

First-Time AFDC Recipients in Maryland: Who Are They?

**Final Report
November, 1990**

**Catherine E. Born, Ph.D., Principal Investigator
James P. Kunz, M.S.W., Project Director**



**UNIVERSITY OF MARYLAND AT BALTIMORE
School of Social Work
525 West Redwood Street
Baltimore, MD 21201
301-328-5134**

Table of Contents

	<u>Page</u>
List of Figures	ii
List of Tables	iii
Executive Summary	v
Chapter I - Introduction	1
Chapter II - Background	3
Chapter III - First-Time AFDC Recipients: An Overview	5
Chapter IV - Characteristics of First-Time Recipients	8
Chapter V - The First Pregnancy	19
Chapter VI - Education and Training	27
Chapter VII - Employment History and Aspirations	34
Chapter VIII - Family of Origin	52
Chapter IX - Assistance Units and Households	66
Chapter X - Introduction to AFDC & Use of Other Programs	78
Chapter XI - Conclusion	88
List of References	

List of Figures

	<u>Page</u>
Chapter IV - Characteristics of First-Time Recipients	
Figure 1 - Number of Children	11
Figure 2 - Current Marital Status	13
Figure 3 - Racial/Ethnic Group	15
Figure 4 - Recipient Born in Maryland	16
Figure 5 - Place of Origin (If Not Born in MD)	17
 Chapter V - The First Pregnancy	
Figure 6 - Birth of First Child Planned	20
Figure 7 - Father's Relationship With Child	23
 Chapter VI - Education and Training	
Figure 8 - Educational Attainment	28
Figure 9 - High School Curriculum: Type of Courses	29
Figure 10 - Attitude Towards School	30
Figure 11 - Participation in Education or Training Programs (Since High School & At Time of Interview)	31
Figure 12 - Participation in Education or Training Programs (Plans for the Future)	32
 Chapter VII - Employment History and Aspirations	
Figure 13 - Major Reason Not in Labor Market	36
Figure 14 - Would Work if Affordable Day Care Was Available	37
Figure 15 - Ever Worked For Pay Since High School	39
Figure 16 - Work History Around Birth of First Child	40
 Chapter VIII - Family of Origin	
Figure 17 - Parents Were Married	54
Figure 18 - Recipient's Mother Was Teen Parent	60
Figure 19 - Use of Public Assistance (Mother & Father)	63
Figure 20 - Use of Public Assistance (Siblings)	63
 Chapter IX - Assistance Units and Households	
Figure 21 - Assistance Unit Includes Child Under 3	73

List of Tables

Page

Chapter IV - Characteristics of First-Time Recipients

Table	1 - Age Distribution of First-Time Recipients . . .	8
-------	---	---

Chapter V - The First Pregnancy

Table	2 - Age When First Child Was Born	19
Table	3 - Living Arrangements	21

Chapter VII - Employment History and Aspirations

Table	4 - Employment Status	35
Table	5 - Length of Employment	41
Table	6 - Current or Most Recent Job	42
Table	7 - Child Care Provider	43
Table	8 - Attitudes Toward Work and Working	45
Table	9 - Reason Recipient Cannot Get a Job	48
Table	10 - Attitudes Toward Welfare and Work	49
Table	11 - Major Problem in Getting and Keeping Job . . .	49

Chapter VIII - Family of Origin

Table	12 - Percentage of Payees Whose Parents Lived Together	54
Table	13 - Payee Lived Primarily With	56
Table	14 - Parents' Level of Education	57
Table	15 - Parents' Work	59
Table	16 - Number of Siblings in Payee's Family	62
Table	17 - Household Includes Persons Not in Assistance Unit	67

Chapter IX - Assistance Units and Households

Table	18 - Average Size of Households and Assistance Units	68
Table	19 - Size of Households and Assistance Units	70
Table	20 - AFDC Assistance Units: Comparative Data	70
Table	21 - Age Distribution of AFDC Children	71
Table	22 - Age of Children in Assistance Unit	72

Table 23 - Age Distribution of AFDC Children:	
Comparative Data	72
Table 24 - Relationship of Non-AFDC Household Members	
to Recipient	74
Table 25 - Age Distribution of "Other" Household Members .	76

Chapter X - Introduction to AFDC & Use of Other Programs

Table 26 - Payee Learned About AFDC Through	79
Table 27 - AFDC Precipitating Factors	80
Table 28 - Most Important Event to Get Off AFDC	81
Table 29 - Anticipated Independence from AFDC	82
Table 30 - Knowledge and Utilization of Benefit Programs .	83
Table 31 - Knowledge and Utilization of Social Services .	85
Table 32 - Payee Sought Additional Help From	86

Executive Summary

Since the early 1980s, the Department of Human Resources (DHR) and the University of Maryland at Baltimore (UMAB) have collaborated on research projects focused on the state's Aid to Families with Dependent Children (AFDC) program and its clientele. The purpose of these studies has been to provide information to guide welfare policy-making and to aid in the implementation and ongoing operation of Project Independence.

Previous studies have focused on the characteristics and circumstances of existing AFDC cases, that is, families receiving AFDC benefits at a particular point in time. Profiles of the caseload on a statewide and regional basis have been produced, as have portraits of long-term and episodic users of the program.

The research reported in this paper, however, hones in on a different cohort of AFDC clients: those entering the assistance rolls for the very first time. To learn more about who these recipients are, what brought them to the welfare agency, and how they compare to other clients, face-to-face interviews were held in late 1987 and early 1988 with several hundred adults who had recently begun their first-ever episode of AFDC receipt in the State of Maryland. While a variety of family types were represented in our sample, most (87 percent) are single parent households headed by women. Therefore, this report speaks only to the 575 cases where the mother was the AFDC payee. What have we learned about these women and their families?

Project Independence

1. Most first-time entrants to the AFDC program are members of one of the target groups specified under Project Independence. Typically, they are custodial parents under the age of 24 who lack the required education (H.S. diploma) and/or recent work experience.
2. The majority of first-time AFDC recipients possess one or more traits shown to be associated with long-term dependency in both national and state research studies.
3. However, despite their high risk status, over half of these women would be exempt from Project Independence because they have a child under the age of three.

Demographics

1. First-time recipients are young. The modal age at first application is 18 years; two of five are under 21 and two-thirds are aged 25 or less.
2. The majority of first-timers were born in Maryland. The proportions born in the various state subdivisions closely mirror the proportions of the overall caseload found within those subdivisions.
3. Three of five first-timers have never been married; one of five are separated. Among those widowed, divorced or separated, 67 percent report the event happened within the past year. Among those married at least once, early marriage was common; two-thirds first married when under the age of 21 years.
4. The majority of first-timers have only one child, typically born when mother was under 20 as the result of an unplanned pregnancy. One of four of first-timers gave birth when under the age of eighteen.
5. Many first-time AFDC recipients are second generation teen mothers. More than half of these clients' own mothers had at least one child before the age of 20, about three of ten when under the age of eighteen.
6. Virtually all first-time recipients report receiving some prenatal care during their first pregnancy, but one in five got no care during the first trimester.
7. In three of five cases, the father of the first child took some responsibility for the infant; he lived with the mother in just over one-third of the cases.

8. Virtually all first-time recipients (97 percent) foresee a time when they will be able to leave AFDC, and most (57 percent) believe this will happen in less than one year.
9. About four of five first-timers are renters, 76 percent in private rental housing. Three of five share rental expenses (most often with their mother). Among those who do pay rent, approximately 50 percent pay more than \$150/month, 50 percent pay less.

Education and Employment

1. Despite their early child-bearing, 62 percent of first-timers worked before the birth of their first child and most had done so on a full-time basis (60 percent). However, just under one-third (31 percent) worked for less than six months; two-thirds for one year or less.
2. Two of five report employment during the first year after birth of the first child, but again, employment was usually of short duration. Seventy-four percent worked one year or less and 42 percent worked for less than six months.
3. Of those who did not work following the first child's birth, about three of five say they would have done so had child care been available. For those who had worked, child care was most often provided by relatives (64 percent) or friends (20 percent). Formal child care was used by only 13 percent of these women.
4. The modal first-time recipient is a high school graduate (38 percent); however, more than one-third (35 percent) dropped out of high school before finishing, usually at the age of 17 or 18.

Household and Assistance Unit

1. The typical first-time assistance unit is small; more than nine of ten contain three or fewer persons. Most common is a two-person unit, generally the mother and one child (63 percent). One of five are three-person units (21 percent).
2. Over seven of ten households of first-time recipients include at least one other person who is not in the AFDC assistance unit.

In short, first time AFDC recipients in Maryland are young (modal age 18), unmarried (60 percent), poorly educated (35 percent less than H.S.), experienced an unplanned pregnancy (73 percent) during adolescence, and are relatively inexperienced as workers. Many are second generation teen parents.

This profile does not describe every first-time case in our sample, but it does describe the majority of them. Other studies at both the state and national levels have found that this profile also describes the cohort of clients who are at high risk for long-term dependency.¹ It would thus appear that many - probably the majority - of today's new entrants to Maryland's AFDC rolls are at high risk for long-term dependency. The majority of first-time recipients are also members of one of the target groups specified under the JOBS program (Project Independence) of the Family Support Act.

In the context of Project Independence (PI), these findings may be useful in several ways. First, they suggest that local Departments, should probably routinely determine for all clients whether or not they are applying for AFDC for the first time and, if so, give them high priority for referral to PI. Research has consistently shown that, independent of other factors, the longer a woman remains on AFDC, the less likely she is to exit. Given that, demographically, the majority of first-timers are already

¹See, for example, Catherine E. Born, AFDC Recipients in Maryland: A Longitudinal Study, Baltimore: University of Maryland, 1989; and Kevin Hopkins, Welfare Dependency: Behavior, Culture and Public Policy, Alexandria, Va.: Hudson Institute, 1987.

at high risk for long-term dependency, a concerted effort to work with new AFDC clients before they become enmeshed in the welfare system would seem advisable.

Second, to the extent the state anticipates having difficulty reaching the 55 percent expenditure threshold for target groups, our findings suggest that first-time recipients may be a rich source of appropriate PI referrals. Given their educational and employment profile along with their need for child care, it is unlikely that single shot, short-term and/or comparatively inexpensive PI interventions will be successful for this cohort. Rather, more intensive, multi-faceted and, perhaps, more costly strategies will likely be needed.

Third, these data imply that, increasingly, the full gamut of child support enforcement (IV-D) services - including paternity establishment - is needed for the majority of new entrants to the AFDC caseload. Since the Family Support Act also sets forth new standards for states in the area of paternity establishment, it might be advisable to experiment with creative approaches to early IV-D intervention with new AFDC cases and, more generally, with pregnant and parenting teenagers as a whole.

Finally, these findings once again illustrate that "welfare" is neither the cause of nor, by itself, the cure for the myriad problems which beset young families - particularly low-income families. At the time of their entrance to the state's AFDC program, for example, the vast majority of first-time welfare mothers do have some history of employment. Unfortunately, their

jobs - like those of their parents - tend to be, typically, ones requiring few skills and offering low wages, little stability and few benefits. AFDC mothers express a willingness to work, but also a need for child care. They believe they can "get ahead" and are willing to "start at the bottom" to do so. They believe they can escape welfare dependency and they unanimously believe that work is preferable to welfare.

From their vantage point as welfare recipients, education is important to these young women and the majority have hopes of returning to school. However, a large number, again following in the footsteps of their parents, have less than a high school education. Few of these young women planned to become mothers at such an early age; again, however, their early childbearing parallels that of their own mothers.

In short, this is a profile of young women who, for a variety of reasons and through a variety of experiences, are ill-equipped to function successfully and independently in today's economy. Yet, they express enthusiasm, optimism, desire and willingness to work and to become self-supporting. Project Independence can, hopefully, assist them and other "welfare mothers" in achieving this goal. Neither Project Independence nor AFDC, however, can prevent other young families from coming onto the welfare rolls in the first place. For that to occur, primary prevention in the areas of family-focused services, educational reform and mentoring are critically needed.

There is little that social policy can do in the short run about the prevalence of single-parent families or the level of education of parents. However [there are] two areas in which interventions might be successful.

First, it is important that young women have an individual to whom they feel they can turn for advice when faced with critical life decisions...This suggests that schools and communities need to insure that at-risk children have alternative role models to those that may or may not be available in the home.

Second, the results suggest that young people who are doing well in school and...feel the future is bright, are unlikely to do something to impede their future opportunities. Consequently, interventions that increase the success of at-risk youngsters in school are also likely to reduce the rate of early family formation.²

Just as Project Independence takes on the challenge of working with AFDC mothers, other systems and programs, public and private, must work at least as diligently with their children. With adequate education and skills, role models and opportunity, today's AFDC children need not become tomorrow's AFDC mothers.

²Gary Sandefur and Sara McLanahan, Family Background, Race and Ethnicity and Early Family Formation: Madison, Institute for Research on Poverty (July, 1990): 29.

I. Introduction

Since 1982 the Department of Human Resources (DHR) and the University of Maryland at Baltimore have collaborated on projects to profile the characteristics of Maryland families receiving Aid to Families with Dependent Children (AFDC). The purpose of these studies has been to provide continuing information to guide AFDC policymakers in the State of Maryland.

Studies have, heretofore, examined the existing AFDC caseload - families on AFDC at a particular point in time. Reports have described characteristics of the caseload on both a state and regional basis.³ Other studies track families over time, reporting on patterns of welfare use and differences between chronic AFDC recipients and those who are more episodic and/or short-term users.⁴ From these studies reliable profiles of both the overall caseload and long-term users have been developed.

The research described in this report, however, focuses on a different group of clients: those applying for and receiving AFDC for the very first time. Interviews were held with a random

³See, for example, Catherine E. Born, AFDC in Maryland: A Profile of Caseloads in the State and Its Regions, Baltimore: University of Maryland, 1983; C.E. Born, Characteristics of AFDC Clients in Maryland: Comparative Review of Data from 1979 and 1982, Baltimore: University of Maryland 1984.

⁴Catherine E. Born, AFDC Recipients in Maryland: A Longitudinal Study, Baltimore: University of Maryland, 1989.

sample of more than 600 first-time recipients, usually within three months of their first receipt of AFDC in Maryland.

This report presents findings from those interviews, setting forth a detailed profile of Maryland families at the time they first turn to AFDC for help. The report also discusses how this profile compares to what is known about the state's AFDC caseload as a whole, and suggests how study findings relate to Project Independence and related mandates of the Family Support Act.

II. Background

The JOBS program of the Family Support Act, implemented in Maryland as Project Independence, emphasizes reducing welfare dependency through provision of employment, education and support services to AFDC applicants and recipients. JOBS is more specific than prior welfare-to-work programs in identifying both services to be provided and populations to be served. With regard to the latter, there are fewer participation exemptions, the definition of mandatory participants is broader, and individualized case assessment and service planning is required.

JOBS also identifies some clients (target groups) as being at high risk for chronic dependency and requires that 55 percent of JOBS funds be spent serving them. The target groups are:

- * long-term users (AFDC in 36 of the last 60 months);
- * custodial parents under 24 who lack a H.S. diploma and, at the time of application, are not in school or who have limited recent work experience;
- * recipients in families where the youngest child is within two years of ineligibility due to age.

The importance of serving recipients in the target groups is heightened by the fact that the federal matching rate is reduced if states do not reach the 55 percent expenditure requirement.

Compliance with mandates for individualized service, target group quotas, and service to applicants as well as recipients requires states to have reliable data on characteristics and circumstances of their AFDC clientele. However, to effectively plan, demographic data describing the overall caseload are not

sufficient. Rather, information is needed about characteristics and relative sizes of sub-groups within the overall caseload.. Research has consistently shown that the AFDC population is not a homogeneous one and, further, that long-term dependency risks, resource consumption and self-sufficiency probabilities do vary across different sub-groups of the overall caseload.

Nationally and in Maryland we do know quite a bit about the characteristics of long-term versus short-term AFDC clients. We have also been able to fairly consistently identify factors which seem to most clearly differentiate the two groups. Far less is known about the characteristics and situations of families coming onto the welfare rolls for the very first time.

The importance of being able to reliably describe first-time recipients, however, should not be underestimated. A recent report shows that in early 1990, half of all AFDC applications in three large counties (Baltimore, Prince George's, Montgomery) were from families previously unknown to the AFDC program.⁵

Who are these first-time applicants? What are their educational, employment and family backgrounds? To what extent are they at high risk of long-term dependency? How many are members of Project Independence target groups? Answers to these questions are not routinely available at the state or national level. Subsequent chapters provide beginning answers to these and related questions about first-time recipients in Maryland.

⁵Department of Human Resources, The AFDC Client Survey: Reasons for Applying for Assistance, Baltimore: Department of Human Resources, 1990.

III. First-Time AFDC Recipients: An Overview

For the total sample, virtually all (94 percent) first-time payees are female, a majority (55 percent) have never been married and the overwhelming majority (71 percent) are under age 30. The average age of first-timers is 27; the modal, or most common age, is 18. First-time assistance units are small ones; about three of five contain two persons, most often a mother and one child. However, the average household size (4.3 persons) is larger, the other residents most often being siblings (25 percent) or parent (23 percent) of the payee.

