

4

Welfare Myths and Stereotypes

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"Welfare Mother Begets 3 Welfare Daughters, Perpetuating Life Style"

"Controversial Mother of 14 Won't Stop"

"Suspect May Dethrone Current 'Welfare Queen' "

—*Newspaper headlines*¹

WELFARE IN AMERICAN PERSPECTIVE

American attitudes toward welfare are ambivalent to the point of paradox.² Positive indicators of the public's concern about the plight of the poor are not hard to find. For at least the past twenty-five years, public opinion surveys have charted substantial and fairly consistent majority support for governmentally sponsored efforts to help the poor and other disadvantaged segments of the population.³ Moreover, nothing strikes a responsive chord of public sympathy (and brings in an outpouring of cash donations) as much as a news media report of some beleaguered family in need of food and shelter, or a child in need of an expensive, life saving operation that the parents cannot afford.

At the same time, surveys conducted over the years also testify to the strong majority belief that many among the poor—especially those who are able-bodied adults—are to blame for their condition. Nowhere does this ambivalence toward poverty and the poor find clearer expression than in attitudes toward public assistance programs, or as they are more commonly known, "welfare."⁴ As the

above quoted newspaper headlines suggest, where welfare is concerned Americans seem generally prepared to believe the worst.

One program in particular, Aid to Families with Dependent Children (AFDC) historically has borne the brunt of public opprobrium. Ironically, AFDC is by no means the largest of the United States' social programs, having long since been eclipsed in budgetary importance by the old age pension and disability programs of Social Security, as well as by its Medicare component. AFDC is no longer even the largest of the nation's public assistance programs; it ranks far behind Medicaid and only slightly ahead of the food stamp program in terms of its total yearly cost to taxpayers. But in the public's mind AFDC and the clientele it serves remain the focus of what is perceived to be a "welfare mess" that seemingly defies all efforts to clean up.

The first part of this paper is devoted to the analysis of how widely shared negative perceptions and beliefs about welfare have developed, and how they have persisted over time in a variety of welfare myths and stereotypes. The second part of the discussion examines these myths and stereotypes in light of the evidence available from recent social science research into poverty and welfare dependency. The third and concluding section briefly considers the consequences that welfare myths and stereotypes have wrought in efforts to reform policy.

CONVENTIONAL WISDOM ABOUT WELFARE

Public mistrust of welfare runs deep. It forms the core of prevailing attitudes and beliefs that have dominated the public debate over welfare reform for at least the past decade. It has forged a widely shared set of perceptions that identify "welfare" as the cause, or at least a major contributing factor, in a host of vexing social ailments. And it has been instrumental in defining the conventional wisdom, "what everyone knows about welfare": that it is plagued by fraud and abuse; that it is to blame for rising rates of illegitimacy and a host of other antisocial behaviors; that it fosters habits of dependency which are transmitted from one generation to the next; that its costs are spiraling out of control; and so on.

Given the broad—one might even say, universal—acceptance accorded these and a number of related propositions, it is perhaps not

surprising that recent radical critiques of the welfare system, typified by Murray's *Losing Ground* (1984), have gained such wide and positive recognition. Indeed, for anyone who adheres to all of these beliefs, Murray's draconian proposal to eliminate public assistance programs altogether and force welfare recipients to find other sources of support must seem eminently reasonable.

What is surprising, or at least ought to be, is that these popular conceptions about welfare are for the most part *demonstrably wrong*, or, at the very minimum, *not borne out by evidence* from systematic studies.

ETIOLOGY OF MYTHS AND STEREOTYPES

Although the existence of welfare myths has been recognized for some time, the subject has been addressed only sporadically and in a piecemeal fashion in the social science literature.⁵ Where do misconceptions come from and how do they persist? There appears to be no single all encompassing answer to these questions. However, there are at least four significant (and, to some extent, interrelated) factors that come into play: 1) use of unrepresentative case studies from which general conclusions are drawn; 2) inappropriate inferences drawn from systematic, large-scale studies; 3) gaps in the research literature; and 4) the role of ideology in providing fertile ground in which myths and stereotypes take root.

A common avenue by which welfare myths have entered the public debate is through the use, or more accurately *misuse*, of the individual case study methodology. Such case studies often are linked to some highly publicized journalistic account of the welfare system based on the situation of a single welfare family (or at most a few families) whose experience is then allowed to speak for the whole of the recipient population. Of course, the main problem with this approach centers on the representativeness and generalizability of the case or cases selected for investigation.⁶ Social scientists have long accepted that the best way to capture accurate trends in a large and diverse population is through the use of statistical samples. Sample survey methodology enables very accurate estimates of the characteristics of a large population to be inferred from a relatively small number of cases. But *relatively small* here means hundreds or even thousands of cases, not one or two individuals or families. Case

studies have their place in social research; they can be used to achieve a more vivid and more finely grained picture of social life than is possible with larger scale studies. Case studies decidedly cannot be relied upon to provide an accurate representation of the characteristics of the whole.

A second route by which welfare myths enter the debate is through the various limitations present in the use of even the most reliable systematic data to unravel the complexities of the social world. Beyond the inherent constraints of the scientific method—where all conclusions must be regarded as tentative and where there is no such thing as absolute proof—there are many ways in which social research can go awry, whether by accident or design. One potential problem is the use of aggregated statistical data to describe conditions or forces operating at the individual level; such an approach can lead to the “ecological fallacy” in which true conditions and relationships at the individual level are misrepresented.⁷ Another sort of methodological problem arises from the use of cross-sectional data to infer conclusions about social and economic trends over time—conclusions that can be misleading or plainly wrong.⁸

Yet another source of welfare myths and stereotypes is the absence of good data on a particular question or problem. Given all the attention focused on welfare over the past two-and-a-half decades, it is surprising how many important questions have *not* been systematically studied and are still not well understood. Under such conditions, hypothesizing—sometimes plausible, sometimes not—and political posturing have often taken the place of knowledge.⁹

