Welfare, Poverty, and Financial Strain
In Urban African American Families with Adolescent Daughters

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Abstract

Using a representative sample of African American adolescent girls in impoverished urban neighborhoods in Chicago, we consider income-related predictors (poverty, financial strain, welfare receipt, and welfare exposure) of adolescents' job preparation and nonmarital childbearing risk. The most consistent predictor is maternal financial strain, linked to poor adjustment in all arenas of adolescent functioning. Maternal welfare receipt predicts higher school grades in youth, but welfare exposure is related to lower grades and greater pregnancy experience. We discuss implications for families as federal welfare reforms alter the income sources and financial situations of many poor families.

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The passage of the new federal welfare law in 1996 (the Personal Responsibility and Work Opportunity Reconciliation Act, PRWORA), which many consider the most significant change in social policy in a half century, was predicated on assumptions concerning the effect of welfare receipt and availability on women and children. In particular, supporters of the new tougher welfare rules argue that the previous welfare system led to intergenerational dependence on the government by encouraging nonmarital childbearing and discouraging employment and successful preparation for work (Besharov & Fowler, 1993; Mead, 1992; Murray, 1984). Youth growing up in welfare-reliant families were thought to incorporate patterns of a weak work ethic, poor job preparation, and irresponsible sexual behavior into their behavioral repertoire by late adolescence (Becker, 1996).

In this new era of rapidly declining welfare rolls, scientists have increased their efforts to document the influence of welfare receipt on the functioning of children and parents. Some worry that families leaving welfare may experience increased hardship, financial difficulties, and stressors, thus harming the development of their children. While monthly welfare payments might provide a modicum of financial stability to poor families, poverty and financial strain decrease the economic and psychological resources available for children, predicting poor child development in cognitive, social, and emotional realms (Chase-Lansdale, 1999; Conger, Conger, & Elder, 1997; Conger & Elder, 1994; Duncan & Hoffman, 1988; McLoyd, 1998; Zill, Moore, Smith, Stief, & Coiro, 1995). On a broader level, impoverished communities also have negative impacts on children and youth. Adolescents in social networks with high rates of welfare receipt and joblessness might suffer from a lack of productive role models, employment opportunities, and responsible behaviors to support their healthy development (Sampson, 1991; Wilson, 1987; 1996).

The present study examines these four potential influences on adolescent functioning--welfare receipt, poverty, financial strain, and social network welfare receipt, using survey data on a representative sample of African American adolescent girls living in impoverished urban neighborhoods. We focus on poor adolescent girls in this study because they are the population of interest in regards to the effects of welfare and welfare reform. While boys' sexual activity and employment expectations may also be influenced by welfare and poverty experiences, boys are not the targets of welfare reform policies in the same way that girls are, and the routes of influence may be different. Furthermore, we focus on the developmental outcomes most often hypothesized to be linked with welfare receipt: preparation for employment, measured by academic achievement, behavior problems in school, and work orientation; and early nonmarital childbearing risk, measured through nonmarital sexual and pregnancy experiences. These two factors are highly correlated with future welfare dependence and long-term poverty for young women (Bane & Ellwood, 1983).

Background

Influences of Poverty, Financial Strain, and Welfare on Preparation for Employment

Numerous studies in the past decade have considered the economic and environmental predictors of school success and job preparation in adolescents. Overall, the evidence supports the notion that poverty and financial strain are detrimental for children's cognitive development

and school functioning, but findings on the effects of welfare receipt are inconclusive and contradictory (Duncan & Hoffman, 1988; McLoyd, 1998).

Poverty and school outcomes. A growing body of literature outlines the deleterious effects of poverty on child and youth development, including academic achievement and school behaviors (see Chase-Lansdale, 1999; Chase-Lansdale & Brooks-Gunn, 1995; Duncan & Brooks-Gunn, 1997; Huston, 1991; and McLoyd, 1998 for summaries and edited collections). Children growing up in impoverished households receive less emotional and cognitive stimulation, are more likely to suffer health problems that interfere with cognitive development, and perform more poorly academically compared to their counterparts from more well-off families (Butler, 1990; McLanahan, 1985; McLoyd, 1998; Smith, Brooks-Gunn, & Klebanov, 1997; Teachman, Paasch, Day, & Carver, 1997; Zill, Moore, Smith, Stief, & Coiro, 1995). Poor children also generally have access to lower quality schools and fewer enriching after-school and summer activities (Entwisle & Alexander, 1992; Furstenberg, Cook, Eccles, Elder, & Sameroff, 1999). All of these deficits leave poor youth less prepared and competitive for adult employment opportunities (Wilson, 1987; 1996).

