PROFILE OF AFDC RECIPIENTS IN NEW JERSEY

Staff Report

State of New Jersey

Governor's Task Force on Welfare Management

May 23, 1971

STATE OF NEW JERSEY
GOVERNOR'S TASK FORCE ON WELFARE MANAGEMENT
STATE HOUSE—ROOM 127
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20 May 1971

Honorable William T. Cahill
Governor
State of New Jersey

Dear Governor Cahill:

Your Task Force on Welfare Management is pleased to transmit to you a staff report entitled A Profile of AFDC Recipients in New Jersey.

This report was prepared by the staff, at the request of the Task Force, as a summary of available information about AFDC recipients in New Jersey. The Profile is based on data from several case record surveys conducted by the New Jersey Division of Public Welfare, as well as findings from an in-depth interview survey of 477 AFDC recipients in New Jersey which was commissioned by the Task Force at its first meeting in October 1969.

Some of the findings presented in the Profile have appeared in previous reports published by this Task Force. However, because a wealth of useful information remained, we requested the staff to prepare this special report in order to fill some of the gaps in public understanding of the AFDC program.

We hope that the information contained in this report will assist you in your development of the public welfare system in New Jersey.

Sincerely yours,

Frank K. Kelemen

Frank K. Kelemen

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SUMMARY

Sources of Information

This Profile of AFDC Recipients in New Jersey is based on our analysis of raw data from five sources: two Statewide random sample case record surveys conducted by the Division of Public Welfare in 1967 and 1969; two shelter cost surveys conducted by the Division in 1968 and 1970; a December 1969 interview survey of 477 recipients in five cities and one county which was designed and commissioned by the Task Force.

Characteristics of the AFDC Population

As of October 1970, the AFDC program in New Jersey supported a total of 404,634 persons in 98,344 families.

According to the 1969 case record survey, the average family head is 33 years old, if male, or 32 years old, if female. The majority of AFDC families live in the State's large cities, but more than four in ten live in suburban areas or medium sized towns outside of major metropolitan areas. Sixty percent of the families are black and twelve percent are Puerto Rican. The average family consists of four persons in AFDC's regular segment, or six persons in the unemployment segment.

Recipient Income

In 1969, the average family of four received $230 in welfare grants plus $62 from other sources, for a total monthly income of $292.

Although New Jersey's AFDC payments are among the highest in the nation, most recipients do not feel that the grants are adequate for their needs.

Fully 86 percent of the families say that they know about food stamps, but only 38 percent say they actually participate in the program.

Origins, Mobility, and Shelter

According to the 1969 case record survey, 36 percent of AFDC mothers were born in New Jersey. Those not born in New Jersey had moved here an average of eleven years prior to the survey.

According to the Task Force survey, 42 percent of the non-natives entered New Jersey when they were eighteen years old, or younger. The average adult migrant lived in the State 6.5 years before applying for welfare. Most recipients in this group said they moved to New Jersey to get a better job, or because they had friends or relatives here.

AFDC recipients tend to move more often than the rest of the population. Recipients have lived in the same dwelling unit for an average of 2.3 years. Twenty-seven percent moved during 1969.

Eight out of ten families live in private rental housing. Four out of ten families live in housing rated as dilapidated. A family of four paid an average monthly rental of $76 in 1968. The average monthly rental increased to $97 in 1970.

Family Structure and Children

As of October 1970, 85 percent of the families and 78 percent of the persons on AFDC were in the regular segment. In the regular segment, the father is absent from the home in 89 percent of the cases, with desertion (30 percent) and non-marriage to mother (36 percent) the most important factors.

Only twelve percent of women who are separated from their husbands say the possibility of receiving welfare benefits was an important direct factor in their estrangement. Twenty-five percent of women in this group say that their estrangement took place after the family began receiving assistance. However, a large proportion report that there were severe strains over financial matters prior to the separation. Forty-five percent state that their husbands were out of work or working less than usual when the separation took place. Eighty-one percent report that there were, prior to separation, at least occasional arguments with their husbands about money.

Over 30 percent of all parents say that their child failed at least one subject on his last report card. Thirty-seven percent state that their child has been left back in school at some time. Yet most parents rate their child's performance in school as "favorable". Most parents expect their child to finish at least high school.

Family Planning

AFDC mothers report that the average age of their first pregnancy

is nineteen years, but one-fourth report that their first pregnancy took place at age 16 or younger. Although AFDC mothers have given birth to an average of 4.5 children, they indicate that they would prefer to have an average of only 2.6 children.

An overwhelming majority (79 percent) say they do not want any more children, but fewer than half (43 percent) say they practice some form of contraception.

Only 13 percent of the women say that a caseworker has offered information about family planning, but well over half say they know where to get free advice about family planning.

Education and Employment

More than seven out of ten AFDC mothers have some high school education but only 27 percent have high school diplomas.

Eleven percent of the female family heads work while receiving welfare. AFDC women are concentrated in low skilled occupations, with well over half classified as service workers (including domestics) or unskilled laborers.

More than eight out of ten AFDC women say they have had regular employment in the past, even though they have generally been employed in low wage, unstable jobs. Seventy-nine percent say that they would prefer to work than to stay home and take care of the children.

About 35 percent report a discussion with a caseworker about job training or employment, but only one-ninth of this group say they have

been helped in actually finding a job. Only 5 percent of all AFDC mothers say they have actually received training through the welfare system.

Forty-eight percent of the men report they are working on a regular job. This group works an average of 39 hours per week, for average earnings of $97.50 per week. The bulk of the male heads of household are concentrated in unskilled or semi-skilled occupational categories.

Ninety-one percent of the men held a regular job at some time in the past. Ninety-eight percent of the men say that they prefer work to welfare.

Six of ten male heads of household say their caseworkers have been "very helpful" or "somewhat helpful" in getting them employment. One-fourth of the men have participated in a training program, though fewer than half of these worked at a job for which they were trained.

The Welfare Experience

The typical (median) AFDC family has been receiving assistance for two years. Thirty-five percent have been receiving benefits for a year or less, whereas twenty-two percent have been on the rolls more than five years. More than seven out of ten families never received assistance before the current enrollment.

Only 14 percent of recipients grew up in families receiving public assistance. The average recipient has five brothers and sisters, yet seventy percent report that none of their brothers and sisters has ever received public assistance.

The most common reasons cited for applying for welfare are a husband's desertion, an injury, loss of a job, birth of an out of wedlock child, or inability to get along without welfare any longer. Recipients say they waited an average of four months after the occurrence of the precipitating factor before applying. Sixty percent went into debt during this period, with sizeable fractions using their savings, or defaulting on rent or bills. Only 3 percent said they heard about AFDC from welfare rights groups or anti-poverty organizations.

Virtually all recipients agree that the government owes people support if they need it, but almost as many believe that recipients should be grateful for any assistance. Almost half report being "bothered" by being on welfare. But half say that the Welfare Department should not have the right to probe their expenditures.

Knowledge of proper channels for redress of grievances was limited to a small minority of recipients. Moreover, only one-fifth say they have ever complained of being treated unfairly.

More than one third of recipients reported no caseworker visits or only one caseworker visit during 1969. Visits were short as well as infrequent, with three-fourths lasting between ten and thirty minutes, according to recipients. A majority of recipients feel that caseworkers really care about their problems, but a substantial minority distrust the motives of caseworkers. Whatever their view of their caseworker, most recipients want little change in the number of visits by welfare agency personnel.

Most recipients give highest priority to additional income when asked what kind of help they want and need. Better food, clothing, and housing would also be highly valued. Only a very few recipients say they want advice on work, home management, or personal matters.