Finally, there is the role played by ideology, which is a *sine qua non* of the process by which myths and stereotypes are created and sustained. The dominant conceptions of welfare and poverty that I describe below are not made up of simple ignorance or randomly generated misinformation. They have developed in relation to enduring traditional American values and beliefs—values which hold that the individual bears chief responsibility for his or her own success or failure; that work is a virtue in and of itself and idleness a vice; that the appropriate role of government is to allow individuals to get ahead on their own; and that provision of social and economic protection is apt to dull initiative and encroach on individual freedom. For the most part, these traditional elements are not easily reconciled with the idea of providing benefits to able-bodied nonworkers. This

underlying tension creates a set of conditions predisposed to the development of “social constructs” that help to sustain a variety of negative beliefs about welfare.¹⁰

THE WELFARE MOTHER

The stereotype of the welfare mother is a touchstone of many myths surrounding welfare. The stereotype is a familiar one, and lest we forget what it is all about there is no shortage of news reports on the intractable plight of the underclass to help fill in the details. Indeed, one remarkable feature of the newspaper headlines appearing at the beginning of this paper is their sheer ubiquity; they represent information that the average person might pick up on a routine basis from sources as diverse as the *Wall Street Journal*, the *National Enquirer*, and everything in between. Welfare mythology, like other myths, is an integral and pervasive part of the wider culture.¹¹

The first and in many ways most significant example of the stereotype comes from Susan Sheehan's article, “A Welfare Mother,” which first appeared in the *New Yorker* magazine in 1976 and was later published as a book (Sheehan 1977). Sheehan's work was influential in setting the tone for a number of subsequent popular accounts of the American underclass. Although over ten years have passed since its publication, “A Welfare Mother” could just as well have been dated 1987 or for that matter 1967; another characteristic of myth is its timelessness.

Sheehan tells the story of one Mrs. Carmen Santana (a pseudonym, Sheehan informs, us of an actual person). Mrs. Santana is of Puerto Rican descent, living in New York City. She receives benefits under a variety of programs, including AFDC, Medicaid, and housing assistance. Although at a point in the distant past she had a job, Mrs. Santana has been on welfare for many years, and there is little doubt that she will ever be able to move off the public assistance rolls. She has little formal education, virtually no job skills, and she suffers from a myriad of health problems associated with her extreme obesity:

Mrs. Santana loves to dance; otherwise she avoids all physical exercise. She sits even while she is cooking, and she would rather leave the TV on when she isn't watching it than bother to get up and turn it off. Her obesity appears to cause her no distress. . . . She

makes no effort to conceal her thick neck, her big breasts, her big belly, and her enormous thighs; on the contrary, she favors tight-fitting, scoop-necked body shirts with Bermuda shorts or slacks. Because of her weight, she is unable to take off her fashionable platform shoes unaided. Dancing, she quickly loses breath, but she goes on dancing. She is generous and lazy. Nothing lasts long in her apartment; it passes from being brand-new to being either broken or lost or stolen or given away. (3)

The preceding paragraph, which appears early in the story, not only offers a vivid description of Mrs. Santana as an individual; it simultaneously weaves together most of the elements allegedly present in the "culture of poverty" (cf. Lewis 1966). We subsequently learn that Mrs. Santana has ten or eleven children by at least three different men.¹² Her oldest daughter is herself a welfare mother, and two of Mrs. Santana's sons who live at home with her are drug addicts constantly in trouble with the law.

Mrs. Santana by her own admission "cheats on the welfare" in various ways: by concealing income derived from the numbers game, lying about her assistance check being stolen, and by failing to inform her caseworker when one of her children moves out of her home. Sheehan tells us that Mrs. Santana has "no qualms" about cheating, and that, "Almost everyone she knows cheats on the welfare. Most of her friends are cheating by continuing to live with men—who in most cases hold jobs and have fathered some of their children—after claiming that the men have deserted them" (41).

In short, Mrs. Santana fits the stereotype of what "everyone knows" is a welfare mother. More to the point, Sheehan gives the impression, without ever quite saying so, that Mrs. Santana is a *typical* welfare mother.

My second example is a welfare mother named Louise Lowman, who is the subject of a lengthy article that appeared in the *Los Angeles Times* (Treadwell and Shaw 1981).¹³ The article opens with a description of a trip to the welfare office that, in another century, might have been written by Charles Dickens:

On a slate-grey morning in late May, Louise Lowman stepped through the discarded newspapers blown along the sidewalk by the wind from the lake, entered a grime-streaked office building and climbed the worn marble staircase to the second-floor waiting room of the state Public Aid Department.

Beside her, matching her mother's measured tread, was her

19-year-old unmarried daughter, Teresa. Cradled in Teresa's arms, wrapped snugly in a sparkling white blanket against the morning chill, was the teenager's month-old baby, John. . . .

Louise Lowman, 57, had been on welfare for 35 consecutive years, so the trip to the welfare office was nothing new to her. But this morning was different—this morning the process would begin to place baby John's name on America's welfare rolls. He would represent the *third successive generation* in the Lowman family to receive welfare. (20406–07; emphasis added)

The article goes on to tell how Louise, who is black, has *ten children—seven who were born out of wedlock—fathered by six different men*. She depends on a variety of public assistance benefits for her livelihood—AFDC, food stamps, and Supplemental Security Income (the latter for her handicapped son)—which together total \$808 per month. In addition, she receives another \$100 a month from one of her grown sons, income that she does not report to the welfare department ("practicing the deceit" is Louise's term for petty welfare fraud). She is part of the "permanent underclass" whose costs "to the nation as a whole are enormous. . . . The most visible price paid is the estimated \$20 billion a year in taxes for the basic welfare programs that support members of the underclass who don't, won't or can't work" (20407).

Only later in the article do we learn that five of Louise Lowman's children "have reached, or seem headed for, the middle class—they have become a policeman, a teacher, a cabdriver, a restaurant manager, and a service station cashier." For Louise Lowman and the five younger children, however, the "American tradition of upward mobility has become a dream deferred, or cancelled outright" (20407).

My third and final example of the welfare mother stereotype, although by no means the last one that has been the subject of media coverage in recent years, is Juanita.¹⁴ Her story is told in a front page article in the *Wall Street Journal* (Salamon 1982) under the provocative headline, "Welfare Mother Begets 3 Welfare Daughters, Perpetuating Life Style."¹⁵ The text of the article begins as follows:

Life has disappointed Juanita, and she hadn't asked for much. As a child, growing up in North Carolina, she had modest dreams: "I imagined a home. I imagined me and my kids out working together to make ends meet."