Financial strain and school outcomes. Although household income is obviously an important indicator of the financial resources and economic stability of a household, it does not take into account more personalized aspects of economic pressures and how a family functions with the income it has. Families' experiences of a significant loss in income, income instability, or continuous inadequate resources also predict worse school functioning for youth (Conger, Conger, Elder, Lorenz, Simons, & Whitbeck, 1992; Conger, Conger, Elder, Lorenz, Simons, & Whitbeck, 1993; Conger et al, 1997; Kalil & Eccles, 1998; Pittman & Chase-Lansdale, 1999). Such experiences are often operationalized through the concept of financial strain, a measure of an individual's experiences of financial pressures and lack of resources (McLoyd, Jayaratne, Ceballo, & Borquez, 1994). This concept taps into an individual's perception of her financial situation (e.g., having enough money for the things you should have), as well as experiences derived from inadequate income or money management (e.g., having to borrow money to pay bills, running out of money before the end of the month). As such, the experience and influence of financial strain are not completely parallel with those of income or poverty, and financial strain has been found to predict youth outcomes net of income poverty. Most of this research, however, has been done with rural white families experiencing rather sudden loss of income, not with the long-term urban poor.

Welfare and school outcomes. Research considering the influence of family welfare receipt on youth school outcomes is much less consistent. In fact, contrary to political claims, some recent studies have found welfare receipt to predict better school performance or higher grade completion, especially for African American youth, controlling for other demographic characteristics (Butler, 1990; Kalil & Eccles, 1998; McLanahan, 1985; Peters & Mullis, 1997). Although no sound explanations have been provided for this finding, stability could play a role. For African Americans, who are significantly more likely than whites to live in long-term, deep poverty, welfare may provide a consistency of income (albeit at a very low level) that allows families more economic stability and less economic stress. Few studies have been able to address this, for they lack behavioral or psychological measures of financial strain or money management.

Two studies supply some support for this hypothesis. Butler (1990) considered the effect of the generosity of state welfare payments on children of unmarried mothers, and found that the availability of higher welfare benefits related to higher educational attainment in a national

sample of young adults. Similarly, Kalil and Eccles (1998) found that families' receipt of welfare related to higher academic goals among poor urban youth, whereas economic strain, signaling inadequate or inconsistent economic resources, related to lower achievement.

Other studies have found positive effects of welfare on African Americans but negative effects on whites. Both McLanahan (1985) and Peters and Mullis (1997) found family welfare receipt during adolescence to predict lower adult educational attainment for whites, but higher for African Americans. Finally, some research indicates that long term receipt of government aid appears to have detrimental effects on school outcomes for African American youth, while current use does not (Guo, Brooks-Gunn & Harris, 1996).

Social network welfare receipt and school outcomes. Less attention has been devoted to arguments that joblessness and welfare receipt within the social networks of youth affect job preparedness and school success. A plethora of recent studies has addressed the influence of neighborhoods on youth outcomes (for a recent edited volume, see Brooks-Gunn, Duncan, & Aber, 1997), finding that youth in highly disadvantaged neighborhoods do worse than their counterparts in more affluent communities on measures of school functioning and academic success (e.g., Brooks-Gunn, Duncan, Klebanov, & Sealand, 1993; Crane, 1991; Quane & Rankin, 1998). However, most neighborhood studies use measures of poverty, racial make-up, child-adult ratios, and/or male joblessness as indicators of community disadvantage, and have not focused enough on welfare receipt among neighborhood families.

In addition, such research rarely focuses on the social networks in which youth are embedded, instead using census tracts as a proxy for the social context of adolescent development (Brooks-Gunn et al., 1993; Chase-Lansdale & Gordon, 1997; Jencks & Mayer, 1990). However, other research indicates that youth, especially older adolescents, may spend significant time outside their immediate neighborhoods, in school, work, or social activities (Furstenberg et al., 1999; Newman, 1999). Similarly, parents may use varying levels of knowledge, effort, and resources to access more prosocial networks for their children, regardless of where they live (Furstenberg et al., 1999; Kuta, Chase-Lansdale, & Coley, 1999). Thus, the evidence points to the importance of addressing youth's exposure to welfare and joblessness within their social networks in addition to, or in lieu of, their neighborhood environments (Moore & Chase-Lansdale, 1999). Such networks can include their peers and age-mates in addition to adults and families that they know and associate with (Shuart & Lewko, 1988). To date, little research has directly addressed this issue.

Influences of Poverty, Financial Strain, and Welfare on Nonmarital Childbearing Risk

In addition to inadequate schooling and employment preparation, the risk of early nonmarital childbearing is a primary inhibitor of the long-term success and independence of young women. Nonmarital adolescent childbearing is also a primary risk factor for long-term welfare dependency (Bane & Ellwood, 1983). Extensive research has considered the predictors of early and nonmarital parenthood, and again, the evidence suggests that poverty is a strong contributor to negative outcomes, but that links with welfare receipt are less strong (see Coley & Chase-Lansdale, 1998, and Moffitt, 1998 for overviews).