INTRODUCTION

It is doubtful that any single governmental program in this country provokes as much controversy as AFDC--Aid to Families with Dependent Children. Included almost as an afterthought in the 1935 Social Security Act, the AFDC program has become by far the largest and fastest growing welfare program in the nation. With the fundamental transformation of the program the past three and one-half decades, from a limited effort to aid widows and orphans to a large-scale program providing aid to five percent of this country's population, the program has become surrounded by many misleading myths and distorted stereotypes.

The failure of welfare administrators to develop objective information or rigorous research relating to AFDC has permitted much misinformation to go without effective challenge. Because there is so little accurate information, popular perceptions of the welfare system continue to be based on extreme, isolated examples which foster deep-rooted but unproven preconceptions. Even at the level of policy formulation in this country, the mythology permeating AFDC has led to heated, often irrational and irrelevant debate.

The critical lack of accurate information about the recipients of public assistance in New Jersey became painfully apparent to this Task Force soon after its inception. The absence of even the most

basic statistics on the background and experience of recipients posed serious obstacles to the Task Force's evaluation of welfare policies. With the cost of AFDC alone in New Jersey exceeding $300 million annually for the federal, state, and county levels of government, the Task Force deemed it imperative to obtain and analyze all existing sources of information, and to develop new sources of information which would assist in its analysis of welfare programs.

The most valuable untapped sources of raw data on the AFDC program which the Task Force compiled were previously untabulated HEW case record surveys conducted by the Division of Public Welfare in November 1967 and May 1969. In order to supplement these sources of data from the official case records with information about recipients' attitudes and experiences, the Task Force also designed and commissioned an in-depth interview survey of 477 AFDC families in the State.

The information from these (and other) surveys has been of great assistance to the Task Force in formulating its recommendations for the New Jersey welfare system. Some of the information from these surveys appeared in previous Task Force reports. However, since most of the information yielded by the surveys has not yet been made public, the Task Force mandated the development and release of this Profile.

This study is a more thorough and comprehensive description of

the survey data concerning welfare recipients collected and analyzed by the Task Force. We have developed and released this report in the hope that it will foster a better public understanding of the AFDC program and the families it supports.

SOURCES OF DATA FOR THE AFDC RECIPIENT PROFILE

This study is based on our analysis of raw data from five sources: two Statewide random sample case record surveys conducted by the Division of Public Welfare in 1967 and 1969 under mandate of the United States Department of Health, Education and Welfare; 1968 and 1970 shelter cost surveys by the Division: an inteview survey in December 1969 of 477 recipients in five cities and one county under contract to this Task Force.

The two case record surveys were conducted by the Division of Public Welfare in November 1967 and May 1969 as the New Jersey segments of nation-wide HEW samples. In order to obtain representative samples of the State's entire AFDC population in those study months, the 1470 cases in the 1967 survey and the 530 cases in the 1969 survey were chosen on a random basis from a list of all AFDC families in the State. The survey questionnaires were completed by caseworkers utilizing information in appropriate case records.

These surveys are the best sources for such information as precise amount of assistance granted, number of eligible family members, length of time on the welfare rolls, and the official version of services given to recipients. In addition, these surveys are valuable for showing most precisely the basic characteristics (family size, age, location, ethnicity, etc.) of the entire Statewide AFDC population, since they are based on strict random samples.

It should be noted, however, that the 1969 HEW survey provided information only on the federally-matched segments of AFDC, the regular

(C) and unemployment (F or "U") segments. No information was collected on the non-federal insufficient employment (N) segment of AFDC. The 1967 HEW survey, of course, was conducted prior to the introduction in New Jersey of the AFDC-F and AFDC-N segments.

Findings from these surveys cited in this study are based upon tabulations and cross-tabulations produced by this Task Force from the raw data supplied by the New Jersey Division of Public Welfare (1967 survey) and the United States Department of Health, Education and Welfare (1969 survey). Although the questionnaires for both surveys had been completed prior to the appointment of this Task Force in October 1969, no summary statistics were available prior to our analyses. Only the most rudimentary summaries have been made public so far.

The 1968 Housing Survey was carried out by the Division of Public Welfare in the fall of 1968. It was based on information collected from a Statewide random sample of 1223 cases. Information was collected on the type, location, and condition of housing as well as housing costs.

The 1970 shelter cost survey was conducted in December of 1970. Information on the cost of AFDC housing by family size was collected from a Statewide random sample of 2929 cases.

Since the case record surveys reflected neither the experiences nor the attitudes of welfare recipients, a large number of questions about the background of recipients and the impact of programs on their lives were left unanswered. In order to remedy this serious gap, the Task Force commissioned an in-depth interview survey of AFDC recipients in the State.

The survey was conducted by Urban Opinion Surveys of Princeton, a division of Mathematica, Incorporated, under contract to the Task Force. The questionnaire was designed by the Task Force staff with the assistance of the contractor.[1] Urban Opinion Surveys had previously conducted approximately 25,000 interviews of low-income families in New Jersey cities in connection with the OEO sponsored Negative Income Tax experiment, which is being administered by Mathematica. The total cost of the survey was $12,125.

Since the cost of a strict Statewide sample of recipients would have been prohibitive, a total of 477 interviews were completed in six major cities and one county: Newark, Jersey City, Paterson, Trenton, Camden, and Monmouth County. Together these areas contain almost 75 percent of the persons who receive AFDC payments in New Jersey. Within each area, systematic random samples of a predetermined size were drawn from lists of the regular (C) segment, unemployment (F) segment, and insufficient employment (N) segment of AFDC. One questionnaire was administered to the predominantly female-headed families in the regular segment, while a second questionnaire was administered to the male-headed

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1. Some of the questions in the survey questionnaire were based on questions included in similar surveys of AFDC recipients in Wisconsin and New York City. The Wisconsin survey was carried out by Joel F. Handler and Ellen Jane Hollingsworth, formerly of the Institute for Research on Poverty at the University of Wisconsin. The results were presented in several publications, including The Administration of Social Services in AFDC: The Views of Welfare Recipients (Institute for Research on Poverty: April, 1969). The New York City survey was conducted by Dr. Lawrence Podell of City University of New York. The results of this survey were also presented in several publications, including Families on Welfare in New York City (City University of New York, undated). We are grateful for the guidance provided by their surveys.

families in the unemployment and insufficient employment segments. Of the 477 completed interviews, 339 (71%) are from the regular segment while 138 (29%) are from the unemployment and insufficient employment segments. The completed questionnaires are distributed by location as shown in Table One.

TABLE ONE: Location of Completed Interviews in Task Force Survey

Location	Number	Percent
Camden	67	14
Jersey City	87	18
Monmouth County	35	7
Newark	140	29
Paterson	65	14
Trenton	83	18
ALL	477	100

The interviews were carried out in December 1969 and January 1970. They generally lasted approximately one hour. Many--though not all--of the interviewers were ethnically matched with the respondents. Respondents were not paid for their participation, but seemed quite willing to volunteer responses even though many of the questions involved personal matters. At the end of the survey, interviewers asked the respondents whether they liked participating in "surveys like this one." Seventy-nine percent said yes; 9 percent said no; and 12 percent said they were not sure.

Because the Task Force survey is not based on a precise Statewide sample, its results cannot be strictly generalized to the total AFDC population of the State. In general, the Task Force survey is weighted toward, but not exclusively composed of, the urban welfare population, Puerto Rican families, and male-headed families relative to the composition of the entire caseload of the State. We focused on the urban areas because of the lower cost and high concentration of welfare families in those locations. Male-headed families and Puerto Rican families are rapidly growing segments of the AFDC population in New Jersey.