At age 16, she was pregnant. At 22, she had five children. At 28,

she began to collect welfare. Her three daughters, Juanita hoped, would do better than she had done.

They haven't. Two gave birth before they were 18; her youngest daughter, 16, is pregnant. They are all unmarried. "I had so much I wanted them to have, even knowing I couldn't get it for them," says Juanita, now 38, as she pulls her granddaughter to her lap. "I wanted them to try to get ahead. Now there are the babies to take care of. *Welfare has gone to my daughters from me.*" (1; emphasis added)

Teenage mothers like Juanita's daughters, the article goes on to say, "... seem most vulnerable to the snare of dependence. . . . Their children are likely to know only the life of welfare recipients. . . . Many of these women and their children are likely to live on public assistance *indefinitely*" (1; emphasis added). The next paragraph quotes a researcher at the Ford Foundation as saying, "The likelihood of being in a welfare family and begetting a welfare family is *very strong*." Further on, the article notes that "Some teenagers *have babies to increase the money they get from welfare*," although it qualifies this statement by adding that "sociologists say . . . far more have babies for other reasons."¹⁶

Each of these portrayals—Mrs. Santana, Louise Lowman, and Juanita—neatly reinforces what "everyone knows" about welfare mothers: they come from minority group backgrounds; they have suspect morals, prodigious fertility, and hopeless futures.

There is no cause to doubt the accuracy of the reports on the lives of these three women or others like them whose stories are standard fare in newspaper, magazine, and television depictions of the welfare system. Nor is my purpose here to question whether or not welfare families with eight, ten, or fourteen children, or multiple generations on welfare, or lifetime recipients actually exist—they do, to be sure, although their numbers are few. I have introduced these individual case studies to ask how well they represent the condition of welfare recipients in general. In other words, *how accurate is the stereotype?* For an answer to this question we must look to systematic studies of AFDC recipients, the nonwelfare poor, and the general population that have been conducted, beginning during the 1960s, using reliable sample survey methodologies. As we shall see in the next section, research over the past twenty years tells a story that is quite different from the accounts of welfare mothers and their children that most people have grown accustomed to hearing.

TWO DECADES OF RESEARCH ON WELFARE AND POVERTY

The past two decades have produced a wealth of social science data on poverty and welfare dependency.¹⁷ This literature is vast and variegated, and it is well beyond the scope of this paper to attempt any comprehensive analysis. Instead, in this section I focus on those parts of the research literature that speak directly to the myths that have dominated public discussion of welfare in recent years, beginning with the stereotype of the welfare mother, and extending into related questions such as intergenerational welfare dependency, fertility and illegitimacy, welfare fraud, and welfare-induced migration.

Poor Families, On Welfare and Off. The poor in America are a diverse group of which families receiving AFDC represent only one segment of a larger population living below or near the official poverty line. Census data collected over the past twenty-plus years provide a series of snapshots of the absolute and relative numbers of the poor.¹⁸ A similar cross-sectional survey methodology has been used to gather detailed information on the characteristics of AFDC recipients at various points in time during the 1970s.

While they help to shed light on the incidence of poverty and the characteristics of AFDC families these successive snapshots of the poor, both on welfare and off, can also mislead since they reveal little or nothing about the actual condition of individuals and families over time. Indeed, as Duncan (1983) has noted, implicit in such cross-sectional data is an assumption of relative stasis; that is, that individuals falling below (or above) the poverty line in one year will continue to be below (or above) poverty the next year, and that any movement in or out of poverty is gradual and permanent. Results of the University of Michigan's Panel Study of Income Dynamics (PSID), which followed the economic and social circumstances of a sample of over five thousand families on an annual basis beginning in 1968, indicate that there is a large amount of movement in both directions across the poverty line. Moreover, data from the income dynamics study also reveal that there is a similar fluidity on the part of families receiving welfare assistance; fully one quarter of the United States population lived in families that received some form of public assistance between 1969 and 1978, while only one in fifty individuals were persistently dependent on welfare benefits for most of their income during the same period (Duncan 1983, 72).

Race and Ethnicity. As a group, American blacks are at greater risk of falling below the poverty line and of being on welfare. To a lesser degree, the same is true of the Hispanic population in the United States. Data from the 1970s reveal that the stereotype of the welfare mother as black has some basis in reality. Census data for 1979 indicate that blacks made up 43.1 percent of all AFDC families, although they constituted just over 10 percent of the total United States population. Although continuing to be overrepresented as a proportion of all AFDC families, however, blacks actually *declined slightly* through the 1970s.¹⁹ Meanwhile, non-Hispanic white families increased slightly as a proportion of AFDC families, from 38.0 percent in 1973 to 40.4 percent in 1979. The proportion of AFDC families classified as Hispanic remained essentially constant over the same period.²⁰

Household Composition. The popular image of the welfare family consisting of a single woman and her children is also substantiated by fact. In 1979 nearly three-fourths (72 percent) of AFDC families consisted of a mother and her child or children (U.S. DHHS, 1982, 20). In part this figure is simply a function of the eligibility criteria of the AFDC program, but it also mirrors a more general trend in poverty in the larger population. Indeed, of all segments of the population, female headed households in which there are dependent children are at the highest risk of poverty. As Duncan (1983) notes, "Almost three-fifths (59 percent) of all individuals poor in 1978 lived in families headed by women. Of the entire population in 1978, less than one-fifth (19 percent) lived in families headed by women" (49).

However, it should also be noted that the composition of AFDC households is more varied than is commonly assumed. For example, in 1979 about 15 percent of all AFDC families had a grandparent present in the household; 9 percent had a nonrecipient brother or sister present; 9 percent had a natural or adoptive father present; and 15 percent had "other relatives" living in the household (U.S. DHHS, 1982, 1). One largely ignored implication of this variation in household composition is that all AFDC families do not have the same resources upon which to draw in areas such as child care, shopping, and housework—factors that bear directly on the ability of the head of household to work, enter a job training program, or attend school.

Length of Time on Welfare. Popular mythology holds that welfare is a kind of addictive drug; once started, the receipt of public aid

quickly grows into an unbreakable habit that dooms the individual to a lifetime of dependency.²¹ Recent studies, while not discounting the problem of long-term dependency, paint a much more varied picture of individual use of welfare assistance over time.