Poverty and adolescent sexuality and pregnancy.

Numerous studies have found that poor adolescent girls initiate sex at earlier ages, and are more likely to become pregnant than their more well-off counterparts (Alan Guttmacher Institute, 1994; Brewster et al., 1993; Cherlin, Kiernan, & Chase-Lansdale, 1995; Hogan & Kiagawa, 1985; Ku, Sonenstein, & Pleck, 1993; Maynard, 1995). Girls living in poverty are

likely to suffer from stunted opportunities and choices, and thus might not view the risk of early or unwed parenthood as particularly problematic. Similarly, girls in poor families and communities are likely to be surrounded by many single-mother families and thus have ample models of unwed childrearing.

Financial strain and adolescent sexuality and pregnancy. To our knowledge, none of the major studies of financial strain and economic pressures have considered adolescent sexuality outcomes (but see Pittman & Chase-Lansdale, 1999). Considerations of other behavioral outcomes have found that financial strain predicts greater internalizing (Conger et al., 1994; Lempers, Clark-Lempers, & Simons, 1989; Moore, Coley, & Chase-Lansdale, 1999) and externalizing problems (Conger et al., 1992; Conger et al., 1993; Conger et al., 1994).

Welfare and adolescent sexuality and pregnancy.

Like studies of welfare and academic achievement, research on welfare and nonmarital childbearing has included a number of measures and models, considering links between welfare receipt, level, and availability, and adolescent or nonmarital sexual experience, pregnancy, and childbearing. Overall, the growing consensus appears to be that welfare has a small, somewhat variable, but positive relationship to nonmarital childbearing (Moffitt, 1998). However, a number of caveats are in order. First, the evidence shows a stronger relationship between welfare availability or levels and nonmarital childbearing for white women than for African American women. Second, there is a greater proportion of null results in studies which focus on adolescents. For example, Moore and colleagues (Moore, Morrison & Glei, 1995) found no effect of state welfare benefit levels on adolescent sexual experience, while others (Acs, 1993; An, Haveman & Wolfe 1993) have found no effect of state benefits on adolescent nonmarital childbearing. Still other studies have found a positive effect of benefit levels on early unwed childbearing for whites, but no effects for African Americans (Lundberg & Plotnick, 1995; Ozawa, 1989). Such differences may be due to differing patterns of urbanization, or other unmeasured factors (Moffitt, 1998).

Social network welfare receipt and adolescent sexuality and pregnancy. Like the neighborhood research which considers youth academic outcomes, research has found consistent links between community disadvantage and early sexual initiation and adolescent childbearing (Coulton & Pandey, 1992; Crane, 1991; Hogan & Kitigawa, 1985; Ku, Sonenstein, & Pleck, 1993). However, once again such research rarely separates out the effects of community or social network welfare receipt from more general poverty or disadvantage. One study that took this perspective found that the proportion of adult social network members receiving welfare predicted higher risk of adolescent pregnancy for African American girls (Moore & Chase-Lansdale, 1999).

Summary

Given the time limits and work requirements of the new federal welfare laws, it is likely that in the future, few children will spend their entire childhood in a welfare family. Nevertheless, documenting links and examining explanatory processes between both family and community welfare receipt and child development remains an important task. In addition, it is necessary to address the impact of other related factors, such as poverty and financial strain, that may play an even more central role as families leave welfare for employment and other sources of support that may be less stable than welfare. Little research has considered the competing influences of these related factors on child and youth development. In this work we test a model of the influence of family welfare receipt, poverty, financial strain, and network welfare receipt

on adolescent functioning in the realms of employment preparation and nonmarital childbearing risk.

Methods

Data for this study 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. Targeted families included households with an adolescent girl aged 15-18 and a primary female caregiver. While the majority of caregivers in the sample (84%) are biological mothers, others are grandmothers, aunts, sisters, and occasionally nonrelated adults who fulfill the primary caregiving role for the daughter. Hereafter we refer to these women as "mothers."

It is important to underscore that this sample was drawn from severely disadvantaged neighborhoods. According to 1990 Census records, within the census blocks comprising the three neighborhoods, the median household income was just over $12,000, with 48% of all people and 64% of all children living in households with incomes below the federal poverty line. Ninety-seven percent of the population was African American. Forty percent of the families received public assistance, and 78% of the children lived in female-headed households. Less than half of the adults were employed or had a high school degree. Thus, even compared to other urban samples, our sample is drawn from highly impoverished neighborhoods.

Sampling

The sample was derived through a randomized block quota technique designed to create a sample which is representative of the population under study, that is 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 of 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 to screen, neighbor verification, and census data examination[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). Participation was refused by either the adolescent or the mother in 4% of the households. The remaining 35% of the identified daughter/mother pairs did not participate prior to the completion of fielding[2].