The information derived from the Task Force survey is based on verbal responses of AFDC recipients and is therefore subject to the normal error and subjective viewpoint which characterizes verbal responses to interview surveys. We believe, however, that there are no grounds for ascribing less validity to welfare recipients' responses than the responses of typical population groups in society. A study by Carol H. Weiss compared responses to five questions with official records in a 1966 survey of AFDC mothers in New York City. She concluded that the error rate in these interviews was no greater than for other social or economic groups.[2] In the Task Force survey, interviewers rated respondents as very or somewhat reliable in 95 percent of the cases and rated respondent attitude as positive in nine out of ten cases.

All of the answers in the survey were broken down into a variety of sub-categories (e.g. black, white and Puerto Rican). The results

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2. Carol H. Weiss, "Validity of Welfare Mothers' Interview Responses," XXXII Public Opinion Quarterly 4 (Winter 1968-69), pp. 622-633.

of these break-downs are reported in the profile wherever there are statistically significant differences between groups. If no breakdowns are reported, there are no significant differences between the answers of those people in various sub-categories or the differences likely occurred by chance and were not fundamental.

CHARACTERISTICS OF THE AFDC POPULATION

At the time of the Task Force survey and the 1969 HEW survey, the AFDC program in New Jersey consisted of three segments. The regular (C) segment provided assistance to needy families deprived of parental support because of a parent's death, disability, or absence from the home. Its cost was shared by the federal, state and county levels of government. The unemployment (F or "U") segment provided assistance to needy families with an unemployed father who did not qualify for unemployment insurance. Its cost was also shared by the federal, state, and county levels of government. The insufficient employment (N) segment provided assistance to needy families with fathers who were either employed full-time at sub-welfare wages, or receiving unemployment insurance benefits inadequate to meet the basic needs of their families (as defined by welfare regulations). Its cost was shared only by the state and county levels of government.

As of October 1970, the latest month for which statistics are available, the New Jersey AFDC program was paying benefits to 404,634 persons in 98,344 families. 313,959 persons in 83,941 families were aided in the regular segment; 28,718 persons in 5,340 families were aided in the unemployment segment; 61,957 persons in 8,585 families were aided in the insufficient employment segment.

Our analysis of the 1969 HEW survey indicates that an average AFDC parent in New Jersey is in her early thirties; a resident of a large city; a member of a minority group; and is part of a family of four in the regular female-headed segment. In the male-headed unemployment segment, the typical parent heads a family of six.

Age

Female heads of families average 32 years of age, whereas male heads of families average 33. However, heads of family who are 21 years old or younger constitute a significant proportion of the rolls: in May 1969, such persons represented 12 percent of the caseload, an increase of half over the 8 percent of the caseload indicated in November 1967.

Residence

Although it is not surprising that the majority of AFDC recipients live in the State's large cities (thirty percent in Newark alone), more than four in ten recipient families live in suburban areas or medium sized towns outside of major metropolitan areas. The distribution of AFDC families by type of municipality as indicated by the 1969 HEW survey is given in Table Two.

TABLE TWO: Residence of AFDC Families by Type of Municipality

In an SMSA* County	
Within the limits of a central city	
400,000 or more (Newark)	30%
250,000-399,999 (Jersey City)	9%
100,000-249,999	9%
Less than 100,000	6%
Outside of the central city or cities	28%
Not in an SMSA* County	
In a town or city of 2500 or more	16%
On a farm	0
Neither on a farm nor in a town of 2500 or more	2%

*Standard Metropolitan Statistical Area, by definition of the United States Bureau of the Census.

Ethnic Composition

The 1967 and 1969 HEW surveys indicate that the AFDC rolls are composed predominantly of minority group members. However, between November 1967 and May 1969, there was a shift toward more whites and Puerto Ricans, with a corresponding decrease in the proportion of blacks. The ethnic composition of the rolls as indicated by those two surveys is given in Table Three.

TABLE THREE: Ethnic Composition of AFDC Rolls

Ethnic Group	Percent 1967	Percent 1969
Blacks	67	60
Whites	25	28
Puerto Rican*	8	12

*Defined as persons who were born in Puerto Rico

In the Task Force sample, 62 percent of the respondents were black; 17 percent were white; and 21 percent were Puerto Rican.

Size of Family

Contrary to some popular impressions, the number of children in families receiving AFDC benefits is not large. The average (mean) family in the regular segment of AFDC consists of one mother and three children. This average size has been declining slightly since 1967. The median (middle) family size is even smaller; half the families in the regular segment have no more than two children. Families in the unemployment segment are larger, consisting of two adults and an average of 4.3 children.*

*It should be noted that the figures derived from these surveys include only children for whom AFDC financial support is provided rather than all children in a given family. Thus, grown children would not be included.

AMOUNT AND SOURCES OF RECIPIENT INCOME

AFDC families in the regular and unemployment segments receive most of their income from welfare grants, but almost half of the families receive welfare payments as a supplement to other income from diverse sources. On the average taken across all families, approximately one-sixth of family income in these segments comes from non-welfare sources. For example, a family of four paying $90 rent with no income should receive from $264 to $337 per month under New Jersey's AFDC program, depending upon the composition of the family. The 1969 HEW survey indicates that in May 1969, the average family of four received $230 in welfare grants, plus $62 from other sources, for a total monthly income of $292. Naturally, the amount of the welfare grant varies with the size of the family. Table four shows the average amount of grant, other income, and total income by family size in the AFDC program in May, 1969.

ORIGINS, MOBILITY, AND SHELTER

Origins

Many have contended that poor people move from one region of the country to another in order to receive higher welfare benefits. According to this hypothesis, much of the rapid increase in New Jersey's AFDC rolls in the past five years can be ascribed to a large influx of migrants from low-benefit southern states and Puerto Rico who are drawn to the State by its high level of benefits. Although this is a plausible hypothesis, there is little support for it from our analysis of data from the Task Force survey and the 1969 HEW survey. Most recipients were born in New Jersey or came to New Jersey by the time they were eighteen years old. Of those who migrated, almost all spent at least several years in the State before they applied for welfare.

The 1969 HEW survey indicated that 36 percent of the AFDC mothers had been born in New Jersey. Those not born in New Jersey had moved to the State an average of eleven years prior to the survey. Only 23 percent of the non-natives, or 15 percent of all recipients, had lived in New Jersey for five years or less prior to the survey.

TABLE FIVE : Years of New Jersey Residence of Non-natives

Years of New Jersey Residence	Percent
1 or less	1
2 - 3	11
4 - 5	11
6 - 10	28
11 - 15	20
16 or more	29

The sample used for the Task Force interviews showed a similar distribution. While somewhat fewer (30 percent) of the respondents in the Task Force interview survey were born in New Jersey, the average non-native recipient interviewed had moved to New Jersey thirteen years prior to the interviews. An ethnic classification of this figure shows that the average white migrant moved into the State nineteen years ago; the average black migrant moved into the State fourteen years ago; and the average Puerto Rican migrant moved into the State eleven years ago.

Those who did migrate to New Jersey were an average of twenty-one years old when they arrived. Among Puerto Rican families, the average was slightly higher, at twenty-seven years. A large proportion of those who did migrate into the State came with their families prior to adulthood. Forty-two percent of the non-natives entered New Jersey when they were eighteen years old, or younger. By ethnic breakdown, this figure is 51 percent for black recipients, 52 percent for white recipients, and 23 percent for Puerto Rican recipients.

Recipients who did migrate to New Jersey came from two major areas of the country, depending on their race.* Of the blacks who moved to New Jersey, most were born in the southeastern states. Half migrated from the Carolinas, and a quarter came from Georgia or Virginia. Of the whites who moved to New Jersey, most (66 percent) came from New York or Pennsylvania, with a scattering from Europe, West Virginia, Ohio or Maryland.

The increasing number of recipients (of all ethnic backgrounds) from the neighboring states of New York and Pennsylvania suggest that there may be occurring a suburbanization of the urban welfare problem.