Studies of AFDC caseloads over the past fifteen years have consistently found a pattern of high turnover. Across the entire caseload, the length of time AFDC cases remain open (that is to say, the time the recipient has been receiving benefits on an uninterrupted basis) is heavily skewed toward the low end; typically, a majority (56.7 percent in 1979) of AFDC cases remain open less than three years, and only a small fraction of cases are continuously open for more than ten years (7.1 percent in 1979).²²

But current duration data on caseloads do not tell the entire story. The fact is that at any one time a large proportion of the total AFDC caseload is made up of medium (four to seven years) and long term (eight years and over) recipients (U.S. Executive Office of the President 1986, 35). The apparent discrepancy between annual data on all AFDC cases, where short-term use predominates, and time-point data where medium- to long-term cases figure heavily, is not as contradictory as it appears to be. Part of this pattern can be explained by the fact that individual cases may open, close, and then reopen over the course of a few years or even a few months. As an individual recipient moves on and off the welfare rolls, a pattern of long-term welfare use can thus be pieced together out of many short spells. But an even more significant factor in explaining "length of time on welfare" data is the balance between short- and long-term cases at any one point versus the relationship between these categories over time. Bane and Ellwood (quoted in U.S. Executive Office of the President 1986) use the analogy of the hospital to illustrate how this works:

Consider a 13-bed hospital in which 12 beds are occupied for an entire year by 12 chronically ill patients, while the other bed is used by 52 patients, each of whom stays exactly one week. On any given day, a hospital census would find that about 85 percent of patients (12 of the 13) were in the midst of long spells of hospitalization. Yet viewed over the course of a year, short-term patients still dominate: Out of the 64 patients using hospital services, about 80 percent (52 of the 64) would spend only one week in the hospital. (34)

Analysis of the patterns of welfare use among members of the PSID sample helps to round out the picture sketched above. Duncan (1983)

reports that less than 5 percent of the PSID sample received any benefits from AFDC and other assistance programs in eight or more of the years from 1969 to 1978, and as noted above, less than half of these (only 2 percent of the sample) were dependent on welfare for more than 50 percent the family's income. Duncan (1983) further concludes that as many as half of all welfare cases represent a temporary process of "digging out following some major crisis" (72) such as a divorce, loss of a job, or death of a spouse. The remaining half are divided into roughly equal groups:

... one—about a quarter of all welfare recipients—is made up of those who appear to be using welfare income as part of a more permanent income-packaging strategy; the other quarter is made up of those who appear to be in very serious economic straits, cut off from all other sources of help and very much in need of the resources that welfare provides. (72)

Fertility and Illegitimacy. In contrast to the stereotype of the large welfare family, every piece of reliable research indicates that the welfare mother with six, eight, ten or more children is a statistical rarity. Indeed, in 1979 the median number of children in AFDC families stood at 2.1, a figure only slightly higher than that for the rest of the United States population.²³ Moreover, between 1969 and 1979 fertility rates among AFDC mothers nationwide declined at about the same rate (roughly 30 percent) as for other women in the total population. For at least the past fifteen years, the modal—that is, the most frequently observed—AFDC family has consisted of a mother with *one dependent child* (42.5 percent of total cases in 1979), followed by families with two dependent children (28.0 percent), three children (15.5 percent), and so on. AFDC families with seven or more children make up *less than one percent* (0.9) of all cases.

Equally widespread and no less controversial is the posited link between welfare and out-of-wedlock births. The stereotype of the unmarried welfare mother producing offspring to increase the size of her welfare check has long been a hallmark of popular mythology and a focal point of intense public criticism of the welfare system. A common version of this story depicts the welfare mother thus engaged in irresponsible procreation as a teenager.

The fact is that the out-of-wedlock births *have* increased as a

proportion of all live births since 1960. The rise, moreover, has been steepest among blacks, and among black teenagers in particular. Without minimizing the severity of the handicap that becoming a parent imposes on unwed teenage mothers, particularly those who are poor to begin with, the question at issue here is the extent to which the observed increase can be linked to the availability of welfare benefits.

Given the publicity that has surrounded this question (e.g., the television documentary on "The Vanishing Black Family," in which welfare was depicted as a direct cause of black teenage pregnancy), this question has been the focus of relatively little systematic research.²⁴ Results of several studies indicate that the provision of welfare benefits cannot be consistently tied to unmarried women's decisions to have children. For example, recent work by Ellwood and Bane (1985) comparing fertility rates across states with widely varying AFDC benefit levels concluded that welfare does not positively affect the decision to have a child: in fact, the birthrate is actually higher in low-benefit states.²⁵

Intergenerational Welfare Families. The debate over what is wrong with the welfare system often begins and ends by invoking the image of the intergenerational welfare family—a mother whose children and even grandchildren are locked into an unbreakable cycle of dependency. It is not hard to understand why this is the case; the intergenerational welfare family offers an image that is both potent and disturbing. For the most part, recent research indicates that it is also *wrong*; but, as we have seen embodied in the accounts of the lives of stereotypical welfare mothers—Carmen Santana, Louise Lowman, and Juanita—and their children, the idea remains very much alive in media reports and, not surprisingly, in the public's mind.

The best available data on intergenerational welfare experience come from the University of Michigan PSID. Among the more than five thousand families in the sample, Morgan et al. (1974) looked at the welfare experience of children who "split off" from welfare and nonwelfare families between 1967 and 1971, and concluded that, "Whether or not the main family was on welfare in 1967 has only a slight effect on the splitoff's probability of being on welfare in 1971, and the variation in this pattern is so great that we cannot say with certainty there is any effect at all" (269). Subsequent studies have

found some evidence for an intergenerational effect. A 1980 study (Levy, cited in Duncan, 1983) also based on the PSID sample found that about 3 percent of all women who split off from their parental homes between 1968 and 1976 became unmarried heads of their own families with children, receiving some welfare benefits in 1976. Among these, women who came from families that were receiving some welfare in 1968 were about 40 percent more likely to be on welfare in 1978 compared to women from nonwelfare families. Holden (1987) summarizes the findings of still another longitudinal study done by University of Michigan researchers:

Although welfare has come to be perceived as an intergenerational phenomenon, the situation is not as bad as some think. The [Center for the Study of Poverty] did a longitudinal study of 1085 girls, at ages 13 and 15, and compared their welfare status at that time with the 3-year period when they were aged 21 and 23. Of those whose families were 'heavily' dependent (on welfare all 3 years), they found that 20% also became heavily dependent. . . . In contrast, 3% of those from nondependent families became heavily dependent in their 20s. (609)

However, while arriving at different estimates of the magnitude of the intergenerational effect, it is important to note that all these studies found that a large majority of "welfare children" do not go on to become welfare recipients as adults. In other words, contrary to stereotype and popular mythology, they are not locked into the "lifetime on the dole."

