

NOT MAKING IT IN MASSACHUSETTS:  
THE IMPACT OF THE 1981 OBRA POLICIES  
ON AFDC FAMILIES

by

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B.A., UNIVERSITY OF MASSACHUSETTS AT BOSTON  
(1981)

SUBMITTED TO THE  
DEPARTMENT OF URBAN STUDIES AND PLANNING  
IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS OF THE  
DEGREE OF

MASTER IN CITY PLANNING

at the

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

MAY 1984

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ABSTRACT

Aid to Families with Dependent Children (AFDC), a 46 year old federally mandated welfare program which provides income support for low-income families was radically altered in 1981 by the Omnibus Budget Reconciliation Act (OBRA), a major budget cutting effort by the Reagan administration. Over 300,000 families nationally and 26,000 families in Massachusetts were terminated from benefits. A total of 11 general provisions were passed which changed the nature and structure of AFDC. In particular, child care, work expenses and Medicaid were either eliminated or reduced.

This thesis examines how families have coped and the strategies they employed in their struggle for a decent life for their families since the termination of their AFDC benefits. The impacts of four issues are addressed: child care, employment, health care and attitudes about public assistance. The data are based on a study contracted with Centre Research, Inc., and the Department of Social Services of Massachusetts. Data collection methods included a mail survey and limited follow-up interviews conducted during the Spring 1983.

The study concludes that families have met with difficulties continuing almost two years after the policy was implemented. In particular, 27.7% reported not having any medical coverage; 35% changed the type of child care used; 21% reported difficulties meeting financial obligations and 24.9% reported experiencing strained family relationships and or emotional stress.

## ACKNOWLEDGEMENTS

There are many people who have made this thesis possible:

First, I am grateful to Scott Bass and Carol Van Deusen Lukas for helping to make my thesis more than just an academic exercise.

Secondly, a special thank you is due my mother, Agnes Darlington for raising my two children during the last three years while I studied.

Third, I owe a great deal of gratitude to my thesis advisors, Drs. Leonard and Suzann Buckle. I am very proud to have had an opportunity to work with them before they left the department of Urban Studies and Planning. Their departure will be a great loss to the entire Institute.

Finally, I give my appreciation to my academic advisor, Frank Jones who encouraged me all during my tenure at MIT. Without his faith in my ability, I would not have continued.

This thesis is dedicated to my children, Stephanie and Sean Hope who were my main reasons for applying, continuing and completing my studies here at MIT.

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## INTRODUCTION

This thesis is based on a study conducted by Centre Research for the Department of Social Services (DSS) in Massachusetts during the summer of 1983. (Centre Research Inc., 1984) The study analyzed the impacts of policy on two important social needs -- child care and income support benefits to working low-income women and their children receiving Aid For Families With Dependent Children (AFDC). In particular, it focused on the effects of the Omnibus Budget Reconciliation Act (OBRA). OBRA was a successful major budget-cutting effort by the Reagan administration which included eliminating many AFDC provisions, some of which had been in effect for at least 15 years. Child care and other income supports were just two of the many provisions dramatically reduced under this Act.

Among other policy reforms, OBRA has been significant because it has had broad operational reach. OBRA resulted in a dramatic change in both the nature and structure of the Aid for Families with Dependent Children (AFDC) program. Beyond its immediate effects, it represents the winning of a war against AFDC entitlements for families--mostly women and children-- and therefore has lasting and important implications.

This thesis is intended to examine the impact of policies created by OBRA on families in Massachusetts whose benefits were terminated. In particular, this work focuses on what

happened to terminated AFDC women and their children in Massachusetts, how they coped with the policy changes which affected their lives and the resultant strategies which the women employed in an attempt to provide a decent life for themselves and their families.

Historically, OBRA changes take on even greater significance when viewed in the context of other AFDC reforms. In this thesis, the OBRA provisions will be presented and illuminated by the Massachusetts study and its findings, along with a discussion of national implications of OBRA and conclusions which can be drawn from an overview of OBRA and its impact on AFDC women and their families.