In the Task Force survey, 42 percent of the recipients who had migrated as adults said they had lived in cities most of their life before coming to New Jersey. Thirty-one percent had lived in small towns, and 27 percent on farms.

Responses to the Task Force survey indicated that most persons who came to New Jersey as adults were financially independent of public assistance for many years before applying for welfare. According to the responses, the average adult migrant had lived here for 6.5 years before applying for welfare. However, there was a considerable difference between male and female heads of household in this regard. Women had lived in New Jersey an average of 5.1 years before applying for assistance, whereas males had lived in the State an average of 8.7 years before applying. There were differences between ethnic groups as well. Before applying for assistance, blacks had lived in New Jersey an average of 6.8 years, whites an average of 8.6 years, and Puerto Ricans an average of 5.4 years.

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* By definition, all Puerto Ricans in the survey were born in Puerto Rico. Although most came to New Jersey directly from Puerto Rico, some migrated by way of New York.

Recipients who had moved to New Jersey as adults were asked in the Task Force survey to give some of the reasons they had come to the State. As indicated in Table Six, the preponderance of respondents cited the possibility of a better job, the presence of friends or relatives, or other factors. A few named better schools or less discrimination as reasons. Almost none named higher welfare payments.

TABLE SIX: "What are some of the reasons you moved to New Jersey?"

	Percent	
Get a better job	49	
Better Schools	9	
Had friends or relatives here	37	
Less discrimination	4	
Higher welfare payments	1	
Other	25	Adds to more than 100 because of multiple responses
All	125	

Most recipients said they plan to remain in New Jersey for the foreseeable future. Ninety-one percent expected to live here definitely a year from the time of the interview, with 7 percent unsure , and 2 percent planning to move. Sixty-seven percent planned to live in New Jersey definitely five years from the time of the interview, with 28 percent unsure, and 5 percent planning to move within that time span.

Mobility

Welfare recipients tend to move somewhat more than the rest of the population. Only a quarter of the recipients in the Task Force survey have

lived in the same neighborhood for six years or more. The recipients in the sample have lived in the same apartment (or house) for an average of 2.3 years. About 27 percent of AFDC families said that they had moved during the year preceding the survey. This is somewhat higher than the national average for all families.

TABLE SEVEN: "How long have you been living in this apartment (or house)?"

	Percent
Less than one year	27
1 - 2 years	36
3 - 5 years	24
6 - 10 years	9
10 or more years	4

Shelter

Several studies indicate that AFDC recipients in New Jersey pay high rentals for housing that is crowded and largely dilapidated.

The 1968 AFDC housing survey conducted by the New Jersey Division of Public Welfare indicated that the preponderance of recipient families (81 percent) live in private rental housing, while a sizeable fraction (14 percent) live in public housing, and a few (5 percent) live in their own homes. According to the study, forty percent of the families live in dilapidated housing units. This figure rises to 48 percent within the category of private rental housing.

The cost of housing is related to family size. In 1970, a family of two paid an average of $86 per month for shelter costs, compared with $110 per month for a family of eight. There has been rapid inflation in the cost of welfare housing in the last two years. Between 1968 and 1970, the average shelter costs for a family of four increased from $76 per month to $97 per month, an increment of 28 percent. Table Eight compares the average housing cost, by family size (through the size of ten), for fall 1968 with the cost in December 1970. These figures do not include the cost of utilities. If utilities were included in the rental cost of a recipient in the sample, a standard amount was deducted to make all costs comparable.

TABLE EIGHT: Shelter Costs for AFDC Families, by Family Size, 1968 and 1970

Family Size	Average Cost 1968	Average Cost 1970
2	$61	$86
3	$71	$95
4	$76	$97
5	$80	$100
6	$86	$103
7	$83	$97
8	$81	$110
9	$83	$97
10	$91	$102

FAMILY STRUCTURE AND CHILDREN

In order to qualify for the regular segment of AFDC, a family must be deprived of the support of a parent because of his death, disability, or absence from the home. The number of families aided in this category has recently been expanding very rapidly; the number of regular AFDC families in New Jersey has doubled in only two years. Yet little is known about the causes of this increase or the factors associated with the concomitant increase in family break up. Data on the father's relationship to his family can be obtained from the HEW case record surveys. In the Task Force survey, we sought to inquire into the circumstances surrounding the break up of the family and also to obtain information about the welfare of the children.

As of October 1970, 85 percent of the families and 78 percent of the persons on AFDC in New Jersey were in the regular (C) segment. According to the 1969 HEW case record survey, the father is absent from the home in 89 percent of the C segment cases, with desertion (30 percent) and non-marriage to mother (36 percent) the most important factors. A detailed listing of the father's status in relation to his family is given in Table Nine.

TABLE NINE: Status of the Father of AFDC Families

		Percent of Families in Regular Segment
DEAD		4
INCAPACITATED		5
ABSENT FROM THE HOME		89
Divorced	5	
Legally Separated	2	
Separated without court decree	11	
Deserted	30	
Not married to mother	36	
In prison	3	
Absent for another reason	2	
OTHER STATUS		2

The Task Force sample had a slightly different composition of families in the female-headed portion of the survey. In response to a question about marital status, 48 percent of the respondents in the regular segment families indicated that they were separated, 13 percent indicated that they were married, and 27 percent indicated that they were single. The percentage of single women varied considerably according to ethnic background: 34 percent of the black women were single; 17 percent of the Puerto Rican women were single; and 9 percent of the white women were single.

The average married woman in the regular segment of the Task Force sample was married thirteen years prior to the survey. Among the married women, the husbands of 55 percent were living at home. Of the white and Puerto Rican women, 86 percent of the husbands were in

the home, while 44 percent of the husbands of black women were in the home. (In the regular AFDC program, the family can receive aid with the husband present if he is disabled.)

Those women who were widowed or divorced became so an average of seven years prior to the survey. For the women who were separated, estrangement from their husbands occurred an average of slightly more than six years before the survey. Nine of ten single and separated women said they had no hope of reconciliation with their husbands. Two-thirds of the women who were separated, divorced, widowed, or single did not expect to marry anyone "in the next few years." In this regard, there were significant differences according to the women's ethnic background. While only 38 percent of white women did not expect to remarry, 76 percent of Puerto Rican women and 69 percent of black women had similarly pessimistic expectations.

Because the father is not married to the mother in 36 percent of the regular AFDC families, it is apparent that a large proportion of the children in AFDC families have been born out of wedlock. Not all out of wedlock children are in families headed by unmarried women, however. Some families broken up because of desertion, separation, or divorce include out of wedlock children. In all, 38 percent of the children in the regular AFDC program have been born out of wedlock, according to our analysis of data from the 1969 HEW case record survey.

In order to determine whether the welfare system encourages the break up of families, the Task Force survey asked women who were separated from their husbands several questions about the circumstances surrounding their estrangement. Many welfare experts have argued that the ineligibility of intact families for categorical welfare programs in New Jersey prior to January 1969 constituted an incentive for the father to desert so that his family could qualify for a subsistence income. The Task Force questions were intended to determine whether the availability of welfare was a direct or indirect factor in the desertion of the fathers.

In response to a direct question, 12 percent of the separated women rated the possibility of receiving welfare benefits as an important factor in their estrangement, although 88 percent reported that the possibility of receiving welfare benefits was unknown or unimportant in the separations. Twenty-five percent of women in the separated category said that the estrangement had taken place after the family began receiving assistance.

While the availability of welfare payments apparently played a direct role only for a small minority of the families, a large proportion reported severe strains over financial matters prior to the separation. Forty-five percent of the women stated that their husbands were out of work or working less than usual when the separation took place. There were substantial differences among the ethnic groups on this point. Fifty-three percent of the black husbands, 35 percent of the

white husbands, and 29 percent of the Puerto Rican husbands were working less, or not at all. (Former husbands also had low-skilled jobs, even when they were normally employed, with 89 percent in the crafts, operative, service, or laborer categories.)