In this study, we restrict our sample to the 248 mother-daughter pairs in which the daughter has resided with the mother for her entire life and the mother provided welfare receipt and income information[3]. This is necessary in order to consider the family's welfare history for the entirety of the daughter's lifetime. Within this subsample, 94% of the mothers are biological mothers of the adolescents, while 4% are grandmothers and 2% aunts. The omitted sample does not differ significantly from the subsample under study in any of the variables considered in these analyses.

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 girls in the FIC sample completed SAQs) for the daughters. Mothers were paid $20 for a completed interview, and teens were paid $20 for the interview and $10 for the SAQ. The variables used in the current analyses were reported by both mothers and daughters through numerous close- and open-ended questioning techniques.

Measures

Demographic variables. Previous research has repeatedly documented the myriad family characteristics which are associated with poverty. Many of these characteristics also predict child functioning; therefore we control for their influence in our statistical analyses. Control variables include Teen Age, Mother Age, mother level of education, measured through two dummy variables indicating whether the mother had received a high school degree or equivalency (Mother High School) or whether she had post-high school education (Mother More Than High School; less than high school is the omitted category), and mother marital status, measured through two dummy variables indicating whether she is currently Married or is Cohabiting with a partner (single is omitted). All of the demographic control variables were reported by mothers. Table 1 presents mean values for all of the variables used in the multivariate analyses. The teens in this sample average 16 years old, and mothers average 40 years. Almost one third of the mothers have not completed high school, 44% have a high school degree, and one quarter have further education. Eighteen percent of the mothers are cohabiting with a partner, and a similar proportion (17%) are married.

Insert Table 1 about here

We employ the following measures of the families' and communities' economic well-being and welfare use.

Income-to-needs. The income of the household was reported by the mother through a detailed process of listing each member of the household, and then reporting each member's income from a variety of sources, including employment, welfare, food stamps, Social Security Income, unemployment benefits, child support, informal employment, and other sources. To compute income-to-needs variables, the income of the entire household (minus food stamps and other in-kind support, not included in the federal poverty guidelines), was summed and then compared to the federal poverty standards for 1996 ($15,600 for a family of four), taking into account the number of people in the household[4]. Income-to-needs indicates the household's income as a proportion of the federal poverty line for that size household. As shown in Table 1, the average family income falls just at the poverty line. However, the median income-to-needs is below poverty, with 59% of the sample poor according to federal guidelines, and an additional 31% near poor, with incomes less than two times the poverty line (data not shown).

Financial strain. To assess financial strain, mothers reported on their household's economic stability through a series of 6 items asking how much difficulty the family has paying

bills; how often they have to borrow money to pay bills, put off buying something they need, or can afford to do something just for fun; whether they have enough money for basic necessities; and whether they end up with enough or not enough money left over at the end of the month (all coded on 4- or 5-level scales). These items were adapted from scales developed by Conger (Conger et al., 1994) and McLoyd (McLoyd et al., 1994). Responses were standardized and averaged to create a summary score of Financial Strain with a Cronbach's alpha of .81.

Family welfare receipt. We employ four measures of welfare receipt; two focused on the family (reported by mothers), and two on the girls' social networks (reported by adolescents). The first, Welfare Receipt, is a dichotomous measure of whether the mother receives welfare (which was formally termed AFDC at the time of data collection) for any of her children. At the time of the interview, 51% of the families received welfare.

The second measure taps into the mother's welfare history. Previous research has shown that many poor women cycle on and off welfare (Ellwood & Bane, 1983); thus welfare receipt at any given time is not necessary a good measure of the history of receipt. Mothers reported on their receipt of welfare for each year since the daughter's birth (yes/no, with a yes reported if she received welfare during any month during that year), using daughter's age and grade in school as strategies to enhance recall. Other research matching this data set to state administrative data indicates that mothers' retrospective reports match administrative records to a moderate to substantial degree (Kalil, Chase-Lansdale, Coley, Goerge, & Lee, 1998). Taking into account the adolescent's age, a variable was created measuring the proportion of the teen's life her mother had received welfare. Due to a highly U-shaped distribution, this variable was recoded into two dummy variables. Twenty-seven percent of the sample is coded as Always Received Welfare, indicating that the mother reported welfare receipt in every year of the adolescent's life. Fifty-two percent is coded as Ever Received Welfare, indicating that the mother reported welfare receipt in at least one but not all years of adolescent's life. Never received welfare, 21% of the sample, is the omitted category[5].