While a variety of family types are represented in our sample, households headed by natural mothers predominate. These mother-only households (e.g., where "absent parent" is the deprivation factor) are, by far, the largest sub-group of AFDC households. Nationally, "absent parent" is the deprivation factor in 87 percent of all AFDC cases, while in Maryland the figure is 94 percent.⁶ For these reasons, the rest of this paper speaks only to the 575 first-time cases where the natural mother is the payee (87 percent of sample).

The First-Time AFDC Mom: Who is She?

The typical first-time recipient of AFDC is a never-married non-white woman, native to the state, with one child. She first

⁶Office of Family Assistance, Characteristics and Financial Circumstances of AFDC Recipients, FY 1988, Washington, D.C.: Department of Health and Human Services, 1990: 44.

became pregnant at age 17 or 18 and had her first child before the age of 20. This pregnancy was unplanned. She is a second generation teen mother whose own mother also had her first child before the age of 20. For financial reasons, the first-time recipient lived with her family during her first pregnancy. While the father of that child did not live with her, he did provide some financial and/or emotional support for the child.

The new recipient is as likely not to have a high school diploma as to have one. Although she has not been in school or training since leaving or finishing high school, she wants to further her education, either by pursuing a GED or studying in business.

The typical first-time recipient does have some history of attachment to the labor force, albeit a spotty one. She worked full-time in a clerical or sales-type position before her first child was born, but did so for less than one year and left because of pregnancy. The typical first-timer did not work during the first year after giving birth and is not working now.

Despite her limited education and work experience, early child-bearing and early receipt of AFDC, the typical first-timer is optimistic, perhaps unrealistically, about her future. She believes she will be able to get off AFDC, and to do so within one year or less. She sees getting a job as the most important factor in leaving the AFDC rolls, but is not currently looking for work because she is needed at home to care for her child(ren). Consistent with this, the average first-time

recipient sees child care difficulties as her major problem in getting or keeping a job.

While she is not married, our first-time recipient says that her parents were married and that they lived together until she was about 12 years old. Her mother and father are both, typically, high school graduates and both reportedly worked primarily in semi-skilled jobs. She has between two and four siblings and, in at least three of ten cases, one or more of them has also received public assistance at some point in time.

The typical new payee first applied for AFDC at age 18 or 19, and heard about the program from a family member who was an AFDC recipient. The new recipient participates in Food Stamps, Medical Assistance and WIC, but no other income maintenance or social service programs. She has not typically sought any other help within the past year; if she has, it was from family members, the welfare agency, friends, churches, and/or food pantries in that order. The remaining chapters provide more detailed information on key variables mentioned in this brief overview.

IV. Characteristics of First-Time Recipients

The preceding chapter presents an overall profile of the typical first-time AFDC recipient in Maryland at the end of the 1980s. This chapter takes a more detailed look at variables describing personal characteristics and circumstances.

Age

Table 1

Age Distribution of First-Time AFDC Recipients		
Age	Percent	Cumulative Percent
Under 18	2%	2%
Eighteen	20%	22%
Nineteen	11%	33%
Twenty	8%	41%
Twenty-one	6%	47%
22 to 25	21%	68%
26 to 29	13%	81%
30 to 39	15%	96%
40 and older	5%	100%
(n=575)		

Table 1 presents the age distribution of recipients. At the time of first receipt of benefits, subjects' ages ranged from 16 to 57, the average age being 27, exactly the same as the average age for female adult AFDC recipients nationwide.⁷

⁷Ibid: 2.

Closer examination of the data reveals, however, that the population of first-timers is overwhelmingly a very young one:

- * the modal or most common age is 18 years;
- * two of five first-time recipients are under 21 years old;
- * two-thirds (68 percent) are 25 years or younger; and
- * one of every three mother-only families entering AFDC for the very first time in Maryland is headed by a teenage mother.

As Furstenberg demonstrated in his longitudinal study of teen mothers in Baltimore, many if not most, adolescent mothers do rather well over time, considering the formidable handicaps they face in early life.⁸ At the same time, there are both programmatic and budgetary reasons why the high proportion of teens among first-time recipients should, perhaps, be a matter of some concern. It has been estimated, for example, that in 1985 teenage childbearing cost state and federal governments roughly \$17 billion dollars in AFDC, Medical Assistance and Food Stamp benefits.⁹ Similarly, more than half of the female heads of families who currently receive AFDC began their childbearing in

⁸Frank Furstenberg, "Adolescent Mothers in Later Life: The Study in Brief", Speech delivered at University of North Carolina, Chapel Hill, October 31, 1986.

⁹Burt, "Estimates of Public Costs for Teenage Childbearing", paper prepared for the Center for Population Options, Washington, D.C., 1986), cited in J. Smollar and Oosm, Young Unwed Fathers: Summary Report, McLean, Virginia: MAXIMUS, Inc (October, 1987): 12.

their teens, mostly out of wedlock.¹⁰ And, research shows that long-term welfare receipt is substantially more common among women who first enter welfare in their teens or early 20s:

Women who are less than 22 at the time of their first receipt average more than eight years of total receipt and about a third spend more than 10 years or more on AFDC; in contrast, women who are between 31 and 40 at first receipt average about five years and only 15 percent spend 10 years or more.¹¹

Nearly half (47 percent) of our sample, it will be recalled, were under the age of 22 at the time of first receipt of AFDC. Based on age alone, it thus seems likely that a considerable number of women entering Maryland's AFDC program for the first time in the late 1980s are at high risk to become chronically dependent on AFDC.

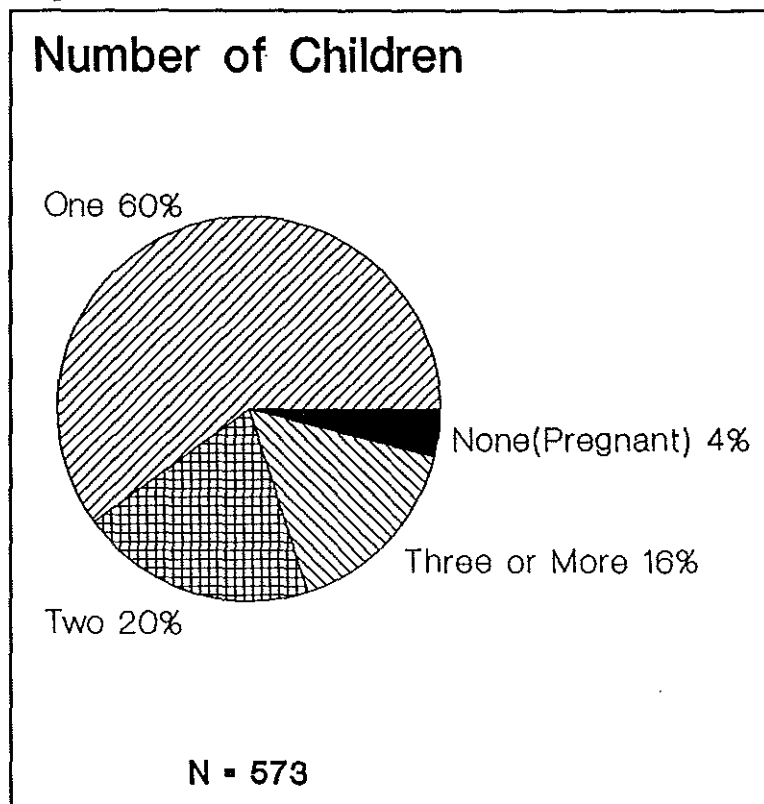
Number of Children

At the time of the research interview - typically within three months of subjects' first receipt of AFDC benefits in Maryland - the majority (60 percent) of payees had only one child. Findings concerning number of children at the time of entrance to the state's AFDC rolls are shown on the next page in Figure 1.

¹⁰Martha Ozawa, "Welfare Policies and Illegitimate Birth Rates Among Adolescents: Analysis of State-by-State Data," Social Work Research and Abstracts 25, #1 (March, 1989): 5.

¹¹Saul Hoffman, "Patterns of Welfare Dependency," in Welfare Dependency: Behavior, Culture and Public Policy, Kevin Hopkins (ed), Alexandria, Va.: Hudson Institute (September, 1987): I-45.

Figure 1



These figures are generally consistent with those reported in the latest federal AFDC client characteristics report. For the national caseload, 43 percent of assistance units contain only one child, 30 percent contain two children and just over one-quarter (27 percent) contain three or more dependent children. According to that same report, the comparable figures for the overall Maryland caseload are 46 percent, 32 percent and 22 percent, respectively.¹²

¹²Office of Family Assistance, op. cit., 1990: 36.

Marital Status

One reason - and the most common reason - for a child's eligibility to receive AFDC is a parent's continued absence from the home. Subcategories include: divorce or legal separation, informal separation, never married, and other. Nationally and at the state level, there has been a gradual change in the frequency with which these various subcategories occur as the reason for AFDC eligibility. According to the latest national report on AFDC client characteristics:

The percent of AFDC children whose parents were never married to each other continued to grow and is 52 percent in 1988...up from 24 percent in 1967. Marital breakup, the most common reason for a child being deprived of parental support in the late 1960s and throughout the 1970s, has been declining. It now accounts for 35 percent of AFDC children.¹³

According to the same Office of Family Assistance report, the proportion of "never marrieds" in Maryland's AFDC caseload at the same point in time (1988) was considerably higher (72 percent) than the national average (52 percent). In 1983, by way of comparison, "no marriage" was the deprivation factor in 61 percent of Maryland cases.¹⁴ It should be noted that these trends in both the national and state AFDC populations are consistent with those for the general population. In 1960, only

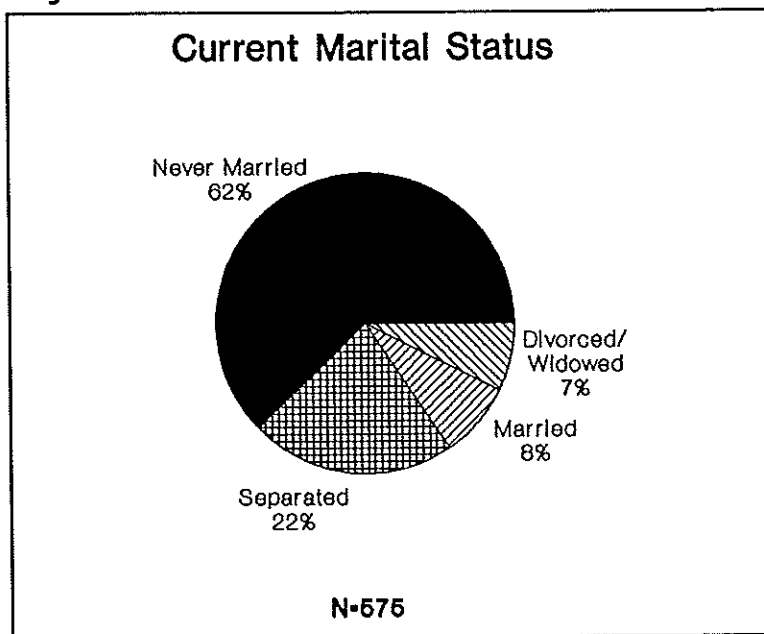
¹³Ibid: 1.

¹⁴Office of Family Assistance, Recipient Characteristics and Financial Circumstances of AFDC Recipients, 1983, Washington, D.C.: Department of Health and Human Services, 1986: 45.

five percent of all births in the United States were to unmarried women; by 1980 this figure had risen to nearly 20 percent.¹⁵

Findings for our first-time AFDC mothers are consistent with national and state trends in that never-married women are the largest group (62 percent), followed by those who are separated or divorced (29.5 percent). Figure 2 illustrates the marital status of sample cases.

Figure 2



There is nothing inherently wrong with single parenthood, but insofar as never-married AFDC mothers are concerned, the evidence suggests that this particular group of recipients are at

¹⁵Ann Nichols-Casebolt, "Paternity Adjudication: In the Best Interests of the Out-of-Wedlock Child," Child Welfare LXVII, #3 (May-June, 1988): 245.

higher risk for long-term welfare dependency than are divorced or separated women:

[AFDC] spell length differs substantially for women who enter the welfare system through different paths. The critical difference is between women who enter AFDC via an out-of-wedlock birth and women who previously had been married...the former have substantially longer periods of continuous [AFDC] receipt, a finding that holds for both white and non-white women, high school graduates, women over thirty and women under age thirty¹⁶

"[O]ut-of-wedlock" women are much more likely to still be receiving AFDC after six years than those who entered through marital instability. An especially high proportion - near or even more than 50 percent in some cases - of non-white women who enter through out-of-wedlock births have welfare spells lasting at least six years.¹⁷

The finding that more than three of five new entrants to our state's AFDC rolls are never-married mothers has implications for the child support enforcement program as well. We know, for example, that:

Unwed fathers are less likely to pay child support than separated or divorced fathers. In 1985, fewer than one in five unwed mothers 18 years and older had court-ordered child support compared to 82 percent of divorced and 43 percent of separated moms. And only 14 percent reported that they received any support. For mothers on AFDC, these percentages are even lower.¹⁸

For non-marital children, of course, paternity must be legally established before the court can order that child support be

¹⁶Mary Jo Bane and David Ellwood, "The Dynamics of Dependence and Routes to Self-Sufficiency," Final report to U.S. Department of Health and Human Services, Cambridge, MA: Harvard University, cited in Hoffman, op.cit.: 3-7 and 3-8.

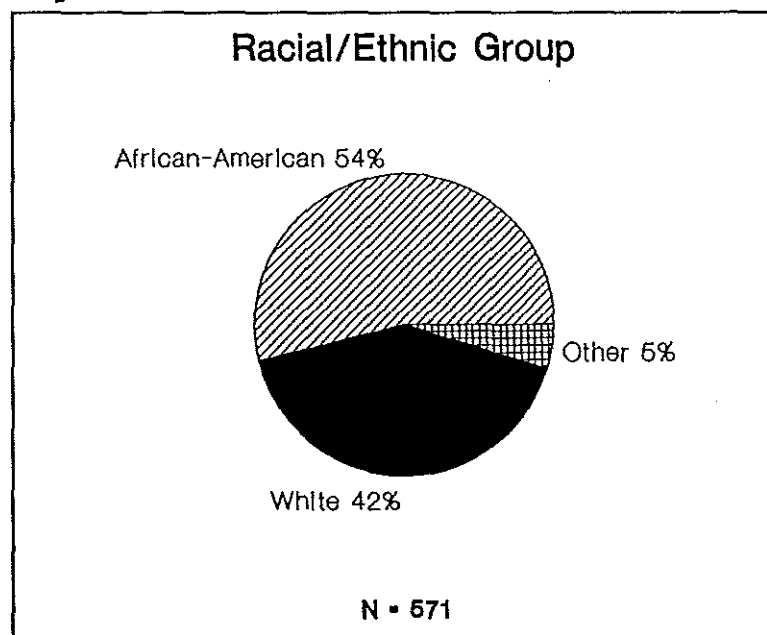
¹⁷Ibid.

¹⁸J.Smollar and T. Ooms, op. cit.: 4.

paid. Our data suggest that a large cohort of incoming AFDC children may need paternity establishment. This will become increasingly important since, beginning in FFY 1992, states will be penalized if they fail to establish paternity in a given proportion of cases of non-marital children receiving AFDC or IV-D services. Child support enforcement may be a relevant consideration, too, for the 30 percent of first-timers who are separated or divorced. In two of three cases, separation or divorce occurred no more than one year before the first receipt of AFDC, most often (45 percent) six to 12 months prior.

Ethnicity

Figure 3



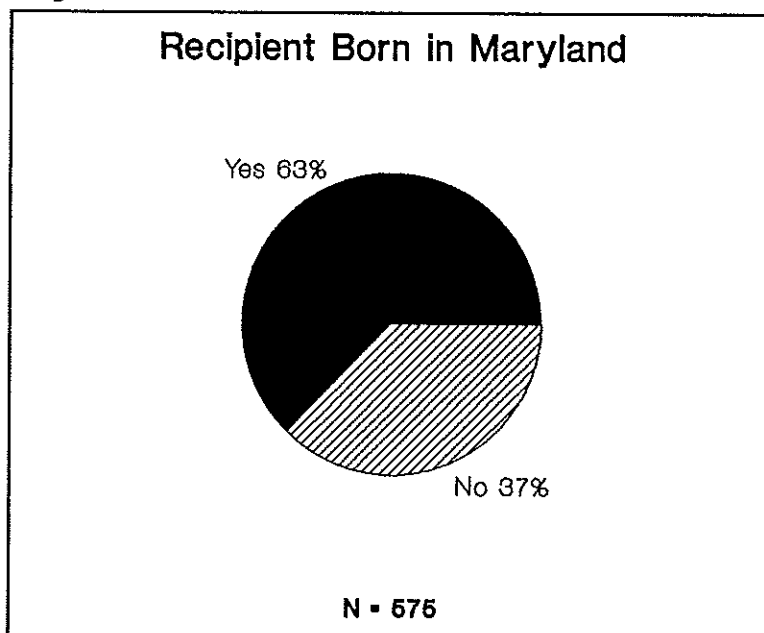
The largest ethnic group among first-time recipients is African-American women (just over one-half of all subjects). As shown in Figure 3, two of five subjects are white; the remainder

(five percent) are Hispanics, Asian/Pacific Islanders and members of other ethnic groups, in that order.