In addition, a substantial majority (58 percent) of the women reported that, prior to separation, they argued with their husbands about lack of money "very often", with another 23 percent of the women reporting such arguments at least "sometimes". Again, there were differences among the ethnic groups. Black women reported arguments about finances very often in 64 percent of the cases; Puerto Rican families reported such arguments in 50 percent of the cases; and white families reported such arguments in 44 percent of the cases.

Children

The primary purpose of the AFDC program, as set forth in Title IV-A of the Social Security Act, is to enable women without able-bodied husbands to provide a suitable upbringing for their children in their own homes. In order to obtain some indication how the children are faring who are now on the rolls, the Task Force survey included several questions about the performance of the children in school and the parent's expectations about their children's future.

The questions about the children's educational progress revealed many problems. Over 30 percent of all parents interviewed indicated that their child failed at least one subject on his last report card.*

*In order to limit the number of responses to these questions, the parents were asked about only one of their children, the one closest to--but above--fourth grade. Only parents with a child in that category were asked this series of questions.

But only 4 percent of the parents judged that their children had "poor" records at school. Thirty-seven percent of the parents stated that their child had been left back in school at some time. Most of this group of children had failed (54 percent), but almost one-fifth had been left back because of illness.

The poverty of welfare families had a direct, negative impact on school achievement. One-fifth of the respondents stated that their children had been absent from school at least once because of their lack of adequate shoes or clothing.

Most parents had strong feelings and expectations about the future of their children. Over half of the parents rated the child's performance in school as "favorable". Fifty-five percent expected their children would finish high school, while 24 percent expected their children to complete at least some college. Welfare parents had higher hopes than expectations for their children's future. Fifty-three percent of the parents interviewed wanted their children to have a profession, but only 44 percent expected that their children would achieve this goal. The disparity between hope and expectation was greatest among black and Puerto Rican parents.

Over half--57 percent-- of the parents reported discussions with caseworkers about their children. According to the recipients, most of these conversations (55 percent) centered on the general upbringing of the children, rather than more specific problems. For example, less than one-fourth of the recipients said they spoke to their caseworkers about the children's health or specific job possibilities for their older children.

FAMILY PLANNING

The 1967 amendments to the Social Security Act required states for the first time to offer and provide family planning services on a voluntary basis to "all appropriate cases..."[3] In New Jersey, the Division of Public Welfare has implemented this legislation by requiring that "All (AFDC) individuals wishing family planning services shall be advised of the availability of these services...and such services shall be offered to all individuals, regardless of age, marital status, or parental status. They shall be informed of all reasonable available sources at which such services are obtainable." County Welfare Boards are required to pay for family planning services and to certify that "...all board members, professional staff and appropriate personnel, have been instructed as to policies concerning the provision of family planning goods and services and that operational procedures appropriate to the full execution of such policies have been enunciated and established and are in full force and effect."[4]

In order to assess the demand, utilization, and availability of family planning services for AFDC families, the Task Force survey included a series of questions concerning family planning.

The average (mean) age of the first pregnancy of mothers responding to the Task Force survey was nineteen years. But one-fourth of the mothers reported that their first pregnancy took place at age 16 or younger. The distribution of age of first pregnancy is given in Table Ten.

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3. 42 United States Code Annotated, section 602 (a) (15).
4. Circular Letter #583, January 24, 1969.

TABLE TEN: Age of First Pregnancy Reported by AFDC Mothers

Age Group	Percent
13 - 16	26
17 - 18	30
19 - 21	25
22 and over	19

The most recent pregnancy was an average of five years previous to the survey.

Most mothers indicated that they would not have so many children if they could start over again and successfully plan their families. Although the AFDC mothers had given birth to an average of 4.5 children, they indicated that they would prefer to have an average of 2.6 children. Black mothers wanted fewer (an average of 2.3) children than women in other ethnic groups. White mothers desired an average of 2.7 children, while Puerto Rican mothers desired an average of 3.5 children.

An overwhelming majority (79 percent) of the respondents said that they did not want to bear any additional children, while 16 percent want more and 5 percent say they do not know. Moreover, few women expect to have any more children, as shown in Table Eleven.

TABLE ELEVEN: Number of Additional Children Expected by AFDC Mothers

Number of Expected Future Births	Percent
0	77
1	12
2	7
3 or more	4

Even though few of the mothers wanted or expected more children, less than half (43 percent) said that they practiced some form of contraception. Among the three ethnic groups, only 25 percent of Puerto Rican women reported using a contraceptive method, whereas 42 percent of white women and 50 percent of black women said they practiced contraception. Seven percent of the AFDC mothers were pregnant at the time of the interview.

In spite of federal and State regulations mandating that counties offer and provide family planning services to all appropriate families, only 13 percent of the families reported that a caseworker had offered information about family planning. Of those women who did discuss family planning with a caseworker, three-fourths said that the caseworker had suggested a specific source of family planning services. These figures are corroborated by data in the 1969 HEW survey. The official case records which were the basis for this survey indicated that caseworkers had offered family planning information and counseling

without medical referral to 15 percent of the families, and had offered family planning information and counseling with medical referral to 9 percent of the families.

It is clear from the above statistics that few mothers are directed to sources of family planning services through the welfare system. Yet seventy percent of the black and white women, and 38 percent of the Puerto Rican women said they know where to get free advice about family planning. About seven women in ten had Planned Parenthood clinics in mind when they spoke of a free source of services. In addition, half of the women said they had already spoken to a doctor about family planning, but friends (38 percent), relatives (35 percent), and husbands (28 percent) were also sources of family planning information.

EDUCATION AND EMPLOYMENT

Passage of the 1967 amendments to the Social Security Act marked the beginning of a major policy of encouraging AFDC recipients to work. These amendments made provision for wage incentives, employment and work training programs, and day care for female heads of household. The amendments also introduced a work requirement into the AFDC program. Collectively implemented as the Work Incentive (WIN) Program, these provisions were intended to increase greatly the economic independence of AFDC recipients. They became especially important in New Jersey after the initiation of the AFDC - Unemployment and AFDC - Insufficient Employment segments in January 1969, which provided assistance to low income families with able-bodied fathers in the home.

A large section of the Task Force interview survey concerned the work experience and expectations of AFDC recipients. The responses of the recipients tend to dispel the notion that welfare recipients are lazy or that they are uninterested in seeking gainful employment. On the whole, the Task Force survey indicates that, despite low skills and lack of adequate education, recipients have considerable work experience. Virtually all of the men, and the overwhelming majority of the women, want to return to work. But many foresee major obstacles such as child care (for the women) or poor health.

Because the work experience, expectations, and education of the female and male heads of household are fundamentally different, this section is divided into two parts. The first part deals with families in the regular AFDC program, which lack an able-bodied male. The second part deals with the intact, male-headed families of the AFDC Unemployment and Insufficient Employment programs.

Education and Employment: Female Heads of Households

Education

One of the best single measures of potential income is educational achievement. Based on this measure, the earnings potential of most AFDC mothers is not high. The 1969 HEW survey indicates that the median (middle) educational level of female heads of families in the regular program is approximately tenth grade. Even though more than seven out of ten AFDC mothers have at least some high school education, only 27 percent have high school diplomas, as shown in Table Twelve.

