

**Temporary Assistance to Needy Families in the  
Advent of Welfare Reform:  
How Household Composition Impacts Participation in  
Public Assistance Programs**

A Dissertation Presented

By

**Sylvia Ann Diaz**

to

The Graduate School

in Partial Fulfillment of the

Requirements

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in

**Social Welfare**

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## **Abstract of Dissertation**

### **Temporary Assistance to Needy Families in the Advent of Welfare Reform: How Household Composition Impacts Participation in Public Assistance Programs**

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This study explores the impact of mutual support networks on public assistance recipients by examining time series data from a three-wave panel study of women receiving TANF (Temporary Assistance to Needy Families). The data was collected using the United States Census Bureau's Survey of Income and Program Participation or SIPP, which collects both cross-sectional and longitudinal data on income amount and sources, labor force information, program participation, eligibility data, and general demographic characteristics. The data examined for this study covers a twelve-year period from the beginning of 1996 through 2007. While the demographic data collected highlights a number of variables for this group, all those surveyed are identified as the head of household for the duration of the panels. The study specifically examines how having an additional adult join the household of the public assistance recipient affects the head of household's ability to stop receiving benefits. The study concludes that having an additional adult join the household of a female single parent on public assistance

correlates significantly with the outcome variable of leaving public assistance within one year. This finding has significant policy implications for social welfare programs in the United States specifically because TANF is a time limited economic support program. Therefore, programs and policies that promote cohabitation may serve to expedite an exodus from the public assistance rolls.

As a backdrop to this study, the data was collected during the most recent period of significant welfare reform in the United States as the Personal Responsibility and Work Opportunity and Reconciliation Act went into effect in 1996, with many families reaching their newly imposed sixty-month time limit for receiving benefits by 2001. I use the history of welfare reform as a rationale for this study as historically, welfare policies have sought to promote “individualism” under the guise of “self-sufficiency” largely ignoring the effective nature of supportive social networks and the mutual aid systems that naturally develop in communities.

## Dedication

I would like to express my deepest appreciation to Dr. Carolyn G. Peabody, my mentor and friend, who knew exactly how to gently push me forward and made this dissertation journey a mind and life changing experience. To Dr. John J. Hisnanick at the U.S. Census Bureau, I would extend heartfelt appreciation for guiding me through the process of accessing census data and providing invaluable support in the development of my model. I would also like to thank Dr. Richard H. Morgan, my defense chair who is clearly an incredibly patient man and who very delicately guided me through some very challenging moments during this process. Many thanks to Dr. Carlos M. Vidal, who vehemently encouraged me to find the data set that I ultimately used for this study and would not take no for an answer while frequently channeling my father with phrases like “you have to do this especially for those who will come after you...”. Thank you to Dr. Alan Gadol, who always seemed to have just the right words for me at exactly the right time.

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## TABLE OF CONTENTS

List of Tables.....	x
List of Illustrations.....	xi

### CHAPTER ONE

#### Introduction

Background of Problem.....	1
History of Assistance.....	2
Personal Responsibility and Work Opportunity Reconciliation Act.....	3
Aid to Families with Dependent Children: “Welfare as We Knew It”.....	4
Perceptions of “Welfare”.....	5
Temporary Assistance to Needy Families 1996: “Welfare as We Know It”.....	6
The Rationale for Welfare Reform.....	10

### CHAPTER TWO

#### Purpose of the Study

Introduction.....	12
Aid to Families with Dependent Children.....	12

Aid to Families with Dependent Children – Unemployed Parent.....	14
Temporary Assistance to Needy Families.....	14
Summary.....	15

## **CHAPTER THREE**

### **Literature Review**

Introduction.....	18
Welfare Leavers.....	20
Cohabitation.....	21
Marital / Pre-marital Cohabitation.....	22
Theories that Help Explain the Potential Impact of Cohabitation.....	24
Summary.....	25

## **CHAPTER FOUR**

### **Theoretical Framework**

Introduction.....	26
Social Exchange Theory.....	27



Utility Maximization Theory.....	30
Feminist Theory.....	32
Summary.....	34

## CHAPTER FIVE

### Research Hypothesis and Significance of Study

Introduction.....	37
The Policies.....	37

## CHAPTER SIX

### Methods and Data Analysis

Introduction.....	39
The Question.....	40
The Survey of Income and Program Participation.....	40
Research Design, Population and Sample.....	41
Instrumentation.....	42
Survey Design.....	43

Mechanisms for Collecting Data from Women Tracked for the Study.....	45
The Model.....	46
Summary.....	46

## CHAPTER SEVEN

### Results

Introduction.....	47
Empirical Results.....	48
Discussion of the Results.....	62

## CHAPTER EIGHT

### Conclusion

Introduction.....	63
Limitations of Study.....	64
Policy Recommendations.....	64
Future Research.....	65
References.....	67

## List of Tables

Table 2.1: Regression Coefficients for Calendar Year 1996.....	49
Table 2.2: Odds Ratio Estimates Calendar Year 1996.....	51
Table 2.3: Regression Coefficients for Calendar Year 1999 .....	52
Table 2.4: Odds Ratio Estimates Calendar Year 1999 .....	53
Table 2.5: Regression Coefficients for Calendar Year 2001 .....	54
Table 2.6: Odds Ratio Estimates Calendar Year 2001.....	55
Table 2.7: Regression Coefficients for Calendar Year 2003 .....	56
Table 2.8: Odds Ratio Estimates Calendar Year 2003 .....	57
Table 2.9: Regression Coefficients for Calendar Year 2004 .....	58
Table 3.1: Odds Ratio Estimates Calendar Year 2004 .....	59
Table 3.2: Regression Coefficients for Calendar Year 2007 .....	60
Table 3.3: Odds Ratio Estimates Calendar Year 2007.....	61

## List of Illustrations

Illustration 1.1: The Social Support vs. Autonomy Continuum Model.....	36
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## Chapter 1

### INTRODUCTION

#### Background of the Problem

The history of assistance for people in need in the United States has been wrought with policies that have not worked to free the poor from the chains of poverty but have in fact kept them bound to an impoverished state. Social welfare policies developed throughout our history have typically embodied the need for people to achieve self-sufficiency. This is most evident in welfare policies that penalize heads of households who choose to cohabit. The problem herein is that these policies have persisted despite the fact that social work, sociology and psychology have theorized and demonstrated empirically that people thrive and succeed in more social environments.

A question that arises from the persistence of these fundamentally challenging policies is how does isolating the poor and forcing them to maintain themselves and their children as single heads of households actually help them become self sufficient? Additionally, how would policies that encourage people to share resources while cohabitating impact their ability to leave public assistance? Significant premises in social exchange, utility maximization and feminist theories provide the analytic power to my hypothesis that female heads of household are more likely to leave public assistance when an additional adult has joined a household over the previous year. In order to test my hypothesis I conduct a quantitative test that utilizes data about women on public assistance collected by the United States Census Bureau over a 12 year period.

## History of Assistance

It is a commonly held belief that American tax funded public assistance was born from the devastation and desperation caused by the Great Depression in the 1930's and particularly of the "New Deal" era of relief, recovery and reform. In actuality, the concept of "public welfare" in the United States is rooted in the colonial periods so-called "poor laws" which were influenced by Britain's Elizabethan Poor Law of 1601. The laws created a system for providing for the aged, infirmed and otherwise poor through construction and oversight of "poorhouses" and apprenticeship programs for children of the poor. The laws would come to be adjusted over time to accommodate regional, economic, "cultural" conditions and public sentiment. (Blau, 1999; Fishback 2000; Katz 1988).

In general, the houses served a population which was seen by the public as dishonorable or morally lacking in the "virtue of industriousness" because they were poor (Wagner 2005). Governmental policymakers in the United States have long used the public welfare system along the same lines to promote certain contemporary "values" and ultimately prove their own socio-political theories and opinions which posit the poor as deficient in moral rectitude. Some of the policies developed over time assert that the "nuclear family" is a solution to many of society's social problems including juvenile delinquency, crime and poverty. Additionally, these policies were almost always tied exclusively to economic models that encourage beliefs that as individuals, human beings are lone, competitive actors, engaged in the economic choices of the so-called rational man (John-Steiner 1999).

Marriage and parenting have long been political targets for policymakers over the years. Since 1961 federal public welfare programs such as Aid to Families with Dependent Children or AFDC have included rules that have allowed states to provide benefits to two-parent families

with an “unemployed parent” but only half the states had opted in until a 1990 rule change (AFDC-UP) mandated such a provision for these families in all states. Under the premise of this mandate, the incentive for poor women to remain unmarried would disappear and theoretically even more women would choose to marry the father of their children. By 1996, TANF legislation provided even more incentives for couples with children to marry as lawmakers continued to focus on the value of marriage in ending poverty.

Most recently, marriage has been front and center again as a tax for married couples or the so-called “Marriage Penalty Tax” was debated in Congress. The Jobs Growth Tax Relief Reconciliation Act (JGTRRA) of 2003, which eliminates the tax penalty for most married couples filing jointly, was recently reinstated by Congress, signed by then President Bush and extended to 2012. (<http://www.libraryindex.com/pages/906/Comparing-New-TANF-with-Old-AFDC-BRIEF-BACKGROUND-AFDC.html>).

### **Personal Responsibility and Work Opportunity Reconciliation Act**

By 1996, the United States began writing yet another chapter in the history of social welfare with the adoption of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). This new legislation repealed the less restricted federal plan of Aid to Families with Dependent Children (AFDC) as an entitlement program and established a program which demanded work from a higher number of welfare recipients through a program called Temporary Assistance for Needy Families (TANF). TANF provided more restrictive time-limited economic support, health care and child care as well as employment assistance services for low-income families with children. The transfer from AFDC to TANF was designed to strictly require work associated with the receipt of public assistance benefits and to discourage prolonged welfare

dependency by limiting the time a person could receive assistance. The act was a result of divergent political views, as conservatives mounted pressure in Congress to create policies that would promote marriage, reduce the number of children born to single parents, and require work from nearly all welfare recipients. In addition, this radical policy change allowed for President Clinton to make good on his campaign promise to dramatically change the existing system (Blau 1999). For most of the sixty years prior, AFDC assistance was available to eligible families without this great emphasis on work requirements and no specific time limits.

### **Aid to Families with Dependent Children: “Welfare as We Knew It”**

Created in 1935 as part of the Social Security Act, ADC (Aid to Dependent Children) the precursor to AFDC as amended, was originally enacted to allow single mothers, primarily widows at that time, to stay home and take care of their children rather than being forced to leave home and enter the labor force (Collins & Schaffner-Goldberg 2004). During the period since, fundamental changes had occurred in the system and in our society. Since 1935, the number of divorced, separated, and unwed mothers had increased dramatically and labor force participation of both women and mothers had increased and become an accepted and even expected circumstance especially for the working and lower classes. Similarly, the nature of the AFDC caseload changed from the majority of AFDC recipients being widows, to recipients now being divorced, separated or never married. Along the way, changes in the AFDC caseload and the labor force participation of women changed the perception of the AFDC program (Kameran & Kahn 1989). Men were also increasingly challenged in competing for a living wage. These and other market forces invariably played a role in the transition of AFDC from being a welfare



program for women who lost their source of male financial support, to becoming a program which operates in direct conflict with what Blau (1999) describes as a post industrial society where fewer men earned a living wage and a majority of women work.