Place of Birth

The majority of first-time AFDC recipients (63 percent) are native to the State of Maryland, as shown in Figure 4.

Figure 4

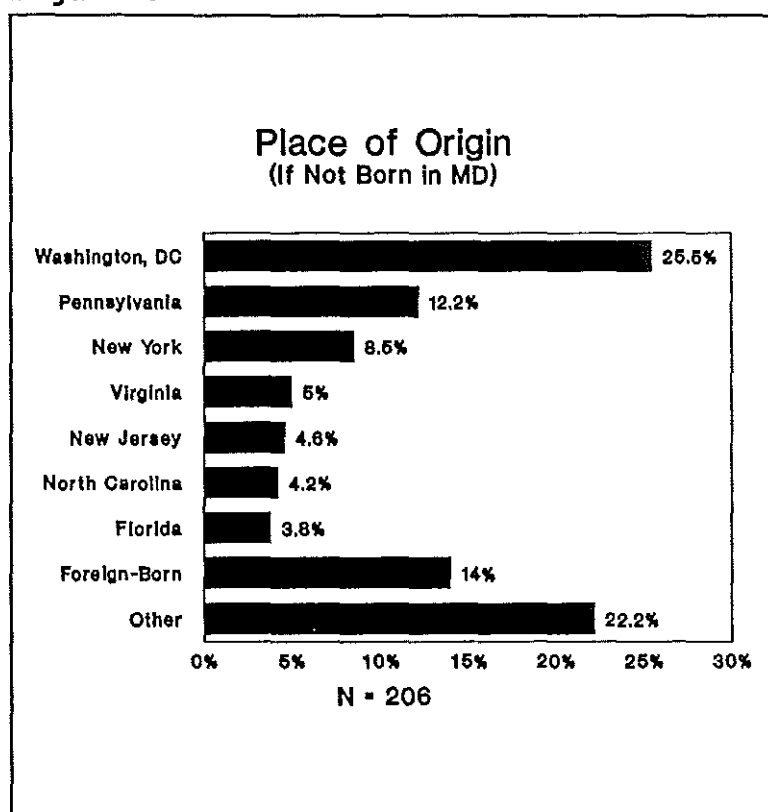


Of those born here, the largest proportion were born in Baltimore City (60 percent), followed by Baltimore (seven percent), Prince George's (four percent), Montgomery (four percent) and Anne Arundel (three percent) counties. Altogether, eight of ten native-born first-time recipients were born in one of these subdivisions. These figures are generally consistent with the current place of residence of the overall AFDC caseload

in Maryland, as described in the most recent Statistical Report of the Income Maintenance Administration, DHR (April, 1990).

Figure 5 presents the place of birth for recipients not born in Maryland. As shown, recipients who were not Maryland natives most often had been born in a nearby state or in the nation's capital.

Figure 5



District of Columbia natives are most common (26 percent), followed by those from Pennsylvania (12 percent), New York (nine percent), Virginia and New Jersey (five percent each), Florida and North Carolina (four percent each). These six states and the

District account for about two-thirds (65 percent) of all non-Maryland-born first-time recipients. Figure 5 also shows that 14 percent were born outside of the United States.

Summary

This Chapter presents information on the personal characteristics and circumstances of first-time AFDC recipients who are single-parent household heads. Major findings are:

- * first-time AFDC payees are young -- the modal age is 18 years and two-thirds are under the age of 26
- * one of every three first-time AFDC assistance units is headed by a teenage mother
- * most first-time recipients (60 percent) have only one child
- * the majority of first-time recipients (62 percent) have never been married
- * most first-time recipients (63 percent) were born in Maryland

V. The First Pregnancy

This chapter presents findings relating to a number of questions recipients were asked concerning their situation and relationships at the time of the first pregnancy/childbirth.

Age When First Child Born

Table 2

Age When First Child Was Born		
Age	Percent	Cumulative Percent
Thirteen	1%	1%
Fourteen	1%	2%
Fifteen	6%	8%
Sixteen	7%	15%
Seventeen	12%	27%
Eighteen	18%	45%
Nineteen	11%	56%
Twenty	9%	65%
Twenty-one	9%	74%
Twenty-two	7%	81%
Twenty-three	5%	86%
Twenty-four	4%	90%
Twenty-five	3%	93%
Over 25	8%	101%
(n=551)		

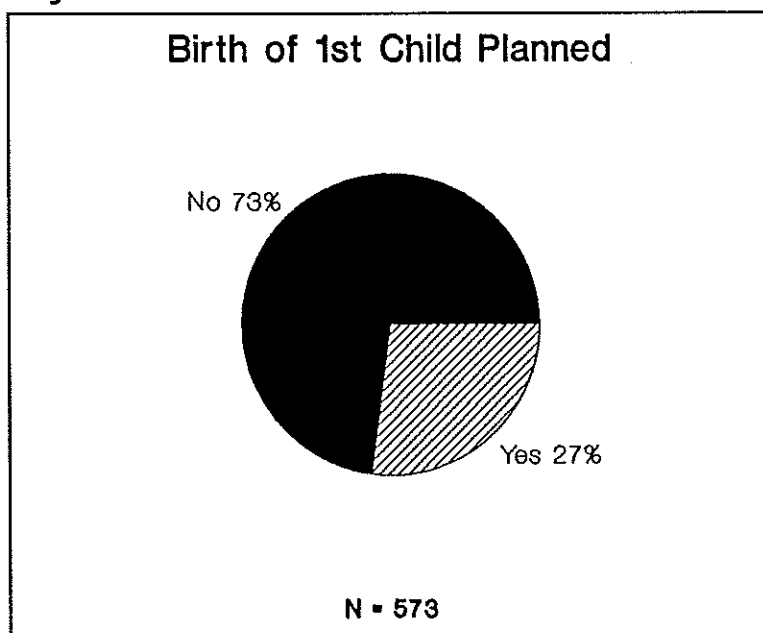
Adolescent parenting is the norm among this cohort of single parent, first-time AFDC recipients. Based on mothers' self-reports, the modal age and the median age at birth of the first child were both 18 years. As Table 2 shows, more than one of four first-timers became a parent when under the age of 18, over

half were teen mothers, and less than 10 percent delayed parenthood until aged 26 or more.

First Pregnancy: Planned or Unplanned?

As Figure 6 illustrates, subjects overwhelmingly say their first pregnancies were unplanned rather than planned.

Figure 6



This finding is consistent with national estimates that, in 1979, 82 percent of pregnancies among metropolitan-area women aged 15 to 19 were unintended.¹⁹ It is also consistent with a

¹⁹M. Zelnick and J. Kantner, "Sexual Activity, Contraceptive Use and Pregnancy Among Metropolitan-Area Teenagers: 1971-79," Family Planning Perspectives 12, #5 (September-October, 1980).

1983 study of teens giving birth in Baltimore City which found that 90 percent of the pregnancies were unplanned.²⁰

Living Arrangements While Pregnant

The interview also asked where the first-time mothers had resided during their first, usually unplanned, pregnancy. Table 3 depicts their responses.

Table 3

Living Arrangements	
	Percent
With family	58%
With husband/boyfriend	35%
On own/by self	9%
Other	8%
(N=574)	
(multiple answers could be given)	

Given that most respondents were unmarried teenagers at the time of their first, unexpected pregnancy, it is not surprising to learn that the majority of first-timers (58 percent) lived with their families at least part of the time during pregnancy. Most of those (50 percent) who lived at least part of the time with their families cite financial reasons. One of five remained with

²⁰Janet Hardy, Anne Duggan, Katya Masnyk and Carol Pearson, "Fathers of Children Born to Young Urban Mothers," Family Planning Perspectives 21, #4 (July-August, 1989): 161.

their families because they had always lived there, 14 percent cite emotional support as the reason for remaining in the family home, and 12 percent report a combination of financial and emotional reasons.²¹

Relationship with Parents

All first-time AFDC recipients were asked about their relationships with their parent(s) at the time they first became pregnant. In general, subjects report good relationships; 57 percent say they got along very well with their mothers and 48 percent say they got along very well with their fathers.²² Poor or very poor relationships with mother and father are reported by 16 percent and 11 percent, respectively.

Similar questions were asked in the 1984 AFDC study with similar results. In that study, as in this one, relationships with mother and father (where applicable) were generally described as very positive, although relationships were reportedly somewhat better with mother than with father.

Relationship with Child's Father

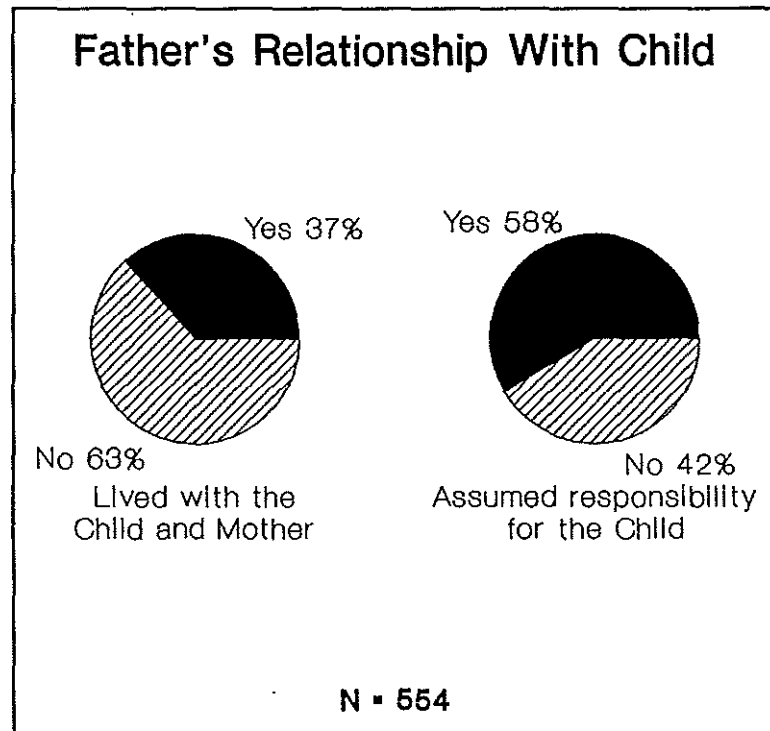
Limited information was collected on the characteristics of the fathers of these women's first-born children. However,

²¹The term "family" was not further defined for interview purposes and thus may include residence with relatives other than the subject's parent(s).

²²Information on relationship with father is not available in one-third of all cases, usually because the subject said this was "not applicable".

first-time recipients were asked whether or not the fathers had assumed any responsibility for the children's well-being and whether or not they had lived together after the children were born. Figure 7 illustrates responses to these questions.

Figure 7



In three of five cases (63 percent), mother reports that she and her first child never lived with the child's father.

Nonetheless, more than half (58 percent) say that the father had taken some responsibility - emotional and/or financial - for the child.

The low proportion of subjects (37 percent) reporting that the first child's father had occupied the same household is not surprising in view of other characteristics of these women. The

majority of subjects were never married (62 percent), experienced their first pregnancies while teenagers (54 percent), and lived with their families (58 percent).

The extent to which these unmarried, non-cohabitating fathers have had at least some involvement with their children (58 percent), while perhaps unanticipated, is consistent with findings from an earlier Maryland AFDC study. In that investigation, too, approximately half of the AFDC mothers also reported some degree of father involvement with the first child.²³ In a study of Baltimore adolescent mothers not limited to AFDC recipients, findings were similar; two-thirds of fathers not living with the teenage mothers were said to have given assistance of some kind:

Many of [these fathers] maintained some kind of a relationship with their children (especially soon after birth) and contributed food, diapers, clothing, some child care and some financial assistance.²⁴

These state and local findings also parallel those from the National Longitudinal Study of Labor Force Behavior (NLS) which found that, in 1984, while 80 percent of unwed fathers ages 19 to 26 lived away from at least one of their children, more than half lived within 10 miles and visited them at least once a week.²⁵

²³Born, op.cit. (1984): 69.

²⁴Hardy, Duggan, et.al., op.cit.: 162.

²⁵National Longitudinal Study of Labor Force Behavior, cited in J.Smollar and T. Ooms, Young Unwed Fathers: Research Review, Policy Dilemmas and Options, Summary Report, McLean, Virginia: MAXIMUS, Inc. (October, 1987): 26.

Based on these studies and their consistent findings insofar as fathers' involvement is concerned, we would tend to agree with the conclusion reached by a Wisconsin researcher:

Absent fathers' informal, continuing contact with the child is higher than the social service literature would indicate. The evidence of this ongoing relationship is from the teen mother's report and does not vary much by formal legal and financial involvement.²⁶

These studies suggest that social/informal acknowledgement of fatherhood is not uncommon in the AFDC population, especially during the months immediately after a child is born. If this is normative, then concerted attempts at formal establishment of paternity and/or support soon after birth of an AFDC child would seem indicated even if the mother, father or both are adolescents. Our findings imply that securing a consent order might not be terribly difficult during the first year or so. Non-contested paternity cases are, of course, less expensive and time-consuming than are contested cases. Similarly, these data suggest that, for most cases, the often lengthy and unsuccessful process of locating the alleged father prior to initiating paternity proceedings might not be needed if child support activities could be initiated soon after the child's birth.

²⁶ Sandra Danziger, Father Involvement in Welfare Families Headed by Adolescent Mothers, Madison, WI: Institute for Research on Poverty (December, 1987): 22.

Pre-natal Care

Virtually all first-time AFDC recipients (97 percent) report receipt of pre-natal care during their most recent pregnancy. However, one of five reports no visits to a doctor or clinic during the first trimester, three percent report no visits to a doctor or clinic during the second trimester, and one percent report no visits to a doctor or clinic during the third trimester. Of those who were under care throughout pregnancy, the most commonly reported pattern of treatment is monthly visits during the first and second trimesters (52 percent and 46 percent, respectively) and weekly visits (60 percent) during the third trimester.

Summary

This Chapter presents information relating to the first pregnancies of AFDC payees. Major findings are:

- * one of four first-timers had a child when under the age of eighteen
- * the overwhelming majority (73 percent) of first pregnancies were unplanned
- * most subjects (58 percent) lived with their families at some point during their first pregnancies
- * most fathers (63 percent) of the first-born child did not live with the mother and her first-born child, but most (58 percent) did assume some responsibility for those children
- * almost all first-time recipients received some pre-natal care

VI. Education & Training

Historically, information about recipients' education and training has not been required as a condition of AFDC eligibility determination. As a result, educational information has not routinely been recorded in AFDC case files. For example, both the 1987 and 1988 national AFDC client characteristics reports note that "years of schooling" was not known for roughly three of five adult recipients nationwide and for 53 percent of Maryland cases.²⁷ Earlier Maryland studies found this information unavailable in two-thirds of the cases.²⁸

Information gaps notwithstanding, the most recent national client characteristics report shows that Maryland clients average 10.6 years of education.²⁹ This figure parallels findings from interviews held several years ago with 700 Maryland AFDC recipients; mean years of schooling was 10.1 years for long-term recipients and 10.7 years for intermittent users.³⁰ Because the mean is sensitive to extreme values, however, we would also note that, in both record review and interview-based studies, "completion of high school" has always been the most common

²⁷Office of Family Assistance, Characteristics and Financial Circumstances of AFDC Recipients, Washington, D.C.: Department of Health and Human Services: (1988 and 1990): 62.

²⁸Born, op.cit. (1983): 63.

²⁹Office of Family Assistance, op.cit. (1990): 62.

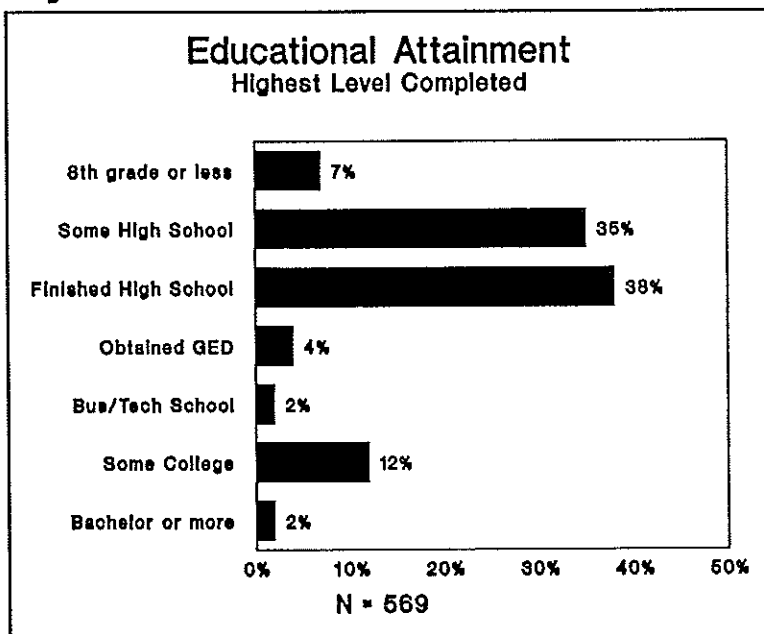
³⁰Born, op.cit. (1989): 12.

response to the years of schooling question on the part of Maryland AFDC payees.

Educational Attainment

Figure 8 shows the educational attainment levels of first-time AFDC recipients.

Figure 8



New entrants to the state's AFDC caseload are, generally, no more or less well-educated than AFDC clients as a whole or than AFDC recipients in the past. For first-timers, too, completion of high school is most common (two of five cases), followed closely by completion of more than eight but fewer than 12 years.