#### WOMEN AND AFDC

As of January 1982, 85.3% of all families nationally receiving AFDC were comprised of women and their children. Originally legislated as part of the 1935 Social Security Act as Aid to Dependent Children (later changed to Aid to Families with Dependent Children), the program was designed to enable low-income women to assume full responsibility for childrearing. As the number of families participating in the program quickly grew, however, concerns were raised about whether AFDC was a contributory cause of family dissolution. In particular, arguments developed which accused low-income fathers of deserting their families in order for their families to qualify for AFDC benefits. (Steiner, 1981) Thus, in 1962 and 1967 major reforms to the program added social

services benefits and work incentives that allowed families to keep a portion of their earnings tax-free; This "work incentive" was designed to help men to support and to remain with their families.

At the same time these policies were instituted, social change was occurring across the nation, and more and more women were working outside the home. As a result of increased demand, more day care services afforded AFDC and non-AFDC women the opportunity to work more hours outside the home. Thus, the women's movement, along with other social changes brought the question of the primary position of women in the home and men on the job into the public debate.

Similarly, while espoused AFDC policies placed emphasis on keeping families intact and preserving the time-honored tradition of the nuclear family with the mother at home, tending to her children, so called "family-oriented" programs such as the Manpower development and WIN programs were implemented that pushed men in AFDC recipient families into the labor market. These jobs, usually in the secondary labor market, offered neither advancement potential nor adequate benefits. In fact, when taken in the context of a series of societal and corresponding institutional changes, the net effect of AFDC could be seen as subsidizing employers and of providing health and other benefits to women and children.



These AFDC and associated programs were enacted during a time of expansion in the economy with a belief that poverty could best be minimized through government intervention. The recessions of the last decade have undermined that concept and set the stage for the currently held philosophy - embodied in the Reagan administration - which has rapidly decreased benefits. In fact, when adjusted for inflation, AFDC benefits actually declined during the Carter Administration between 1976 and 1980. (Hahn, 1981)

The failure of benefits for women and children to keep pace with inflation, or even to provide a decent standard of living, results from attitudes about the poor present in society -- attitudes reflected in the Reagan administration. Martin Anderson, Reagan's chief Welfare advisor, exemplified the Reagan administration attitude when he declared in 1981, "We have virtually ended poverty in the United States," and that two decades of work incentives have resulted in psychological barriers to working. Another element in the Reagan philosophy is a triage approach in which it held that limited resources would not permit services to be provided for all who needed them so decisions would be made about relative need. Under this system, working-age, able-bodied poor people, "the marginally poor," should be weaned away from Welfare, which popular theorist George Gilder has argued "perpetuates poverty" because there is no incentive for recipients to work to their "capacity."

Throughout these debates that have been waged over the "deserving" and "non-deserving" poor, little has been said about the fact that most of the poor are women and children. In fact, the number of single women and their children in poverty is rising so rapidly, by the year 2000, they will comprise all of the poor. This phenomenon is now described as the "feminization of poverty." (Pearce, 1982)

Although recent research has begun to give more attention to the increased plight of single female-headed households and their children, policies such as OBRA in effect penalize them for their situation. In the next section we turn to an explanation of OBRA and its impacts on these women.

#### THE OBRA PROVISIONS

The goals of OBRA were two-fold. First, it was designed to reduce Welfare costs and to simplify the beauracracy of AFDC programs. Second, OBRA was designed to add enforcement to the American work ethic. OBRA focused on families with earned income and gave rise to a series of policies that limited claims for work and day care allowances and greatly raised marginal tax rates on cumulative Welfare benefits. In addition, OBRA enabled states to institute work tests designed to discourage individuals from terminating their employment. Other programs, such as Workfare, were developed to encourage others not yet working to find employment and to counteract disincentives for those already employed.