Level of Welfare Benefits. Another persistent idea is that welfare benefits are lush—much better than low-wage work and even approaching the income level of middle-class families. Under such conditions, it is often asserted, there are powerful incentives for individuals to select welfare over work.²⁶ This argument it should be noted is not new; it has its origins in the nineteenth-century concept of "least eligibility," which held that relief payments must not exceed the wage of lowest paid workers in the labor force.

But the fact is that average benefits are low—in some states, pitifully so. Although most welfare families receive benefits from two or more public assistance programs, their standard of living remains low by comparison to the general population. Several factors

impede any precise characterization of the total benefit package actually delivered to eligible families; chief among these obstacles is the problematic valuation of Medicaid benefits and the low take-up rates in food stamps and some of the smaller, miscellaneous public assistance programs. It is theoretically possible to achieve a total income through multiple public assistance benefits that is higher than one gained from working at a decent paying job (as opposed to minimum wage employment), but this outcome presumes the confluence of a number of factors. It is possible only for recipients who live in states and localities offering a full range of programs, with benefits toward the high end of the scale nationwide; and it presumes that recipients have the knowledge, motivation, and opportunity to apply successfully for benefits under many different programs. In reality, this situation is relatively rare.²⁷

Welfare Fraud. A preoccupation with welfare fraud and abuse is one of the most enduring aspects of the public debate in the United States. At one extreme the image of the "welfare queen" is deeply ingrained in the American consciousness.²⁸ On a more mundane level, the public's preoccupation with welfare fraud and abuse expresses itself in a variety of ways, for example: in the findings of public opinion surveys indicating that a majority of Americans agree with the proposition that the "welfare rolls are loaded with chiselers and people who don't want to work"; in pronouncements by public officials that welfare fraud is a serious problem; and in propagation of the idea that government spending could be pared down to size if only all the fraud, waste, and abuse could be wrung out of the welfare system.²⁹

Since the early 1970s various studies have attempted to gauge the magnitude of fraud, abuse, and error in AFDC and other public assistance programs (Gardiner and Lyman 1983). While fraught with definitional and methodological problems, these efforts have produced some useful findings. At minimum, they have helped to bring the discussion of welfare fraud out of the realm of fantasy and wild speculation, where it had long been situated.

Official data from 1971 to 1980 reveal that only a tiny fraction of the total AFDC caseload is identified and subsequently prosecuted for fraud. In 1971, the prosecution rate stood at less than 0.2 percent of all AFDC cases, rising to a high of 0.7 percent in 1978.³⁰ Of course, as for most types of crime, actual prosecution is the end result of a

multi-stage filtering process in which many cases are dropped for lack of sufficient evidence or are settled by other means (e.g., payment of restitution). Moreover, it is important to note that cases identified as "possible fraud" and those subsequently prosecuted are typically limited to aggravated (i.e., serious) fraud. Still, data on prosecutions helps to put into realistic perspective the magnitude of serious welfare fraud.³¹

Error rates, which are often confused with incidence of fraud, affect a much larger proportion of cases. Quality control systems established for various public assistance programs in the 1970s have tracked violations of federal and state regulations in awarding benefits to individual cases.³² These efforts involve regular audits of a sample of the caseload files to determine the accuracy of the grant amount and the recipient's eligibility. Nationally, quality control reports for AFDC in 1980 indicated the following "error rates": 5.0 percent of all cases were ineligible; 10.2 percent were eligible but overpaid; and 4.3 percent were eligible but underpaid (Gardiner and Lyman 1983, 6). The total amount of "overpayment," including ineligibles, was about \$290 million out of the total AFDC budget of nearly \$12 billion. The source of errors was split about evenly between clients and agency staff.

Of course, official statistics on fraud and error rates are based only on *known* violations of administrative regulations or criminal statutes. What of the cases that go undetected? A partial answer to this question is provided by studies of household composition and income among participants in the Seattle-Denver Income Maintenance Experiment (SIME/DIME) studies. Based on interviews with families receiving income assistance benefits, these studies suggest that the error rates—and, by implication, reports on the incidence of fraud—are underestimated in caseload quality control data. One study found that one-half of the AFDC-matched households in each city had reportable income, of these one-quarter to one-third failed to report this income (Halsey, Nold, and Block cited in Gardiner and Lyman, 1983). The average amount of unreported income was slightly over \$320.³³ In addition, some 42 to 47 percent of households failed to report male heads, and around 10 percent overreported the number of children present. Aggregating these effects and projecting the findings on a national basis, Gardiner and Lyman (1983) estimate total overpayments in AFDC to be between a low of \$376 million to a high

of \$3.3 billion per year—or between about 3 and 25 percent of total AFDC spending.

All of these data—indeed, the entire debate over welfare fraud and abuse—need to be placed in the context of prevailing levels of illegal activity of both a serious and petty nature in American society as a whole. While a full discussion of this issue is beyond the scope of this paper, a few examples should suffice: the Internal Revenue Service reports that approximately three-quarters of all individual taxpayer audits result in additional tax payments due; Schwarz (1983) cites U.S. Chamber of Commerce estimates of total losses in the private business sector due to fraud, embezzlement, and other criminal activity to be around 4 percent of all revenues; and estimates of the "underground economy" in the United States in recent years range from 5 to 8 percent of the gross domestic product (The Economist 1987).

In short, welfare fraud is not the huge problem that it is commonly believed to be. It is not inconsequential, but neither does it appear to amount to a major portion of total welfare spending. Cases of aggravated fraud are relatively rare, and even the vast majority of these fall short of the spectacular activities of "welfare queens."