While first-timers compare favorably with the state's overall AFDC caseload on this variable, they lag behind American

adults in general in their rates of educational attainment. In 1985, about three of four Americans over 24 had completed high school; among those aged 25 to 29, the proportion was 86 percent.³¹ First-time recipients also show a much lower rate of high school completion than was documented in the 1980 census for the general population in the metropolitan Baltimore area.³²

Type of Course Taken in High School

Figure 9

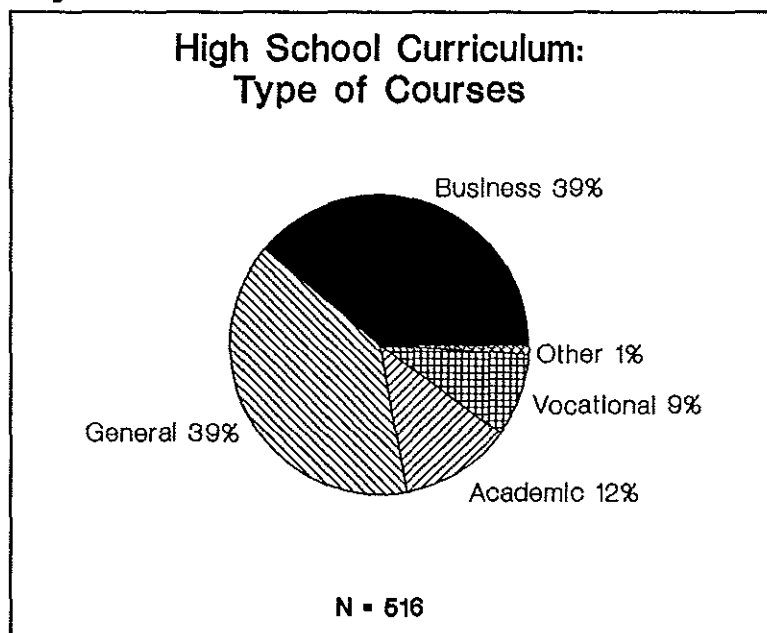


Figure 9 illustrates, for those subjects who had completed some high school, the type of programs in which they were

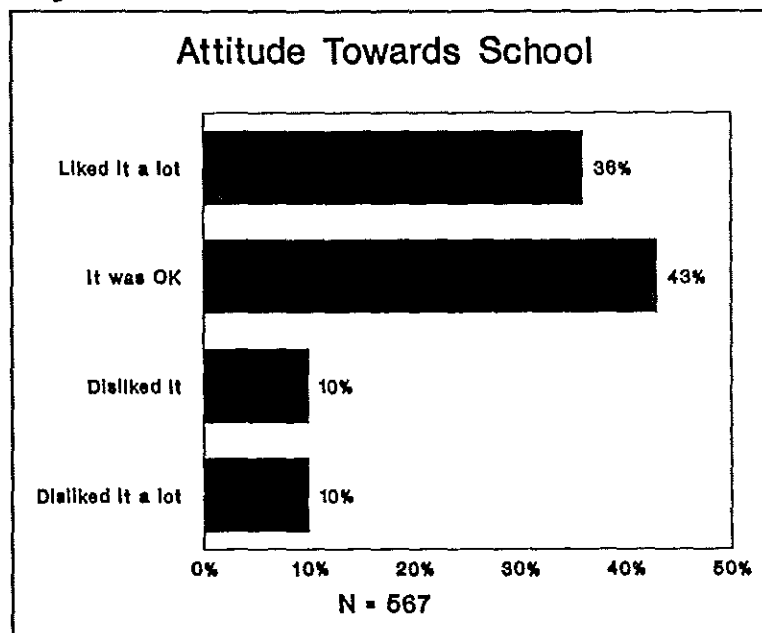
³¹Chester Finn, "The High School Dropout Puzzle," The Public Interest 87 (Spring, 1987): 7.

³²United Way of Central Maryland, Central Maryland Megatrends, Baltimore: United Way of Central Maryland, 1989: 30.

enrolled. Business and general curricula are the most common responses. About two of five mothers had been business students and an equal proportion had been enrolled in the general program of studies. Together these two programs account for approximately 80 percent of all responses. Only 12 percent had been pursuing the academic curriculum while in high school. Our data appear to support one author's claim that high school students enrolled in general and vocational, rather than academic, tracks are more apt to drop out of school.³³

Attitude Toward School

Figure 10



Despite the fact that nearly half of first-time AFDC recipients have less than a high school education, their

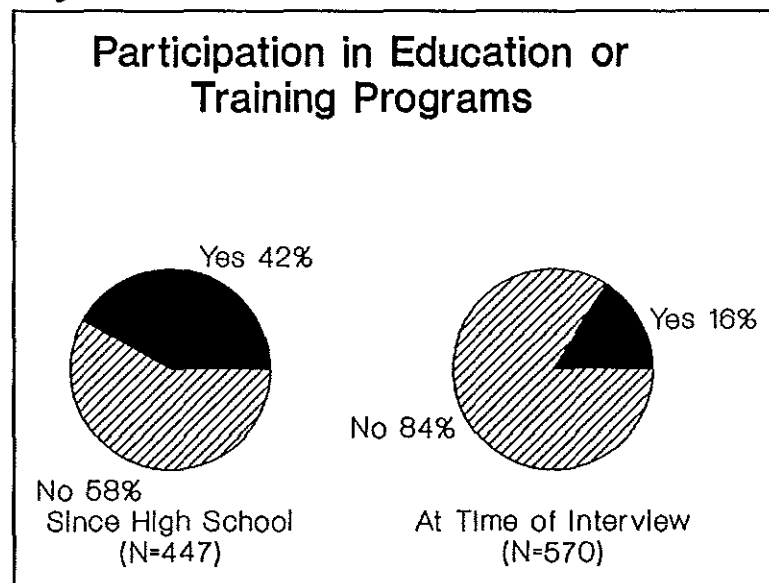
³³Finn, op.cit.: 17.

attitudes toward school are generally positive (Figure 10). Only one of five says she disliked school, while more than one-third (36 percent) say they liked school quite a bit. Our findings are consistent with those from an earlier Maryland AFDC study in which few clients expressed a dislike for school.³⁴

Educational Activities and Plans

Although mothers generally report positive feelings toward school, few (16 percent) were participating in any education or training at the time of the interview. Two of five had taken part in some training or education since leaving school, as shown in Figure 11.

Figure 11

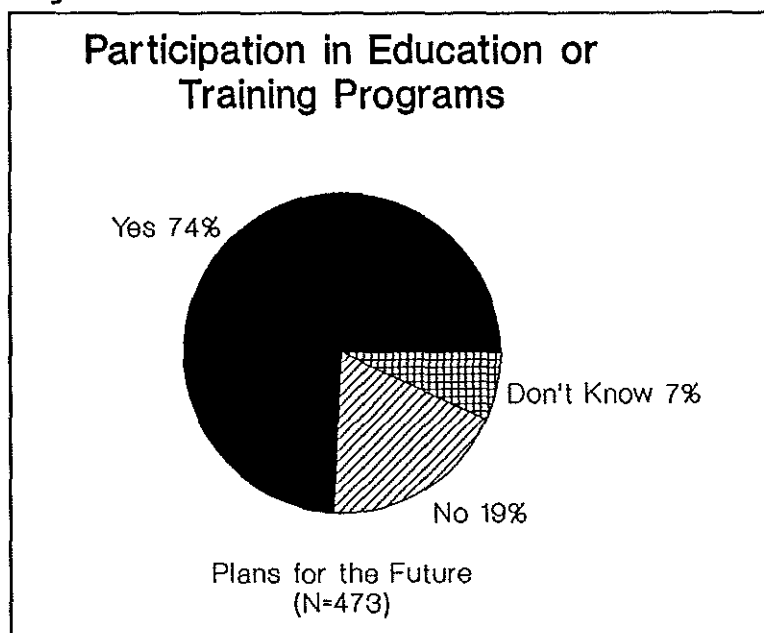


³⁴Born, op.cit., (1989): 17.

The small minority of recipients (n=67) enrolled in a school or training program were concentrated in a few areas of study. Most were pursuing a high school diploma or GED. The next most common area of study was office skills training, followed in order by business studies, nursing, health and cosmetology.

Despite the low levels of current involvement in education or training, Figure 12 shows that the majority of first-time recipients (74 percent) say they plan, at some time, to further

Figure 12



their education. For the most part these plans appear to be somewhat vague and to reflect the occupations/employment tracks to which recipients were likely exposed in their high

school curricula. The most commonly mentioned "plans" include studies in business, GED, nursing, office skills, computers and cosmetology.

Our earlier longitudinal study of Maryland AFDC recipients found no relationship between any of these variables and clients' welfare status over time. However, compared to that study, our first-time recipients have slightly higher rates of participation in education/training (16 percent) than did long-term recipients (10 percent). First-timers are also much more likely (75 percent) than long-term clients (58 percent) to indicate an intent to return to school in the future. Likewise, a greater proportion of first-time recipients (42 percent) than chronic recipients (37 percent) had some training since leaving or finishing high school.

Summary

This Chapter presents findings on recipients' education and training experiences. Major findings are:

- * two of five first-time recipients have completed high school
- * the majority (78 percent) of first-time recipients had been enrolled in either a business or a general curriculum in high school; only 12 percent were enrolled in an academic curriculum
- * while few (16 percent) first-time recipients were participating in education or training, 42 percent had done so since leaving high school and 74 percent intend to do so in the future

VII. Employment History and Aspirations

Because Project Independence is a welfare-to-work initiative, policymakers need to know as much as possible about the employment history and aspirations of AFDC recipients, particularly those who are members of a target group. In addition, barriers to employment must be identified and their prevalence among various client groups estimated so that appropriate support services can be made available. Until recently, this type of detailed information about AFDC recipients was not routinely collected. However, the first-time recipients in this study were asked a number of questions regarding their employment experiences, aspirations and attitudes. This Chapter presents findings concerning employment variables.

Present Employment

At the time of the interview, the majority of first-time recipients still on AFDC, by self-report, were not working in paid positions nor were they seeking employment outside the home. Table 4 shows recipients' employment statuses at the time of the interviews.

Table 4

Employment Status	
Working for Pay	11%
Unemployed/Looking	28%
Unemployed/Not Looking	36%
Unable to Work	12%
Housewife	3%
Student	9%
(N=458)	

The most common response given by subjects was that they were unemployed and not actively seeking work (36 percent). Another 28 percent describe themselves as unemployed, but "looking". Eleven percent report being employed at the time of their interview, while much smaller cohorts report themselves as being unable to work, or say they are housewives or students.

The proportion of employed subjects among our sample of first-timers (11 percent) is somewhat higher than that reported for the overall caseload in recent years. Nationally, just prior to enactment of the Family Support Act, only about six percent of female AFDC recipients were employed, although about 40 percent were registered in work programs.³⁵ For Maryland at that time the figures were four percent and 31 percent, respectively.

³⁵Office of Family Assistance, op.cit. (1990): 2.

Reasons for Not Seeking Employment

Women not looking for work or unable to work were asked the main reason they were not participating in the labor force. Their responses, shown in Figure 13, confirm the importance of child care as a required ingredient in Project Independence.

Figure 13



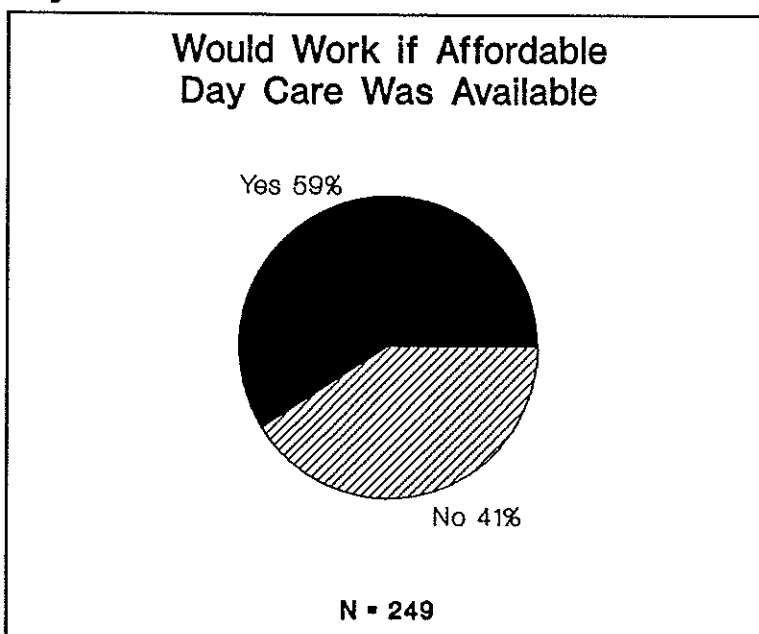
The single most common response - given by more than three of five women - was that they were not working or looking for work because they were needed at home to care for their child(ren). The predominance of this response suggests that, in the eyes of recipients themselves, the absence of adequate child care is the major barrier to employment among AFDC mothers.

First-time AFDC recipients in Maryland are expressing a reality common to American families across the country.

According to one study, 75 percent of American mothers and 57 percent of fathers find it difficult to locate child care.³⁶ Moreover, in a recent survey of several hundred of the nation's mayors, child care was overwhelmingly named as the most pressing need for all children.³⁷

The impact of child care on the employment opportunities and/or decisions of AFDC mothers is also demonstrated by first-time recipients' responses to the question, "Would you work if affordable child care was available?". As shown in Figure 14, mothers' answers are a resounding yes!

Figure 14



³⁶"Child Care: The Bottom Line," Children Today 16, #4 (July-August, 1987): 3.

³⁷Catherine E. Born, Our Future and Our Only Hope: A Survey of City Halls Regarding Children and Families, Washington, D.C.: National League of Cities (September, 1989): 10.

These results concerning the importance of child care parallel findings in national studies of single mothers in general and AFDC recipients in particular. According to the Children's Defense Fund, more than 200,000 non-working mothers of young children turn down job offers each month because they cannot find or afford child care. Similarly, in 1987 the U.S. General Accounting Office reported that about 60 percent of persons enrolled in AFDC work and training programs said lack of child care prevented their full participation.³⁸

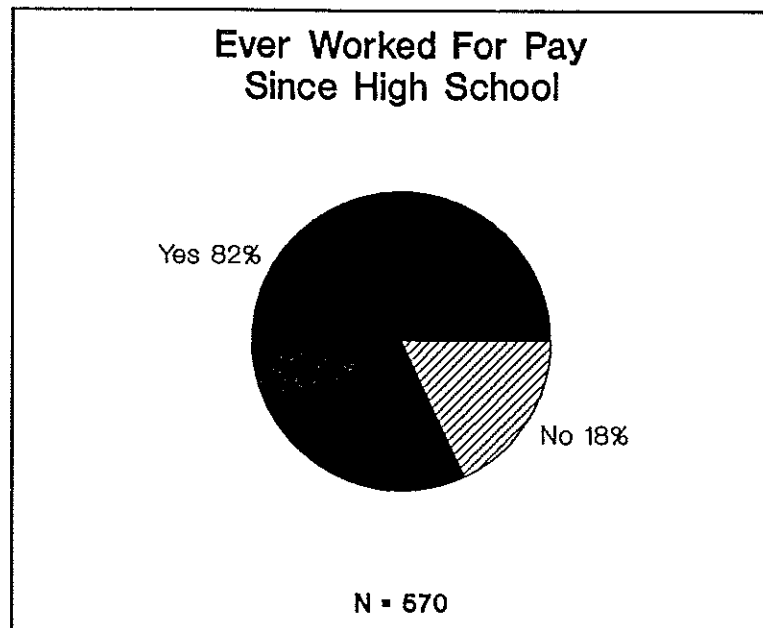
Respondents were also asked about the type of child care they believed necessary: before school care, after school care or full day child care. Not surprisingly, given the generally young ages of the respondents and their children, the most common response is an expressed need for full day child care. Fully 84 percent of mothers indicate a preference for this type of child care.

Employment History

First-time recipients were asked a variety of questions concerning their prior involvement in the market economy. A first question was whether or not they had ever been employed since graduating from or leaving high school; Figure 15 illustrates their responses.

³⁸Children's Defense Fund, A Children's Defense Budget FY 1989, Washington, D.C.: Children's Defense Fund, 1988: 180.

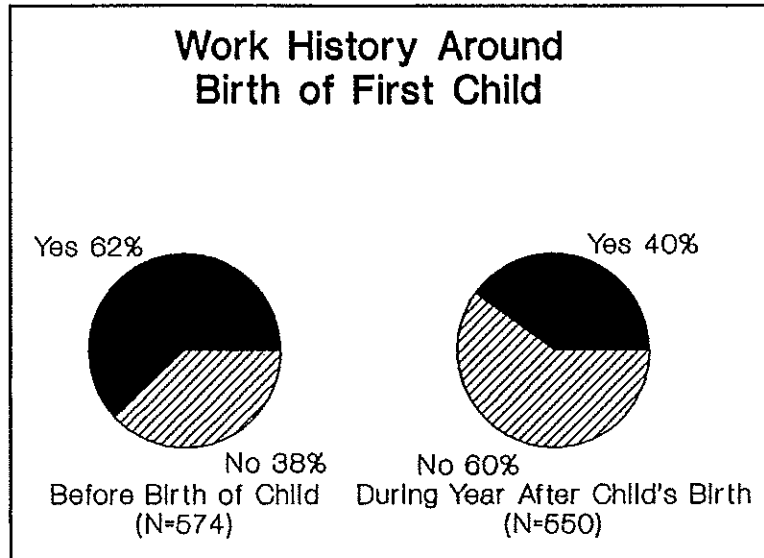
Figure 15



This overwhelmingly affirmative response (82 percent report some work experience) is consistent with national and state studies. Research has consistently shown that while the vast majority of AFDC recipients are not working at any given point in time, most of them do have some history of participation in the labor force.