### **Perceptions of “Welfare”**

Prior to the 1996 legislation, many policy makers and political pundits viewed AFDC as a work disincentive program (Hisnanick 2002), as well as an incentive for women to have children out-of-wedlock in order to become eligible for more welfare, ultimately being seen as gaming the system for receiving increased benefits (Moffit 1992). This was clear during the congressional debates in the 1960’s that led to a push to rename the ADC program to include the word “families” (Blank 1995). Another view regarding welfare participation that has a profound effect on the public’s and policy maker’s perceptions of people on welfare concerns the idea that recipients are part of a “culture of poverty” a term coined by anthropologist Oscar Lewis in 1959 and used by political figures such as Daniel Patrick Moynihan in informing his controversial 1965 Moynihan Report. Lewis’ writings also influenced policy makers as they crafted legislation such as the Johnson administrations “War on Poverty” (Harris 1966, 1996 and Massey 2009). Harrington (1997) observed that being poor for any length of time resulted in people feeling “hopeless and passive ... lonely and isolated, often rigid and hostile. To be poor is not simply to be deprived of material things of this world, it is to enter a fatal, futile universe, an America within America, with a twisted spirit.”

Similarly, Lewis (1966) described the “culture of poverty” as a “strong feeling of fatalism, helplessness, dependence, and inferiority.” Wilson (1987) provides a description of

lives that seem foreign to conventional views of the middle and upper-middle class. In contrast, he describes the situation of the poor, and welfare recipients, as one of social isolation, rather than a self-sustaining cultural trait. He argues that the characteristics of the poor are a response to social and economic situations and that a better understanding of attitudes and behaviors plays a major role in understanding both the poor and welfare participation. While the attitudes of and opportunities available to welfare recipients differ from those of non-recipients, it is unclear, whether these differences are a result of time spent on welfare, or pre-existing conditions causing welfare receipt (Wilson 1987). The belief that the roots of poverty are in large part due to the character of the poor themselves and that providing support creates dependency are significant forces in the shaping of policy (Katz 1983). These ideas have existed throughout the history of welfare and remain popular today (Blau 1999).

### **Temporary Assistance to Needy Families 1996: “Welfare as We Know It”**

Technically speaking, the most recent incarnation of public assistance, the Personal Responsibility and Work Opportunity Reconciliation Act in 1996 has for the most part shifted the burden of how the federal government dispenses public assistance and forced the states to remodel their existing programs. Under PRWORA, federal funding administered through block grants to the states is limited to sixty months for the majority of recipients. States are permitted to utilize federal block grants for up to twenty per cent of their caseload to offer additional subsidies provided they meet employment levels that are significantly higher and more rigid than those required under previous welfare-to-work initiatives but most of the financial burden is shifted to the states. (New York State Office of Temporary and Disability Assistance web site

<http://www.otda.state.ny.us>)

For the States, the most significant change in assistance for families with dependent children introduced by PRWORA was the amendment to the funding process shifting the burden of supporting any families remaining past the 60 months to the state and local governments. Formerly an open-ended entitlement program, public assistance was now provided as a fixed, state administered block grant. Block grants for TANF are based on the federal government's prior contributions to each state for AFDC, the Job Opportunities and Basic Skills program (JOBS) and Emergency Assistance (EA). Through the block grants provided by the United States Department of Health and Human Services, each of the states were given greater spending flexibility under the new financing procedures through the TANF legislation (<http://www.acf.hhs.gov/programs/ofa/lawreg/finalrule/aspesum.htm>). However, the spending was strictly reserved for supporting low-income families with children within the sixty month time limit.

As states continue to assume more of the financial burden of supporting those remaining on assistance, most states are aggressively progressing toward guidelines that deter the use of welfare, such as even more stringent time limits and intensive diversion programs. Under TANF, local governments have continued to move toward a stronger focus on employment, typically through an increase in permitted earnings before the expiration of benefits and harsher sanctions for those not complying with the imposed work and reporting requirements than those previously mandated under AFDC. Another key mechanism that the federal government and the states are seeking to use as a means of purging the TANF rolls is to encourage marriage among current participants on the assumption that two people living together as a married couple will enable the wife/mother to leave public assistance.

At this writing six states offer comprehensive relationship strengthening programs that use TANF funds to pay for mediation, counseling, communication and other relationship skills building services. Another ten states offer women incentives for marrying the father of their child. (<http://aspe.hhs.gov/hsp/marriage02f/report.htm>) Through the Deficit Reduction Act of 2005 (DRA) and subsequently the legislation that reauthorized TANF, the American Recovery and Reinvestment Act of 2009 (ARRA), states were provided with additional funding for increased expenditures in basic assistance. Additionally, the U.S. Department of Health and Human Services has used this funding for providing the states with allocations of up to \$150 million each year for its “Promoting Responsible Fatherhood Initiative” programs that help build skills for parents reunifying. (<http://aspe.hhs.gov/marriage02f/report.htm#IIIIH>). While these policies have focused on the “nuclear family” arrangement as a solution to many of the problems facing the poor, most fall short of understanding the dynamics of social networks and relationships in general.

Dorith Geva (2005) makes a strong argument that recent welfare policies have focused largely on propping up the nuclear family. She asserts that since the early 1990s American welfare policy has sought to compel poor parents to marry as a way of reducing poverty. She characterizes this as “Nuclear Family Governance” or a changed relationship between the welfare system and the family resulting from marriage (p.24). For those in favor of marriage as a ticket out of welfare, the logic nonetheless does not extend to *all* forms of cohabitation.

With the exception of attempts to socially engineer increased marriages among current welfare recipients, we remain a society that emphasizes individualism and the individual’s ability to succeed on their own. Even the name of the legislation that created the latest reforms in welfare, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)

spotlights the “personal responsibility” aspects of resolving the challenges of poverty. The concept of the “self-made man” (sic) and the related implication that our society is a meritocracy (McNamee & Miller, 2004) are notions that are deeply embedded in the national ethos of the “American Dream”. Individualism, as the bedrock ideology for capitalism, has long served to obscure the actual structural obstacles that all but the affluent face in seeking economic security. This may partially explain why there remains so much disappointment and even disdain for the portion of our population that remains dependent on public assistance and why there is ideological opposition to doing much more than emphasizing self-sufficiency with this group. This premise has impacted welfare policies to date by directing those who receive public assistance to account for every potential source of income in their household as part of their public assistance budget in order to discount any non-state assistance. This limitation actively discourages program participants from seeking to incorporate other adults into their households regardless of whether there is in fact shared income. These policies thereby serve to hinder efforts to explore and utilize the social networks and collaborative relationships that develop naturally among people in any community and for people who might otherwise benefit from belonging to such networks. This disincentive is the primary focus of the present study.

Social scientists have long been challenged with assessing the impact of social welfare policies and programs and providing evidence to legislatures and public policy planners on how effective these policies and programs have or have not been. It is my contention that some of the very policies we have subscribed to over the history of welfare in the United States have indeed worked to limit networking opportunities for individuals on public assistance and created the very isolation that traps the recipient and indeed, contributes to the construction of what appears to be the “hopeless culture of poverty” referenced previously.

## **The Rationale for Welfare Reform**

Since the beginning of President Lyndon B. Johnson's "War on Poverty", nearly five decades ago, there has been a reduction in the absolute number of poor in the United States; however poverty and the poor still remain (Ziliak 1997). Even with reform after reform to the welfare program, many of the poor still experience structured social isolation, and a stigmatization that affects their opportunities and attitudes towards work.

It was asserted in many of the statements and documents that developed into the final policy of welfare reform in 1996 that as recipients were forced into whatever work settings they could get, they would nonetheless establish regular and stable work patterns, their earnings would go up and they would become self-sufficient. For some, however, the 1996 welfare reform legislation had little or no impact on their current situation and in many cases resulted in more economic hardship, largely because work-related expenses outweighed the limited, even if increased income, from going to work (Edin and Lein 1997).

While the stated rationale for the 1996 welfare reform legislation was to encourage changes in the attitudes, behaviors and opportunities of the welfare recipient. Social isolation remains socially structured by anti-cohabitation policies built into TANF and previously into AFDC. Indeed, there are critics who see these elements of welfare reform as merely another effort to move in the direction of completely eliminating the role of government in assisting people in need (Kane and Sawhill 2002)

As part of the rationale of welfare reform, it is important to note that the history of public assistance in the United States can also be seen as a history of race, class, ethnicity and of gender struggles to define work, home, and the concept of prosperity. From early nineteenth-century

lists of the “causes of pauperism,” (Axinn and Stern 2008) on which immigration occupied the number one spot, through the Americanization efforts of early social workers to restrictions on the eligibility of immigrants under the 1996 Personal Responsibility and Work Opportunity Reconciliation Act, the immigrant poor have been regularly subjected to a seventeenth-century distinction between “worthy” and “unworthy.” Similarly, from the gender and racial segregation of poorhouse residents in the 1600’s, through the fight for mothers’ pensions after the civil war, to provisions of the Personal Responsibility and Work Opportunity Reconciliation Act that allow states to deny benefits to unmarried teen mothers and to impose family caps, the historical evolution of welfare policy is integrally linked with the politics of race, gender, and the American family (Skocpol 1992; Gordon 1994; Mink 1995; Quadagno 1996; and Green 1999).

## **Summary**

Over the centuries, the policies embedded in public assistance programs in this country have continuously focused on the concept of “self-sufficiency” as the only way out of poverty. This has persisted despite evidence that a key component of economic stability lies in ones ability to maximize resources through cohabitation. While the promotion of marriage has been a recent development in the history of welfare reform, policies that discourage other types of cohabitation remain. These policies have long served to keep the poor ensnared in a cycle of poverty by largely ignoring the potential for maximizing the use of socially supportive environments to expedite a transition out of public assistance. In the next chapter I will examine how these policies are continuously reinforced and the purpose of this study.

## Chapter Two

### PURPOSE OF STUDY

#### Introduction

The purpose of this study is to examine the current social welfare policy of Temporary Assistance to Needy Families that perpetuates the belief that freedom from poverty is solely based on self-sufficiency and an individual's ability to achieve on their own. In particular, I will examine the components of TANF that reinforce and continue previous welfare policies that effectively deny assistance to anyone who cohabitates or lives with another adult. Additionally, I will augment this policy analysis by examining longitudinal data from the United States Census Bureau's Survey of Income and Program Participation. The data used was collected from a group of women who participated in the TANF program from the beginning of 1996 to the end of 2007. This will allow me to examine whether or not there is any correlation between cohabitation and the changes in the women's participation in the TANF public assistance programs.