Welfare-Induced Migration. A theme that has surfaced from time to time in the public debate concerns the geographic mobility of welfare recipients.³⁴ The concern has always been that would-be recipients will migrate to states or localities with higher benefits. Until 1969, when a ruling by the U.S. Supreme Court outlawed residency requirements for welfare applicants, local restrictions on eligibility for public assistance benefits were commonplace.³⁵

Specifically addressing the question of welfare's role in attracting migrants to New York City, a 1974 study by the Rand Institute looked at the experience of over 200,000 individuals who had recently moved there. The study found that in the first two years only about 5 percent of the new arrivals went on welfare, although nearly 25 percent could have qualified for benefits. While the group's use of welfare did increase a bit in subsequent years (to about 11 percent before settling down to a rate of 7 percent among those with residence of ten years or longer) the study's authors conclude that the idea that the poor were attracted to New York City by the prospect of generous welfare benefits was "mostly myth."³⁶

More recently, discussion of welfare and migration has focused on undocumented aliens, especially those entering the United States from Mexico and Central America. The impact of these immigrants on public expenditures for welfare and related social services has been the focus of intense controversy, especially in the states of the Southwest. Recent studies by Rand (McCarthy and Valdez 1985) and the Lyndon B. Johnson School of Public Affairs (The Undocumented Workers Policy Research Project 1984) help to illuminate the actual impact such immigrants have on social programs.³⁷

The Texas study found that there were little use of social services among the sample of undetained immigrants; less than 5 percent reported using AFDC, general assistance, food stamps, or other assistance programs (The Undocumented Workers Policy Research Project 1984, xxix). Nonetheless, over one-quarter of the sample reported using publicly supported health services (mostly children served by public clinics, and adult emergency room admissions for accidents and childbirth) which they commonly paid for in cash. Moreover, almost one-half of the sample made use of legal assistance services, typically related to immigration matters.

The Rand study produced similar findings with respect to Mexican immigrants in California. McCarthy and Valdez (1985) note that "immigrants' service usage varies substantially across services. Their use of education . . . is substantial and probably rising" (48). In contrast, immigrants' use of health care services appears to be about average relative to the age make-up of the population, while their reliance on welfare services is "well below that for comparable low-income populations" (49). Finally, in examining the question of net impact on government program spending, the Rand researchers concluded that, exclusive of educational services, "the average cyclical immigrant pays about \$200 to \$400 more in taxes than he or she uses in services" (49).

CONSEQUENCES FOR WELFARE REFORM

It is a useful, even an essential, exercise to test common knowledge against the findings of systematic research. But ultimately all such exercises are limited by the fact that most myths and stereotypes are not simply falsehoods that can be confronted and vanquished by empirical evidence. While some misconceptions owe their existence to simple error or absence of knowledge, many of the

ideas reviewed in this paper, and many others not addressed here, are rooted in larger belief systems that are not so much counter-factual as they are unfalsifiable—as big questions often are. For example, the answer to the deceptively simple question of whether or not welfare undermines self-reliance presumes that we can first agree on some common definition of what "self-reliance" consists of in a modern society marked by complex webs of economic and social interdependence. It also presupposes that we share at least some value premises about the nature of social and economic inequality. Such broad agreements and common understandings are often simply impossible to achieve. Consequently, even after all the crude misunderstandings are removed from the debate, the wellsprings of ideology that give form and substance to belief systems about social, political, and economic relations will remain, and from them new questions and controversies will inevitably emerge.

Still it is essential to strive to move the debate onto firmer ground, where the play of gross caricature and overwrought polemics—for these are the most common uses to which stereotype and myth are put—is kept to a minimum. To this end, *I submit that a necessary first step toward reforming the welfare system is to reform the welfare debate.* What is yet unknown or not understood about the characteristics of the poor or the nature of dependency is only part of the conundrum of policy reform; a more immediate and less tractable problem is how knowledge, or lack of it, is used or misused. Let me conclude this discussion by offering several illustrations of how the debate has gone astray.

First, gross caricatures of the welfare population reinforce the notion that their situation is so desperate that meaningful progress is all but impossible. This situation breeds a kind of civic pessimism—even cynicism—about the capacity of society to mobilize collective resources to bring about any change for the better. Of course, misconceiving welfare as itself the *cause* of social problems, rather than one of many correlates, only deepens these currents of resignation.

Second, and seemingly paradoxical to the first point, reducing the problems of poverty and welfare dependency to caricature and oversimplification serves to hold out the hope that there is some "magic bullet" that, if correctly aimed, could cure all the ills of the poor. This condition inspires the development of a false optimism that there are easy answers to difficult and complex questions. Indeed, over the years the welfare debate has swung back and forth between poles of

despair and hope, pessimism and optimism, a sense that nothing can be done to a feeling that some final solution is within reach. In the end, the net result has been a deadlock.

Third, by their very existence myths and stereotypes tend to undermine the total rationality of the policy-making process. Invoking the welfare mother with ten or more children, the welfare queen, or the unmarried pregnant teenager as conclusive evidence of what is wrong with the welfare system serves no purpose other than to create confusion, inflame emotions, and cloud the picture of who the welfare poor really are and what can be done to help them. What makes good news copy or a flamboyant campaign speech does not necessarily translate into sound public policy. In the case of welfare reform, substance has often been overshadowed by imagery.

Fourth, myths and stereotypes have afflicted the welfare debate with a more subtle kind of disorientation. The attention focused on various sub-themes of welfare reform has often mixed central concerns with peripheral ones, failing to maintain a clear sense of perspective. For example, on their own merits and without myths to impel them, issues such as welfare fraud, welfare induced migration, and welfare inspired fertility would not deserve much attention. The notice paid to these "social problems" reveals more about American society as a whole than it does about the circumstances and behavior of the welfare poor. Of greater intrinsic importance, but still short of what I regard as central to the policy debate, are issues such as intergenerational patterns of welfare use, persistent dependence on welfare, and employment or job training requirements for welfare recipients. These issues are at the forefront of the current welfare reform debate, I would argue, less because they are inherently important than because they each pay homage to a prevailing myth or stereotype. These questions continue to demand a disproportionate amount of the attention of social researchers, politicians, and the public despite the lack of compelling evidence to support the assumptions on which they are based: that the "cycle of dependency" is unbreakable, that long-term welfare use is typical, or that able-bodied adult recipients commonly disdain reasonable offers of employment to remain on welfare.