TABLE TWELVE: Highest Level of Schooling Completed by AFDC Mothers

	Percent	Cumulative Percent
Elementary School:		
Less than 5th grade (including none)	8	8
5th to 7th grade	10	18
8th grade	10	28
High School:		
1st year to 3rd year	45	73
High School Graduate	22	95
College:		
1st to 3rd year	5	100
College Graduate	0	100

Among Puerto Rican women, the educational level is even lower. Forty-four percent of the Puerto Rican AFDC mothers have completed less than five years of schooling.

Present Employment Status

About 11 percent of the women continue to work even while receiving welfare, according to the 1969 HEW survey. Women who are employed are divided almost equally between those who work part-time and those who work full-time.

According to the 1967 HEW survey, the AFDC women are concentrated in low skilled occupations, with well over half classified as service workers (including domestics) or unskilled laborers.

TABLE THIRTEEN: Current or Usual Occupational Class of AFDC Mothers (1967)

	Percent
Professional or managerial; clerical and sales	13
Craftsmen, foremen, and kindred workers	1
Farm Laborers	2
Operatives and kindred semi-skilled workers	11
Service workers, except private household	18
Private household service workers	14
Unskilled laborers	26
Never held employment	15

Work History

More than eight out of ten AFDC women interviewed by the Task Force said they have had regular employment in the past, even though they have been employed in low wage, unstable jobs. Eighty-one percent of the women interviewed reported that they have worked on a regular job for pay. In all, since the age of 16, the average female recipient (32 years old) has worked for eight years.* On average, the longest time worked continuously at a single job was 4.2 years. For those who said they were not working, but had previously worked, the last regular job was about four and one-half years prior to the survey. Two-thirds of this group said they had quit their last jobs, with 28 percent reporting they had been laid off, and 6 percent saying they had been fired. Of those who had quit, one-third cited bad health, one-third cited family responsibility, and one-third cited pregnancy as factors in their decisions.

In order to get another indication of the employment potential of AFDC women and to find out what they valued in employment, the Task Force survey included a series of questions about the "best job" ever held by the respondents (if they had worked). The best job was the present job for half of the females who said they were working, while it was the last job for two-thirds of those who had previously worked. For the entire group, the best job was held six years prior to the survey. The best jobs were in predominantly unskilled and semi-skilled occupational

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*Defined as full-time employment at least eight out of twelve months.

categories, similar to the current or usual occupational classifications of the respondents.

Thirty-nine percent of the women said that their earnings were the factor which made that job best. The average earnings on the best job were less than $68 per week. An additional 17 percent cited "interesting work" as the factor which made that job best, with lesser proportions citing working conditions, security, coworkers, and treatment by the boss as key factors.

Attitude toward Employment

In their responses to the Task Force survey--as well as other surveys outside the State, AFDC mothers indicate a preference for work over welfare, if day care and jobs are made available. In response to a direct question, 79 percent of the AFDC mothers interviewed in the Task Force survey said that they would prefer to work than to stay home and take care of their children. These respondents cited two reasons most frequently: the desire for more money and increased independence. Of that fraction which stated a preference to stay home, 56 percent said it would be "better for the children to do so", while 25 percent cited ill health.

Viewed from another perspective, almost seven out of ten of the currently unemployed female recipients interviewed for the Task Force survey said they would try for a full-time job if free day care were made available to them. Puerto Rican AFDC mothers were more reluctant to leave their children and work, with only 47 percent responding affirmatively

to this question, in comparison to 74 percent of black mothers and 71 percent of white mothers. Only 21 percent of these women said they knew of a place where they could leave their children if they were to get a job immediately.

Female heads of household were asked how much they thought they would need to earn to become independent of welfare assistance. On average, recipients estimated that they would need $88 per week, but half said they would work for $80 or less. The type of job they said they would need paralleled their usual occupational categories. But, even though 79 percent thought they could get "a job like that", most estimated that they could actually earn only somewhat less than they would need, with $75 per week the average estimate of potential earnings.

Nevertheless, most recipients were optimistic about the possibility of future employment. Eighty-four percent expected to have some type of employment in the future, and 70 percent expected full-time work.

Caseworker Assistance in Employment

In spite of the new emphasis on job training and employment for welfare recipients, only a small minority of AFDC mothers report positive results from their contacts with caseworkers. About 35 percent of the women in the regular AFDC program reported that they have had a discussion with a caseworker about job training or employment. Of this 35 percent however, only slightly more than a third said that the caseworker specifically offered to help them get a job. In turn, of that group, slightly less than a third were helped by the caseworker to get a job. Thus, only about one-ninth of the women who reported discussions

about training or employment said they were helped in actually finding a job.*

Similarly, only 22 percent of the AFDC mothers said that they have had a specific offer of job training from their caseworker. Of this group, 70 percent said they accepted the offer, and slightly more than a third (35 percent) of those who accepted reported that they actually received training. Hence, only about 5 percent of the female heads of household said they actually received training through the welfare system.

In contrast, 14 percent of the women reported that they had obtained training on their own, without the help of the caseworker. Of those who received training, only 41 percent obtained work at the job for which they were trained.

Employment: Male Heads of Households

Present Employment Status

When interviewed for the Task Force survey, 48 percent of the men reported they were working at a regular job. This group was working an average of 39 hours per week, with only 2 percent working less than 30 hours per week. The average pay for these recipients was $97.50 per week. They said they had spent--on average--five years on their current job.

The bulk of the recipients interviewed by the Task Force were concentrated in unskilled or semi-skilled occupational categories. A total of 87 percent were classified as operatives, laborers, or service workers.

*Of course, this sample included only persons who remained on the rolls. If there were any recipients who obtained especially well-paying jobs through their caseworkers, they would not show up in this survey.

TABLE FOURTEEN: Usual Occupational Category of Male Heads of Households

Category	Percent
Professional	0
Clerical	5
Sales	3
Crafts	6
Operatives	42
Private Household Service	1
Service--except private household	10
Laborer	33
ALL	100

Work History

Despite low skills and educational deficiencies, 91 percent of the male heads of households in the Task Force sample have held a regular job. Although this group worked year-round almost their entire adult lives, their employment tended to be somewhat unstable. On average, the longest time these men have worked at one job is 8.2 years. Forty-two percent have held two or more jobs in the last three years.

TABLE FIFTEEN: Number of Regular Jobs Held in Last Three Years

Number of Jobs Held	Percent
0	9
1	49
2 - 3	36
4 or more	6
	100

In the group of 43 percent who are currently unemployed but have previously held a regular job, their last regular work was about one year prior to the interview, on average. The average male in this group worked forty-one hours per week on his last job, and earned $103 per week for his efforts. About 85 percent of this group were fired or laid off from their last regular job. Of the currently unemployed group, the following obstacles to employment were given: 63 percent cited a health problem, 14 percent cited inability to find a good job, and 24 percent cited other factors. Only 10 percent of those not currently working said that a job had been offered to them which they were not willing to accept.

The Task Force interview included questions on the "best jobs" held by the men in order to get an indication of their employment potential and to find out what they valued in employment. The respondents reported

that their best jobs were--on the average--in 1963. These best jobs were in unskilled and semi-skilled occupational classifications similar to the usual occupations of the respondents. The men worked an average of 42 hours per week on their best jobs for $102 per week. The largest proportion (43 percent) considered the wage level to be the characteristic which made those jobs "best", with treatment by the boss (13 percent), steadiness of the work (11 percent), and working conditions (11 percent) considerably lower in rank.

Attitudes toward Employment

The male heads of households interviewed by the Task Force indicated an overwhelming preference for work over welfare. Most do not consider welfare grants enough to support their families. Most expect to have regular employment in the foreseeable future.

In answer to a direct question, 98 percent of the men said that they prefer work to welfare. Even though many cited serious obstacles to employment, 79 percent of the men said that they would not consider welfare payments enough to live on in the future. Of those men who were not currently working, only 9 percent definitely expected never to resume regular work; 64 percent of this group expected to obtain a regular job in the future, and 27 percent were not sure. Two-thirds of all male recipients indicated an interest in participating in training programs.