Overall, OBRA included 11 new provisions which affected

working and non-working families alike (see appendix p. )  
These provisions formed four general types of changes which were brought on by OBRA. First, eligibility criteria were tightened and terms specified. Second, more of an individual's earnings and income and less expenses were included in the calculation of benefits. Third, work tests and mandatory work registration were added for some individuals. Fourth, enforcement of child support, and monthly budgeting and determination procedures were included.

#### ELIGIBILITY

Eligibility changes included limiting the definition of dependent children to those under 18 or 19 years old; prohibiting pregnant women with no other children from eligibility until the 6th month of pregnancy; and limiting benefits to families whose gross income is at or below 150% of the state standard of need.

#### EARNINGS AND INCOME

Earnings and income changes included the following: requiring that the net income of a stepparent be counted in determining benefits; calculating the expected amount of the Earned Income Tax Credit (EITC), and adding it to the projected income, whether or not the individual has applied for it; allowing the \$30 and 1/3 earnings disregard to be applied only during the first four months of earnings and applying the disregard to the net income; and limiting the disregard to \$75 a month for full time employment and capping child care expenses to \$160 a month.

### WORK REGISTRATION

Work registration and participation changes included inclusions of individuals whose youngest child is at least 6 years old and creation of work experience programs which would require recipients to work off their AFDC grants.

### ACCOUNTING AND ENFORCEMENT

Changes in accounting procedures included monthly reporting of income, determining monthly benefits retrospectively; enforcing child support; applying a cost of child support collection fee; and eliminating payments under \$10.

### NATIONAL IMPACT

The Center for the Study of Social Policy (CSSP) surveyed a sample of states to find out how individual states had implemented the policy changes. The Center's findings suggest that first, OBRA was not uniformly implemented. Some states altered their methods for calculating AFDC benefits. Others raised their standard of need. (Massachusetts raised the state's standard of need: 5%.) At least ten states filed litigation, the results of which are still pending. Second, socio-economic forces within state economies have also played a significant role in deterring the impact of OBRA. This is particularly true in areas where the economy is seasonal or massive unemployment exists. These difficulties indicate that claims of successful implementation will be difficult to evaluate.

Overall, it can be said that most of the changes were not implemented with an understanding of the day to day

complexities of servicing AFDC families; at best, the policies and programs seem to reflect an ideological stance which simply ignored the empirical context of the situation. Most states for example, are not equipped to collect the type of data which would clearly identify implementation based on the Federal policy changes. CSSP identified three very different types of case closings; 1. terminations due to policy changes, 2. retrospective budgeting, and 3. other reasons not necessarily influenced by OBRA.

Whether there were actual savings by state governments from OBRA is also debatable. Estimates vary from 10% to 40% of total AFDC budgets. Some savings for example are a result of benefit reductions which fluctuate more rapidly because recipients can move from reduced benefits to full benefits on a month by month basis. Terminated cases take longer to reopen and also incur costs in the process. If a recipient terminated by OBRA returns to AFDC, the savings as a result of the original termination are reduced or lost completely. A family is likely to return at a full grant rather than a partial grant. For example, in New York, of the terminated recipients who returned to the rolls within six months, only 16% returned with any earned income. OBRA has distributed the responsibility and cost of providing for families to state governments. As a result of OBRA benefits paid through AFDC are now spread among other programs and institutions. For example, Food Stamp benefits and costs for a family are likely to increase as AFDC benefits drop or cease. Also

General assistance programs may have to pick up individual and families who have been terminated from AFDC. Similarly, city funded health care services costs are impacted because of OBRA's reductions in health care coverage.

These facts suggest that OBRA may have done more to increase poverty than end it. The three major factors which reduce or eliminate any savings; 1. the likelihood of terminated cases returning to AFDC, 2. possible increases in the cost of other social programs and 3. the policy may actually increase longer term income support and related services.