I do not mean to suggest that none of these questions are worth pursuing, or that the welfare system is not in need of reform. Clearly, current public assistance programs are riddled with problems and profound contradictions that cry out to be corrected. Nor do I dismiss

the seriousness of the myriad social problems afflicting the poor: violent crime, drug abuse, broken families, and shattered lives—all are real and all weigh far more heavily on the poor than on other segments of the population. These problems demand our collective attention and action, and while efforts to reform welfare cannot ignore these conditions, we must guard against confusing the symptoms of problems with their causes. My point is that a firmer sense of reality must be brought to bear on the public discussion of welfare and poverty. Myths and stereotypes have been allowed to set a major portion of the agenda for welfare policy reform. Indeed, it is difficult to envision what the debate would look like without them.

The consequence is that fundamental questions have often been ignored or pushed aside in the public debate by a steady stream of non-issues and secondary concerns. The time is long overdue for the discussion of welfare reform to be recast in broad terms of guaranteeing a minimum standard of living to all citizens regardless of employment, marital status, domicile, or other circumstances, rather than as an endless debate over the details of individual social programs. Such a reformulation would draw in many of the deprived segments of the population—the homeless, the working poor, the long-term unemployed—often excluded from the narrow American conception of "welfare" and the myths and stereotypes associated with it.

NOTES

1. The sources of the headlines and accompanying news stories are, respectively, the *Wall Street Journal* (Salamon 1982), the Los Angeles Times-Washington Post Service (*Albuquerque Journal* 1980), and the Associated Press (*Albuquerque Journal* 1987).

2. This paper was originally prepared for the symposium "Rethinking Welfare: Beyond Left and Right," sponsored by the Institute of Public Policy, University of New Mexico, April 23–24, 1987. An abbreviated discussion of some of the themes addressed in this paper was published previously in Coughlin (1987). I am grateful to Daniel Firschein for research assistance in preparing this paper. I would also like to thank the New Mexico Department of Human Services for updating some of the data in its public information pamphlet, "Exploding Welfare Myths."

3. Results of some of these public opinion polls are summarized in Coughlin (1980).

4. Unless otherwise noted, "welfare" is used in this paper to refer to Aid to Families with Dependent Children (AFDC)—a usage that is itself an example of a prevailing welfare myth. As mentioned in the text, AFDC is neither the only nor the largest public assistance or income transfer program in the United States today.

5. In the early 1970s the U.S. Department of Health, Education, and Welfare responded by publishing a public information pamphlet designed to dispel some of the prevailing myths about welfare and welfare recipients (U.S. DHEW 1971). At least one state, New Mexico, followed suit, producing its own version of the "Welfare Myths vs. Facts" pamphlet. In the main these efforts were directed at dispelling what can best be described as "conservative myths" about welfare and poverty. In the 1970s and 1980s a number of conservative critics, including Charles Murray, responded by arguing that the lack of progress in the 1960s in combatting poverty was directly attributable to the sway held by "liberal myths" over members of the Washington, D.C., policy establishment. In this paper I have chosen to focus on those misconceptions and misperceptions that have been most widespread throughout the society and most enduring over time. Certainly, at least since the end of the 1960s, public perceptions of welfare in the United States have been shaped by a dominant conservative ideology, which has been especially the case under the Reagan administration. While I by no means rule out the existence of "liberal myths," such ideas have not played a major role in the policy debate in recent years.

6. Regarding how journalists decide what to report as news, Gans (1979) states "the news depends on and reinforces stereotypes. At times it also invents them, although more often than not the stereotypes journalists create coincide with those invented independently by many other people" (201).

7. The classic description of the "ecological fallacy" is found in Robinson (1950). Greenstein (1985), among others, has criticized Murray's (1984) highly selective use of state level data in building an indictment of the American welfare system.

8. See Duncan (1983) for a discussion of this issue in terms of the use of cross-sectional data on poverty to draw inferences about longitudinal trends.

9. Notable examples here include the question about intergenerational welfare families and concern about welfare fraud. Given the prominence of these themes in the debate, the hard empirical evidence, summarized below, is surprisingly slim. The relationship between welfare and family decisions, such as out-of-wedlock births and breakup of the household, is a similarly controversial and, at least until quite recently, understudied aspect of welfare.

10. As previously noted, I do not mean to imply here that myths and stereotypes are limited to one end of the ideological spectrum. It is my contention, however, that in American society during the 1970s and 1980s,

and in many respects long before that, the dominant ideology defining the problems of poverty and welfare has been underpinned by the traditional values and beliefs described in the text. In a more general way I am proposing the use of a general analytical framework of the "social construction of reality" developed by sociologists of knowledge (cf. Berger and Luckmann 1966). In this framework, "welfare" and "poverty" are social constructs—essentially social definitions of phenomena that are ordinarily regarded as based in the realm of fact, but which actually represent the development of commonly shared meanings. This process is at the core of how individuals identify and attribute significance to aspects of their social environment.

11. Lule (1987) sums up the relation between news reports and myth as follows: "[News reports] appear to bear a communal countenance . . . a cultural narrative offering a view of the world's events and suggesting reactions to those events. . . . Myth is a *form*—that is, structure and content—adapted to a *function*, the representation and confirmation of shared belief" (4–5; emphasis in the original).

12. Sheehan's account is hard to follow on this point. At the time of Sheehan's contact with the family only four of the children were living at home. Mrs. Santana had her first child in Puerto Rico at age fourteen; she married the father and dropped out of school, and within five years gave birth to four more children. Her husband left her shortly thereafter, and she then took up with another man, whom she refers to as her "second husband" even though they never married. She promptly had two more children. Then she moved to New York, where she went to work at a leather goods factory in lower Manhattan. There she met Vicente Santana, whose surname she took even though they too never legally married. With Vicente she had another four children. At the beginning of their relationship, both were employed; but then Vicente was laid off and Carmen Santana, unable to make ends meet, applied for welfare. Soon after, Vicente went back to work at the leather goods factory, but the family continued to receive various forms of public assistance for the next six years. It was not until several years later, after ten years together, that Vicente left for good. At this point the die was cast, and although a succession of "husbands" moved through her life, Mrs. Santana was by then a permanent public charge.

13. Excerpts of the article were subsequently introduced into the Congressional Record (1981) as an example of, in the words of Representative Richmond, "the failure of current Government [sic] programs to break the cycle of unemployment and poverty." For convenience, page numbers in the text refer to the Congressional Record.