Many of those who were already working expected to be able to upgrade themselves on their own. Fifty-four percent of those who

were employed thought they had a "chance to get ahead" in their present job. Only 25 percent thought they had no chance to get ahead, with the rest unsure. It is interesting to note that 33 percent of those men who were working thought that they would be working more hours in their job if they were not receiving welfare. Forty-seven percent said they would not increase their hours without welfare, with 19 percent unsure.

Moreover, 11 percent of the wives in the male-headed households were working at the time of the survey. An additional 10 percent reported that they had worked at some time in the previous year.

Caseworker Assistance in Employment

There was a moderate amount of activity by caseworkers in their attempts to improve the employability of the male heads of households receiving AFDC payments. Almost a third of the men (31 percent) thought that their caseworkers were "very helpful" in getting them suitable employment. An additional 29 percent rated their caseworkers as only "somewhat helpful", while 40 percent thought the caseworkers were no help at all. Almost one respondent in four reported a specific referral to a training program by their caseworkers.

Similarly, approximately one-fourth of the men have participated in a training program, whether through the welfare system or on their own initiative. The results were disappointing, however, since fewer than half (47 percent) said that they ever worked at a job for which they were trained.

THE WELFARE EXPERIENCE

According to one of the most widespread concepts of welfare, the receipt of AFDC is pictured as a "trap", or "chronic dependency", or a "way of life", or a "cycle of dependency". After carefully examining the survey data for this study, we have found this picture of "chronic dependency" to be deceptive. It does not adequately describe the experience of families receiving AFDC payments. Policies based upon such a concept would therefore be inappropriate for the large majority of families receiving AFDC support.

We have already seen that most families do not depend on welfare payments for their sole source of income. Most AFDC recipients spend only a small proportion of their adult lives on the rolls; have been on the rolls only once; did not grow up in welfare families; have no brothers or sisters on welfare; and want to get off welfare as soon as possible. Moreover, in spite of the insistence that welfare is a "right" by many recipient organizations, most families are grateful for the payments, many are ashamed to be on welfare, and most are unaware of their procedural safeguards provided in law and regulation.

Length of Stay on The Welfare Rolls

In November 1969, the typical (median) AFDC recipient in New Jersey had been receiving assistance for two years. Thirty-five percent of those on the rolls had been receiving benefits for a year or less, whereas twenty-two percent had been on the rolls for more than five years.

Only one percent had been on the rolls for more than ten years. The families are distributed according to the length of time they have spent on the rolls as follows:

TABLE SIXTEEN: Length of Time Since Most Recent Opening of AFDC Case

	Percent	Cumulative Percent
Less than six months	21	21
6 - 12 months	14	35
13 - 24 months	14	49
25 - 36 months	13	62
37 - 60 months	16	78
61 - 96 months	12	90
97 - 120 months	9	99
121 months or more	1	100

While most recipients in the Task Force Sample said they would like to become independent of AFDC assistance, they were not optimistic about their chance of attaining independence. Some 67 percent reported that they did not know when they might no longer need assistance. Among those who felt they knew when they would no longer need help, however, half estimated that they would be off the rolls in less than a year. Fifty percent of those who hoped to get off the rolls expected that they would gain independence by getting a job.

Previous Assistance

Part of the "chronic dependency" notion is that recipients use welfare frequently, as well as for long periods. Yet more than seven out of ten families had never received assistance before the current enrollment. Moreover, the average recipient has spent only 15 percent of his adult life on the AFDC rolls.

Intergenerational Dependency

A corrollary of the "chronic dependency" concept is that of "intergenerational dependency"--that many of those currently on the rolls grew up in welfare families and now require assistance because they have been "taught" by example to live on welfare. This concept is clearly contradicted by the 1967 HEW survey and the Task Force survey. Both studies indicated that only 14 percent of the heads of families grew up in families receiving public assistance. According to the Task Force survey, female heads of families were more likely to have been in families receiving assistance (16 percent) than male heads of families (10 percent). Similarly, more blacks(17 percent), than whites (10 percent) or Puerto Ricans (9 percent) reported that they grew up in families which received assistance.

In order to obtain another check on the intergenerational dependency concept, respondents of the Task Force survey were asked how many of their brothers and sisters have received welfare payments. Presumably if something in recipients' childhood family structure led to welfare dependency, the recipients' brothers and sisters should be affected too. The average respondent has five brothers and sisters, yet seventy

percent of the respondents reported that none of their brothers and sisters has ever received public assistance.

Applying for AFDC

In order to get greater insight into the reason families need welfare assistance, the Task Force Survey asked families why they applied for AFDC. The most common reasons cited were the husband's desertion (28 percent) or injury (10 percent); the loss of a job (13 percent); or birth of an out-of-wedlock child (11 percent). Many families (28 percent) reported that they "just could not get along without it (welfare assistance) any longer." An additional 4 percent cited incarceration of the husband as the cause.

After the occurrence of the precipitating factor, the recipients reported that they waited an average of four months before applying for assistance. In order to survive during this period, 60 percent went into debt, with 42 percent borrowing monwy from relatives and 18 percent borrowing from friends. An additional 13 percent used their savings during this period, 15 percent did not pay rent, and 18 percent did not pay bills.

It has been suggested that the activities of anti-poverty programs and welfare rights organizations have accounted for a large part of the recent dramatic increases in New Jersey's AFDC rolls. Interviews with recipients, however, do not support this conclusion. In replying to questions posed by the Task Force survey, 44 percent indicated

that they applied for welfare on their own initiative. Another 21 percent say that a friend advised them about the possibility of receiving welfare, while 18 percent cited advice from relatives. Only 3 percent reported that they had heard about welfare from welfare rights groups or anti-poverty organizations.

Recipients were split in their opinions about the difficulty of receiving assistance. About six out of ten families said that getting on welfare was "easy" or "not so easy", whereas the remainder considered access to the rolls to be "hard" or "very hard".

Attitudes toward Receipt of Welfare

In recent years, there has been much debate over whether welfare is a "right". Partisans of one side argue that welfare is a legal and moral right of those who are poor; others insist that welfare is a "privilege" made available to recipients through the good will of the more affluent segment of society. Through a series of questions in its survey, the Task Force sought to gauge the reactions of recipients themselves to their receipt of welfare payments.

First, the recipients were asked directly: "How do you feel about being on welfare? Would you say it bothers you a great deal; bothers you; bothers you very little; or doesn't bother you?" As shown in Table Seventeen, almost half of the recipients responded that being on welfare bothers them, or bothers them a great deal. This feeling was most pronounced for white families, with 65 percent giving one of these

two responses. This feeling was least pronounced among Puerto Rican families, with only 31 percent giving one of these two responses.

TABLE SEVENTEEN: "How do you feel about being on welfare?"

	Doesn't Bother	Bothers Very little	Bothers	Bothers A Great Deal
Black Families	32%	21%	21%	26%
White Families	19%	16%	39%	26%
Puerto Rican Families	42%	27%	17%	14%
All Families	32%	22%	23%	23%

The recipients were then asked a series of indirect questions, all of which began: "Here are some things people have said about welfare. I would like to ask you how much you agree with each one." The responses of the recipients to this series of questions are shown in Table Eighteen.

TABLE EIGHTEEN: Here are some things people have said about welfare. I would like to ask you how much you agree with each one."

