

families behind the AFDC stereotype

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Welfare recipients were singled out by Photiadis as one of the groups that Extension might serve if it were to adopt a new aim of helping people adjust to societal change.¹ However, programs can't be planned without an understanding of the group to be served. Information about clientele groups, not stereotypes or folklore, is needed as a basis for establishing goals and a course of action.

The largest of the categorical aid programs, Aid to Families with Dependent Children (AFDC), is probably the most misunderstood and stereotyped of all the welfare groups. Vinacke defines stereotyping as "the tendency to attribute generalized and simplified characteristics to groups of people in the form of verbal labels."² To help AFDC groups, we must first examine the accuracy or inaccuracy of the verbal labels generally attributed to them.

The AFDC Stereotypes

When the AFDC program began in the 1930s, the public was sympathetic toward the recipients. Most of the women ~~were white widows and the popular image was one of a middle-~~ class woman who reluctantly accepted welfare assistance to prevent the breakup of her family. This situation was considered temporary until other arrangements could be made for the family to become self-supporting.³

Change in Image

This favorable picture of the recipient changed after World War II when AFDC case loads rapidly expanded. By the 1960s, the AFDC recipient was generally portrayed in the press and opinion polls as a deserted or unwed mother, promiscuous, unwilling to work, dishonest, lazy, lacking initiative, and most often black. Her level of living was often described as luxurious, with many believing she was defrauding the welfare agencies.⁴

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Widespread public acceptance of this image means the AFDC recipients as a group, and the program as a whole, have come under repeated public attack in the press and in state and federal legislative hearings. Statistics on divorce, desertion, and illegitimacy are often used to suggest a connection between AFDC and the increase in socially disapproved behavior patterns.⁵

Validity of Image

Is the stereotype valid? A 1971 study of Minnesota AFDC families points out the general inaccuracies of the public image. The picture of the AFDC recipient that emerges from this random sample of AFDC families, 37 in Minneapolis and 40 in surrounding suburbs, is quite different from that portrayed by the press.

A comparison of the characteristics of the respondents in this study with data from other studies in Chicago⁶ and Wisconsin,⁷ as well as national data,⁸ emphasizes that some major differences as well as similarities exist in characteristics of AFDC recipients. Local variations may be more meaningful for Extension purposes than nationwide data.

The Real-Life AFDC Family

A comparison of the marital status and the racial distribution of the respondents in 4 studies is shown in Table 1. It's readily apparent that considerable differences exist between the groups. The Chicago recipients most closely resemble the AFDC stereotype of the nonwhite, deserted, or unwed mother. But even so, the majority of the women don't fit the latter category. The wide range in percentages of nonwhite respondents is, to some extent, a reflection of the racial distribution in the total population of each study.

Table 1. Comparison of 4 studies of AFDC recipients.

	Minnesota(1971)			HEW(1971)	Wisconsin(1967)		Cook County(1960)
	Mpls	Suburbs	Total	National*	Milwaukee	5Cty†	Chicago
Marital status							
Never married	8.1	2.5	5.2	27.7	27.3	6.7	38.6
Married, living w/husband	10.8	12.5	11.7	12.9	15.7	18.3	4.9
Married, separated	27.0	15.0	20.8	15.8	30.9	11.2	3.5
Married, deserted	5.4	0.0	2.6	15.2	4.6	3.9	38.2
Married, divorced	46.0	70.0	58.4	14.2	19.8	54.5	6.6
Widowed	2.7	0.0	1.3	4.3	1.7	5.4	4.6
Other	0.0	0.0	0.0	9.9	0.0	0.0	3.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.1
Racial Distribution							
White	67.6	97.5	83.1	48.3	41.1	90.0	9.1
Black	24.3	0.0	11.7	43.3	57.0	0.0	0.0
Other nonwhite	8.1	2.5	5.2	1.9	1.9	10.0††	90.9
Unknown	0.0	0.0	0.0	6.5	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number	37	40	77	Unknown	302	464	1010

*Based on a sample of about 1% of the recipients in each state.

†Three rural counties plus 2 outside Milwaukee area.

††Blacks included in figure.

|| The total is shown incorrectly as 100.0% in the 1960 Cook County Report, p. 2.

Today most AFDC cases are due to estrangement of parents, and the vast majority of the women in all of the communities have been married and are legally separated or divorced. Some variations are apparent with little similarity between the percentage of unwed mothers in the three urban areas. Again, these differences may be the result of differences in community norms in the areas studied.

Welfare Syndrome Refuted However, the respondents from all studies were quite similar in many other characteristics. The welfare syndrome—generation after generation receiving assistance—is a factor often ascribed but not confirmed by the available data. Less than 20% of the women receiving aid in Minnesota had grown up in homes where parents had received aid; in Wisconsin, it ranged from 20%-30% with aid in the parental home generally for a short time.