We were also interested in the temporal ordering of events insofar as these women's work and childbearing were concerned. A first question was whether or not the woman had worked before having her first child; another was whether or not she had worked during the first year after the child's birth. Figure 16, following, shows that responses to these two questions are rather different.

Figure 16



While three of five first-time recipients had worked before the births of their first children, the same proportion did not work during the first year after giving birth. In this regard, first-time AFDC recipients differ from the general population since today, a majority (51 percent in 1988) of mothers of children younger than one year of age are in the work force; in 1976, the figure was 31 percent³⁹.

Recipients who worked prior to giving birth were asked to indicate the length of their employment and the type of work they had done. As shown in Table 5, mothers' pre-pregnancy employment was generally not of long duration; in two of three cases the total time worked was less than one year.

³⁹Alan Cranston, "Work and Family: Public Policy Issues for the 1990s," Families in Society 71 #6 (June, 1990): 361

Table 5

Length of Employment	
Less than 6 months	31%
Six mos. to one year	35%
One to Two Years	13%
Two to Three Years	7%
Three or more	14%
(N=358)	

Overwhelmingly, these jobs were of three types: clerical or sales positions (36 percent), semi-skilled (22 percent) or unskilled (19 percent). Together these three account for more than three of every four jobs held by these women prior to their becoming mothers and AFDC recipients. Most jobs were full-time (60 percent) positions; only 29 percent were part-time, eight percent were temporary, and three percent were seasonal employment.

Recent Job History

Recipients were also asked about their more recent job history, if any, and responses were coded using the 1980 Standard Occupational Classification Code, used by the Census Bureau. Results are presented in Table 6 which details the top twenty jobs, accounting for almost two-thirds (65 percent) of all responses.

Table 6

Current or Most Recent Job	
Cashier	18%
Waitress Assistant	9%
Secretary	5%
Nursing Aide/orderly/attendant	5%
Janitor/cleaner	3%
Vehicle washer/equipment cleaner	3%
Sales worker	2%
Assembler	2%
Typist	2%
Housekeeper	2%
Cooks, not short-order	2%
General Office Clerk	2%
Maid	2%
Receptionist	1%
Supervisor/Proprietor, sales	1%
Kitchen worker	1%
Data-entry keyer	1%
Child care worker	1%
Bookkeeper/accounting clerk	1%
Sales counter clerk	1%
Other	35%
(N=403)	

Table 6 illustrates the diversity, commonality and continuity of employment experiences among AFDC recipients. First, the Table confirms that the majority of recipients have worked at some time prior to their receipt of AFDC and it illustrates the diversity of jobs held by clients. Even a cursory glance at the table, however, reveals that these jobs are not, for the most part, ones which command high wages or carry tremendous opportunity for advancement.

The table also illustrates that there is continuity over time in the types of positions held by these women. That is, the

list in Table 6 of mothers' most recent jobs is strikingly similar to the types of jobs reportedly held in earlier years. As was also true of their earlier jobs, the majority of mothers' most recent jobs were full-time (79 percent) positions.

Child Care

Because of the importance of child care as either an impediment to or an enabler of employment, particularly among single parent households, several questions concerning child care arrangements were included in the interview. Mothers who worked after giving birth were asked to indicate who had cared for their youngsters. Table 7 shows the pattern of responses.

Table 7

Child Care Provider:	
Neighbors	11%
Relatives	64%
Friends	20%
Day Care	13%
Other	18%
(N=220)	
(multiple answers were possible)	

Informal child care is clearly most common among this cohort of AFDC recipients. Typically, this care costs mothers less than \$25 per week (67 percent of cases) and, when care is provided free by relatives or friends, there is often reciprocity

in the form of running errands (35 percent) or babysitting (28 percent) in return.

Attitudes About Work and Working

Responses to questions previously presented suggest that the majority of first-time AFDC recipients (82 percent) have had at least some paid employment and, further, that most of those not working would do so if affordable child care were available (59 percent). Subsequent interview questions probed subjects' feelings and attitudes on other dimensions related to the world of work, and examined recipients' perceptions of their own qualifications and readiness for employment. Respondents were read a series of 13 statements about work and were asked to indicate whether they agreed, disagreed or had no feelings about each of the statements. Table 8, on the next page, lists each statement and shows responses given by first-time recipients.

Table 8

Attitudes Toward Work and Working					
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree
I feel my education prepared me for a decently paying job	17%	37%	9%	32%	6%
I should be with my children, not employed	9%	22%	22%	38%	10%
I can't look for work because I need to be home with my children	10%	21%	15%	42%	12%
I enjoy working outside the home	23%	60%	12%	3%	1%
I don't feel comfortable seeking employment	4%	17%	10%	49%	20%
I am uncomfortable in an interview situation	6%	24%	12%	45%	14%
I feel confident I could keep a job a long time	41%	47%	6%	6%	1%
I do not want to work	2%	6%	8%	44%	41%
I feel potential employers don't appreciate my skills	2%	11%	22%	48%	17%
I feel there is no way to get ahead in any job I could get	2%	10%	8%	51%	28%
I would take a low-paying job to get ahead	8%	41%	14%	27%	11%
I feel my appearance has no effect in an interview situation	7%	22%	8%	42%	22%
I am overqualified for the jobs I am offered	2%	9%	23%	56%	10%
I don't have much success in a job interview	1%	11%	18%	54%	16%
(N=568)					

Although the statements in Table 8 cover a range of topics, what is most striking is the level of optimism and confidence expressed in responses to every item. More than eight of ten, for example, enjoy working outside the home and are confident they could keep a job for a long time. About two-thirds feel their education has prepared them for a decently paying job and the majority feel comfortable seeking employment and being interviewed. Half would take a low-paying job in order to get ahead and very few believe that getting ahead is impossible.

Based on their situations, education and employment backgrounds, and the current and forecast demands of the 21st century workplace, some of the very positive responses to these questions may seem naive at best. To the extent respondents do have an unrealistic view of the American workplace, and/or their own skills and competencies, this mismatch will have to be addressed early on in the delivery of Project Independence services.

At the same time, results are consistent with findings from other studies which show the poor do want to work and are eager to take advantage of opportunities to do so, provided their very real need for support services such as child care are met. As one welfare-to-work researcher has observed: "workfare programs did not create the work ethic, they found it!"⁴⁰

⁴⁰Judith Gueron, "Welfare to Work Programs: Lessons on Recent State Initiatives," in Employment and Training Policy in the United States: Redefining Federal and State Roles, Allan Rosenbaum (ed), Baltimore: University of Maryland (undated): 128.

The pattern of responses is also clear in again pointing out the importance of child care and, perhaps, the ambivalent feelings on the part of some mothers about working while their children are young. Almost a third of first-time recipients (31 percent), for example, agreed with the second statement "I should be home with my children and not employed". The same proportion also agreed with the third statement "I can't look for work because I need to be home with my children." Twenty-two percent and 15 percent, respectively, neither agreed nor disagreed with these two statements.

Respondents were also asked to agree or disagree with three statements expressing common reasons why some people feel they cannot find employment: lack of work experience, insufficient education, inadequate job skills. Table 9, following, shows how subjects feel about the applicability of these impediments to their own situations.

Table 9

	Reason Recipient Cannot Get a Job				
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree
I can't get a job because:					
I don't have enough work experience	5%	26%	12%	45%	13%
I don't have enough education	4%	22%	11%	47%	16%
I don't have adequate job skills	5%	27%	12%	42%	14%
	(N=568)				

Respondents' answers are again generally optimistic; for each statement, less than one-third agree that it applies to or describes their own situation.

Finally, two questions were asked to explore the always controversial question of whether or not AFDC mothers believe that welfare is preferable to and "pays more" than work. In the case of our subjects, the answer is overwhelmingly no on both counts, as shown in Table 10.

Table 10

Attitudes toward Welfare and Work					
	Strongly Agree	Agree	Neither	Disagree	Strongly Disagree
I would rather be on assistance than work	1%	4%	2%	33%	60%
I feel I can get more from AFDC than I could make in a job	2%	8%	7%	36%	48%
(N=568)					

A last question with regard to work and working asked each woman to identify her major problem in getting and keeping a job. One-quarter of the subjects report no particular problems. Table 11 shows the specific problems or barriers named by the 75 percent of clients who did name a particular area as being a major problem.

Table 11

Major Problem In Getting and Keeping Job	
Child Care	47%
Weak Job Skills	16%
Transportation	14%
All Other	23%
(N=419)	

There are no surprises in Table 11; child care, by a wide margin, is seen by AFDC mothers as the major problem impeding their ability to obtain and maintain employment. Transportation and weak job skills are the next most common responses; no other issue was identified by more than 10 percent of subjects.

To the extent mothers' perceptions of major problem areas are correct, these data are heartening since the three major issues identified (child care, job skills, transportation) are ones toward which JOBS funds can and are being directed. At the same time, these data also suggest that current problems in both funding and finding sufficient day care slots for AFDC children are likely to persist absent infusion of additional funds or experimentation with other alternatives.

Summary

This Chapter presents findings on first-time recipients' employment experiences. Major findings are:

- * the majority of first-time recipients are not working or seeking employment, most often because they are needed at home to care for their child(ren)
- * three of five non-working recipients would work if affordable day care was available
- * the overwhelming majority (82 percent) of first-time recipients have worked since high school, although usually at jobs associated with low pay and little opportunity for advancement
- * first-time recipients demonstrate a high level of optimism and confidence towards work and working and a strong preference for work rather than welfare
- * first-time recipients see the absence of child care, weak job skills, and transportation difficulties as major obstacles in getting and keeping a job

VIII. Family of Origin

Several studies have examined the extent to which a woman's AFDC use may be influenced by variables describing her childhood, and the structure and circumstances of her family of origin.⁴¹ Studies have looked at parental welfare receipt, parents' education and work, family composition and the like. Interest in recipients' families of origin stem from belief in the existence of a "welfare class" which passes on a legacy of welfare dependency to its children.⁴² Despite the stereotype that welfare dependency is routinely transmitted from generation to generation, empirical results have thus far been inconclusive:

Statistical studies of representative national data sets provide some evidence of the intergenerational transmission of welfare dependency, but the evidence is relatively weak and inconsistent in many ways.⁴³

Research findings do not support the view that AFDC clients come to see welfare as a way of life and socialize their children to behave in ways which limit their ability to become economically independent adults.⁴⁴ Studies do suggest, however,

⁴¹See, for example, Greg Duncan, Martha Hill and Saul Hoffman, "Welfare Dependence within and Across Generations," Science 239 (January 29, 1988): 467-470.

⁴²Martin Rein and Lee Rainwater, "Patterns of Welfare Use," Social Service Review 52, #4 (December, 1978): 511.

⁴³Saul Hoffman, "Correlates of Welfare Receipt and Dependency," in Welfare Dependency, Kevin Hopkins (ed.), Alexandria: Hudson Institute, September, 1987: 3-30.

⁴⁴Susan M. Chambre, "Role Orientations and Intergenerational Welfare Use," Social Casework 66, #1 (January, 1985): 20.

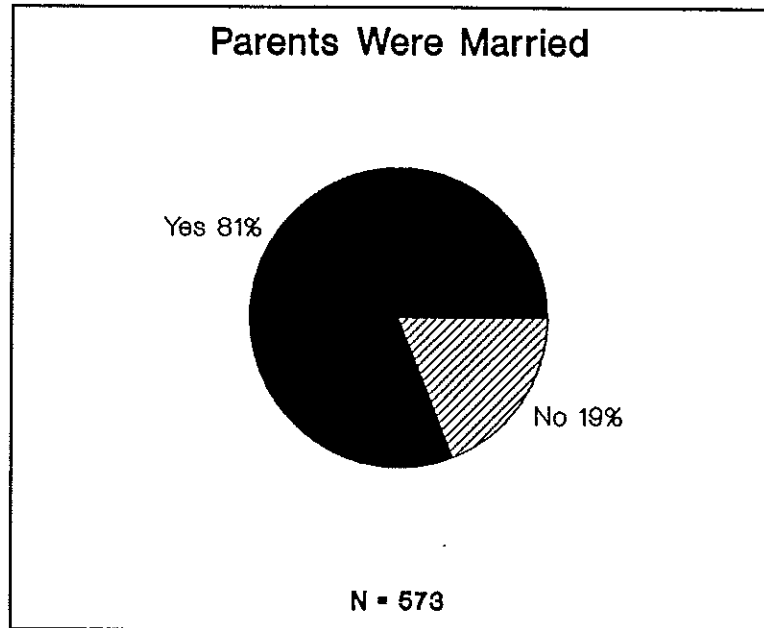
that family background variables may correlate with certain adult statuses that place a woman at high risk to experience poverty and, perhaps, AFDC reciprocity. To examine the extent to which any of these risk factors characterize the early lives of AFDC mothers in Maryland, respondents in our study were asked a number of questions about their families of origin. The questions covered items such as whether the recipient lived in a one-parent household as a child, parents' educational and employment experiences, and parents' and siblings' own involvement with public assistance.

Family Structure

Family structure is one variable that has received much scrutiny from researchers. An important finding that has emerged is that women who grow up in single-parent families are more likely to marry and bear children early, to have pre-marital births, and to have their own marriages break up.⁴⁵ Figure 17, on the following page, illustrates the percentage of study subjects who have married and unmarried parents; it shows that, in most cases, (81 percent), there were legal marriages between clients' parents.

⁴⁵Sara McLanahan and Larry Bumpass, Intergenerational Consequences of Family Disruption, Madison: Institute for Research on Poverty (May, 1986): 1.

Figure 17



More important than the mere fact of legal marriages, of course, is the duration or stability of those marriages. Table 12 shows, for both married and never-married parents, the proportions who were living together and apart at various points during the AFDC mothers' childhoods.

Table 12

Percentage of Payees Whose Parents Lived Together				
When Payee Was Age:	Parents Married		Parents Not Married	
	Yes	No	Yes	No
0 to 6:	87%	13%	32%	68%
7 to 12:	65%	35%	17%	83%
13 to 18:	51%	49%	4%	96%
19 or more:	44%	56%	4%	96%
	(N=463)		(N=110)	

Table 12 illustrates that, regardless of their marital status, our payees' parents were likely to live apart during some or all of the payees' adolescent years. Among payees whose parents were married, about half (49 percent), as adolescents, experienced the departure of a parent from the home. Among those whose parents were not married, the proportion is 96 percent.

Parental living arrangements during adolescence may help to explain the early childbearing by many study subjects. For example, recent analyses of national data suggest that there is a critical age for female adolescents when living in a non-intact household has an impact on pre-marital and teen parenting:

Female children who live in single-parent families at some point between ages 12 and 16 are twice as likely to form single-mother households in early adulthood as are their counterparts from two parent families.⁴⁶

These researchers conclude that family structure does reproduce itself - that children who grow up in single-parent families are more likely to form single parent families through out-of-wedlock births. It has been suggested, too, that:

[marital disruption] occurring in adolescence may be more harmful than disruptions in early childhood because it coincides with career choices and critical decisions about the continuation of schooling.⁴⁷

⁴⁶Sara McLanahan, Family Structure and Dependency: Early Transitions to Female Household Headship, Madison: Institute for Research on Poverty (March, 1986): 31. See also Gary Sandefur and Sara McLanahan, op.cit.: 28-29.

⁴⁷McLanahan, op.cit. (1986): 31.

A related question asked with whom our AFDC mothers had primarily lived during childhood. Table 13 presents their responses and is similarly indicative of the extent of family disruption among first-time AFDC recipients' families of origin.

Table 13

Lived Primarily With:	
Mother/Father	49%
Mother	32%
Mother/Stepfather	7%
Father	1%
Father/Stepmother	1%
Other	11%
(N=526)	

Less than half of all first-time AFDC recipients reported living primarily with both their mothers and fathers; almost one-third lived primarily with their mothers, that is, in a single-parent household. As other studies have shown, individuals who live apart from one or both parents while growing up are less likely to finish high school, more likely to be employed at low-wage jobs and more likely to form unstable families than are those who spend their childhoods with both parents.⁴⁸ Such living arrangements may also put one at higher risk to experience long-term welfare dependency. In an earlier Maryland study, to

⁴⁸Sara McLanahan, "Family Structure and the Reproduction of Poverty," American Journal of Sociology 90, #3 (January, 1985): 898 and Sandefur and McLanahan, op.cit.: 1.

illustrate, we found that AFDC clients whose parents lived apart had about a 50-50 chance of being long-term welfare clients; where parents lived together, the chance was about one in three.⁴⁹

Parents' Education

Parents' educational attainment is another variable that is positively and significantly associated with the eventual educational attainment, poverty status and AFDC use of children.⁵⁰ Table 14 presents the highest level of schooling for the fathers and mothers of first-time AFDC recipients.