Massachusetts families were more affected by these changes in OBRA than families in most states. Only Massachusetts succeeded in reducing its AFDC caseload by 21%; other states with as large percentage of reductions as Massachusetts had smaller total caseloads. This high reduction was due partly to the fact that Massachusetts had one of the more liberal benefits packages available for AFDC families, and partly to the vigor under which Massachusetts has implemented these OBRA policies. In particular, the administration of this vigorous implementation was former governor of Massachusetts Edward King which was in full agreement with the OBRA policies. As a result of implementation of the new OBRA provisions, 26,000 families in Massachusetts had their benefits terminated between October 1, 1981 and June 30, 1982. We now turn to the specific consequences of OBRA on AFDC recipients in Massachusetts.

## MASSACHUSETTS IMPACT OF OBRA

Prior to OBRA's implementation, a family of three could earn approximately 13,000 a year before benefits were terminated. Work expenses, transportation, and day care were untaxed by Welfare. When OBRA was implemented, the maximum AFDC payment for a family of three (mother and two children) in Massachusetts had been \$379. month. This family of three lost eligibility when household earnings exceeded \$580/month (150% of the state standard of need). With no earnings this family received \$379 in AFDC benefits plus \$147 in Food Stamps for a total net income of \$526 per month.

The income disregard provision (income disregard allowed the first \$30 plus 1/3 of the remaining income to be disregarded in the calculation of AFDC benefits) was applicable for only four months. Although the state raised the standard of need by 5%, which allowed more full-time workers to receive benefits again but this was only a four-month solution. Most full time workers exceeded the state standard of need. Consequently, a woman was not able to work full-time and remain eligible. She would lose medicaid valued at \$2113 a year, along with Food Stamp benefits.

This provision, in conjunction with limiting eligibility to families whose gross income was at or above the State's 150% standard of need, and the elimination of work expense

deductions were responsible for the greatest number of terminations of assistance. It also embodied the standard held then and now of Welfare and its recipients. A single parent family of three would be limited to earning less than 597.00 in order to remain eligible for AFDC, and any slight increase in the recipient salary would make her ineligible.

#### OBRA AND DAY CARE IN MASSACHUSETTS

##### BACKGROUND

While still complying with the goals of OBRA, Massachusetts sought ways to reduce the negative impact these changes would have on families, particularly those with young children. Within a few weeks after Congress had passed the new policies and when it was clear families would lose their subsidy for day care through income-disregard, the Department of Public Welfare calculated that an additional 9,718 state-supported day care slots would be required to meet the needs of employed AFDC clients who would be affected by the income cap. To respond to these needs, the Department of Social services shifted their day care policy to give AFDC recipients terminated for reasons of employment priority access to child care slots for several months. In addition, DSS transferred its purchase of 2,000 day care slots from pre-school to after-school programs. This shift would at least minimize the negative impacts of OBRA and its decreased child care assistance needed by these families.



As soon as the federal policy took effect in October 1981, then -- DSS Commissioner Mary Jane England wrote each former AFDC recipient a letter informing them of their eligibility for a DSS sliding-fee day care slot. Sliding-fee day care slots allow former AFDC recipients to pay for child care based on their income. Although, only less than twenty percent of the clients who had been terminated returned to the AFDC rolls, only a small percentage of clients actually entered their children in the DSS day care slots, leaving a large number of contracted slots vacant.

Policy makers at DSS came under fire from legislators, who initially agreed with the change in day care priorities, as their assumptions for day care demand were simply not borne out. In addition, legislators raised other questions about the general well being of terminated families. In the spring of 1983, DSS contracted with Centre Research to undertake a general study of day care needs which included an investigation into the reasons for the unused reserved OBRA day care slots.

#### METHODOLOGY

Two data sources and methods were employed in the research investigation: a questionnaire mailed to clients and a set of follow-up interviews. This approach was selected because a survey would reach a broad number of people. Follow-up interviews would allow for a more complex analysis not

obtainable in a survey. A random statistical sample of 2,000 former AFDC recipients was selected from a DPW computer print out list. A questionnaire was mailed out to each family (appendix p.46). Included with the questionnaire was an additional letter requesting the family's participation in follow-up interviews to be conducted in person (appendix, p.53). 30 names were picked at random from the 271 returned questionnaires. The sample was used to gather data on day care need and utilization which could be analyzed and then generalized to the full population of AFDC recipients whose benefits were terminated under the new eligibility guidelines.