Duration of Assistance Instead of planning to make a career of being on welfare, over 80% of the Minnesota women felt they'd be able to go off the program at some time in the future. The same optimism was shown by the Chicago sample and the majority of the Wisconsin women. For most families, AFDC is in fact a short-term solution to their problems. In 1969, Minnesota had a statewide median length of time on the AFDC program of 31 to 36 months. The national median in 1971 was 20 months. These findings are consistent with other studies of welfare populations and contrary to general public opinion.

Both the Wisconsin and Chicago studies show that "the overwhelming majority of AFDC recipients can legitimately be considered long-term residents of both the community and the state in which they are receiving aid."⁹ The same was true in the Minnesota sample with only 5% of the respondents residing in the community for less than 1 year and the majority (61.1%) residing there for 10 years or more—findings consistent with the national data.

Family Size Families on AFDC aren't exceptionally large with a nationwide average of only 2.1 children. In 1971, 54.2% of the families had only 1 or 2 children; 29.9% had 3 or 4; and 16% had 5 or more. In addition, 34.3% of the children receiving aid were under 6 years old.

The AFDC Level of Living Income The aid granted to the average AFDC recipient isn't planned to permit anything other than a subsistence or minimum level of living. Each state figures a monthly cost standard that covers the basic needs for a family of four. In July, 1969, these monthly standards ranged from a high of \$349 in Maine to a low of \$150 in North Carolina.¹⁰

However, only 20 states actually paid recipients the full amount of the cost standard they'd set. The actual amounts

paid at that time ranged from a high of \$347 in New Jersey to a low of \$69 in Mississippi. The 1971 national data show an average monthly unmet need of \$29.72 per family—the difference between the average monthly budget requirements and the average income of the recipients.

Although families may legitimately receive some income from other sources, 59.5% of the families nationwide had no income other than their AFDC payments. Total income from all sources for the Minnesota sample averaged only \$10.16 above the average monthly welfare grant they were eligible to receive.

About 19% of the Minnesota families had total incomes of less than \$3,000, and 44.7% had total incomes of less than \$5,000. The incomes reported by the AFDC sample were well below that of the average female-headed family in the county and, in most cases, would provide at best a subsistence level of living.

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Education

The educational level of women receiving AFDC was lower than that of the general population with only 22.2% of the national sample completing high school. While the percentage of high school graduates in the Minnesota sample was higher (49.3%), most present and past employment of the sample was in job categories defined as semi-skilled and included many occupations not covered by minimum wage laws.

Employment

About 30% of the Minnesota women were employed at the time of the study, half of them on a full-time basis. And, even though wages in job classifications for which they might qualify would be low, 80% of the sample said they wanted to work.

Extent of Fraud

Welfare recipients are frequently characterized in the press as cheaters or chislers. The Department of Health, Education and Welfare announced in December, 1972, that figures they collected showed 1 in 3 welfare families in the nation were receiving public support erroneously. The statistics based on March, 1972, figures indicated that 6.8% of AFDC families were ineligible to receive aid and that 13.8% were overpaid.¹¹

Statistics — True But Misleading

The figures were attacked by some welfare-rights groups who contended that the systems used to check for errors often produced greatly inflated totals. For instance, payment errors could be as little as a couple of pennies on a phone bill, but still were counted in the error percentages. They also pointed out that errors in eligibility and payments were as likely to be

due to honest mistakes made by welfare offices and recipients as to intentional deceit by recipients.

**Legislation for
Zero Errors**

The federal government now pays about 55% of the nation's welfare bills, with state and local governments contributing the balance. The plan originally proposed by HEW in December, 1972, sought to force states to go to zero errors under a threatened withholding of half a billion dollars a year in federal welfare funds from states with ineligible or overpaid recipients. The regulations were altered when 34 states threatened to sue to block the original proposal. States were then given 3 different 6-month target deadlines with a final allowable error rate of 3% for ineligibility cases and 5% for overpayment cases by July 1, 1975.

At the time the government was proposing these sweeping reforms in federal welfare rules to help states weed out ineligible and overpaid recipients, the national average of fraudulent cases was only one percent.¹² Studies in a number of states by welfare investigators showed a "potential" fraud level of 16% in California, 5% in Ohio, and 3.3% in Minnesota.¹³ More investigators have been hired and the states have moved in various ways to comply with the error percentages allowable by the July 1, 1975, deadline.

**Minnesota's
System**

In Minnesota, a tighter verification system has been used as well as a stricter policy in which families must have lower incomes than in the past to receive welfare grants. In addition, the state has moved to a flat grant system where family size is the only determinant of amount of payment. No supplemental system is in operation to allow for variation in need. While these measures do reduce the chance of payment error, they may also force states to err in the direction of noneligibility or to keep people off the welfare rolls who belong there.