Table 14

Level of Education		
	Mother	Father
Grade School	8%	16%
Some High School	27%	18%
High School	36%	31%
Completed GED	3%	2%
Business School	2%	1%
Some College	5%	8%
College	3%	4%
Don't Know	16%	20%
(N=570)		

⁴⁹Born, op.cit. (1989): 75.

⁵⁰Robert Havemen, Barbara Wolfe and James Spaulding, The Relation of Educational Attainment to Childhood Events and Circumstances, Madison: Institute for Research on Poverty (January, 1990): 28.

Table 14 shows that, typically, when first-time AFDC recipients know their parents' educational levels, both their mothers (26 percent) and fathers (31 percent) are high school graduates. At the same time, however, the table also shows that limited education is normative within the nuclear families in which AFDC recipients were raised. Only eight percent of mothers and 12 percent of fathers had any college education, but at least one-third of both mothers (35 percent) and fathers (34 percent) had less than a high school education. Daughters' educational accomplishments closely parallel those of their parents; completion of high school is most common (38 percent), but as is true of their parents, a sizable proportion do not have a high school diploma (42 percent).

The striking similarity between daughters' and parents' educational achievements would seem to support the conclusion of Hopkins, Newett and Doyle (1987) that parental education influences children's educational progress and outcomes in myriad ways:

...a mother's not finishing high school increases the student's probability of dropping behind...nine and 13 year old children of parents with no high school diploma are twice as likely to have inadequate reading proficiency for their age as are similar children of parents with more than a high school diploma...the few studies that match mothers and daughters find a strong correlation between mothers' education and daughters' aspirations and expectations⁵¹

⁵¹Kevin Hopkins, Jane Newitt and Denis Doyle, "Educational Performance and Attainment," in Kevin Hopkins (ed.), op.cit.: 18.

Parents' Employment

Similarities between parents and daughters are obvious, too, when type of employment is examined. As Table 15 shows, nearly two-fifths of all fathers and mothers customarily did unskilled or semi-skilled work.

Table 15

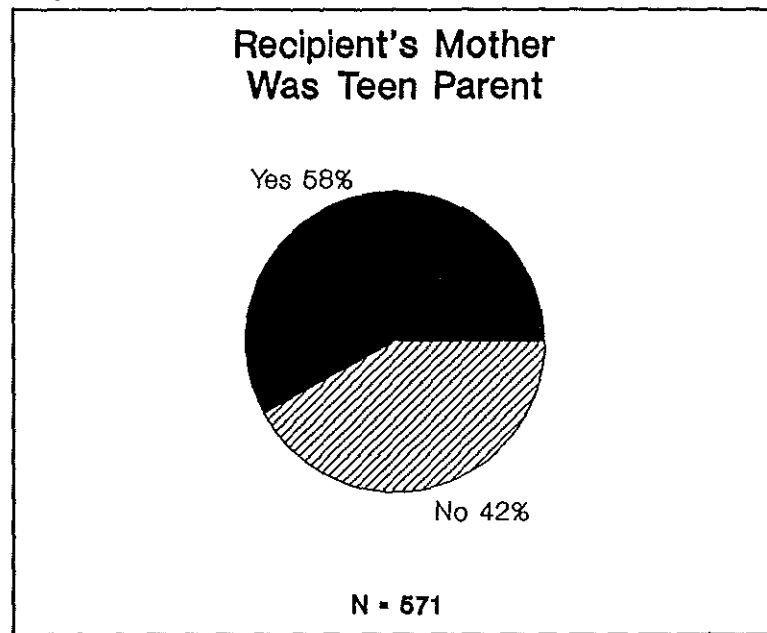
Parents Work		
	Mother	Father
Housewife	20	N/A
Farm Labor, Menial Work	5	4
Unskilled Work	13	13
Semi-skilled Work	24	24
Skilled Work	4	24
Clerical, Sales Work	14	5
Semi-professional Work	10	7
Managers,		
minor professionals	3	3
Administrators	3	3
Executives, large		
business owners	*	1
Don't know	5	17
	(N=570)	(N=558)

Age of Recipients' Mothers at Birth of First Child

As discussed in Chapter IV, the first-time AFDC recipients in our sample typically became mothers relatively early in life. Two-fifths had their first children when aged 20 years or less; about one of four were eighteen or younger. Is the phenomenon of early childbearing, in particular, teenage motherhood, normative in these young women's families? Is early motherhood, like

truncated education and low-skill employment, a behavior patterned after parental practices? Figure 18, below, illustrates that, in fact, in approximately three of five cases, the mothers of first-time AFDC recipients had themselves been teenage parents.

Figure 18



In other words, many of the young women now coming onto AFDC for the first-time are second generation teen parents. This finding, in our view, is extremely important since a prior Maryland study has documented that being the daughter of a teenage mother is correlated with long-term welfare dependency.⁵² If this finding is extended to the current study population, it implies that

⁵²Born, op.cit. (1989): 78.

based on this variable alone, about half of new entrants to AFDC are at considerable risk to become long-term welfare clients.

Number of Siblings

At the time of their entrance to the Maryland AFDC program, the majority of first-time recipients have only one child. Because a number of them became mothers while in their teens, however, the likelihood of their having additional children is increased:

Women who start childbearing in their teens have more children, have them closer together, bear more unwanted children and have more out-of-wedlock births than do women who delay motherhood.⁵³

It is impossible, of course, to predict whether or not these first-time AFDC clients will bear more children and, if so, under what circumstances. Since many of their own mothers also were teen parents, however, we thought information on the number of siblings of our AFDC clients might be worthwhile food for thought.

Table 16, on the following page, shows the number of siblings reported by first-time AFDC recipients in our study. Only a small percentage of our subjects (5 percent) are "only children". The overwhelming majority (95 percent) have at least one sibling, one-half have more than three siblings, and almost one in ten has more than seven siblings.

⁵³Kathleen Ford, "Second Pregnancies Among Teenage Mothers," Family Planning Perspectives 15, #6 (November-December, 1983):268.

Table 16

Number of Siblings in Payee's Family	
None	5%
One	13%
Two	18%
Three	14%
Four	17%
Five	12%
Six	9%
Seven	4%
Eight	3%
More than 8	6%
(N=575)	

Family's Receipt of Public Assistance

Thus far we have seen that first-time AFDC recipients in our sample rather closely resemble their parents insofar as the crucial variables of educational attainment, customary employment and early childbearing are concerned. A final question sought to determine whether or not daughters' receipt of public assistance, in this case AFDC, might also mirror welfare use on the part of their parents and/or brothers and sisters. Figures 19 and 20, which appear on the following page, show the percentage of mothers, fathers and siblings who have received public assistance.

Figure 19

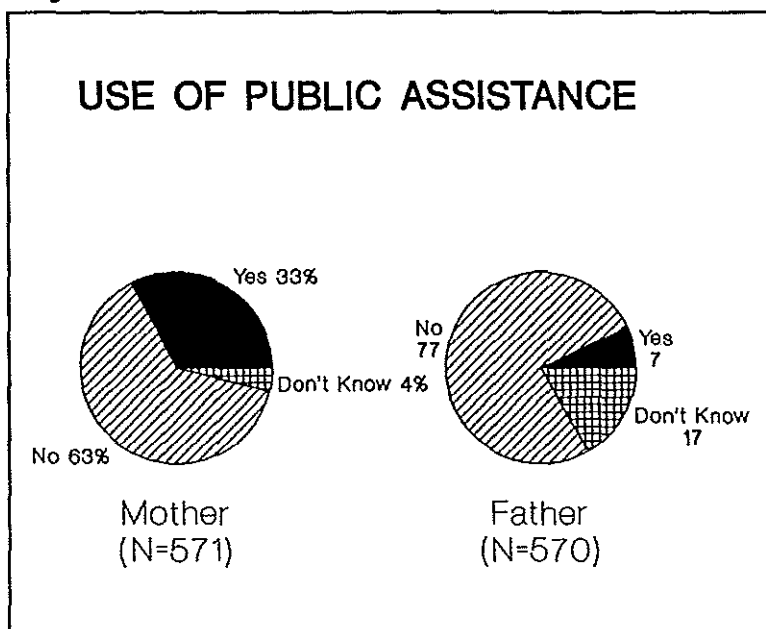
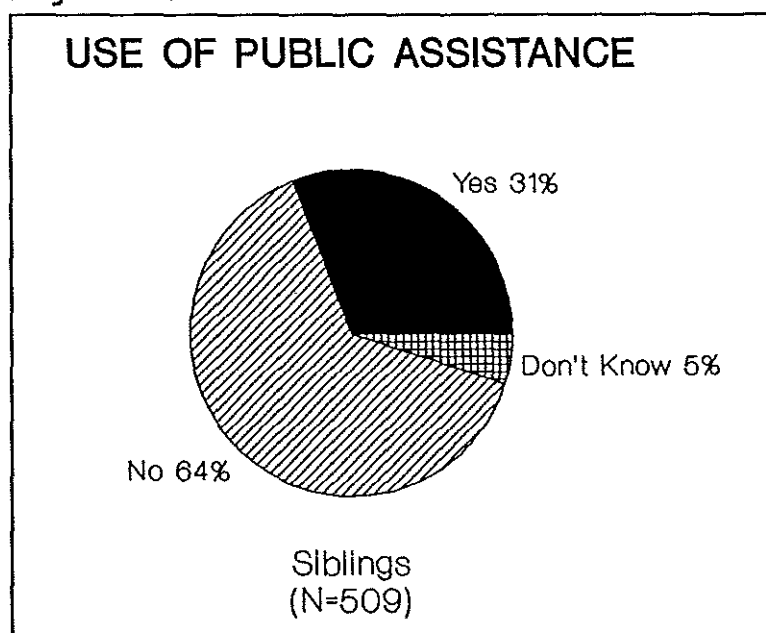


Figure 20



The most obvious finding illustrated in Figure 19 is that the vast majority of first-time AFDC recipients do not come from welfare-dependent families of origin. Two-thirds of recipients' mothers and nearly eight of ten of their fathers (77 percent) have no prior use of public assistance, according to their daughters. While the parents of young AFDC mothers do appear to pass on a legacy of low educational attainment and low-end employment to their daughters, our data suggest that income support through public assistance is not intergenerationally transmitted in the vast majority of cases.

What is disturbing, however, is the fairly high rate of assistance receipt among siblings. As shown in Figure 20, nearly a third (31 percent) of all first-time AFDC recipients have siblings who also have received public assistance. Of those siblings, more than half (53 percent) are said to have received some type of welfare within the past year.

Unfortunately, we have no further information concerning differential rates of welfare use by brothers versus sisters or by specific programs. However, these data are a matter of concern. They debunk the myth of intergenerational welfare dependency, but they also clearly suggest that intragenerational welfare use may be problematic. In this regard, the findings are consistent with other studies which note that the probability of experiencing poverty, single motherhood and welfare receipt are

influenced by background characteristics shared by sisters.⁵⁴ The higher rate of public assistance use among children than among parents may also reflect the economy's changing nature, where fewer and fewer jobs are available for those with limited education and few marketable skills.

Summary

This Chapter presents findings on the characteristics of recipient's families of origin. Major findings are:

- * Most of the recipients' parents had been married, but even so, many recipients apparently spent critical years -- ages 13 to 18 -- in one-parent households
- * Almost a third lived primarily with their mothers while they were growing up
- * Parents' educational level is similar to that of their daughters on AFDC, but below the level of the general population
- * Similarly, parents' vocations resemble those of their children. Fathers were employed in semi-skilled work or skilled work and mothers were employed in similar jobs or were housewives
- * Over half of the recipients' mothers had been teen parents; that is, they were under the age of twenty when they had their first children
- * A large percentage of recipients' siblings (31 percent) had received public assistance; of those, 53 percent had received public assistance in the past year

⁵⁴Gary Solon, Mary Corcoran, Roger Gordon and Deborah Laren, "Sibling and Intergenerational Correlations in Welfare Program Participation," Journal of Human Resources XXIII, #3 (1988): 393.

IX. Assistance Units and Households

In addition to information describing the characteristics, circumstances and backgrounds of first-time AFDC recipients themselves, a number of questions were also asked about the households and assistance units of which recipients are members.

In the context of the AFDC program, the distinction between a household and an assistance unit is an important one, since the two are not necessarily synonymous. A household is defined as all persons who live together in a common dwelling unit. An assistance unit, however, consists only of "dependent children" and "recipient adults" who receive income support via the AFDC grant. Excluded from the assistance unit (and the grant) are any other persons living in the household, whose needs, income and resources are not considered in determining the assistance (AFDC) payment.⁵⁵ "Dependent children" are needy youngsters under age 19 who have been deprived of parental support or care; "recipient adults" are any needy relatives with whom a dependent child lives and whose needs are taken into account in determining the amount of the AFDC money payment. These definitions are used throughout this Chapter, unless otherwise noted.

Households With and Without Non-AFDC Members

By definition, our sample of 575 first-time AFDC recipients also represents 575 AFDC assistance units, one-third of them

⁵⁵Office of Family Assistance, op. cit. (1990): 27.

headed by women under the age of 20. A first question was whether or not these assistance units lived alone or were sharing a residence with any other person(s) not included on the AFDC grant. Table 17 presents the distribution of first-time assistance units on this dimension and indicates the comparison with national estimates.

Table 17

Household Includes Persons Not in the AFDC Assistance Unit			
	First- Timers	Nationwide All AFDC	Maryland, All AFDC
Yes	71%	37%	49%
No	29%	63%	51%

The table shows that in seven of ten cases (71 percent), the households of first-time recipients include at least one other person who is not in the AFDC assistance unit. This rate is about twice as high as the rate for the overall national AFDC caseload (37 percent) and is also higher than the rate for the overall Maryland caseload (49 percent).⁵⁶

⁵⁶Ibid: 33.

Size of Household and Assistance Unit

Given the above finding, one might expect that the average household size of first-time AFDC recipients would be larger than that of the general AFDC population. One survey question asked the number of persons living in the households occupied by our first-time AFDC mothers, regardless of whether or not those persons were included in the AFDC grant (assistance unit). A second question focused on the size of the assistance unit itself. Comparative data describing the average size of households and assistance units are shown in Table 18.

Table 18

Average Size of Households and Assistance Units: Comparative Data		
	Household	Assistance Unit
First-Time Recipients	4.3	2.4
Maryland, all (1982)	4.1	1.8
Maryland, all (1989)	3.8	2.8
National, all (1989)	3.8	3.0

First-time households range from those containing only one person to a few containing as many as 16 members; however, on average, there are 4.3 persons (including the first-time AFDC recipients) living in these households. This is slightly larger than the average household size among Maryland AFDC cases in 1982

(4.1 persons).⁵⁷ It is also larger than the current national and overall Maryland average of 3.8 persons reported in the latest federal AFDC characteristics report.⁵⁸

As shown in the second column of Table 18, the average first-time assistance unit contains 2.4 persons. In 1982, the average Maryland AFDC assistance unit contained 1.8 persons.⁵⁹ Today, the national average is 3.0 recipients per case; the average for all Maryland AFDC cases is 2.8⁶⁰

Table 19, on the following page, shows that the most common household configuration is one in which three people share the residence (26 percent), and that about three-fifths of all households contain four or fewer members. The most common pattern for assistance units is that of just two people being included on the grant - in virtually all cases a single mother and her child. More than three of every five assistance units (63 percent), in fact, contain only two persons. Ninety percent of first-time AFDC units contain three or fewer persons; only 10 percent contain four or more persons.

While their households tend to be a bit larger and their assistance units a bit smaller than those of the overall AFDC caseload, first-time recipients' data still serve to debunk the myth of large welfare families.

⁵⁷Born, op. cit. (1983): 54 .

⁵⁸Office of Family Assistance, op. cit. (1990): 32.

⁵⁹Born, op.cit. (1983): 55

⁶⁰Office of Family Assistance, op. cit. (1990): 34.

Table 19

Size of Household and Assistance Units		
	Household	Assistance Unit
One	*	7%
Two	14%	63%
Three	26%	21%
Four	21%	6%
Five	19%	2%
Six	10%	1%
Seven	6%	*
More than Seven	5%	*

Composition of the Assistance Unit

Historically, the majority of persons receiving income support through the AFDC program have been children under the age of 18 years. Increasingly, too, the AFDC caseload is comprised of assistance units containing only one adult, usually the mother. This profile also describes first-time AFDC assistance units in Maryland; the average first-time case (grant) includes 1.1 recipient adults and 1.3 recipient children. Table 20 shows how this compares to overall state and national estimates.

Table 20

AFDC Assistance Units: Comparative Data		
	Avg # Adults	Avg # Children
First-time	1.1	1.3
Maryland	1.0	1.8
National	1.0	2.0

Age Distribution of AFDC Children

In Chapter IV describing characteristics and circumstances of first-time AFDC payees, it was noted that the modal or most common age of mothers was 18 and, further, that fully two-thirds of these women are under the age of 26. Information was also collected concerning the ages of their children; these data are shown in Table 21.