Because a family's use of child care services is considered to be a function of many variables -- parental income, existing familial support systems and work schedules, among others, the 30 in-depth interviews were conducted in order to gather more detailed information about how the elimination of day care allowances had impacted families' utilization of child care services and facilities. These follow up interviews covered the same issues as those in the questionnaire but in more depth, in an attempt to gain a better understanding of the reasons behind the families' decisions about day care and how they related to the withdrawal of AFDC benefits. Questions about health care, and other government benefits and the families' general well-being were included in both the interviews and questionnaire.

## PROFILE OF INTERVIEWEES

### Personal Characteristics

The women interviewed in depth had volunteered as part of the process of completing the Centre Research questionnaire. We had expected to encounter difficulty finding people who would be motivated to be interviewed because of the relatively long amount of time which had elapsed since the day care policy was first implemented and were thus concerned that the sample would be "skewed". In fact all 30 of the women had lived in Massachusetts at least ten years, and some were life long residents. They represented a regional cross-section of the state. Both small rural towns, larger cities in the central part of the state as well as Boston. Although most of the women were between the ages of 24 and 35, A few women were in their mid-forties, one woman was fifty. One woman interviewed was nineteen and living with her parents.

The racial heritage of the women, however, was predominantly white. Comparisons with the racial composition of Massachusetts AFDC recipients indicate that these white women were overrepresented in the sample and in the racial make-up of state recipients. Minorities comprise 34% of the state AFDC population.

### Marital Status

Most of the women (26) had been married and the dissolution of their marriages marked their "initial

association with" AFDC. Many of them worked while they were married but their current location and type of employment made it impossible for them to become self-supporting.

Like the "typical" AFDC family, comprised of a woman and two children, half of these women had two children, and only two had four children. Half of the women had children whose oldest was ten or younger; half of the women had two children, and only two of the women had grown children who, although they had families of their own were able to assist with child care on a limited basis. For those women who had been married, their ages at the time of giving birth ranged from 16 to 26; those unmarried, ranged from 16 to 38.

With the exception of two, all of the formerly married women had problems receiving alimony or child support payments. Most of them said with bitterness that their ex-husbands had not provided support, and if their husbands had, they could have existed without Welfare. One woman remarked that what she received from Welfare was equal to her husband's support payments, which he made to Welfare not including Medicaid. When she received a letter of termination of benefits she exclaimed, "Oh, \_\_\_\_!. Now I'll have to get the money from him myself!". (We discovered several cases in which ex-husbands were still making support payments to the Welfare department, even though the recipients--their ex-wives had been terminated almost two years before.)

#### Education

Most of the women interviewed had a high school education. (The woman with the least education -- 9th grade-- was also one of the eldest and an immigrant from Portugal. Several women had also taken either business courses or had acquired associate degrees. Two women were currently enrolled in school; one had been taking courses which were sponsored by the company where she had been employed, and another was taking courses on her own at a nearby public college. Several others talked about their desire to continue their education, but said it (that "dream") was far in the future.

#### Welfare History

The majority of the women who were terminated in 1981 had been receiving benefits for between six months and three years. Five had received AFDC benefits more than once before 1981 as a result of the birth of another child. Two women had been receiving AFDC for eleven and thirteen years respectively. One whose marriage had seemingly ended when her first child was several months old, had tried to reconcile with her husband and found herself pregnant. Soon thereafter, the reconciliation fell apart. A second woman, unmarried and 38 when she became pregnant, had not wanted to work until her daughter, now twelve, could stay at home alone. It was only a few years ago, that she had begun to even work part-time while her child was in school. For her and many of these other women, dissolution of a marriage and/or having a young child propelled them into situations in

which they required assistance.