14. The article gives no surname.

15. The article is subtitled, "Teen-age pregnancies keep family in Harlem poor; avoiding rats in kitchen." In this way, the writer codes the message that Juanita is black, without saying so explicitly.

16. Emphasis added in all the quotations.
17. See Weinberg chapter in this volume for a summary of much of this research.
18. These data show a steady decline in the incidence of annual poverty through the 1960s, a leveling off during most of the 1970s, and a moderate increase in the 1980s. However, these trends have not been uniform over the entire population, and some groups, such as the aged, have fared better than others.
19. In 1973, black families made up 45.8 percent of all AFDC households (U.S. Department of Health and Human Services 1982:1). Data for earlier years are found in U.S. Department of Health, Education and Welfare (1977).
20. As a percent of AFDC families, the figures for Hispanics are as follows: 13.4 percent in 1973, 12.2 percent in 1977, and 13.6 percent in 1979. (U.S. Department of Health and Human Services 1982).
21. Ronald Reagan is fond of quoting Franklin D. Roosevelt on the deleterious effects of welfare relief on the moral condition of those who receive it.
22. The data reported in the text are from U.S. Department of Health and Human Services (1982). Similar figures on length of AFDC spells of persons beginning a spell are summarized in U.S. Executive Office of the President (1986).
23. The figure for New Mexico is higher, standing at 2.8 children in 1986. It reflects overall higher rates of fertility in the state's general population compared to the nation as a whole.
24. As noted by Lane (1981), a major obstacle to research on this question is that in the real world it is simply not possible to approximate the conditions of a controlled experiment, for example, to determine the fertility choices women would make if AFDC benefits did not exist.
25. Clearly, decisions about such fundamental matters as marriage and childbearing extend beyond the scope of rational economic calculation. For example, consider the surprising results of studies into the impact of AFDC on family disintegration. A long accepted tenet of the welfare debate is that AFDC causes the break up of families, because in about half of the states AFDC benefits are not available for two parent families. It follows that extending benefits to two parent families would remove the economic incentives that cause families to break up in order to gain program eligibility, and thus more families would remain intact. But actual results of studies of the effect of welfare on marital dissolution have been mixed. On one hand, some studies have found that providing benefits to two-parent families actually increased dissolution rates. On the other, recent analysis of the data from Seattle-Denver Income Maintenance Experiment (SIME/DIME) showed no

- significant effect of benefits on rates of family disintegration (cited in U.S. Government Accounting Office 1987:27).
26. Cf. Murray's (1984) discussion of work incentives and welfare, and Greenstein's (1985) critique of Murray.
27. See, for example, U.S. Government Accounting Office (1987), which states: "A study of the New York City welfare system showed that in the early 1970s, the combined benefits from AFDC, Medicaid, Food Stamps, and free school lunches were more than could be earned from any of the city's low-skilled jobs" (25). However, AFDC benefits in New York are among the highest in the nation, and elsewhere in the same report it is noted that, "Because all goals of adequacy are subject to federal and state budgetary constraints, benefits actually provided may be significantly less than the level of adequacy" (15).
28. Popular accounts of "welfare queens" are filled with sensational elements, such as the invention of false identities and ingenious disguises, collection of multiple benefits for fictitious children, purchase of a big house in a ritzy neighborhood and a fleet of expensive automobiles, and so on. Although this kind of outrageous fraud is clearly uncommon—and far beyond what Carmen Santana or Louise Lowman would ever conceive of much less attempt—the theme is significant because it reflects and reinforces a widely shared sentiment that equates welfare with immorality and plays upon the stereotype of the welfare recipient as irresponsible and disreputable.
29. Historically, concern over welfare fraud has gone through several cycles. In 1961 the Ad Hoc Committee on Public Welfare, appointed as part of the Kennedy Administration's welfare reform program, cited eliminating abuse as one of its two main objectives (cited in Axinn and Levin 1982, 250–51). Allegations of fraud and abuse were central to the "war on welfare" in Newburgh, New York (Ritz 1965) and later in California under then-governor Ronald Reagan. In recent years the issue of welfare fraud has subsided somewhat in the public debate. Even recent radical attacks on the welfare system (e.g., Murray 1984) have tended to downplay the fraud question.
30. Data on the disposition of suspected AFDC fraud cases are summarized in Gardiner and Lyman (1983, 29).
31. The difficulty in estimating the actual extent of welfare fraud is part of a general problem that has long vexed criminologists. By its very nature criminal activity tends to be concealed, and thus it is difficult to know how much is actually occurring. This is especially the case in crimes where individuals are not directly victimized and where victimization surveys cannot fill in the gaps in official criminal statistics. Of course, the even larger question of the "real" extent of all forms of deviant behavior in society is unknown and probably unknowable. Nonetheless, the recent studies on

welfare fraud discussed in the text provide a much better basis for estimating the incidence of illegal behavior than anything that was available during the heyday of political campaigns to wipe out welfare fraud in the 1960s and 1970s.

32. Quality control systems were established first in the food stamp program (1971), and subsequently in AFDC (1973), Supplemental Security Income (1974), and Medicaid (1975).

33. The actual figures reported are \$322.36 in Seattle, and \$354.45 in Denver.

34. As in other areas of welfare, the history of concern about the geographic mobility of the poor dates back to the first Poor Laws in England, first passed during the reign of Henry VIII and later consolidated by Elizabeth I in 1601. Worry about "vagrants" and "sturdy beggars," many of whom had been displaced from rural areas by the enclosure of common land, contributed to the punitive and restrictive character of the early poor laws.

35. Even after the Supreme Court's decision, several states attempted to reinstitute residency requirements (see Waxman 1983, 79). The prospect of descending hordes of would-be welfare recipients—commonly depicted as black—moving from the rural south to cities of the Northeast and Midwest inspired much controversy and a few outbreaks of anti-welfare hostility during the 1960s. This theme was crucial to Newburgh, New York's "war on welfare" in the early 1960s (Ritz 1965).

36. A summary on the Rand study appears in Kihss (1974).

37. Other studies on the impact of immigrants include Community Research Associates (1980a, 1980b) and Villalpando (1977).

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REFORMING WELFARE

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