Social network welfare receipt. The two measures of welfare receipt among the adolescents' social networks tap into respondents' access to role models of welfare and of employment. First, adolescents were asked to list five adults outside of their household whom they knew (relatives, neighbors, friends, teachers, or others, either inside or outside of their neighborhood). Follow-up questions asked whether each of these adults was employed and whether each received welfare. The proportion of these adults who received welfare was computed, and due to an extremely skewed distribution (51% of the adolescents reported no welfare receipt among their network members), this was dichotomized into the variable Welfare in Mentors.

Adolescents were also asked three questions about welfare receipt among their broader social networks, including how many of their friends, girls they know, and families they know receive welfare (all, most, about half, a few, or none). Not surprisingly, we found less welfare exposure from friends and peers than from families. Only 9% of the respondents said that most or all of their friends receive their own welfare checks (42% said none of their friends did); numbers were 15% (24% none) for girls they know, and 26% (10% none) for families they know. These three variables were standardized and averaged to create a Welfare Exposure score.

Adolescent Functioning

Preparation for employment. Three measures of school success and psychological commitment to work ideals are included as measures of employment preparation. Adolescents reported their school grades during the most recent grading period on a scale of 1 (mostly A's) to 9 (mostly F's). This variable was recoded so that higher numbers signify better performance in school and is termed School Achievement. On average, teens reported grades of "mostly B's and C's." Previous research has found that adolescents are reliable reporters of their school grades (Gonzalez, Cauce, Friedman, & Mason, 1996).

Adolescents also reported on their experiences with various school difficulties in the past year, including how frequently they had cheated on a test, copied homework, been late to a class, skipped school, gotten in a physical fight at school or work, gotten suspended, or had their parents called in for a school meeting due to disciplinary or other problems. These items came from the National Longitudinal Survey of Youth (NLSY; Borus, Carpenter, Crowley, Daymont, et al, 1982) and the Youth Deviance Scale (Gold, 1970 and used by Steinberg, Mounts, Lamborn, & Dornbusch, 1991). Item scores were standardized and averaged to create a scale of School Problems (alpha=.70), with higher scores indicating more problems.

We also include a more psychological measure of the adolescents' work ethic, competence, and performance, termed Work Orientation. This subscale from Greenberger's Psychosocial Maturity Index (Greenberger, 1984) includes 10 items scored on a 1 (strongly agree) to 4 (strongly disagree) scale such as "I believe in working only as hard as I have to" and "I hate to admit it, but I give up on my work when things go wrong." Items were averaged into a composite scale (alpha=.73), with higher scores indicating a greater commitment to work. This scale has been found to have strong psychometric properties, with a one week test-retest reliability of .91 (Greenberger, 1984), good construct validity (Josselson, Greenberger, & McConochie, 1975), and external validity with measures of self esteem, anxiety, and academic functioning (Josselson et al., 1975; Greenberger, 1984). To our knowledge, this is the first time that such a measure, tapping a construct of adolescents' orientation and commitment to work, has been used to address the hypothesis that youth in welfare-reliant households will develop a weak commitment to work.

Nonmarital childbearing risk. Adolescents also reported on their sexual and pregnancy histories. Two dichotomous variables indicate whether teens have Ever had Sex and Ever been Pregnant. In this sample, just over half (51%) of the teens have had sexual intercourse, and just over one quarter (27%) have become pregnant.

Results

Analyses were run to address the relative strength of links between poverty, welfare receipt and exposure, and financial strain, with adolescent well-being in the realms of employment preparation and early or nonmarital childbearing risk. Before turning to multivariate analyses, we consider descriptive results in Table 1. The second and third columns present bivariate differences in the means of all of the variables under consideration for welfare and nonwelfare families. Mothers on welfare are younger, have less education, and are less likely to be married and marginally more likely to be cohabiting than mothers who do not receive welfare. Welfare mothers also report lower incomes and greater financial strain than their counterparts. Not surprisingly, they also report a longer history of welfare receipt, though it is important to note that within the sample of nonwelfare families, there is considerable experience with government support. Fifty-nine percent of the nonwelfare families have been on welfare in the past (57% were coded as having ever received welfare, while 2% were coded as always

receiving welfare, indicating a recent (within the past year) exit from the welfare rolls). Finally, girls in welfare families also have greater exposure to welfare from outside their households, both from their circle of adult mentors, and from their broader social networks.

These differences indicate that even within this poor and near-poor sample, welfare families appear to be consistently more disadvantaged than nonwelfare families. Hence, it is interesting to note that there are no significant differences in school functioning, work orientation, or sexual experience between girls in welfare versus nonwelfare families, although the former are marginally more likely to have experienced a pregnancy than the later.

Multivariate Models of Poverty, Financial Strain, and Family and Social Network Welfare Receipt

Regression analyses were used to consider the relative influences of welfare, income, and financial strain on adolescent functioning. Ordinary least square regression models were run for the continuous outcomes of school achievement, school problems, and work orientation, while logistic regressions were run for the dichotomous outcomes of ever had sex and ever been pregnant. In Table 2 we present models for the school related outcomes. For each outcome variable, two sets of regressions were run, the first with the family's current welfare status (Model A), the second with the welfare history variables (Model B). Table 3 presents similar models for the nonmarital childbearing risk outcomes.