#### Aid to Families with Dependent Children

Before TANF, Aid to Families with Dependent Children (AFDC) was the primary means-tested income-support program for poor mothers and their children. Like previous incarnations of public welfare, the program was geared to aid single mothers with little or no means of support and it was jointly funded by the state and federal governments. Each state's funding share was determined by its relative per-capita income, with an upper limit of fifty



percent. The unit of assistance was as it is now the family, defined as one or more adults and one or more children under the age of eighteen in a household that meets certain income and asset limits. The asset and income limits have historically impacted cohabiting parents and parents with any additional resources more negatively by deeming many of these families ineligible or only very minimally eligible for any public assistance benefits (<http://www.irp.wisc.edu/publications/sr/pdfs/sr62execsumm.pdf>). These income limits were also determined federally, but the states had wide discretion to determine the monthly payment level. Participation in Aid to Families with Dependent Children conferred categorical eligibility in several other programs, including Food Stamps, Medicaid, and federal housing assistance provided under Low Income Home Energy Assistance Program (LIHEAP), as well as income eligibility for the Women, Infant and Children (WIC) nutrition program. Over time, AFDC had been recast as a welfare-to-work program rather than simply an income-maintenance program. The Federal Family Support Act of 1988 required every state to implement a combination of education, training, and supported work activities that would move recipients off the welfare rolls. Most often, the primary recipients of assistance are families consisting of an unwed mother and one or two children, and pregnant women who have never had children were also covered (Brauner and Loprest 1999). Being married did not disqualify a woman per se, but rather marriage to the father of any of her dependent children may have. These were considered "two-parent" families. If the woman married (or cohabited with) a man who was not the father of any such children, she was still eligible for AFDC but only within the household budget limitations which could count her partner's or another adult's income towards shared housing costs on a pro rata basis. There were two general exceptions. In seven states, stepfathers were automatically counted as fathers for the sake of determining (i.e. limiting) benefits. Additionally, every state

allowed otherwise-eligible, two-parent families to obtain AFDC if one parent was sufficiently disabled (Smith 1999).

### **Aid to Families with Dependent Children – Unemployed Parent**

The Aid to Families with Dependent Children - Unemployed Parent (AFDC-UP) program was created by federal legislation in 1961 to encourage parents on public assistance to remain together. However most states could and did opt out of this program as policy makers viewed families with both a husband and wife better able to provide for themselves and their children than single parents. It was later mandated by law by the 1988 Family Support Act. This program better served married and cohabiting two-parent families that otherwise met the requirements of the main AFDC program. It had the same funding system and income and asset requirements as AFDC. One parent was deemed the 'primary earner' and must have been unemployed, defined as working no more than 100 hours per month. The primary earner had to demonstrate a history of labor-force involvement. By the mid-1990s, many states had obtained waivers of the 100-hour rule thus again decreasing eligibility potential for married or cohabiting parents (Smith 1999).

### **Temporary Assistance to Needy Families**

The 1996 law replacing AFDC with Temporary Assistance to Needy Families (TANF) provided states with additional flexibility in spending through a federal block grant program than was available under AFDC (Imel 2000). States were also given even greater latitude to adjust

eligibility. However, only fifteen states developed safety net programs which provided assistance past the time limits imposed under PRWORA. For example, the New York State constitution mandates that state government provide for the poor so the New York State Office of Temporary and Disability Assistance (NYSOTDA) gives counties more flexibility in developing programs but much less flexibility in determining eligibility for participation in those same programs (<http://otda.ny.gov/main/policy/tanf/TANF2009-State-Plan.pdf>). For example in New York City, the Bloomberg administration established a unique program called “Advantage” that helped formerly homeless families for up to two years by paying all but \$50 of their rent as long as the heads of household had stable employment. The program was specifically geared towards two parent families with a goal of making them self sufficient.

In Suffolk County, homeless shelter rules strictly prohibit non-compliance with work rules. In two parent families, the department can and will evict a parent who does not comply with work requirements thus leaving the remaining parent to be the sole resource for herself and her children in the shelter system (V. Rothaar, Social Services Examiner III, personal communication March 7, 2011). This reflects the counterintuitive nature of policies that encourage two parent families.

## **Summary**

Even with the most recent sweeping reforms in social welfare policy, the nature of these policies serve to penalize women who choose to cohabit with any other adult, even with the parent of one or more of their children. These policies suggest that women on public assistance should be alone as they work toward and achieve independence. Such independence should be

achieved with little or no assistance from an arrangement that could involve cohabitation even though that arrangement could very well likely be to the benefit of improving their living conditions or in the sharing resources to improve their current life circumstances. Using social exchange theory as a theoretical framework, I contend that the opposite assumption that people can improve their financial circumstances by cohabiting, even with someone other than a spouse, should prevail if our goal is to facilitate individuals exiting from public assistance.

Scholars have demonstrated that human beings thrive in social environments and can benefit from the simple exchange of both tangible and intangible resources (John-Steiner 1999). Social exchange theory proposes that people will maintain relationships that maximize benefits and may thus lead to improvements in well being and circumstances. In this research, I use the presence or absence of an additional adult in the household of a person who is on public assistance as an independent variable to test whether, over time, it increases the likelihood of the head of household to exiting the program. Undertaking this study is important now because the decentralization of public welfare has created wide range of varying programs and policies from state to state. In the long term, the latest version of welfare reform may have a limiting affect on how effectively they are evaluated in the future. As states have more and more flexibility in the creation of these policies, social scientists will be challenged in how best to evaluate the effectiveness of this wide range of programs and policies. Thus, it will be important to examine whether policies around cohabitation impact this population currently.

I also contend that social exchange theory (Homans 1958), which proposes that social behavior between two or more individuals is the result of an exchange process, the purpose of which is to minimize costs and maximize benefits, can be applied to gain understanding about movement in and out of public assistance in relation to the presence or absence of another adult

in the household. I would also argue that social exchange theory can be extended to a broader range of social program participant behaviors in future research.

As the nation currently struggles through the biggest economic slump since the Great Depression, welfare reform is once again in the spotlight specifically with regard to the cost of maintaining a system which is continuously overburdened and wrought with policies that keep people within the bounds of poverty inadvertently discouraging the very self sufficiency we supposedly support. As social scientists, we are uniquely positioned to make significant changes in what we advise in the crafting of policies that impact those on public assistance. Therefore, this policy analysis and study is significant as it will explore whether the changes in household composition, specifically the presence of an additional adult would in fact increase the likelihood that individuals would leave public assistance programs.

## Chapter Three

### LITERATURE REVIEW

#### Introduction

This study is grounded in a review of the literature of policy, history and ideology in order to explore the potential implications of cohabitation on welfare participants' remaining on or leaving welfare and its relation to social welfare policy that is rooted in individualist ideological assumptions. In this chapter, I will consider the relevant scholarly work that addresses these concepts.

Michael Katz' book "In the Shadow of the Poorhouse" (1989) analyzes the values and ideas responsible for the development of public welfare policy from pre-twentieth century AFDC to what he describes as the recent "war on welfare." Katz partially blames the failings of American social welfare policy on society's ongoing need to unjustly categorize people by socially constructed notions of merit: i.e. "the deserving and the undeserving poor." He contends that governing bodies historically made distinctions between the culture of poverty and cultural deprivation as they responded to black and white poverty etc. Most importantly Katz speaks to this issue as one of many recurring patterns in social welfare policy development that have remained constant in our social welfare history. Katz points out that in contrast to their views of white poverty, most policymakers viewed African-American communities as doomed to impoverished lives because of their decaying family structure, which led to an increased dependence on welfare. He contends that this emphasis on family preservation has existed for

centuries but has had significant limitations namely that it does not account for opportunities that exist outside the bounds of traditional nuclear families.

Bane and Ellwood (1994) argue that the general public and welfare recipients share frustration and disdain about the public welfare system and that reformers have been trying to eliminate welfare since the early nineteenth century because of these sentiments. This is largely based on the fact that most people felt that these programs prevented the poor from becoming self-sufficient (Katz 1986) and in fact created generational cycles of poverty. This is no truer than in the irony that exists in the more recent reforms of the welfare system. These changes affected recipients who might otherwise work but could not because they were inundated with bureaucratic requirements that consumed any time they might have had to seek and find employment. Additionally, “working” in any capacity would frequently make recipients ineligible for benefits (Bane & Elwood 1994).

Blau (1999) contends that demand for recent welfare reform legislation was to some degree a response to an increase in the social trends of “marital instability” and “single parenthood” among those on public assistance. He goes on to say that while those observations may be correct, they are also part of a global trend with the most dramatic increase noted in the numbers of white, college educated, women who are becoming single parents. Regardless of these global trends, the current policies implemented through the TANF legislation and previous welfare legislation do not support the assumptions that family status, marriage and single parenthood could be addressed by limiting the benefits of those who cohabit. Historically, these policies have always penalized cohabiters by counting their total incomes as a sum of all the income available in the household in determining the welfare eligibility of the primary head of household (<http://aspe.hhs.gov/hsp/marriage02f/report.htm>).

Since 1965, the United States has spent over 6 trillion dollars on welfare programs designed to reduce poverty. This year alone the federal government anticipates spending over 600 billion dollars on welfare programs (<http://www.libraryindex.com>). Social Welfare policies and programs have been the subject of countless debates and endless study. Much of the literature is focused on the study of policies and programs to evaluate whether they effectively reduce poverty. Other studies have examined social welfare from a historical perspective. Evaluating the literature proves to be challenging in that as policies and programs undergo analysis by researchers, welfare policies are frequently adjusted due to changes in the politics of those elected at the governmental level. More recently, as welfare has devolved to being administered by the states, it will become even more difficult to assess the efficacy of programs and trends associated with the population of Americans who remain on public assistance. This is because the devolution of these programs will decentralize data collection and program participation information as this responsibility shifts to the states and local municipalities as well. Such changes can dramatically affect outcomes.

Bane and Ellwood (1994) discuss how this constant governmental shifting of priorities can affect programs before they are tested or even implemented. The author's also examined census data from the Panel Study of Income Dynamics (PSID) to determine factors associated with periods on public assistance. They determined that marriage played a significant role in whether or not the women they studied remained on public assistance, finding that those women who married were likely to have a shorter duration on public assistance.

### **Welfare Leavers**

Brauner and Loprest (1999) summarize and compare the results of previous studies on



public assistance leaver data and find increased employment as the key indicator for leaving public assistance. The authors chose to emphasize employment because of the crucial role it plays in terms of economic success for this population. Perhaps the most revealing portion of their work comes from their findings describing well-being indicators. In their conclusion, the authors provide some insight into the trends revealed by the following results: most of the leavers are working. Indeed, better than half of those who left welfare were employed at some point. The authors also conclude, a point that is particularly relevant for the present study, that achieving employment for single parents remains much more difficult than their cohabiting counterparts.

### **Cohabitation**

Researchers have examined the issue of cohabiting for persons on public assistance from a variety of perspectives. First, cohabitation may lead to a number of benefits for those cohabiting including significant savings on household expenses such as rent, food, utilities, other items and an increase in available child care options. Haurin *et al.* (1993) and Ermisch and DiSalvo (1997), for example, find that the likelihood of a young adult leaving their parental home depends on the direct costs of living apart, such as housing. If shared apartments are cheaper than living alone, cohabitation would make separation from parents more likely. Second, cohabiters may enable the woman to work more if they provide childcare to her children (Blau and Robins 1989; Parish *et al.* 1991). Stack (1974) detailed how poor women rely on a considerable network of kin for income support. Cohabiting may also provide income to replace or supplement that provided by those outside the household.

