanations, like a 15-year-old who stated: "*Welfare is not birth control. That does not stop people from having babies.*" A 16-year-old asserted "*Welfare has nothing to do with it. It's about sex and boys.*" Others offered their views on alternate means of support, as did a 15-year-old mother who suggested that "*They would just work,*" and a 17-year-old who is currently pregnant, and whose mother receives welfare, who stated "*They would still have [babies] if they have to beg [to get money].*" Another 17-year-old, a teen mother from a welfare family commented: "*Welfare was not helping anyway.*" None of these explanations differed in prevalence between girls from welfare versus nonwelfare households.

Table 6. Adolescents' views on whether discontinuing welfare for adolescent mothers would change their own and other teens' sexual and childbearing behaviors: open-ended responses coded into exclusive categories.

	Entire Sample N=302	Nonwel fare Househ olds N=143	Welfare Househ olds N=155
If welfare ended, R would change sexual behaviors (% yes)	47	41*	52
Yes: would not have sex	5	4	6
Yes: would use contraception	19	15+	23
Yes: would be more careful	22	20	23
Yes: would get an abortion	1	1	0
Yes: other	1	0	1
No: don't have sex	39	44	35
No: wouldn't care	14	15	13
If welfare ended, would decrease teen births (% yes)	50	52	49
Yes: no way to support baby	23	22	23
Yes: would no longer get money	23	25	21
Yes: other	5	4	5
No: would still have sex	12	13	12
No: would still want baby	5	6	5
No: welfare is not cause of having baby	12	12	12
No: will get other financial support	6	5	7
No: immaturity/irresponsibility is cause	3	3	3
No: other	12	11	14

Note. Open-ended explanations for why or why not respondents and other teens would change their sexual and childbearing behaviors in the face of a discontinuation of welfare, coded into exclusive categories. Numbers represent the proportion of adolescents mentioning each explanation. + $p < .10$ difference between girls in welfare versus nonwelfare households.

Discussion

A number of strong themes emerged in this description of urban adolescents' views and opinions of welfare and recipients. While they have been widely exposed to welfare receipt within both their families and their social networks, these girls demonstrated only moderate knowledge of welfare rules, placed a strong value on work to support one's family, and portrayed a disdain for the reasons people receive welfare. Adolescents residing in welfare families were not markedly different from their nonwelfare peers, perhaps due to the widespread exposure to welfare shared by nearly all of the adolescents in this sample.

In sum, the views of these girls run contrary, in almost all respects, to what one would expect given the rhetoric and assumptions of the welfare reform debates. Contrary to expectations of poor girls' expertise in the rules and regulations of welfare, most of these girls had only a fair knowledge of the basic requirements and grant amounts of welfare in their state.

They also lacked information on proposed reforms of welfare policy, and some of their assumptions were blatantly misguided.

More significant, perhaps, was the negative, even harsh view that many girls had concerning the reasons for welfare receipt. When given rein to define welfare, most girls offered a neutral or positive description, often mentioning that welfare was a safety net for children and unemployed mothers. However, when asked to explain the causal factors that led individuals to access welfare, girls' views were much more negative. While most adolescents acknowledged that structural factors such as a weak job market or lack of childcare services, or personal characteristics such as a disability or low educational preparation, were important causes of welfare receipt, nearly half of the girls saw personal laziness as the primary cause. Moreover, most believed that welfare receipt encouraged irresponsibility in parents, and that policy makers should require welfare recipients to work.

In contrast to their views of adult behavior, adolescents' opinions on welfare's effects on children and youth were much less severe. Only a minority believed that welfare instills a weak work ethic in children, and half believed that drastic limitations to welfare availability would significantly alter their own or other adolescents' sexual and childbearing behaviors.

While at first glance these views seem contradictory (welfare is an important safety net, but is due to and encourages irresponsibility in parents while having few effects on children; thus work requirements and other restrictions are reasonable), they actually can be seen as quite similar to popular political beliefs. While many legislators state a continued need for a short-term safety net, they also agree that for the most part, welfare should be a stepping stone to employment and self-sufficiency, which should be encouraged through work requirements and related policies.

Summary and implications

One of the main goals of welfare reform policies is not simply to change the behaviors of current recipients, but rather to dissuade future generations from initiating a life of long-term welfare receipt. By changing the focus away from welfare as a way of life and toward its role as a stepping-stone on the path to employment and "responsibility," many hope that these "signals" will divert young people from entering the welfare system in the first place. In fact, some believe that these signaling effects—the psychological effects of new rules on discouraging entry into welfare by new cohorts of young women—will have, rather than time limits and work requirements, the most important long-term impacts of welfare reform (Nathan and Gais, 1998). In some respects, the results presented here might offer encouragement for those who hope that poor urban girls, a primary population at high risk of long-term welfare dependency, will receive and incorporate the "signals" of welfare reform. One could argue that these adolescents are professing the very views that reformers would wish them to hold. Although they see welfare as having a place in society as a safety net for women and children, they also express disdain for many welfare recipients and show support for work requirements.

Comparing these findings to accounts of adult welfare recipients shows us that these youth hold more negative views of welfare recipients and possibly more optimistic views of reforms than comparable samples of adults (see e.g., Burton et al., 1998; Jarrett, 1996). These adolescent views may reflect acceptance of the consistent public criticism of welfare that characterized the welfare reform debate, or they may simply indicate typical adolescent egocentrism or optimism. They might reflect girls' desires to achieve and gain social and financial independence, or rather imply a dizzying lack of understanding of the challenges faced by many single mothers in their

disadvantaged neighborhoods. We will need more extensive and longitudinal data in order to determine whether such views will manifest in an increased self-sufficiency in adulthood for these impoverished urban girls.

Endnotes

¹ Although it is very difficult to soundly verify household vacancy, we used numerous methods to access all occupied dwelling units. At least 4 personal attempts were made at different times of day, in addition to neighbor contacts. Census data reveal a strong correlation between Census rates of unoccupied dwelling units and the proportion of households unscreened by census block, thus supporting our presumption of vacancy for these households.

² These included cases in which the household was approached but no one was at home, the teen or caregiver were not at home or not available, or an appointment was made but then broken and not rescheduled prior to the completion of the fielding.

³ Responses to all open-ended questions were coded into categories by a team of two coders who had first been trained to 90% reliability using pilot data. Each of the two coders independently coded each response; they then compared codes and discussed and came to consensus on any disagreements. Interrater reliability for all of the open-ended items reported here averaged 95%.

⁴ So, for example, the correct welfare grant amount for a woman with one child was \$278; any adolescent who answered between \$251 and \$300 was considered correct. Similarly, a range of \$351 to \$400 was considered correct for a woman and two children.

⁵ Given that these were yes/no questions, one would expect 50% of the girls to answer correctly simply by chance. Thus, only when more than 56% of the sample was correct did this represent a greater proportion than one would expect by chance.

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