In Table 2 we see that all of the models are significant, and the control variables generally function as expected. Older adolescents report higher grades and greater work orientation, as do daughters of more educated mothers. Unmarried maternal partners in the household are linked with lower educational performance, while single mothers have daughters with greater work orientation.

Insignificant betas for the income variable indicates that within this generally poor sample, household income does not relate to adolescent functioning. This is likely due to the truncated nature of the sample with regards to income. On the other hand, greater financial strain consistently predicts worse adolescent functioning in all employment preparation and school measures, including school achievement, school problems, and work orientation.

Consistent with previous findings, girls in welfare families report higher school grades. Consideration of model B, with the welfare history variables, indicates that this result is driven by the families who have received welfare for the entirety of the adolescent's life. In contrast, broader welfare exposure appears detrimental to adolescent school success. Welfare exposure through one's social network of friends, peers, and families predicts lower school achievement, and the beta for welfare in mentors is marginally significant in model B. Neither school problems nor work orientation are related to either family or social network welfare receipt.

Insert Table 2 about here

Table 3 presents results for the adolescents' sexual and pregnancy histories. As expected, older adolescents have greater sexual and pregnancy experiences, and girls in cohabiting households report marginally greater sexual experience. Again, income does not significantly predict outcomes in this disadvantaged sample, but financial strain does, although not as strongly as for educational outcomes. Financial strain is a marginal predictor of nonmarital childbearing risk factors. Results for welfare receipt are also less strong. Girls who report an adult mentor

who receives welfare are more likely to have experienced a pregnancy. It is important to note that this result is especially open to arguments of reverse causality, as it is certainly plausible that adolescents who have been pregnant and who are parents are likely to know other young single mothers who may themselves receive welfare as a means to support their child.

Insert Table 3 about here

Discussion

The results of this paper provide no support for the political claim that family welfare receipt leads to poor work preparation and greater sexual and pregnancy experience among adolescent African American girls in impoverished urban communities. In fact, contrary to many political claims but consistent with previous research (Butler, 1990; Kalil & Eccles, 1998; McLanahan, 1985; Peters & Mullis, 1997), girls in welfare families showed better school achievement than their peers in nonwelfare families. This positive link between welfare and school achievement was most strong when the family had received welfare for the youth's entire life.

What might explain this replicated, but rarely discussed, finding? A variety of possibilities exists. It has been suggested that within poor populations, welfare might represent a more stable and consistent source of income than is commonly gained from low-wage work (Edin & Lein, 1997). Although welfare payments provide families an extremely low level of income, they did (before welfare reform laws), nonetheless, provide a dependable and consistent source of support[6]. This consistency may allow welfare families greater stability in living arrangements and family life in comparison to a life of low-wage work, which is often short-lived and unstable. However, in this sample families on welfare reported greater financial strain than their nonwelfare counterparts.

A second possibility is that welfare might translate into time and family resources in parenting and psychological realms. Welfare mothers may have more time to spend with their children, a greater ability to provide supervision and consistent parenting, and more energy to meet the many demands of running a household than single mothers who must both work and parent. Alternately, welfare payments might bring with them various other services and types of government aid, such as Medicaid and food stamps, that help a family to function better.

Considered from the youth's point of view, welfare may also have a positive effect on adolescent school success through a negative modeling process. In other words, an adolescent who sees her own mother dependent on welfare and unable or unwilling to sustain employment might develop stronger educational goals and work habits in order to "better herself" from her mother's situation. Further work should consider these and other mediating processes in attempting to decipher the link between welfare receipt and adolescent school achievement.

In contrast to positive links between family welfare receipt and adolescent functioning, we found negative effects of girls' broader exposure to welfare. Adolescents who had social networks of peers, friends, and families who were more steeped in welfare receipt performed more poorly in school. Similarly, girls who named adult mentors who received welfare were more likely to have experienced a nonmarital early pregnancy than their peers with less exposure to welfare through their adult mentors. These findings support arguments which posit that a proliferation of welfare receipt and joblessness in a community provides poor role models for

adolescent behaviors, goals, and expectations, thus leading to poor functioning among youth (e.g., Sampson, 1991; Wilson, 1987; 1996).

The presence of welfare in adolescents' social networks might also be a proxy for greater general disadvantage or more restricted social contacts. For example, teens who participate in after-school programs or activities, or who are themselves employed, are likely to come into contact with employed adults and to associate themselves with more prosocial peers than girls who have not accessed these supportive opportunities. This process is likely to be both bi-directional and longitudinal. By being involved in school activities or working at a part-time job, adolescents are likely to have access to more prosocial networks. These networks can in turn provide additional opportunities for youth, such as information, role models, and access to other programs, which will further enhance adolescents' functioning.