Welfare programs have a complicated relationship with the issue of cohabitation. It is possible that by supplementing household income, a working member of the household who contributes income may reduce or even eliminate a family's need and eligibility for welfare programs (Hill 1990). Alternatively, it may enable a woman to receive unreported supplements to welfare payments with low risk of detection by public officials. Such unreported income is common, as Edin (1991) found when analyzing the budgets of dozens of Chicago welfare recipients. Almost all relied from time to time on unreported income, including cash payments from family and current or former cohabiters. Finally, specific state laws on the consideration of cohabiters' contributions to public assistance recipients may encourage changes in the number of household members reported in order to maximize welfare benefits (Wolf 1984). For example, in Suffolk County a household may exclude another adult living in the home of a public assistance recipient, if it can be proven that the adults “do not share meals together.” (V. Rothaar, Social Services Examiner III, personal communication March 7, 2011)

### **Marital /Pre-marital Cohabitation**

A number of economic studies have focused on the determinants of entry into premarital or marital cohabitation, or on the transition from premarital cohabitation to marriage or dissolution of marriages. For example, Smock and Manning (1997) investigated how the economic and social characteristics of each partner affect the likelihood of transition to marriage. This may be useful in examining economic and social characteristics of all those who cohabit. Winkler (1994) studied how AFDC benefits and various state characteristics affect the probability of being married or being a household head. Specifically, do government policies

impact cohabitation vs. marriage? Goldscheider and DaVanzo (1989) investigated how the child's and parents' circumstances affect the child's transition from the parental household to their own group living, marriage, or other situations. The study looks at house hold composition of parents and how it impacts children but is relevant to this study because the decision that parents make and the experiences they have in cohabitating or not tend to influence their children. The studies fall short of examining the dynamics within those relationships which may apply beyond marital partnerships.

Two studies examined findings on state welfare programs' treatment of cohabiters' contributions to AFDC families. The first is Moffitt *et al.* (1995a), which studied the impact of welfare benefits on cohabitation and marital status. These researchers found higher welfare benefits to be associated with fewer marriages and cohabitations among mothers aged 18-55. A similar study was conducted by Hu (1997), which assessed the impact of AFDC benefits on the likelihood of premarital cohabitation and of marriage. His data is from a California AFDC experiment in which randomly assigned treatment and control groups faced different welfare benefit levels. The author limits the sample to mothers who are former welfare recipients and he finds that AFDC benefits are found to have a negative impact on the likelihood of marriage or premarital cohabitation. However, the results show "no consistent effect of welfare benefit levels on the likelihood of marriage relative to cohabitation." Like Moffitt *et al.* (1995a), Hu's paper limits the sample to women in premarital (rather than platonic cohabiting) unions. Furthermore, the author's focus on mothers who have received welfare in the past doesn't examine those currently on public assistance.

Unlike the present study, these studies limit their definition of cohabiting couples to those with one man and one woman. While premarital unions are continuously of policy interest due to

their potential impact on marriage for the social engineering purposes addressed above, the incentives for cohabitation listed above apply nearly equally to all non-marital cohabitants. The present study examines the broader issue of cohabitation, leaving aside the issue of relationship altogether and how such arrangements may correlate with leaving public assistance.

### **Theories that Help Explain the Potential Impact of Cohabitation**

There are several analogous theories that can assist in understanding how mutual aid systems that develop naturally or are created by incentive can be vastly beneficial to people on public assistance. Social Exchange theory, Maximum Utilization theory and Feminist theories all suggest that altruism, collaboration, generosity, and resource exchange, benefit both the giver and the recipient. Humans are social animals; they need supportive relationships with other people for physical and psychological well being (Bowlby, 1969; Deci & Ryan, 2000; Maslow, 1968). Baumeister and Leary (1995) explored the notion that humans have a fundamental need to belong. Specifically, people need frequent personal interaction or contact with someone who cares about their welfare or who likes them. The need to belong and participate in regular social interaction has long been documented as a significant factor in human motivation by theorists over the years (Maslow 1943, Hofstede 1984, Steer 1988 and Cianci 2003).

Maslow (1943), specifically stated that people have fundamental physiological, safety, love and belonging, esteem and self-actualization needs that factor into how people are motivated. These needs are core in driving the development and makeup of all human relationships. In support of their argument, Baumeister and Leary (1995) reviewed evidence that people form social bonds easily and are reluctant to break them; that forming social bonds creates positive

emotions, whereas breaking social bonds creates negative emotions; that people think a great deal about actual and potential relationship partners; and that deficits in belongingness are associated with both physical and mental health problems. Fiske (2003) suggested that belonging is the core social motive in humans, underlying the motives to understand, control, self-enhance, and trust in others. Consistent with this view, social support predicts both physical and psychological health (Cohen & Syme, 1985; Pierce, Sarason, & Sarason, 1996; B. R. Sarason, Sarason, & Gurung, 1997; Uchino, 2004; Uchino, Cacioppo, & Kiecolt-Glaser, 1996). Furthermore, the perception that others are available and supportive predicts well-being better than does objective social support received from others (Cohen & Syme, 1985).

## **Summary**

Structural explanations of poverty draw little attention from governmental policymakers who appear bent on explaining that poverty is a result of a breakdown in the family structure. At the same time, very little research has been conducted to determine how cohabitation impacts poverty beyond traditional marital relationships. Hence, for the purposes of this study, I examine these constructs in relation to how individuals on public assistance respond to having another adult join their household.

## Chapter Four

### THEORETICAL FRAMEWORK

#### Introduction

There are three theories that emerge as useful models when looking at the issue of cohabitation among women who receive public assistance with regard to its influence on their likelihood of leaving public assistance programs. These theories are social exchange theory, utility maximization theory and feminist theory.

Social exchange (Homans 1958) theorists argue that individual behavioral responses occur as a result of behavioral exchanges among people in any relationship; this may help explain the dynamic that takes place when a second adult joins the household of a female on public assistance (Blau 1975, Knapp 1978, Miller 2005). Utility Maximization Theory (Stigler and Samuelson 1947, Fishburn 1970 and Smith 1980) examines behavior in the context of “utility” and asserts that it is measured by the level of satisfaction perceived by an individual. The “utility” component of this model is also associated with satisfaction in the consumption of commodities or leisure time as a motivation for behavior change. Feminist theorists argue that relational competence, mutuality and interdependence are crucial to human development and growth (Gilligan 1982, Jordan 1991 and John-Steiner 1999). They also contend that the hierarchical nature of our social environment influences behavior in that people tend to assume prescribed roles in society such as the traditional roles of husband, wife and parents. These roles tend to discourage less traditional roles in households and influence choices to cohabit.

All three theories emerge as models that are helpful for understanding why women who have another adult join their household are able over time to leave public assistance. The models however differ in terms of explaining a person's motivation for the behavior change that might be associated with exiting public assistance programs.

### **Social Exchange Theory**

Social Exchange Theory explains behavior change as a process of negotiated interactions between two or more parties. The relationships are formed and maintained by the parties examining the cost benefit analysis of the relationships and outcomes. George Homans (1958, 1961, and 1974) characterized social behavior as an exchange of goods both material and non-material. These exchanges continuously balance out to achieve equilibrium and tend toward a maximization of benefit for the parties involved.

Developed in the late 1950's, social exchange theory has been used by sociologists, psychologists and economists to formulate a distinct approach to understanding human behavior. In particular, George Homans (1958), John Thibaut and Harold Kelley (1959) and Peter Blau (1975) are credited for advancing the theory. While the four researchers had very similar perspectives of strengthening the general exchange approach, there were distinct differences in their views. While Blau (1975) emphasized social exchange as a function of economic forces; Homan viewed individual psychological forces such as conditioning and reinforcement as instrumental to behavior. On the other hand, Thibaut and Kelley (1959) concentrated on the psychology of group behaviors in constructing their theory on behavior associated with the

exchange process. Thibaut and Kelley's perspective is most relevant to the present study as its' focus was on how exchange of resources impacted behaviors.

Cohabitation and marriage have been studied extensively from a social exchange perspective (Sherif-Trask 2006). As previously stated the central component of this approach assumes that human behavior is fundamentally self-interested and that interactions with others are sought primarily to maximize rewards and minimize costs (Baumeister, Leary 1995). Hicks and Platt (1970) surveyed marital happiness and the marital success literature. They found the articles devoted to marital happiness and success focused on the characteristics of the marital partners, much as researchers had done in the past. In recent years, studies of marital adjustment and prediction have once again appeared in the literature. Kaslow and Robison (1996) conducted a cross cultural study which investigated the essential ingredients for long-term satisfying marriages. Nemechek and Olson (1999) reported the relationship between spousal similarity in the areas of conscientiousness, agreeableness, and neuroticism and marital adjustment. Blum and Mehrabian (1999) investigated the potential for individual temperament factors to be predictive of marital satisfaction. The relevance to this study is that specific characteristics of the relationships were identified by the researchers and that many of those same traits may exist in non-marital relationships as well.

While these studies are less extensive and inclusive as those of Burgess and his colleagues, there is still an interest among some scholars in identifying the individual characteristics of the partners that can predict success in marriage. Burgess, (1944) found that perceptions of reciprocity within the marriage are also important factors in predicting marital success and satisfaction. While individual partners do not necessarily divide their chores and responsibilities equally, as long as they may be satisfied with the reciprocity of the relationship



they have developed they will experience high levels of marital happiness. Therefore, the perceptions each member has concerning the contributions of their partner are important in the determination of acceptable reciprocity. Using this perspective, Sabatelli & Ripoll, (2004) found that cohabiting and marital relationships are based on levels of attraction, the availability of alternative relationships, and *the dependence that develops between the partners*. In terms of the present study, women on public assistance are involved with the welfare system out of necessity but are also utilizing benefits as an exchange which bodes favorably for them by providing assistance to their families. Carroll, Knapp & Holman, (2005) address social and cultural elements as an important influence of both the types of resources that partners bring to their relationship and also what is seen as a fair or advantageous exchange. They note that relationships become unstable when the exchanges becomes uneven; that is, when one or both partners feel that they are not maximizing their rewards and they are not as dependent on one another.

Social Exchange theory contends that people are motivated by rewards and then also argues that how people act is a way of rewarding behavior. However, it is difficult, if not impossible, to separate the two concepts. This suggests that the theory operates in a circular manner and is therefore difficult to test. Further, Roloff (1981) observes that some work has been done to create lists of rewards in advance of simply observing what people do and labeling that as rewarding because people are doing it. Roloff argues that despite this problem, there has been a great deal of empirical work using Social Exchange theory because it is recognized as a significant factor in decision making for people who form relationships..

Another concern about Social Exchange Theory has to do with the way human beings are represented as rational calculators, coming up with numerical equations to represent their

relational life. In examining this further one may ask whether people really rationally calculate the costs and rewards to be realized when engaging in a behavior or pursuing a relationship. Social Exchange, like many theories, assumes a great deal of thought and activity, which several researchers have questioned (Berger & Roloff, 1980). Researchers have not come to a definitive answer about how much people calculate their relational life, but they suggest that this probably changes constantly. As research continues to work with this theory, it must account for these and other factors relative to the calculating nature of humans.