A major fear of welfare-rights leaders is that intensive state audit programs will lead to harassment of welfare families. An editorial in a Minneapolis newspaper questions the methods used to reduce fraud and points out:

No one can quarrel with applying the strongest available legal sanctions against such persons, who in effect are taking money from the truly needy. But we are uneasy when a campaign aimed at a limited number of flagrant abusers tends to spread distrust about an entire class of people who are guilty of nothing more than falling into misfortune. There's enough of that already.¹⁴

**Implications
for Extension**

Miller points out that both lay and professional people operate on the premise that there's something special about AFDC clients apart from their financial need. Recurrent

themes of promiscuity, illegitimacy, dishonesty, and lack of initiative are the characteristics generally portrayed in the press. Moreover, he argues that the professional's characterization of the AFDC client differs from the lay notion primarily in avoidance of the use of evaluative and pejorative descriptors.¹⁵

Only Two Differences

However, available data indicate that the majority of AFDC recipients don't fit the public's stereotype. They actually differ from the general public on relatively few known characteristics. Aside from the fact that most AFDC families are fatherless and poor "it may be more accurate to consider the typical AFDC recipient as a woman much like the other mothers in her community."¹⁶

Our present knowledge suggests therefore that Extension programs that might benefit AFDC families would be those directed toward the two known differential factors—fatherless families and low-income levels. Research programs within individual states are needed to identify other characteristics that might be important for AFDC programs in a given locale. Since you don't say nonwelfare people in New York City are like those in rural Kansas, there's no reason to believe that, other than the two factors mentioned, the AFDC clients in New York City and rural Kansas are alike. Nor can you say all AFDC clients within a single state are similar. The objectives of Extension programs might vary among states as well as areas within a state.

Residence

It's erroneous to assume that all AFDC recipients live in low-income or ghetto areas. Relatively few sections in the Minnesota metropolitan counties do *not* have families receiving AFDC. It's often more economical for a family to stay in the home they were in when admitted to the program than to move to another area. Nor is it accurate to assume that all recipients are from the lower social class. Based on the husband's occupational status, 35% of the Minnesota sample would be classified as middle-class or above.

Variations in areas of residence as well as background also leads to variations in receptiveness to social organization. Group affiliations may be part of the lifestyle of women in some locations and not in others. Extension program approaches might need to be varied to reach all types of prospective clients.

Welfare Stigma

One possible detriment to group affiliations might well be the embarrassment or discomfort felt by over 60% of the Minnesota sample when in groups of people who aren't receiving welfare support. This isn't surprising when the vast majority of the women also felt the community thought the AFDC mother was a freeloader, lazy, immoral, and a poor mother.

Over a third of the women also thought their children were often embarrassed by the stigma of welfare and 45% said they'd experienced discrimination in the community because of their welfare status. A surprisingly large number of these incidents were provoked by professional people—doctors, bankers, school officials, or teachers—as well as people in their churches and neighborhoods.

*Extension's
Educational
Role*

This leads to another very important role Extension might undertake. The literature on welfare programs and recipients continually stresses the need for greater understanding on the part of the public about the programs and the clients. Extension is uniquely suited at the county, state, and federal levels to become involved in this type of educational effort.

The need for public education is particularly important now. Federal, state, and local governments are faced with spiraling inflation and serious budgetary problems. Many government officials at all levels seemingly believe that drastic cuts in welfare costs will be both possible and popular. Plans have been proposed that would reduce budgets, restrict eligibility, add work requirements, or require publication of names of welfare recipients in local newspapers.¹⁷

Many of our public assistance policies are shaped by a prevailing attitude that condemns the poor for their poverty and considers accepting public assistance somehow "dishonorable." At the same time dozens of other government programs are aiding millions of Americans and thousands of businesses and institutions, but these types of aid are considered honorable and legitimate.¹⁸

A public affairs Extension program directed toward a better understanding of the complex ways in which the government helps or subsidizes all citizens might put the assistance programs for the poor into a better perspective. An enlightened nonwelfare public might then be more apt to guard against restrictive legislative actions that would further reduce the ability of the poor to function effectively in society

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Conclusions

Understanding of any group is impeded when thinking is stereotyped. As the data show, the majority of AFDC recipients don't fit the public's stereotype. Other than being fatherless and poor, these families are much like any other families in a community. The AFDC family, however, in addition to economic stresses may experience more psychological and

social stresses than others because, in part, of a distorted public image that fosters community contempt.

Extension might help AFDC groups by: (1) developing programs for known differential factors—fatherless families and low-income level, (2) developing research programs to identify any other differential characteristics that might appear in client groups at a local or regional level, and (3) developing educational programs for nonwelfare groups that want to create a better understanding of government assistance programs of all kinds and the welfare programs and its clients in relation to these.

Footnotes

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12. "One in 40 Cases Being Probed," *Minneapolis Star*, October 4, 1971, p. 1A.
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16. Handler and Hollingsworth, *Characteristics of AFDC Recipients*, p. 27.
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18. *Ibid.*