While welfare showed significant but inconsistent links with adolescent functioning, the influence of financial strain was much stronger. Mothers' reports of financial strain were consistently the strongest predictor of problematic youth development in all of the presented models. Adolescents in families who struggled to pay their bills and manage on their financial resources performed more poorly in all of the academic and work related outcomes than girls in less strained families, after controlling for level of family income and other demographic factors. Financial strain also predicted greater sexual and pregnancy experiences, although these results were less strong.

The concept of financial strain can tap into numerous constructs of family resources and parental functioning. For example, the measure considers a family's lack of resources, inability to pay their bills, and inadequate access to basic necessities like housing and food. Such experiences of deprivation might be brought on by inadequate income or income instability, a lack of back-up resources or social supports to fall back on in times of need, or poor money management practices. The respondents' perceptions and broader experiences may also play a role in how they report their financial strain experiences. For example, in research considering adolescents' reports of their family's financial strain, the adolescent's feelings of relative deprivation (how well off her family was in comparison to other families in her neighborhood or city) was a significant predictor of financial strain (Moore et al., 1999).

All of these processes can help to explain the disparity in findings between income and financial strain in predicting youth outcomes. For example, income-to-needs takes into account only a family's current income, not their resource reserves, their available social support network, nonmonetary resources such as free housing or charitable contributions, nor their expenses. In contrast, financial strain taps into the family's experiences of inadequate resources and the stress brought on by running out of money or not having access to basic necessities. It is not difficult to imagine how such experiences could impact youth functioning, both directly, by providing an inhospitable environment in which to study and learn, and indirectly, through added pressures on parents and thus less supportive parenting. Further research needs to continue to explore these and other mechanisms.

It is important to reiterate the limitations of the sample in the Families in Communities survey. Given the prevalence of disadvantage in this sample, these data provided an excellent opportunity to evaluate the competing influences of family welfare receipt, welfare exposure, poverty, and financial strain on African American adolescent girls' development. However, these results can not necessarily be extended to other populations. It is possible that both family and network welfare receipt might function very differently for adolescents raised in less disadvantaged communities and for groups with greater resources and career opportunities.

Indeed, previous research which found positive links between welfare receipt and adolescent school achievement for African American youth found opposite results for white adolescents (McLanahan, 1985; Peters & Mullis, 1997). Such contrasts, as yet without explanation, could result from urbanicity, different levels of family and community resources, or differing attitudes or beliefs about welfare between the two groups. For example, white adolescents in less urban neighborhoods might be exposed to greater stigma concerning welfare receipt, or might have access to a broader array of supportive services (school programs, sports, etc.) not tied to the public aid system.

In addition, the FIC study is currently comprised of only one wave of data, and thus the relationships described here are simply correlational. As detailed above, the direction of effects are unclear for some of the findings, and there are numerous unmeasured characteristics of both youth and families which could also play an important role in the relationships unearthed here. However, the results are strengthened by the use of different reporters for the independent (e.g., income, welfare, financial strain) and dependent (e.g., adolescent functioning) variables of interest.

Summary

Widely-held but somewhat mistaken beliefs about the detrimental effects of welfare on children and youth helped garner public and political support to revamp the federal welfare system, but the impacts of new welfare regulations on children and families have yet to be determined (although numerous large-scale studies are currently underway). As record numbers of families leave the welfare rolls, many are concerned about their financial stability and long-term prospects. Some women will gain stable employment and rising wages, while others will be less fortunate and suffer set-backs, unemployment, and even greater need and instability than on welfare. The findings of the current study add importantly to the research base on the detrimental effects of financial strain. Among this low-income, disadvantaged group of families, the most consistent predictor of adolescent school functioning and sexual experiences was neither welfare nor income, but rather financial strain. These findings lend support to the notion that poverty is not a uniform experience, and that developmental research must continue to address the processes through which family experiences influence the functioning of children and youth. In addition, the findings increase the urgency in the quest for public policies which best support families and communities in their ability to nurture and sustain healthy youth development.

Footnotes

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[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] Of the 54 cases which were dropped from these analyses, 3 had missing welfare or income information, while 51 were situations in which the daughter and primary caregiver had not resided together for the daughter's whole life. In many of these cases the primary caregiver was someone other than the biological mother (24% grandmothers, 29% aunts, 8% sisters, 2% adoptive mothers, and 2% paternal girlfriends), in others the biological mother was the primary caregiver, but she and her daughter have had periods of residential separation (35%). Thus, these exempted cases constitute a subsample which has experienced more transitions and instability than the subsample under study (see Adam, Chase-Lansdale, & Rosman, 1999 for a more thorough examination of instability in the FIC sample).