Despite these challenges, Social Exchange Theory remains a viable tool to help examine the role of cohabitation in determining whether a woman leaves public assistance. While it is generally included as part of an economic model to understand human behavior around the exchange of material goods, it can easily be applied to understand the exchange of intangible resources such as child care and mutual emotional support. In general, the perspective provides a valuable framework for the purposes of understanding behaviors around cohabitation in this study by examining the motivations that drive those who chose to cohabit. If Adam Smith (1980) is correct it is rational self interest that is the driving force behind all human motivation including choosing to cohabit.

### **Utility Maximization Theory**

Utility Maximization Theory can be traced back to the influential social philosopher and political economist Adam Smith who expounded the belief that rational self interest and competition would lead to economic prosperity (Smith 1980). Smith initially considered “utility” as a concept directly related to demand. He thought that the more satisfaction generated from an

exchange of goods, the more likely a product would be consumed in increasing amounts. He later saw difficulty with this argument in that willingness to pay more for an item may have very little to do with utility. This “paradox” was described in his example of “diamonds and water”. Smith argued that water is very useful and necessary for life, but water is very cheap. By contrast, diamonds have little utility. They are only useful for adornment. It is possible to do without diamonds entirely, and most people do. Yet diamonds are very costly. Because of this "paradox," Smith came to the conclusion that willingness to pay is not related to utility. He distinguished between “value in use” and “value in exchange.” Value in exchange, he said, was unrelated to usefulness and must be based on other principles. It was here that Smith relied on the labor theory that value in exchange was based on different principles than usefulness and specifically on labor value (Wightman 1980).

American economists George Stigler and Paul Samuelson (1947) expanded on Adam Smith’s theories about satisfaction and created the concept of “general equilibrium” to explain how utility serves as a catalyst for the exchange of resources. These economists argued that utility is usually applied in such constructs as the “indifference curve,” which plots the combination of commodities that an individual or a society would accept to maintain a given level of satisfaction. One of those commodities is leisure time, or time allocated for an individual’s personal well being however like Social Exchange Theory, Utility Maximization and the concept of leisure time is difficult to measure because such utility cannot always be observed or measured directly. Satisfaction also remains difficult to measure and directly connect to consumption.

An individual’s income and the costs of goods and services limit the utility an individual can obtain from consumption. The assumption of utility maximization is that people’s wants

generally exceed the resources available to satisfy these wants, so they must make difficult decisions. In making these choices, they will try to get the maximum attainable benefit (<http://www.demographic-research.org/volumes/vol23/16/23-16.pdf0>).

The application of Utility Maximization to gauge satisfaction rates among those who cohabitate has also been examined by researchers seeking to understand marital union as well as the roles of family members and their behaviors around child care. However, few empirical studies have examined the dynamic beyond what influences the formation stage of relationships (Ressler and Waters 1995). Single parents tend to have financial limitations which in turn may impede their ability to maximize utility because their leisure time is limited as well. As a population with limited resources, the concept of leisure time discussed earlier by Stigler and Samuelson (1947) may be one of the constructs in Utility Maximization that may be most helpful in explaining the role of cohabitation for women on public assistance. Those who choose to cohabit not only begin to reduce expenses associated with single parenthood but they may find that they have additional leisure time or time that is free of child care responsibilities frequently referred to as respite, as a result of having a second adult in the household sharing child care responsibilities. This could in turn lead to increased opportunities for the single parent to seek and find employment and subsequently leave public assistance. Thus the theory serves to help examine the role of cohabitation in leaving public assistance.

### **Feminist Theory**

Early feminist theorists were deeply influenced by the insights of Marxist theorists who explained the conflict of social classes as rooted in the contentious relations between capital and

labor (Jagger 1983). Spurred by the women's liberation movement, modern feminist theorists in the 1960's argued that their Marxist counterparts had interpreted the value of labor in the "production of goods and services" too narrowly. These feminist theorists contended that "production of goods and services" should also include the creation and care of human beings and that essentially women and men were equals. In a political environment this movement toward equalizing can be aimed at changing the existing power relations between women and men in our society. Social Security was first established to provide benefits only to the primary bread winner; the law was later amended to provide for the non-working spouse. This was established primarily to provide for the surviving spouse in the event of the death of her husband. While the social and political gains for women over the last century have been great, women still struggle with maintaining a balance between their dual roles as mothers and the demands of being part of the labor force (Nicholson 1997).

Other feminist theorists examined a relational perspective for explaining linkages between human growth and development and strong social ties. A central element of feminist theorist Vera John Steiner's (1999) writings is the notion that human beings come into being and mature only in relationship to others. She argues that the traditions of human connectedness are most evident and frequently emphasized in the academic domain through collaboration. Writings of feminist psychologists including Belenky and Miller (1986), Gilligan (1982) and Jordan (1997) form the foundation upon which John-Steiner builds her emphasis on the relational dynamics of human development. This is in stark contrast to Western views that human beings are driven to individuate and can only be successful in a state of autonomy. Welfare policies detailed earlier that penalize women on public assistance who cohabit are clearly in line with this Western view of individuation and negate the profound implications of the relational view of

social interaction in understanding human motivation and action. Thus, as we seek to evaluate the role of cohabitation in enabling women to leave public assistance and find the feminist perspective is extremely useful.

In terms of cohabitation the objectivist perspective of feminist theory has reflected on the gender hierarchies of society. The theory has also served to reveal aspects of cohabiting that perpetuate stereotypes associated with traditional roles. For example, feminists contend that relationships of the traditional roles of husband and wife reinforce the patriarchal order; prevent women from being acknowledged for their contributions to the family, the community, and the larger society; and often have negative consequences for women with respect to financial, emotional, and physical factors (Blaisure & Allen, 1995). Feminist theory has allowed researchers to pursue the question of why certain forms of social organization continue to oppress women, such as welfare policies promulgated in the name of fostering autonomy but which in actuality, repress significant potential sources of liberation that might derive from allowing mutual support through cohabitation.

## **Summary**

In social exchange theory, the behaviors of individuals change as a result of an exchange of resources. These exchanges continuously attempt to balance out one another to achieve equilibrium and tend to evolve to a maximum benefit. This may explain how cohabitation serves to improve the life circumstances of those who choose to cohabit by providing access to new and previously unavailable resources i.e., child care, assistance with housing or leads for employment. Similarly, utility maximization theory emphasizes the resource exchanges that take

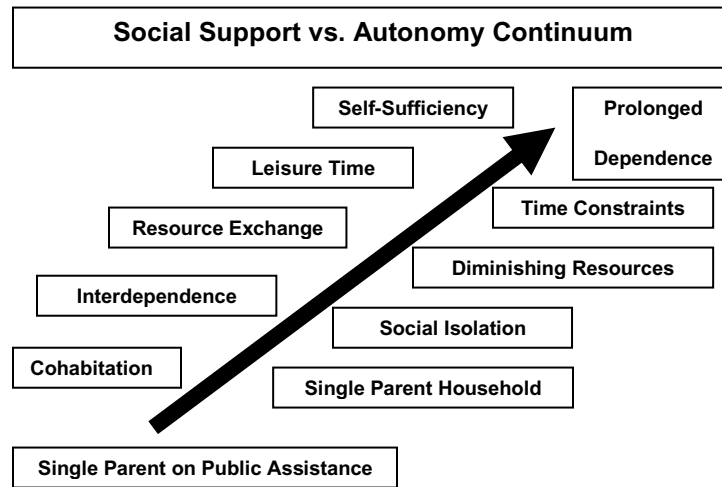
place in social exchange theory but ties it to the level of satisfaction one would garner as a result of cohabiting and obtaining these resources. Thus in the case of a cohabiting woman on public assistance, she might be more likely to attach value to the benefit of having additional leisure time and less pressure associated with being the sole caretaker of her family.

Feminist theorists assert that the importance of human relationships and the power of mutuality are both empowering and significant in enabling growth. In line with this premise, they would contend that those who cohabit share interdependence where the exchanges of resources are genderless and valued equally. This application is reasonable given that a woman on public assistance might only be able to provide a resource to her cohabiter but nonetheless, those resources are no less valued in the partnership. These theorists would also agree that people are more likely to achieve their individual objectives if they are supported and sustained by partners who provide a level of care and nurturing. Further the feminist relational perspective provides a sound basis for understanding how human beings thrive in more social supportive environments where they develop relational competencies to grow and thrive.

Together these theories lay the groundwork for my hypothesis that individuals on public assistance who live alone as the sole provider for their children will consistently struggle, making them less likely to leave public assistance. Conversely, those women who cohabit can potentially maximize resources and opportunities including possibilities for mutuality created during cohabitation and will have an increased likelihood of leaving the public welfare system. These theories also provide the framework for a model I developed called “The Social Support versus Autonomy Continuum.” Illustration 1.1 represents the continuum, the dual pathways “single parents” may take and the potential outcomes.

*The illustration below represents the potential pathways taken by a public assistance recipient by either living alone or cohabitating and the resources or lack of resources associated with each pathway and the associated outcomes.*

Illustration 1.1: The Social Support vs. Autonomy Continuum Model



Given the theoretical assertions outlined above, it is my contention that individuals receiving public assistance who live alone are likely to have weak social networks, less communication with the outside world and would have fewer opportunities to access resources beyond those provided by government agencies leading to prolonged dependence on public assistance. Thus, my hypothesis forms the basis of a beginning test of the assumption I will discuss in the following chapter.



## Chapter Five

### RESEARCH HYPOTHESIS AND SIGNIFICANCE OF STUDY

#### Introduction

This study explores the research question of how household composition in general and the addition of another adult in particular, impacts participation in public assistance programs for the head of the household. When controlling for selected demographic characteristics such as race, age, region of the country, and level of education, does having an additional adult join the household of a public assistance recipient during a calendar year, on average, increase the probability or likelihood that the recipient would leave public assistance during that year?

Following the assertions outlined earlier, that women receiving public assistance may have limited social ties and fewer opportunities to access resources. I would therefore argue that an increase in the number of adults in a household by one would reduce the head of household's dependence on public assistance programs. Thus the hypothesis tested in this research study is that the introduction of any other adult as a cohabiter to the household of a public assistance recipient increases the likelihood that the recipient will leave public assistance within one year. Likewise, those public assistance recipients who do not add an adult cohabiter to their household are less likely to leave public assistance within one year. Having established the theoretical grounding and the resulting hypothesis of the present study, I will discuss the significance of this research in the next section.

#### The Policies

It has been long documented that “single parents” have higher rates of poverty and are more likely to remain on public assistance for extended periods of time (Bane & Ellwood 1995, Hisnanick 2002, & Katz 1989). While current TANF policies vary from state to state many programs created under PROWRA removed “penalties” that existed in the previous program of AFDC that created disincentives for married couples remaining together by reducing grant allocations. (Lichter, Batson and Brown 2004) Still, government policies discourage sharing of housing resources by “unrelated” and even related adults by reducing benefits or disqualifying recipients because they are perceived to have access to additional financial resources.