Table 21

Age Distribution of AFDC Children	
Under 12 mos.	20%
One thru 2	36%
Three thru 5	18%
Six thru 10	15%
11 thru 14	7%
15 thru 18	5%

Table 21 shows clearly that, as expected, the children of first-time AFDC recipients are very young; the modal group is youngsters aged one or two years (36 percent). Fully three-fourths of all children in AFDC families headed by first-time recipients are pre-schoolers (under age six).

Given the relative youthfulness of first-time AFDC mothers themselves (two-thirds under 26), it is not surprising that their children are also young. Nonetheless, we were surprised to find that 56 percent of the children of first-time recipients were under the age of three years, as shown in Table 22.

Table 22

Age of Children in Assistance Unit	
Under 3	56%
3 thru 5	18%
6 and up	27%

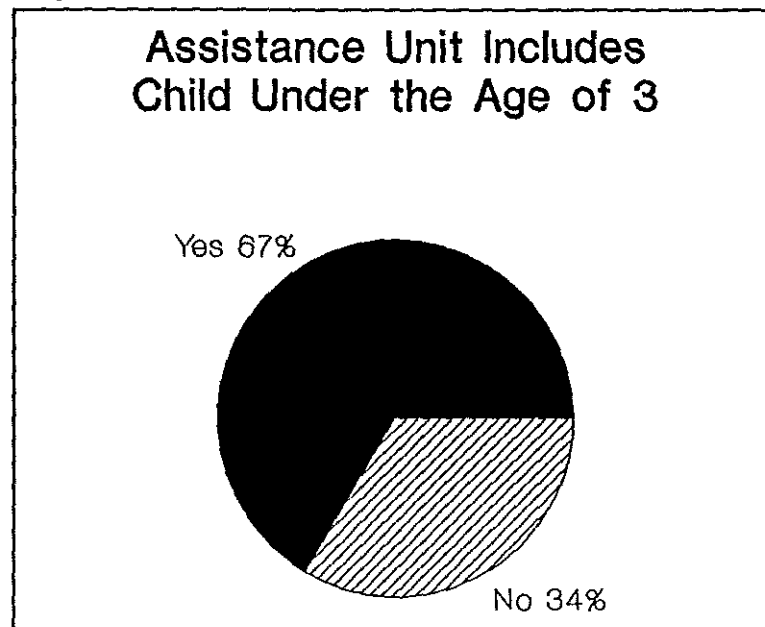
We would point out, too, that children of first-time recipients are much younger than the children of the AFDC caseload overall, as shown in Table 23.

Table 23

Age Distribution of AFDC Children: Comparative Data			
	First- Time	MD	Nat'l
Average age	2 yrs	8 yrs	8 yrs
% under 3	55%	16%	13%
% under 6	74%	44%	42%

More importantly, our data reveal that 67 percent of all first-time AFDC cases include a child under the age of three, as shown in Figure 21, on the following page.

Figure 21



In the context of Project Independence, these findings are important for two reasons. First, they imply that two-thirds of all first-time recipients might be exempt from participating because they have a child under the age of three. However, these clients' educational histories and employment backgrounds are such that they would otherwise be members of the targeted high risk groups. Based on a rather sizable body of research literature, these women are, indeed, at great risk of experiencing long-term dependency. Yet, because of the very young ages of their children, it seems that early intervention via Project Independence might not be likely for many of them, unless incentives for voluntary participation can be developed or they are among the relatively small group for whom a mandatory return to school can be required.

Second, these data illustrate the overwhelming importance of child care - especially pre-school care - as a service necessary for this group of AFDC mothers. In particular, the need for infant care -- typically the most expensive and least available type of care -- is relatively great. One of five first-timers has a child under twelve months of age; 36 percent have a child between the ages of one and two years.

Relationships and Ages of Other Household Members

We have noted earlier that seven of ten first-time AFDC assistance units live in homes where at least one person not included in the grant also resides. Given this high percentage, an important question concerns the composition of the household itself: who are the non-AFDC members of the household and what is their relationship, if any, to the first-time AFDC recipient? This information is shown in Table 24.

Table 24

Relationship of Non-AFDC Household Members to Recipient	
Brother/Sister	28%
Mother/Father	26%
Non-Related Persons	17%
Niece/Nephew	7%
Cousin	5%
Son/Daughter	4%
Grandmother/Grandfather	3%
Aunt/Uncle	3%
Spouse	1%
Other Relative	5%

Table 24 illustrates that, almost always, other household residents are members of the first-time recipient's nuclear family. Most often we see a household in which the recipient, her child(ren) and one or more of her siblings reside. Three generation households occupied by the recipient, her child(ren) and her mother and/or father are also prevalent. Together, more than half (54 percent) of all non-grant household residents are either siblings or parents of our subjects.

This is a slightly different pattern than has been observed in earlier studies of the overall Maryland caseload and in national studies as well. To reiterate, far more first-time households contain non-AFDC members; also, among these mixed households, the incidence of siblings in the household (28 percent) is approximately twice as high as the rate found in the longitudinal study of Maryland's AFDC caseload.

According to a study done by the General Accounting Office (GAO), however, our findings are normative, given that our first-time recipients are relatively young. The GAO study found, to illustrate:

...in three generation households, young AFDC mothers live with their parents. The AFDC mothers were under age 25 in 53 percent of these households and under 21 in 40 percent. Most of the non-AFDC relatives were the parents (24 percent) or siblings (35 percent) of the AFDC family head [payee].⁶¹

⁶¹General Accounting Office, Welfare: Relationships and Incomes in Households With AFDC Recipients and Others, Washington, D.C.: General Accounting Office (May, 1988): 2.

Table 25, following, shows the ages of these other household members.

Table 25

Age Distribution of "Other" Household Members	
Under 20	35%
20-29	18%
30-39	15%
40-49	15%
50 and up	17%

Overall, other household residents are also a relatively young population; more than one-third are children or teenagers and more than half (56 percent) are under the age of 30. The modal age of these persons is 17 years and the median age is 27 years.

Summary

This Chapter presents information on the size and composition of first-time recipients' households and assistance units. Major findings are:

- * first-time recipients in Maryland are about twice as likely as AFDC cases nationwide to have at least one other person living in their household
- * the average first-time household consists of 4.3 persons; the average first-time assistance unit consists of 2.4 persons
- * contrary to myth, the most common assistance unit is a two-person one -- virtually always a single mother and her only child
- * most household members not on the grant are members of the first-time recipients' nuclear families
- * more than half of all children in assistance units headed by first-time recipients are under the age of three
- * two-thirds of all first-time AFDC assistance units include a child under the age of three

X. Introduction to AFDC & Use of Other Programs

The profile of a first-time entrant to the Maryland AFDC program is that of a young, unmarried woman who is not employed or in school, and who has a child under the age of three with whom she lives in a home with at least one other person - usually her sibling or parent. By definition, all recipients selected for this study were receiving AFDC for the first time in Maryland. Therefore, unlike earlier studies, this study did not look at prior usage of AFDC. However, there were a number of questions asking recipients how they found out AFDC, how long they expect to remain on assistance, and their use of any other public and private assistance programs. This Chapter discusses findings from these questions.

Introduction to AFDC

According to respondents, the most common sources through which they became aware of the AFDC program were informal ones - family members or friends. Table 26, following, shows the predominance of these two sources. Together, they were cited by two-thirds of all first-time recipients who responded to this question. Only one of four subjects learned of AFDC from an agency or health care provider.

Table 26

Learned about AFDC through:	
Family Member	38%
Friend	29%
Agency	21%
Don't Know	5%
Medical Source	4%
Other	4%
(N=570)	

Typically, the friend or family member providing the initial information about AFDC was receiving welfare at the time (55 percent). In addition to providing general information, the friend or relative also gave advice on eligibility requirements (60 percent) and how to complete the application (46 percent).

Precipitating Factor in First Receipt of AFDC

New entrants to the Maryland AFDC program were asked what had happened in their lives which caused them to apply for public assistance. Respondents could give multiple answers to this question; their pattern of responses is shown in Table 27.

It has been observed that "for the poor, troubles come in bunches" and the responses illustrated in Table 27 support this assertion.⁶² Many of these young women cite more than one event as having precipitated their first application for AFDC. The payee's own unemployment is the most commonly mentioned causal

⁶²Sar Levitan, Garth Magnum and Marion Pines, A Proper Inheritance: Investing in the Self-sufficiency of Poor Families, Washington, D.C.: George Washington University (July, 1989): 7.

Table 27

Precipitating Factors	
Unemployed	73%
Had Child	43%
Pregnant	37%
Father Left	32%
Divorced/Separated	22%
Health	14%
Wages Reduced	10%
Father Died	*
(N=559)	
(more than one answer possible)	

event, and was mentioned by more than seven of every 10 recipients. Birth of a child is the second most common precursor, and was named by 43 percent of respondents. It must be noted, however, that when birth of a child and conception of a child are combined (80 percent), "motherhood" accounts for the vast majority of all answers given.

The multiplicity of precipitating factors as well as the predominance of unemployment and family composition changes as causes of welfare receipt are consistent with findings from the research literature. The work of Bane and Ellwood is usually regarded as the best descriptor of welfare entrance events at the national level. While their findings are not directly comparable to ours, they note that family structure changes (separation, divorce and birth) account for the vast majority (78 percent) of AFDC entrances. Their data suggest that only 15 percent of entrances are related to labor market changes. While seven of ten of our subjects cite "unemployment" as a precipitating

factor, we suspect that the 15 percent figure is probably more accurate.⁶³ Instead, it seems rather clear that pregnancy and parenthood are the immediate and predominant events which precipitate young womens' first receipt of AFDC in our state.

Critical Event Necessary to Exit AFDC

Just as unemployment is seen by these women as a major reason precipitating their first application for AFDC, getting jobs is seen by them as, far and away, the most important event that would enable them to exit the welfare rolls. Table 28 illustrates this point.

Table 28

Most Important Event To Get Off AFDC	
Get a Job	58%
Education	19%
Other	11%
Children Grown	5%
Get a Raise	4%
Marriage	3%
(N=454)	

⁶³Most first-time clients had limited work histories, had not worked since having a child, and were not actively seeking work. Thus, while they may be unemployed, it would not seem that their unemployment, per se, was the precipitating factor in AFDC application.

Anticipated Welfare Experience

Ninety-seven percent of first-time recipients in Maryland foresee a time when they will not be dependent on AFDC. Moreover, as shown in Table 29, the majority anticipate that their welfare dependency will be relatively short-lived.

Table 29

Anticipated Independence from AFDC (Plan to get off AFDC in years)	
Less than one	57%
One	23%
Two	10%
Three or more	10%
(N=350)	

While these young women's optimism is to be admired, research results are consistent in suggesting that their likelihood of making an early exit from AFDC may not be very great. As Bane and Ellwood (1983) have demonstrated:

There are identifiable groups of welfare recipients that are much more likely than others to have long spells of welfare receipt: non-whites, unmarried women who have children, and high school dropouts, particularly.⁶⁴

⁶⁴Mary Jo Bane and David Ellwood, The Dynamics of Dependence: The Routes to Self-Sufficiency, Cambridge: Harvard University (1983).

Bane and Ellwood's descriptors, of course, are characteristic of the majority of first-time recipients in our sample. Despite respondents' expressed belief that they will be independent of the welfare system within one or two years, the reality is that many of them are at high risk to become chronically dependent on AFDC.

Use of Other Services or Help

Recipients were also asked whether they had heard of, ever used, and/or were currently using a number of other income maintenance and social service programs. Table 30 shows results for the income maintenance programs.

Table 30

Knowledge and Utilization of Benefit Programs			
	Heard Of	Ever Used	Using Now
Food Stamps	99%	68%	54%
WIC	93%	59%	40%
Medicaid/Medical Assistance	100%	97%	84%
Medicare	70%	2%	2%
General Public Assistance	51%	18%	13%
Unemployment Compensation	78%	16%	1%
Veterans' Benefits	59%	3%	1%
Social Security/Retirement	84%	5%	1%
Social Security/Disability	68%	3%	1%
Supplemental Security Income	54%	4%	2%
Home Energy Assistance	74%	19%	9%

Recipients demonstrated extensive knowledge of the major programs such as Food Stamps, WIC, and Medicaid. Almost all recipients (99 percent) had heard of the Food Stamp and WIC programs (93 percent), and awareness of the Medicaid Program was, expectedly, universal (100 percent).

Over two-thirds of the recipients had received Food Stamps at some time, but only 54 percent were enrolled at the time of the interview. This participation rate is somewhat lower than that found in earlier studies. The 1982 study, for example, found food stamp participation at 76 percent for the entire caseload while the longitudinal study found a participation rate of 76 percent for chronic recipients and a rate of 55 percent for episodic users.⁶⁵ Current participation in the WIC program among first-time recipients (40 percent) approximates the participation rate (46 percent) in the eligible population in Maryland.⁶⁶

At least half of the recipients had at least heard of each of the remaining major benefit programs, although participation rates were lower. The latter finding is not surprising, however, given that these programs, such as General Public Assistance and Social Security/Retirement, are neither widely available to nor widely used by young families such as these.

⁶⁵Born, op. cit., (1989):135 and Born, op. cit., (1983): 84.

⁶⁶Maryland Alliance for the Poor, Investing in Maryland's Future: A Report on Families and Children in Need, Baltimore, Maryland Alliance for the Poor (January, 1990): 5.

Recipients were less familiar with social service programs, as shown in Table 31.

Table 31

Knowledge and Utilization of Community Social Services			
	Heard of	Ever Used	Using Now
FAMILY SERVICES			
Community Mental Health	21%	5%	2%
Family Planning	73%	28%	13%
Services to the Mentally Retarded	27%	1%	*
Services for the Handicapped	34%	2%	1%
Services to Families	29%	8%	3%
Information and Referral	26%	7%	1%
Health-Related Services	47%	29%	23%
Alcoholism Services	50%	2%	1%
Drug Abuse/Addiction Services	56%	2%	1%
CHILDREN'S SERVICES			
Child Day Care	69%	8%	2%
Child Protective Services	40%	5%	2%
Adoption	56%	1%	*
Foster Care	58%	2%	*
Services to Juveniles	45%	2%	*
ADULT SERVICES			
Adult Day Care	18%	*	*
Adult Protective Services	19%	1%	*
Adult Social Services	43%	17%	14%
In-Home Aid Services	26%	1%	*
Legal Services	46%	11%	6%
Multi-Purpose Center	27%	5%	2%
Single Parent Services	29%	3%	1%

Overall, the most familiar social services were family planning (73 percent), foster care (58 percent), drug abuse/addiction (56 percent), adoption (56 percent), and

alcoholism (50 percent). No other listed program was familiar to more than half of the subjects.

These programs' utilization rates were low compared to those for the income maintenance programs. Nonetheless, at some point almost one of three recipients had used family planning services and health-related services, almost one of five had used adult social services, and one of ten had used legal services. Overall, some percentage of the caseload had used each of the services except adult day care, a finding which may suggest that first-time recipients are part of multiple-problem families. Current rates of participation are also low, the top three being health-related services (23 percent), adult social services (14 percent), and family planning (13 percent).

Finally, thirty percent of recipients say they turned to other agencies, organizations, or persons in the past year for help in obtaining food, household goods, money, or other assistance. Table 32 lists these agencies and organizations.

Table 32

Sought Additional Help From:	
Family Member	45%
Welfare Department	40%
Friend	30%
Church/Minister	27%
Food Pantry	16%
Community Social Agency	14%
Salvation Army	13%
Shelter	9%
Other	14%
(N=172)	

Family members helped out most often (45 percent), followed by the welfare department (40 percent), friends (30 percent), churches (27 percent), and food pantries (16 percent).

Summary

This Chapter presents information on recipients' introductions to the AFDC program and their knowledge and utilization of other programs. Major findings are:

- * Most first-time recipients became aware of AFDC through a friend or family member
- * Most first-time recipients say that several events -- usually related to their own employment or household composition changes -- precipitated their first application for AFDC
- * Most first-time recipients believe that getting jobs is the most important event needed to enable them to exit the welfare rolls; most anticipate that they will be off AFDC within one year
- * First-time recipients demonstrate awareness of major benefit programs, such as Food Stamps, WIC, and Medicaid
- * The Food Stamp Program was utilized at a lower rate than by the general AFDC population; the WIC Program was utilized at the same rate as the eligible population of Maryland
- * Almost a third of first-time recipients turned to other agencies, organizations, or people for assistance during the year prior to their application for AFDC

XI. Summary and Conclusions

Research examining characteristics and circumstances of Maryland AFDC families and, more generally, the composition of the state's welfare caseload, has been a long-standing priority of both the Department of Human Resources and the University of Maryland at Baltimore's School of Social Work. Drawing on both agency records and client interviews, caseload profiles at both the state and regional levels have been produced, as have portraits of chronic welfare recipients and those who use the program on a more intermittent basis.⁶⁷ Since their initiation in the early 1980s, these studies' results have been and continue to be widely disseminated and widely used within the state. More recently, through presentation of research findings at national conferences, these Maryland initiatives have sparked interest in similar research in other states as well.