	Agree Strongly	Agree Somewhat	Disagree Somewhat	Disagree Strongly	No Opinion
"Getting welfare makes a person feel ashamed."	19%	24%	27%	27%	3%
"People should be grateful for the money they get from welfare"	48%	30%	8%	8%	6%
"The Welfare Department should have no right to ask questions about how people spend their money."	28%	23%	22%	20%	7%
"The government owes people support if they need it."	61%	26%	4%	3%	6%

The pattern of responses to the statement, "Getting welfare makes a person feel ashamed", is similar to pattern of recipients' responses when asked if they feel "bothered" about being on welfare. Of all families, less than half (43 percent) agree with the statement that people feel ashamed about getting welfare. However, a majority (56 percent) of white families agree strongly, or somewhat, with the statement.

The overwhelming majority of AFDC recipients (78 percent) agree that "people should be grateful for the money they get from welfare." But a slim majority say that the recipients should have control over their own financial affairs. Thus, 51 percent agree with the statement: "The welfare Department should have no right to ask questions about

how people spend their money." More female heads of household (55 percent) than male heads of household (44 percent) agree with this statement.

Almost all recipients (87 percent) agree that "the government owes people support if they need it."

The responses to this series of questions indicate an absence of a clear-cut recipient attitude toward the welfare system. Virtually all agree that the government is responsible for providing support for those in need, but almost as many believe that recipient should be grateful for any assistance. Moreover, recipients are split in their feelings of "shame" or "being bothered", which are not feelings associated with a payment which is viewed as a right. Only half agree that the Welfare Department should not have the right to probe into their expenditure, yet federal regulations give recipients the prerogative to dispose of their grants without interference. Apparently, the concept of welfare as a "right" has gained only limited acceptance among receipients in New Jersey.

Awareness of Legal Rights

In recent years, court decisions and the development of more adequate legal services for the poor have resulted in the definition of a grievance process for welfare recipients who feel they are not

receiving fair treatment.[5] The Task Force wanted to determine how widespread knowledge of this process was among recipients. When asked whether they would know how to get some extra money or recover funds unnecessarily cut from their grant, only 28 percent of the recipients felt they would know how to solve their problems. Of those who thought they could solve their problems, 70 percent would talk to the caseworker or welfare agency. Three percent would rely on welfare rights organizations, and 6 percent would seek aid from OEO legal services projects.

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5. According to federal regulations, states are required to establish a system of "fair hearings" to review appeals of recipients regarding actions of county welfare administrators. The regulations state:

(2) Every claimant will be informed in writing at the time of application and at the time of any action affecting his claim: (i) Of his right to fair hearing; (ii) That he may be represented by legal counsel, or by a relative, friend, or other spokesman, or he may represent himself...

(3) An opportunity for a fair hearing before the State agency will be granted to any individual requesting a hearing because his claim for financial or medical assistance is denied, or is not acted upon with reasonable promptness, or because he is aggrieved by any other agency action affecting receipt, suspension, reduction, or termination of such assistance or by agency policy as it affects his situations.

--45 Code of Federal Regulations, Chapter II, part 205.10.

Only one-fifth of the recipients say they have ever complained about being treated unfairly to their caseworkers. Of this one-fifth of recipients, only 11 percent thought the caseworker had straightened things out to their satisfaction. Ten percent of total recipients had appealed to "someone besides their caseworker." If they did so, it was usually to the casework supervisor at the welfare agency. Only 4 percent of those who took their grievances above the casework level attempted to get a "fair hearing". In fact, less than one-fifth of all recipients had ever heard of the fair hearing procedure. Of the total sample, only 7 percent said a caseworker had ever mentioned fair hearings.

Contact with Caseworkers

Prior to July 1, 1970, the primary contact of the recipient with the welfare system took place through a single caseworker permanently assigned to his case. At the time of the Task Force survey and the HEW case record surveys, the caseworker was responsible for determination of initial eligibility, verification of continuing eligibility, and provision of social services for all families in his caseload. According to State and federal regulations, the caseworker was required to make a home visit to each regular AFDC case at least twice each year and a home visit to each "unemployment" and "insufficient employment" case at least four times each year. This requirement related to the verification of continuing eligibility.

Moreover, the caseworker was required by federal and State regulations to formulate a "service plan" and provide needed services

to each AFDC family. If a caseworker determined that a family needed any one of a list of "defined services", that family became a "defined service case" and the caseworker was required to make a home visit at least four times per year.

Responses by recipients to questions in the Task Force survey indicate that there may have been serious deficiencies in the implementation of these requirements. More than one third of receipients reported, for example, no visits or only one caseworker visit during the year 1969. Fewer than 40 percent reported more than two visits by their workers.

TABLE NINETEEN: Reported Number of Caseworker Visits During 1969

NUMBER OF VISITS	PERCENT
0	16
1	19
2	26
3 - 5	31
6 or over	8

According to the recipients, the visits were short, as well as infrequent. The average length of caseworker visit was reported to be slightly less than thirty minutes, with three-fourths of the estimates between ten and thirty minutes. Contact with the caseworkers is not limited to home visits, however. Eighty-five percent of the recipients have visited the welfare office at least once during 1969, with each recipient

making an average of three visits.

The rapid turnover among welfare caseworkers in New Jersey was reflected in the recipients' reports of the number of caseworkers they had seen during the year. Only 53 percent of the respondents indicated that they have had the same caseworker for the entire year. Three percent reported having seen no caseworker for the entire period. Forty-five percent reported having had more than one (27 percent had two; 15 percent had three; 4 percent had four or more).

Although a majority of recipients (65 percent) felt that caseworkers really cared about recipients' problems, a substantial minority (31 percent)distrusted the motives of caseworkers, agreeing, for example, with the statement that "they are more interested in checking up on you than helping you." Blacks in particular were slightly more likely than others to think that caseworkers were "too snoopy" or that caseworkers "do not really understand their problems."

TABLE TWENTY: Recipient Attitude Toward Caseworkers

	Percent Answering				
	Agree Strongly	Agree	Disagree	Disagree Strongly	No Opinion
"Caseworkers...					
...are more interested in checking up than helping"	16	14	38	21	11
...really care about you and your problems"	24	41	16	12	7
...are too nosy and snoopy"	8	11	50	22	10
...don't treat you and your family with respect"	12	9	46	29	4
...really understand the kind of help you need"	25	40	16	9	10

While we know of no reason to suspect that most recipients do not respond positively to their caseworkers as individuals, some 20 percent of the respondents do object consistently to questions and discussions by caseworkers on subjects such as marriage, children, paternity, and desertion. A larger fraction--30 percent--feel bothered about discussions concerning financial matters or their means of support.

Whatever their view of their caseworker and his role, most recipients want little change in the number of visits by welfare agency personnel. Sixty-five percent of the clients want to see caseworkers about as often in the future as they do now; 13 percent want to see them less. Only 22 percent of the recipients express a desire to see a caseworker more often.

Recipients' Suggestions for Improvement

Finally, the Task Force survey queried the recipients themselves for ideas about how to improve the public assistance program in New Jersey. First, the Task Force inquired into the needs of the recipients. Table Twenty-one records the responses to the question: "What sort of help do you want and need?"

TABLE TWENTY- ONE: "What Sort of Help Do You Want and Need?"

	Percent Answering
More job training	6
Food programs	11
Clothing programs	26
Advice on work, home management or personal matters	3
Better housing	14
More money	45
	105

Adds to more than 100 because of multiple responses

As one might expect, additional income is the highest priority for these disadvantaged people. Food, clothing, and housing are valued more highly than advice on running a home or on personal matters.

Welfare recipients have less pronounced feelings concerning the actual management of the present system. About equal numbers feel the system could be improved by seeing caseworkers less often

(3 percent) than more often (3 percent). A significant number (16 percent) feel that the addition of more money to the system would be a help. Eight percent think that more personal interest in welfare families would improve the program, yet 12 percent remain satisfied with the program as it is. A few think that welfare programs should be administered more strictly (5 percent).