The present study examines the current body and utility of policies, tests the hypothesis and proposes alternative models for creating mutually supportive living arrangements, which may directly impact participation in public assistance programs. The household composition data used for the quantitative test conducted will assist in determining if the elimination of sanctioning policies that discourage the cohabitation of "unmarried" adults will reduce public assistance participation. Further, the creation of programs that encourage related or unrelated adults to share resources such as housing may in fact correlate with increasing likelihood of recipients leaving public assistance within one year of cohabitation.

## Chapter Six

### METHODS AND DATA ANALYSIS

#### Introduction

In the previous chapters I have examined the context and social welfare policies that have developed over the years that have discouraged public assistance recipients from participating in mutual support networks that develop through cohabitation. These networks may best serve to improve the recipients' circumstances by encouraging an exchange of resources among those who opt to cohabitate. This policy analysis is an effort to understand what has been studied to date and allowed me to examine how welfare programs are premised in the concept of individualism and the resulting public assistance eligibility policies that require people to become independent on their own with a minimal amount of support.

Social welfare policies have historically reflected a political environment that is suspicious of the poor and has separated those “deserving of public assistance” from those who are “undeserving” (Blau 2007, Axinn & Stern 2008, Jansson 2009), Segal 2010). The literature strongly suggests that further study needs to be made to best understand how these policies impact participation in public assistance programs. Thus, I have conducted the present study in an effort to examine whether the poor might be better served by policy changes which encourage cohabitation and provide incentives to those who pool resources in contrast to those who solely depend on public assistance programs for support..

## **The Question**

To further augment this analysis, my hypothesis was that public assistance recipients, who also live alone, may be less likely to leave public assistance than their cohabiting counterpart. In formulating the research question there were a number of relevant variables to consider and include. Given the hypothesis, how does cohabitation affect participation of single women in public assistance programs within a given year? In an effort to determine how cohabiting impacted this population, I initially collected data on 500 families on public assistance through the Suffolk County, New York Department of Social Services.

I was later advised that this data could not be used because of a change in leadership in the department which led to a subsequent lack of support for completing this study using agency data. Meeting this challenge proved daunting but notwithstanding, a search of the literature for other researchers who had raised similar questions produced several social policy research institutions such as the Urban Institute that evaluates programs and policies using secondary data i.e., the United States Census Bureau's Panel Study of Income Dynamics (PSID) and the Survey of Income and Program Participation or SIPP.

## **The Survey of Income and Program Participation**

The U.S. Census Bureau sponsors and conducts the Survey of Income and Program Participation, which collects both cross-sectional and longitudinal data on income amount and sources, labor force information, program participation and eligibility data, and general demographic characteristics. This information helps policy analysts evaluate the effectiveness of existing federal, state, and local programs. The Census Bureau makes the secondary data

available for researchers via its website and provides a myriad of tools for accessing the data. A newly revised panel of the SIPP was introduced in April 1996. It included a redesigned questionnaire and a sample design with questions specific to changes associated with the newly enacted TANF program. (<http://www.census.gov/sipp/>)

The use of this secondary data provided for an even more robust sample than the original group I planned to use and allowed for the expansion of the study to extend longitudinally over a twelve year period. The household members in the sample for this study were interviewed twelve times from April 1996 through March 2007.

Given that the women surveyed initially indicated that they were receiving public assistance, a logistic regression model was estimated. Fisher's scoring and Wald Chi Square tests were used to predict the maximum likelihood estimates. The purpose of the regression analysis was to examine the relative role that a number of independent variables play as predictors of the dependent variable of leaving public assistance within a calendar year.

### **Research Design, Population and Sample**

The Census Bureau has documented 6,223,121 women receiving TANF beginning in 1996 and tracked them over a 12-year period. These women were between the ages of 15 and 65, with varying levels of education. By 2007, the sample dropped to 2,495,380 due to a variety of factors both self initiated and as a result of recipients no longer receiving TANF because eligibility standards made them ineligible (Irving, 2010). The women are categorized as white, black, Hispanic and other and live in the Northeast, Midwest, the South or West. Households are also broken down by number of children aged 0 through 3+

## **Instrumentation**

This section will provide an overview of the US Survey of Income and Program Participation questionnaire administered by the United States Census Bureau by telephone or in person for the purposes of familiarizing the reader with the survey design and instrumentation used for this study. According to the Census Bureau, considerable efforts and funding were invested in developmental work leading to the original Income Survey Development Program (ISDP), conducted between 1977 and 1981. For the ISDP, the Bureau developed sound survey data collection strategies and instruments, as well as data processing strategies for the SIPP. The survey was originally envisioned as a jointly funded effort by the Census Bureau and the Department of Health and Human Services (HHS). Census reported that while work was well underway for a February 1982 start of the survey, the HHS had to withdraw its support due to funding problems. As a result, the survey was postponed until the Census Bureau received adequate funding from Congress to conduct the survey. Interviewing for the first panel, the 1984 panel, actually began in October 1983 with a sample size of approximately 26,000 designated households. (<http://www.census.gov/sipp/>)

As part of the transition to the redesigned SIPP, the 1992 panel was extended to ten waves, and the 1993 panel was also extended. The bureau did not introduce new panels in 1994 and 1995. Before the redesigned SIPP questionnaire was introduced in the 1996 panel, a dress rehearsal was conducted between February 1995 and September 1995. The dress rehearsal consisted of a Wave 1 and a Wave 2 interview in approximately 9,000 households. In 1996, the SIPP Executive Committee established the Continuous Instrument Improvement Group (CIIG), consisting of staff from numerous bureau divisions, whose task was to review and improve the SIPP core instrument. The CIIG generated an extensive set of recommendations, and the need for

thorough and rigorous testing led to the creation of a methods panel, separate from the production survey.

The methods panel project consisted of a small survey separate from the SIPP 2001 panel, which was experimentally designed to support rigorous testing of new alternative instrumentation. Testing took place between 1999 and 2003, including three field tests in 2000, 2001, and 2002. Field tests included a test instrument (consisting of CIIG's recommendations) and a control instrument (the SIPP 2001 production instrument). Results were compared and analyzed, and the final instruments were delivered for implementation in the 2004 panel. The 2004 panel began in February 2004 and consists of 46,500 households to be interviewed eight times. The SIPP interviews are now all conducted by Census trained interviewers using a computer-assisted interview on a laptop computer. (<http://www.census.gov/sipp/>)

### **The Survey Design**

The Census Bureau describes the SIPP survey design as a continuous series of national panels, with sample size ranging from approximately 14,000 to 36,700 interviewed households. The duration of each panel ranges from 2 ½ years to 4 years per panel. The SIPP sample is a multistage-stratified sample of the U.S. civilian non-institutionalized population. Prior to the time the data used in this research was collected and during the 1984-1993 periods, a new panel of households was introduced each year in February. By the time the data used in this study was collected, a 4-year 1996 panel was introduced; a 3-year panel was started in February 2000 but cancelled after 8 months for budget reasons; and a 3-year panel was introduced in February 2001. The 2 ½ year 2004 SIPP sample was started in February 2004 and is the first SIPP panel to use the 2000 decennial-based redesign of the sample.

The SIPP content is built around a "core" of labor force, program participation, and income questions designed to measure the economic situation of people in the United States. These questions expand the data currently available on the distribution of cash and noncash income and are repeated at each wave of interviewing. The survey uses a 4-month recall period, with approximately the same number of interviews being conducted in each month of the 4-month period for each wave. Interviews were conducted during a personal visit and / or by a decentralized system of telephones. The SIPP Survey utilized for this study was administered via written questionnaire, telephone or "in-person" interview over a 12 year period beginning in 1996 and concluding in 2007. All household members 15 years old and over were interviewed by self-response, if possible; proxy response is permitted when household members were not available for interviewing. As stated earlier the year 2000 data was not collected due to federal budget cuts so it is omitted. (<http://www.census.gov/sipp/>)

The survey was developed to provide for analysis by adding questions on a variety of topics not covered in the core section. These questions are labeled "topical modules" and are assigned to particular interviewing waves of the survey. Topics covered by the modules include personal history, child care, wealth, program eligibility, child support, utilization and cost of health care, disability, school enrollment, taxes, and annual income. The data are then released periodically in cross-sectional, topical modules, and longitudinal reports. These files are available currently via file transfer protocol from the main bureau web site for all waves of the 1984 through 1993 panels, all waves of the 1996 and 2001 panels, and a preliminary wave 1 for the 2004 panel. Topical module files containing core and topical module data also are available for the 1984 through 1988 panels, 1990 through 1993 panels, the 1996 and 2007 panels. Longitudinal files are also available for the 1984 through 1993 panels, as well as for waves 1



through 5 of the 1990 panel and for waves 1 through 7 of the 1992 panel. Longitudinal files for all waves of the 1996 panel and 2001 panels are also available. The data is uploaded via FTP (file transfer protocol) network server to the Federated Electronic Research Review Extraction and Tabulation Tool (DataFerret) application used and made available for free online by the US census bureau. This application allows the public to search, tabulate, graph, modify, code variables and ultimately extract data for study.

The data collected for this research was downloaded and initially explored using the Census Bureau's Federated Electronic Research Review Extraction and Tabulation Tool (DataFerret) and later tested using SAS-STAT to determine the probability that public assistance recipients would leave public assistance while controlling for selected demographic characteristics such as region of residence, age, number of children, race, gender, and level of education. (<http://www.census.gov/sipp/>)

### **Mechanisms for Collecting Data from Women Tracked for the Study**

I have described the development of the Survey of Income and Program Participation or SIPP and how it has evolved to capture more salient information on those being surveyed and specifically evolved to support research and longitudinal studies and to analyze dynamic characteristics of this population. For the purposes of the test used in this study I examined the responses to questions including changes in income, eligibility for and participation in programs, household and family composition, labor force behavior, and other associated events. I then describe the variables examined and controls used to construct the logistic regression models that are the basis of my research. These are detailed in the results of the Logistic Procedures outputs provided for 1996 through 2007.

## **The Model**

As indicated earlier, a Logistic Regression Model was constructed to analyze the data collected and the relative role that the independent variables play in predicting leaving public assistance. These include all the parameters used in this study including: age (EAGE01), race (white, Black, Hispanic), education level (Lthsg rad = less than high school graduate, Hsg rad = High School Graduate, Somecoll = some college), regional location (Nthwest = Northwest, South, Midwest, livmetro = Metro resident) and finally whether another adult joined the household (poshhcnt1), or left a household (neghhcnt1) as well as the edited household number of persons per month (EHHNUMPP01). I utilized this model because regression looks at the effect of each independent variable while controlling for the effects of others. The assumption is that the regression equation represents a behavioral model that generates observed data (Winship and Radbill 1994). The tables in the next chapter represent the cross tabulation results and the percentage of TANF recipients that experienced a change in household composition.

## **Summary**

The quantitative test conducted using these variables examines whether having an adult join the household of a TANF recipient, on average increases the probability that the recipient would remain eligible but leave public assistance during that year. The data and analysis provided in the next chapter will examine whether there is a correlation between women on public assistance who begin to cohabit and those same women leaving the TANF rolls within a year of cohabiting. These findings will be discussed in depth in the next chapter in the context of policies that discourage cohabiting.