[4] In 23 cases there were missing data in the income information either because the mother refused to report income for some members of the household or some of this information was missing, or because she refused to acknowledge the presence of a partner or spouse in the household. In both situations, income for the missing person(s) was imputed based on the average income for all other people of that type (defined by relationship to mother) in the data set.

[5] An additional series of variables was designed to capture a slightly more detailed view of welfare history and current status by breaking the "sometimes" category into two groups indicating whether the family had received welfare previously but not currently (29%), or whether they received welfare currently but had not always throughout the daughter's life (24%). Multivariate regression analyses results (not shown) do not differ significantly when this series of variables is used.

[6] It is important to state that this argument may no longer be valid under current welfare laws, which include strict time limits on welfare receipt in addition to work requirements and stronger compliance regulations. Under current laws, welfare no longer provides an assured and stable income to all families who meet eligibility requirements. It is unknown, therefore, whether the links between welfare receipt and youth school success will continue to hold in future research.

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Table 1. Descriptive characteristics of Families In Communities subsample, including means for welfare and nonwelfare groups.

	Sample N=248	Welfare N=126	Nonwelfare N=122
Demographics			
Teen age	16.24	16.26	16.22
Mother age	40.41	38.83**	42.05
Mother less than High School	.32	.39*	.24
Mother High School	.44	.47	.39
Mother more than High School	.25	.14**	.37
Mother cohabiting	.18	.22+	.14
Mother married	.17	.10**	.24
Income & Financial Strain			
Income to needs	1.06	.69**	1.44
Financial strain	.01	.13*	-.11
Welfare Receipt & Exposure			
Welfare receipt	.51	1.00***	.00
Never received welfare	.21	.00**	.41
Ever received welfare	.52	.47	.57
Always received welfare	.27	.52**	.02
Welfare receipt in mentors	.49	.57*	.41
Welfare exposure	-.06	.12**	-.25
Adolescent Functioning			
School achievement	6.18	6.23	6.12
School problems	-.04	-.05	-.04
Work orientation	2.92	2.92	2.93
Ever had sex	.51	.55	.46
Ever been pregnant	.27	.32+	.21

Table 2. Ordinary least square regression analyses of adolescent preparation for employment on poverty, financial strain, welfare receipt, and social network welfare receipt.

	School Achievement		School Problems		Work Orientation	
	Model A	Model B	Model A	Model B	Model A	Model B
Demographics						
Teen age	.15+	.18*	-.04	-.05	.09**	.09**
Mother age	.01	.02	.00	.00	.00	.00
Mother High School	.48*	.49*	.13	.12	-.04	-.06
Mother > High School	.23	.18	.07	.08	.20*	.18+
Mother cohabiting	-.53*	-.53*	.09	.09	-.16+	-.15
Mother married	-.23	-.35	-.08	-.04	-.32**	-.31**
Poverty						
Income to needs	.06	.00	.00	.02	.00	-.01
Financial Strain						
Financial strain	-.45**	-.46**	.23***	.23***	-.11*	-.11*
Family Welfare Receipt						
Mother receives welfare	.46*		-.10		.02	
M ever rec'd welfare		.15		.01		.02
M always rec'd welfare		.65*		-.14		-.05
Network Welfare Rec'pt						
Welfare in mentors	-.28	-.34+	.05	.06	.02	.02
Welfare exposure	-.31*	-.34*	.03	.05	-.04	-.03
-2LL	.11**	.11**	.10**	.10*	.12**	.12**
Chi Sq.	.07	.07	.05	.05	.08	.08

Table 3. Logistic regression analyses of adolescent nonmarital childbearing risk on poverty, financial strain, welfare receipt, and social network welfare receipt

	Ever Had Sex		Ever Been Pregnant	
	Model A	Model B	Model A	Model B
Demographics				
Teen age	.86***	.88***	.61***	.67***
Mother age	.01	.00	-.02	-.04
Mother High School	-.02	.07	.29	.42
Mother > High School	-.07	.00	.39	.46
Mother cohabiting	.74+	.73+	-.48	-.60
Mother married	-.20	-.19	-.90	-1.34
Poverty				
Income to needs	-.06	-.07	-.48	-.35
Financial Strain				
Financial strain	.34	.39+	.42+	.50+
Family Welfare Receipt				
Mother receives welfare	.08		-.01	
M ever rec'd welfare		-.43		.06
M always rec'd welfare		-.27		.17
Network Welfare Rec'pt				
Welfare in mentors	.46	.49	.67*	.67+
Welfare exposure	.27	.32	.24	.23
-2LL	274.20	270.92	236.09	227.55
Chi Sq.	62.57***	64.42***	50.65***	56.55***