The study described in this report continues the well-established Maryland tradition of carrying out AFDC research which has practical application in program administration. It also represents a ground-breaking study as it looks in detail at a heretofore unstudied population: first-time recipients of AFDC. Who are they? What brings them to the door of the welfare agency for income support? Are their characteristics similar to or different from AFDC clients already known to the system and, if so, in what ways? To what extent does the profile of first-

⁶⁷See, for example, Born, op.cit. (1983), (1984) and (1989).

time AFDC clients suggest they are at high-risk of experiencing long-term welfare dependency? To what extent is the phenomenon of teenage pregnancy reflected in the first-time AFDC population? What are the implications for prevention and/or intervention suggested by the answers to these questions?

These questions are not just of academic or theoretical interest, but are crucial in light of today's realities. As is true in other parts of the country, Maryland's AFDC caseload has been gradually increasing. In March, 1989 there were 63,571 paid cases statewide. One year later the figure had grown to 67,160 and by October, 1990 stood at roughly 70,000 families. It appears that a considerable portion of this growth may be among first-time families. A 1990 study in three, large, metropolitan counties (Baltimore, Montgomery, Prince George's), for example, suggests that fully half of all AFDC applications are being filed by "first-timers" - families previously unknown to the AFDC program.⁶⁸ Caseworkers report that some of these new recipients are families experiencing the effects of economic recession.⁶⁹ Others, no doubt, are young, single parent households such as those discussed in this report. Given these caseload trends and the likelihood that the three counties' experiences typify what is happening in other jurisdictions,

⁶⁸Department of Human Resources, op.cit.

⁶⁹Eileen Canzian, "Families getting welfare benefits up 10% in state", Sunday Sun, November 4, 1990.

reliable information about first-time recipient families is, perhaps, long overdue.

While a variety of family types and situations are found among our sample of first-time cases, the vast majority (87 percent) are single parent households headed by women. Because such cases are so predominant, this report focuses on the cohort of single parent cases. Based on face-to-face interviews with more than 500 such clients, we offer the following as a brief listing of what we believe to be the most important policy-relevant findings and implications from this study. Readers are referred to individual chapters of the report for more detailed information on specific topics of interest and to Chapter III for a brief narrative description of the "typical" first-time AFDC mother.

Findings

1. The vast majority of first-time AFDC recipients in Maryland possess one or more traits shown to be associated with long-term welfare dependency in numerous research studies.

In our own longitudinal study of Maryland AFDC clients and in other national investigations, a number of risk factors linked with a higher probability of long-term welfare dependency have been identified. Among those which consistently appear to increase a woman's chances of remaining on AFDC are: adolescent parenting, never having married, first adult receipt of AFDC as a teenager, and being a second generation teen parent. Using these criteria, results of the present study strongly suggest

that first-time AFDC households headed by women are at great risk of chronic welfare reciprocity. The proportions of first-time clients exhibiting each of the above-mentioned traits are: adolescent childbearing (56 percent), never married (62 percent), first AFDC in teens/early 20s (47 percent <22), and second generation teen mothers (58 percent).

2. Many first-time AFDC recipients are members of one of the target groups of Project Independence.

The Family Support Act of 1988 and Project Independence both identify certain categories of clients as being at high risk for long-term dependency and mandate that priority attention be given to insuring their participation. Among the target groups are custodial parents under age 24 who lack a high school education or its equivalent and are not in school. Another are custodial parents under age 24 who have no or very limited recent work experience. A number of first-time recipients in our study meet one or both of these thresholds. Approximately one of five (22 percent) lack the required education, about a third (34 percent) lack recent work experience and 14 percent have neither a high school education nor work experience.

In addition, 14 percent of all first-time AFDC payees in Maryland are custodial parents under age 20 who lack a high school diploma and are not currently in school. These clients, while not a designated PI target group, are mandated by the Family Support Act to participate in educational activities or, under certain circumstances, to work or attend training.

3. One of every three first-time AFDC households is headed by a woman-mother who is a teenager.

Much has been written about the welfare costs associated with teenage child-bearing; 1985 estimates total some \$17 billion dollars in AFDC, Food Stamp and Medical Assistance benefits.⁷⁰ Similarly, more than half of all female heads of families who currently receive AFDC, were teenage, usually unmarried, mothers.⁷¹ In this study, the most common or modal age of a first-time AFDC client in Maryland is 18 years; one of three are under the age of 20 and nearly half are under the age of 22. In particular, the finding that fully one of every three new AFDC families is headed by a teenager is important to note since its caseload and budgetary implications are potentially quite severe.

Women who start childbearing in their teens have more children, have them closer together, bear more unwanted children and have more out-of-wedlock births than do women who delay motherhood.⁷²

Research has shown, too, that long-term welfare receipt is substantially more common among women who first enter welfare in their teens or early 20s.⁷³ On a related note, our study found that three of every five first-time, Maryland AFDC cases is headed by a woman whose own mother was a teenage parent.

⁷⁰Burt, op.cit.

⁷¹Ozawa, op.cit.: 5.

⁷²Ford, op.cit.: 268.

⁷³Hoffman, op.cit.: I-45.

4. A thumbnail sketch of today's first-time Maryland AFDC recipient is that of a young (modal age 18), unmarried (60%), poorly educated (35% < H.S.), woman who experienced an unplanned pregnancy (73%) during adolescence (56%), is relatively inexperienced as a worker and is a second generation teen mother (58%).

This profile, admittedly, does not describe all first-time AFDC recipients in Maryland; it does, however, describe the majority of them. As such, it is a portrait of a population of young women who, for a variety of reasons and through a variety of experiences, are ill-equipped to successfully compete in today's economy. It is also a profile of young women who, without our intervention, are at great risk to become chronically dependent on public assistance.

Implications

1. First-time applicants for and recipients of AFDC in Maryland should receive highest priority for enrollment in Project Independence.

The stated purpose of the Family Support Act and, thus, Project Independence (PI) is to assure that needy families with children obtain the needed education, training, and employment that will help them avoid long-term welfare dependency. Based on this mandate and the profile of Maryland's first-time AFDC recipients which has been documented in this study, we believe that first-time AFDC applicants and recipients should receive the very highest priority for PI enrollment. Already, first-timers are identified as one of the PI target groups, but our research suggests that among the several target groups, first-timers should, if possible, be given priority attention as program

participants. We make this recommendation because our data indicate that, as a group, these families are at extreme risk of becoming chronic welfare recipients. Virtually all of them possess at least one trait known to be associated with long-term welfare receipt; many, perhaps the majority, have multiple risk factors.

2. Even if priority is given to enrolling first-timers into Project Independence, rapid departure from the welfare rolls is unlikely for many first-time AFDC mothers.

The first-time AFDC client profile presented herein speaks loudly and unequivocally to the wisdom of programs such as PI which offer much-needed education, employment and support services to young families such as these. At the same time, in its description of these young women's backgrounds, our profile offers insights into why PI probably will not be an overnight success for many AFDC clients. Given their limited education, lack of substantial work experience, early child-bearing and, perhaps, family background, it is easy to see why the road from welfare to work may not be swift or smooth for many first-time recipients. If we are truly serious about mainstreaming these women into the market economy, we must be aware that, given their deficits, "quick fixes" are not likely to be the appropriate or effective interventions. We must remain committed to work with these families over a period of months, or perhaps years, if they are to gain skills and experiences necessary to become and remain economically independent.

3. Vigorous and early involvement of the child support enforcement program, including experimentation with innovative approaches to early paternity establishment are strongly indicated for the majority of first-time AFDC families.

Our findings suggest that, increasingly, the full gamut of child support enforcement (IV-D) services, including paternity establishment, is needed for the majority of new entrants to the AFDC caseload. The Family Support Act also requires that states improve child support enforcement for AFDC families. It thus seems advisable to experiment with creative approaches to early IV-D intervention - especially early paternity establishment efforts - with new AFDC cases and with pregnant and parenting teens more generally, regardless of their welfare status.

It is known, for example, that when fathers of non-marital children are expeditiously located, the majority voluntarily acknowledge paternity, thus avoiding the expensive and time-consuming court process.⁷⁴ It is also true that the shorter the delay between a nonmarital birth and child support case processing, the greater the likelihood of receiving a child support order.

4. The factors leading up to an initial application for AFDC are many and most lie outside the purview of the state/local welfare agency. Similarly, the welfare agency alone cannot be expected to prevent and/or reduce welfare dependence.

⁷⁴Sandra Danziger and Ann Nichols-Casebolt, "Child Support in Paternity Cases," Social Service Review 64, #3 (September, 1990): 468.

This study, as well as an earlier one looking at long-term welfare clients, clearly shows that multiple factors precipitate welfare use. At the time of entrance to Maryland's AFDC program, for example, the vast majority of first-time welfare mothers do have some history of employment. Unfortunately, their jobs - like those of their parents - tend to require few skills, offer low wages, little stability and few benefits. Nonetheless, these clients express a willingness to work and believe they can "get ahead"; many, however, may have unrealistic perceptions of their own skills and/or the demands of the 21st century workplace. By self-report, education is important to these young women and the majority have hopes of returning to school. Yet, many, again following in their parents' footsteps, have less than a high school education and only vague ideas about possible careers. Few planned to become parents at such an early age; again, however, their early childbearing parallels that of their own mothers.

The overarching implication is clearly this: there is no silver bullet which, single-handedly, can reduce today's welfare problem, let alone prevent tomorrow's. Intervention is needed by many agencies, public and private, working on many fronts: societal, familial and individual; education as well as employment; prevention as well as remediation.

This is not to minimize the importance of welfare-to-work programs. It is to suggest though that for many families the roots and precipitants of welfare use are both broader and deeper

than just lack of employment on the part of AFDC mothers. Our data suggest that, in addition to PI, continued support for non-welfare specific strategies is essential. Among those with great preventive and remedial potential given the findings of this study are: Family Support Centers, teen pregnancy prevention programs, initiatives focused on adolescent males, including early involvement with the child support program, school dropout prevention programs and early identification of children at risk, mentoring and individualized case management.

In short, neither Project Independence nor AFDC can prevent young families like these from coming onto the welfare rolls in the first place. For that to occur, primary prevention programs of the type described above must be available. Just as Project Independence takes on the challenge of working with AFDC mothers, other systems and programs - public and private - must work at least as diligently with them, their children and other young people at risk. With adequate education and skills, role models and opportunity, today's AFDC children need not become tomorrow's AFDC mothers.

List of References

- Bane, Mary Jo and Ellwood, David. "The Dynamics of Dependence and Routes to Self-Sufficiency." Final report to U.S. Department of Health and Human Services, Cambridge: Harvard University, 1986. Cited in Hopkins (ed.), Welfare Dependency, Alexandria: Hudson Institute, 1987.
- Born, Catherine E. AFDC in Maryland: A Profile of Caseloads in the State and Its Regions. Baltimore: University of Maryland, 1983.
- _____. Characteristics of AFDC Clients in Maryland: Comparative Review of Data from 1979 and 1982. Baltimore: University of Maryland, 1984.
- _____. AFDC Recipients in Maryland: A Longitudinal Study. Baltimore: University of Maryland, 1989.
- _____. Our Future and Our Only Hope: A Survey of City Halls Regarding Children and Families. Washington, D.C.: National League of Cities, 1989.
- Burt, M. "Estimates of Public Costs for Teenage Childbearing." Paper prepared for the Center for Population Options, Washington, D.C., 1986. Cited in Smollar and Ooms, Young Unwed Fathers, McLean, VA: Maximus, Inc., 1987.
- Canzian, Eileen. "Families getting welfare benefits up 10% in state." Baltimore Sun, November 4, 1990: B-1.
- Chambre, Susan Maizel. "Role Orientations and Intergenerational Welfare Use." Social Casework 66, #1 (January, 1985): 13-20.
- "Child Care: The Bottom Line." Children Today 16, #4 (July - August, 1987): 3.
- Children's Defense Fund. A Children's Defense Budget FY 1989. Washington, D.C.: Children's Defense Fund, 1988.
- Cranston, Alan. "Work and Family: Public Policy Issues for the 1990's." Families in Society 71, #6 (June, 1990): 360-365.
- Danziger, Sandra. Father Involvement in Welfare Families Headed by Adolescent Mothers. Madison: Institute for Research on Poverty, December, 1987.
- Danziger, Sandra and Nichols-Caseboldt, Ann. "Child Support in Paternity Cases." Social Service Review 64, #3 (September, 1990): 458-474.

Department of Human Resources. The AFDC Client Survey: Reasons for Applying for Assistance - Final Report. Baltimore: Department of Human Resources, May, 1990.

Duncan, Greg; Hill, Martha and Hoffman, Saul. "Welfare Dependence Within and Across Generations." Science 239 (January, 1988): 467-470.

Finn, Chester "The High School Dropout Puzzle." The Public Interest 87 (Spring, 1987): 3-22.

Ford, Kathleen. "Second Pregnancies Among Teenage Mothers." Family Planning Perspectives 15, #6 (November-December, 1983): 268-272.

Furstenberg, Frank. "Adolescent Mothers in Later Life: The Study in Brief." Speech at University of North Carolina, Chapel Hill, October 31, 1986.

General Accounting Office. Welfare: Relationships and Incomes in Households with AFDC Recipients and Others. Washington, D.C.: General Accounting Office, May, 1988.

Gueron, Judith. "Welfare to Work Programs: Lessons on Recent State Initiatives." In Allen Rosenbaum (ed.) Employment and Training Policy in the United States: Redefining Federal and State Roles. Baltimore: University of Maryland, (undated).

Hardy, Janet; Duggan, Anne; Masnyk, Katya; and Pearson, Carol. "Fathers of Children Born to Young Urban Mothers." Family Planning Perspectives 21, #4 (July-August, 1989): 159-163.

Haveman, Robert; Wolfe, Barbara; and Spaulding, James. "The Relation of Educational Attainment to Childhood Events and Circumstances." IRP Discussion Paper #908-90. Madison: University of Wisconsin, January, 1990.

Hoffman, Saul. "Patterns of Welfare Dependency." In Kevin Hopkins (ed.) Welfare Dependency: Behavior, Culture and Public Policy. Alexandria, Va.: Hudson Institute, 1987.

_____. "Correlates of Welfare Receipt and Dependency." In Kevin Hopkins (ed.). Welfare Dependency: Behavior, Culture and Public Policy. Alexandria, VA: Hudson Institute, 1987.

Hopkins, Kevin; Newitt, Jane and Doyle, Denis. "Educational Performance and Attainment." In Kevin Hopkins (ed.). Welfare Dependency: Behavior, Culture and Public Policy. Alexandria, VA: Hudson Institute, 1987.

Hopkins, K., ed. Welfare Dependency: Behavior, Culture and Public Policy. Alexandria, VA: Hudson Institute, September, 1987.

- Levitan, Sar; Magnum, Garth and Pines, Marion. A Proper Inheritance: Investing in the Self-Sufficiency of Poor Families. Washington, D.C.: George Washington University, July, 1989.
- McLanahan, Sara. "Family Structure and the Reproduction of Poverty." The American Journal of Sociology 90, #4 (January, 1985): 873-901.
- _____. Family Structure and Dependency: Early Transitions to Female Household Headship. Madison: Institute for Research on Poverty, March, 1986.
- McLanahan, Sara and Bumpass, Larry. "Intergenerational Consequences of Family Disruption." American Journal of Sociology 94, #1 (July, 1988): 130-152.
- Maryland Alliance for the Poor. Investing in Maryland's Future: A Report on Families and Children in Need. Baltimore: Maryland Alliance for the Poor, January, 1990.
- Nichols-Casebolt, Ann. "Paternity Adjudication: In the Best Interests of the Out-of-Wedlock Child." Child Welfare LXVII, #3 (May-June, 1988): 245-253.
- Office of Family Assistance. Characteristics and Financial Circumstances of AFDC Recipients - FY 1988. Washington, D.C.: Department of Health and Human Services, 1990.
- _____. Characteristics and Financial Circumstances of AFDC Recipients - FY 1987. Washington, D.C.: Department of Health and Human Services, 1989.
- _____. Recipient Characteristics and Financial Circumstances of AFDC Recipients. Washington, D.C.: Department of Health and Human Services, 1983.
- Ozawa, Martha. "Welfare Policies and Illegitimate Birth Rates Among Adolescents: Analysis of State-by-State Data." Social Work Research and Abstracts 25, #1 (March, 1989): 5-12.
- Rein, Martin; and Rainwater, Lee. "Patterns of Welfare Use." Social Service Review 52, #4 (December, 1978): 511-534.
- Rosenbaum, Alan (ed.). Employment and Training Policy in the United States: Redefining Federal and State Roles. Baltimore: University of Maryland (undated).
- Sandefur, Gary and McLanahan, Sara. Family Background, Race and Ethnicity and Early Family Formation. Madison: Institute for Research on Poverty, July, 1990.

Smollar, J. and Ooms, T. Young Unwed Fathers: Research Review, Policy Dilemmas and Options - Summary Report. McLean, VA: Maximus, 1987.

Solon, Gary; Corcoran, Mary; Gordon, Roger; and Laren, Deborah. "Sibling and Intergenerational Correlations in Welfare Program Participation." Journal of Human Resources XXIII, #3 (January, 1988): 388-396.

United Way of Central Maryland. Central Maryland Megatrends. Baltimore: United Way of Central Maryland, 1989.

Zelnick, M. and Kantner, J. "Sexual Activity, Contraceptive Use and Pregnancy Among Metropolitan-Area Teenagers: 1971-79." Family Planning Perspectives 12, #5 (September-October, 1980): 230-237.