## Chapter Seven

### RESULTS

#### Introduction

In chapter six, I presented the methodology and data collection process used by the U.S. Census Bureau for the Survey of Income and Program Participation (SIPP). In this chapter, I will be presenting the findings from my secondary analysis of the data collected through the SIPP.

Households exhibit many different arrangements, such as married couples with children; unrelated, childless adults cohabiting; a single mother living with her parents and her child; and these are but a few of many other possible variations. When considering how to classify these households into manageable groups, the distinction is this: women who live with other adults versus women who do not. This constitutes the choice of cohabitation in a fairly broad sense.

The data collected for this research was downloaded for the Census Bureau web site and tested using SAS-STAT to determine the probability that female public assistance recipients would leave public assistance while controlling for selected demographic and other characteristics. As indicated previously, the independent variable is a measure of a woman's past public assistance experience, and controls are included for socio-economic and demographic characteristics such as region of her residence, her age, and number of children, race, gender, and level of education. In addition to determining household composition changes, questions in the survey specifically ask the women to explain the set of circumstances that caused them to stop receiving public assistance. To track public assistance program (TANF) participation over time, a longitudinal data file from selected waves of the 1996 to 2007 SIPP was constructed. The tables in this section represent the cross tabulation results and the percentage of TANF recipients

that experienced a change in household composition during the twelve years that are included in the study.

As indicated previously I am using Logistic Regression to find the best model to describe the relationship between the dichotomous variable of leaving public assistance or staying on public assistance and the set of predictor variables reflecting the demographic, educational and regional information collected through the SIPP. Researchers using SIPP data and other major population surveys have frequently used regression analysis because they are typically interested in estimating the structural or causal effects of a set of independent variables on an outcome variable.

### **Empirical Results**

The logistic regression results in this study indicated that the predictor variable of having another adult join the household of a woman on public assistance or “poshhcnt1” was statistically reliable in predicting the likelihood of the outcome variable of leaving public assistance within a calendar year. These results remain consistent across each of the timeframes examined in the twelve year study. The overall model for the likelihood of leaving public assistance was statistically significant at  $<.0001$ . The 1996 data set included 1,416 observations of women on public assistance, of these 1,055 women left and 361 remained enrolled. Table 2.1 below presents the Regression Coefficient for the 1996 Calendar Year; in this table we see the degrees of freedom, coefficients, their standard errors, the Wald chi-square test and the associated p-values. The p-values of  $<.0001$  for both “poshhcnt1” are highly significant.

*For the results based on the 1996 calendar year data there were 1416 observations with 1055 women leaving the public assistance and 361 remaining. In Table 2.1 below, the p-value of <.0001 for “poshhcnt1” of persons in a household increasing by one is statistically and highly significant in predicting the likelihood of leaving public assistance.*

Table 2.1

*Regression Coefficients for Calendar Year 1996*

Parameter	DF	Estimate	Standard Error	Wald Chi-Square	P – Value
Intercept	1	-0.7068	0.5163	1.8741	0.1710
EAGE01	1	0.0011	0.0053	0.0385	0.8444
White	1	0.2665	0.3163	0.7098	0.3995
Black	1	-0.2213	0.3259	0.4609	0.4972
Hispanic	1	-0.4399	0.1916	5.2709	0.0217
Lthsgrad	1	0.5822	0.2431	5.7325	0.0167
Hsgrad	1	-0.0513	0.2069	0.0613	0.8044
Somecoll	1	-0.1229	0.2923	0.1766	0.6743
Nthwest	1	-0.4633	0.2963	2.4444	0.1179
South	1	0.3270	0.2373	1.8989	0.1682
Midwest	1	0.3132	0.2278	1.8892	0.1693
liv_metro	1	-0.4644	0.2113	4.8294	0.0280
poshhcnt1	1	1.9162	0.1497	163.9258	<.0001
neghhcnt1	1	-0.3052	0.1723	3.1389	0.0764
EHHNUMPP01	1	-0.1873	0.0400	21.9048	<.0001

I have also created odds ratio estimates to calculate the ratio of the probability of those leaving public assistance in relation to the independent variables used in my study. Odds ratio estimates are the measures of effect size, describing the strength of association or non-independence between data values used. It is a descriptive statistic and plays an important role in logistic regression in that it treats the two variables being compared symmetrically. The widespread use of logistic regression in the research community has broadened the use of odds ratio estimates in the social sciences and many other fields as well. It is most commonly used in survey research such as the SIPP and epidemiology to express the results of some clinical trials (Viera 2008). The odds ratio estimate results in the analysis included in this study are detailed in table 2.2 below and tables 2.4, 2.6, 2.8, 3.1 and 3.3. They include point estimates and the Wald Confidence Limits.

*For the 1996 sample, the odds ratio below in Table 2.2 shows the strength of association between the predictor variable and the outcome of leaving public assistance. The odds ratio of 6.795 demonstrates a strong association between data values used.*

Table 2.2

*Odds Ratio Estimates Calendar Year 1996*

Effect	Odds Ratio	95 % Wald Confidence Limits	
EAGE01	1.001	0.991	1.012
White	1.305	0.702	2.426
Black	0.802	0.423	1.518
Hispanic	0.644	0.442	0.938
Lthsgrad	1.790	1.111	2.883
Hsgrad	0.950	0.633	1.425
Somecoll	0.884	0.499	1.568
Nthwest	0.629	0.352	1.125
South	1.387	0.871	2.208
Midwest	1.368	0.875	2.138
liv_metro	0.629	0.415	0.951
poshhcnt1	6.795	5.068	9.112
neghhcnt1	0.737	0.526	1.033
EHHNUMPP01	0.829	0.767	0.897

*For the results based on the 1999 calendar year data there were 512 observations with 376 women leaving the public assistance and 136 remaining. In Table 2.3 below, the p-value of <.0001 for “poshhcnt1” of persons in a household increasing by one is statistically and highly significant.*

Table 2.3

*Regression Coefficient for Estimates Calendar Year 1999*

Parameter	DF	Estimate	Standard Error	Wald Chi-Square	P – Value
Intercept	1	-0.8613	0.8203	1.1025	0.2937
EAGE37	1	0.0014	0.0076	0.0344	0.8528
White	1	-0.8197	0.3901	4.4153	0.0356
Black	1	-0.7706	0.4015	3.6837	0.0549
Hispanic	1	-0.1399	0.3013	0.2156	0.6424
Lthsgrad	1	-1.4360	1.1125	1.6662	0.1968
Hsgrad	1	0.3285	0.2419	1.8432	0.1746
Somecoll	1	-0.3273	0.4147	0.6231	0.4299
Nthwest	1	-0.0141	0.3255	0.0019	0.9653
South	1	0.6708	0.3400	3.8931	0.0485
Midwest	1	0.5860	0.3156	3.4481	0.0633
liv_metro	1	0.9209	0.4610	3.9896	0.0458
poshhcnt1	1	1.8275	0.2439	56.1299	<.0001
neghhcnt1	1	-0.3614	0.2571	1.9767	0.1597
EHHNUMPP37	1	-0.1881	0.0668	7.9215	0.0049



For the 1999 sample, the odds ratio below in Table 2.4 shows the strength of association between the predictor variable and the outcome of leaving public assistance. The odds ratio of 6.218 demonstrates the strongest association between data values used.

Table 2.4

*Odds Ratio Estimates Calendar Year 1999*

Effect	Odds Ratio	95 % Wald Confidence Limits	
EAGE37	1.001	0.987	1.016
White	0.441	0.205	0.946
Black	0.463	0.211	1.016
Hispanic	0.869	0.482	1.569
Lthsgrad	0.238	0.027	2.105
Hsgrad	1.389	0.864	2.231
Somecoll	0.721	0.320	1.625
Nthwest	0.986	0.521	1.866
South	1.956	1.004	3.808
Midwest	1.797	0.968	3.335
liv_metro	2.511	1.017	6.200
poshhent1	6.218	3.855	10.030
neghhent1	0.697	0.421	1.153
EHHNUMPP37	0.829	0.727	0.944

*For the results based on the 2001 calendar year data there were 355 observations with 213 women leaving the public assistance and 142 remaining. In Table 2.5 below, the p-value of <.0001 for “poshhcnt1” of persons in a household increasing by one is statistically and highly significant.*

Table 2.5

*Regression Coefficient for Estimates Calendar Year 2001*

Parameter	DF	Estimate	Standard Error	Wald Chi-Square	P - Value
Intercept	1	0.6517	0.7487	0.7577	0.3841
EAGE01	1	-0.0096	0.0082	1.3420	0.2467
White	1	-0.5368	0.4123	1.6952	0.1929
Black	1	-0.4697	0.4187	1.2589	0.2619
Hispanic	1	-0.1198	0.3070	0.1522	0.6964
Lthsgrad	1	0.5681	0.3794	2.2423	0.1343
Hsgrad	1	0.0912	0.2906	0.0985	0.7537
Somecoll	1	-0.2047	0.4830	0.1795	0.6718
Nthwest	1	0.4769	0.3488	1.8698	0.1715
South	1	0.9561	0.3664	6.8104	0.0091
Midwest	1	0.3853	0.3586	1.1545	0.2826
liv_metro	1	-0.3378	0.2488	1.8440	0.1745
poshhcnt1	1	1.2743	0.2582	24.3532	<.0001
neghhcnt1	1	0.0941	0.1979	0.2261	0.6345
EHHNUMPP01	1	-0.1562	0.0616	6.4219	0.0113

*For the 2001 sample, the odds ratio below in Table 2.6 shows the strength of association between the predictor variable and the outcome of leaving public assistance. The odds ratio of 3.576 demonstrates the strongest association between data values used.*

Table 2.6

*Odds Ratio Estimates Calendar Year 2001*

Effect	Odds Ratio	95 % Wald Confidence Limits	
EAGE01	0.990	0.975	1.007
White	0.585	0.261	1.312
Black	0.625	0.275	1.420
Hispanic	0.887	0.486	1.619
Lthsgrad	1.765	0.839	3.713
Hsgrad	1.095	0.620	1.936
Somecoll	0.815	0.316	2.100
Nthwest	1.611	0.813	3.192
South	2.602	1.269	5.334
Midwest	1.470	0.728	2.969
liv_metro	0.713	0.438	1.162
poshhent1	3.576	2.156	5.933
neghhent1	1.099	0.745	1.619
EHHNUMPP01	0.855	0.758	0.965

*For the results based on the 2003 calendar year data there were 337 observations with 245 women leaving the public assistance and 97 remaining. In Table 2.7 below, the p-value of <.0001 for “poshhcnt1” of persons in a household increasing by one is statistically and highly significant.*

Table 2.7

*Regression Coefficient for Calendar Year 2003*

Parameter	DF	Estimate	Standard Error	Wald Chi-Square	P - Value
Intercept	1	-1.5053	0.9061	2.7601	0.0966
EAGE25	1	-0.0026	0.0092	0.0776	0.7806
White	1	-0.1863	0.5569	0.1119	0.7380
Black	1	-0.4072	0.5668	0.5162	0.4725
Hispanic	1	-1.0570	0.4209	6.3073	0.0120
Lthsgrad	1	0.6822	1.2606	0.2928	0.5884
Hsgrad	1	-0.1113	0.3478	0.1024	0.7490
Somecoll	1	-0.4803	0.5491	0.7651	0.3817
Nthwest	1	0.6461	0.4047	2.5488	0.1104
South	1	-0.2195	0.4606	0.2272	0.6336
Midwest	1	1.1080	0.4041	7.5193	0.0061
liv_metro	1	0.6906	0.3299	4.3814	0.0363
poshhcnt1	1	2.0881	0.3344	38.9814	<.0001
neghhcnt1	1	0.3459	0.2930	1.3932	0.2379
EHHNUMPP25	1	0.0144	0.0720	0.0398	0.8418

For the 2003 sample, the odds ratio below in Table 2.8 shows the strength of association between the predictor variable and the outcome of leaving public assistance. The odds ratio of 8.069 demonstrates the strongest association between data values used.

Table 2.8

*Odds Ratio Estimates Calendar Year 2003*

Effect	Odds Ratio	95 % Wald Confidence Limits	
EAGE25	0.997	0.980	1.016
White	0.830	0.279	2.473
Black	0.665	0.219	2.021
Hispanic	0.347	0.152	0.793
Lthsgrad	1.978	0.167	23.406
Hsgrad	0.895	0.453	1.769
Somecoll	0.619	0.211	1.815
Nthwest	1.908	0.863	4.218
South	0.803	0.326	1.980
Midwest	3.028	1.372	6.686
liv_metro	1.995	1.045	3.808
poshhent1	8.069	4.189	15.542
neghhent1	1.413	0.796	2.510
EHHNUMPP25	1.014	0.881	1.168

For the results based on the 2004 calendar year data there were 129 observations with 101 women leaving the public assistance and 28 remaining. In Table 2.9 below, the p-value of <0.0081 for “poshhcnt1” of persons in a household increasing by one is statistically significant.

Table 2.9

*Regression Coefficient Calendar Year 2004*

Parameter	DF	Estimate	Standard Error	Wald Chi-Square	P - Value
Intercept	1	-0.0580	1.3556	0.0018	0.9659
Eage1	1	0.0037	0.0154	0.0579	0.8098
White	1	0.7144	0.7352	0.9442	0.3312
Black	1	0.1380	0.7993	0.0298	0.8630
Hispanic	1	0.7671	0.7326	1.0963	0.2951
Lthsgrad	1	-11.8680	849.7	0.0002	0.9889
Hsgrad	1	0.4493	0.5460	0.6769	0.4106
Somecoll	1	0.0971	0.7533	0.0166	0.8974
Nthwest	1	-2.0828	0.8591	5.8772	0.0153
South	1	-0.2167	0.6190	0.1225	0.7263
Midwest	1	-0.9825	0.8148	1.4541	0.2279
liv_metro	1	-1.2491	0.7416	2.8372	0.0921
poshhcnt1	1	1.3064	0.4933	7.0130	0.0081
neghhcnt1	1	0.9114	0.5497	2.7496	0.0973

For the 2004 sample, the odds ratio below in Table 3.1 shows the strength of association between the predictor variable and the outcome of leaving public assistance. The odds ratio of 3.693 demonstrates the strongest association between data values used.

Table 3.1

*Odds Ratio Estimates Calendar Year 2004*

Effect	Odds Ratio	95 % Wald Confidence Limits	
Eage1	1.004	0.974	1.034
White	2.043	0.484	8.631
Black	1.148	0.240	5.499
Hispanic	2.153	0.512	9.051
Lthsgrad	-	-	-
Hsgrad	1.567	0.537	4.570
Somecoll	1.102	0.252	4.823
Nthwest	0.125	0.023	0.671
South	0.805	0.239	2.709
Midwest	0.374	0.076	1.849
liv_metro	0.287	0.067	1.227
poshhent1	3.693	1.404	9.712
neghhent1	2.488	0.847	7.306
rhnumpp1	0.727	0.497	1.063

*For the results based on the 2007 calendar year data there were 143 observations with 120 women leaving the public assistance and 23 remaining. In Table 3.2 below, the p-value of 0.0017 for “poshhcnt1” of persons in a household increasing by one is statistically significant.*

Table 3.2

*Regression Coefficient for Calendar Year 2007*

Parameter	DF	Estimate	Standard Error	Wald Chi-Square	P - Value
Intercept	1	-15.0087	229.0	0.0043	0.9477
Eage37	1	-0.0069	0.0187	0.1357	0.7125
White	1	12.4108	229.0	0.0029	0.9568
Black	1	11.4012	229.0	0.0025	0.9603
Hispanic	1	-0.9819	0.9677	1.0294	0.3103
Lthsgrad	1	3.4847	1085.2	0.0000	0.9974
Hsgrad	1	0.5984	0.6605	0.8209	0.3649
Somecoll	1	-1.1226	1.1223	1.0005	0.3172
Nthwest	1	1.5793	1.2311	1.6455	0.1996
South	1	2.0220	1.2966	2.4319	0.1189
Midwest	1	3.4554	1.2236	7.9750	0.0047
liv_metro	1	1.3744	0.8725	2.4813	0.1152
poshhcnt1	1	2.6968	0.8597	9.8402	0.0017
neghhcnt1	1	-1.4454	0.8645	2.7958	0.0945



For the 2007 sample, the odds ratio below in Table 3.3 shows the strength of association between the predictor variable and the outcome of leaving public assistance. The odds ratio of 14.832 demonstrates a strong association between data values used.

Table 3.3

*Odds Ratio Estimates Calendar Year 2007*

Effect	Odds Ratio	95 % Wald Confidence Limits	
Eage37	0.993	0.958	1.030
White	-	<0.001	-
Black	-	<0.001	-
Hispanic	0.375	0.056	2.496
Lthsgrad	32.613	<0.001	-
Hsgrad	1.819	0.499	6.639
Somecoll	0.325	0.036	2.936
Nthwest	4.851	0.434	54.175
South	7.554	0.595	95.908
Midwest	31.672	2.878	348.502
liv_metro	3.953	0.715	21.856
poshhcnt1	14.832	2.751	79.980
neghhcnt1	0.236	0.043	1.283
rhnumpp37	0.841	0.564	1.254

“-“ denotes missing data

## Discussion of Results

The results of the logistic regression model demonstrated in this chapter specifically showed a correlation between leaving public assistance and the primary predictor variable of cohabitation. The results are consistently statistically significant for each time frame selected over the twelve year period. Regression results indicated that the overall model was statistically reliable in predicting the likelihood of leaving public assistance

(-2 Log Likelihood=1607.730,  $\chi^2 =312.5612$ ,  $p<.0001$ ). This result verifies the hypothesis that cohabitation increases the likelihood that a person will leave public assistance and that cohabitation serves to reduce dependency for recipients participating in public assistance programs. The result is also consistent with the proposition that policies that penalize public assistance recipients that cohabit are short sighted and may in fact lead recipients to persist in obtaining benefits for longer periods.

## Chapter Eight

### CONCLUSION

#### Introduction

Sociological and economic theories provide a solid foundation for an analysis of factors influencing the dichotomous outcome variable of leaving or staying on public assistance and the predictor variable of cohabitation. In spite of this, there have been no empirical studies explicitly examining these specific relationships. Meanwhile researchers have provided a wealth of information separately on behaviors related to participation in public assistance programs, cohabitation and marriage.

This study is a first, integrating the principles of social exchange, utility maximization and feminist theory in examining the influence of cohabitation on public assistance participation. Using data from the United States Census Bureau, the empirical results presented in this study provide support for a sociological model of cohabitating behavior in which an emphasis is placed on the net benefits of having two adults live together, exchange resources and provide social support to develop what feminist theorists describe as an “interdependence” that is needed to help human beings grow and develop fully.

This analysis seeks to examine specific elements related to views of poverty that have been central to the development of social welfare policies throughout the history of the United States. These policies, as well as the current results of welfare reform are based in belief systems that reflect the moralistic assumptions of the poor and the glorification of individualistic self-sufficiency. This contention is supported by the literature and numerous empirical studies conducted over time. Many of these policies are focused on the poor as being part of a “culture of poverty” with general distrust and or expectations that public assistance recipients are

“gaming the system.” The poor are frequently systematically isolated, and may therefore learn “only” to depend on public assistance programs available.

While the history of public assistance in this country has been one where policymakers have consistently shaped policies that promote self-sufficiency through individualism, the combining of the sociological and economic principles of social exchange, utility maximization and feminist theories may assist in generating new and more effective models that may ultimately reduce dependency on public assistance.

### **Limitations of Study**

As noted the study represents a first step in understanding the complex relationship between cohabitation and participation in public assistance programs. While the quantitative test points to a strong correlation between those who cohabit and leaving public assistance, there are limitations and many questions remain. One such limitation of the study is the subject attrition that takes place in any time series study but is even more pronounced when studying the poor. Time series studies are most effective when examining stationary populations. Another limitation is the variation of welfare policies from state to state which occurred after the 1996 reforms and which may have influenced our results but cannot be fully measured. Finally, social desirability bias can affect how participants respond to questions. Respondents may at times answer questions in a way that will allow them to be viewed more favorably however; survey instruments are able to be adjusted to reduce this phenomenon.

### **Policy Recommendations**

The findings of this study demonstrate that there is a significant correlation between

cohabitation and leaving public assistance. Yet policy towards recipients who choose to cohabit is generally punitive, limiting and serves to discourage such household arrangements. Three policy changes present that could be enacted within the current public assistance framework. The first is to establish an “optional disregard” of a second adult in the household of a person on public assistance. Such a policy would serve to exclude the second adult from the budget of the public assistance recipient thereby eliminating any potential penalties or limitations that would otherwise be imposed on the household unit. As public assistance is time limited for sixty months the costs would be minimal and the data indicates that the recipient is likely to leave assistance sooner as a result of cohabitation.

A second policy change would be to have the states incentivize families of public assistance recipients to share housing with recipients and their children by offering them direct payments or tax benefits to encourage such arrangements. This again would likely reduce the length of time the recipient was dependent on welfare. Finally, states could establish pilot programs that pair single mothers on public assistance with trained mentors who could help guide them through the myriad of challenges these women face. While this is not a substitute for cohabitation, such programs would serve to reduce the social isolation faced by the parent and provide an outlet for her.

### **Areas for Future Research**

The study was designed to provide a broader context for further policy analysis by opening up opportunities for future research. Future research will attempt to infer causality between the predictor variable and the outcome variable to better understand the process that takes place when people cohabit. Additionally, qualitative research could be conducted to

explore the actual contextual experiences of women who are identified as leaving public assistance after having another adult join her household. The qualitative research could examine the power of the predictive elements in the theories identified in this study. Finally, the study itself was completed during a period of significant reform in social welfare history. A replication of this study fifteen years after welfare reform could provide a wealth of information on how those on assistance continue to be impacted by policies that discourage cohabitation.

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