### Employment

All of the women were working outside the home at the time of the interview. Most of them interviewed were employed in low-wage female dominated occupations. Jobs were primarily low in compensation in such areas as clerical work, sales and personal services--with clerical work as the most common occupation. Only a few of the women indicated any possibility for advancement in their work. Many of them indicated that they would have liked to attend school for more training, but could not because they felt that more education was too expensive or that they did not have the time because they held a second job and thus felt they were already spending too many evenings away from their children.

### Housing

A majority of the women lived in either public-funded housing complexes or in publicly supported (e.g. section 8) apartments in private homes or apartment buildings. Two women owned their own homes, which had become theirs as part of a divorce settlement. Home ownership, however did not necessarily connote freedom for these women. In one case, the home seemed to have needed a lot of repair, and the combination of first and second mortgages, and water and sewage payments totaled over \$700/month. The other homeowner said ownership itself gave her a sense of security, but that she felt "apprehensive" because her house was in an

isolated area, and her daughter was home by herself for three hours/day.

#### SUMMARY OF FINDINGS

This section draws findings from both the survey and interviews. Both suggest that most of the families who were terminated from AFDC experienced great difficulties in the months following termination. Two years later, most of the women still reported financial, employment, and day care problems stemming from their termination from AFDC benefits in 1981. Data are also reported from a larger similar and more extensive study in Michigan to give additional relevant information. These findings are illustrated by excerpts from the 30 interviews. Many of the stories are remarkable and exemplify both the resiliency and strength and the tremendous discouragement of these women. It is because their stories were so powerful, no amount of quantitative analysis could bring to life their experiences. These experiences are divided into four topics: health, child care, employment, and attitude toward public assistance. In each area a brief summary of findings is followed by descriptions of several families including excerpts from their interviews.

#### Health

Prior to OBRA, AFDC families held extensive health coverage through medicaid. This health coverage enabled families to engage in preventative medical and dental care, as well as hospitalization and emergencies. Termination of

AFDC benefits ended Medicaid for most families.

Health care was cited as critical by the majority of those surveyed and interviewed. 24.7% of them, however reported not having any health care coverage.

Anna Z... lives in a 3 decker house with her two children ages 11 and 14. Her children have not been to a doctor since October 1981. During the interview she told us that she received a letter from her daughter's school indicating that her daughter might have a hearing problem. ...the only thing that made a big difference, having medicaid coverage. Up until then, the kids had regular medical check-ups and visited the dentist every six months. They also had eye and ear check-ups. Since AFDC ended, they have not been to a doctor or dentist.....I haven't been to a doctor myself in 4 years. I reapplied for Medicaid but was told I was 7.00 over income. They said if I had over \$2000 in medical bills they (Medicaid) would pick me up. I tell the kids "Don't get sick."

Another 40.2% stated that they were covered by health insurance through employer. However, in the follow-up interviews, most participants explained that they had to pay a portion of their health coverage costs. Additional coverage for a "family plan" would have to be paid at least in part by the employee, and the cost for the additional



coverage ranged between \$45 and \$100 per month.

Betty Y. has four children ranging in ages 1 1/2 to 10 years old. She works in a sales department of a large company. Her net pay is \$121 weekly.

I put my children on my work medical plan which covered them after a 90 day waiting period. Work deducts \$100 a month from my check to cover the family policy.... everything has to be budgeted and you must make choices... The choice is between food and health.

The cost of health care was a substantial burden for these women and was the sole cause for some of the respondents quitting their jobs and returning to Welfare. Six of the women interviewed were working part time. They had reduced their hours from full time in order to qualify for Medicaid and subsidized child care (4.7%). In these families, generally an on-going illness existed which had been previously taken care of through Medicaid.

Carol W. is 33 years old and has three children ages 10,15 and 17. She has received AFDC most of her adult life. She works as a LPN in a nearby city.

...I was glad to be rid of Welfare but it was the medical that was important. I went to school and was ready to be on my feet..I called medicaid first. One of my children has had ear problems and I was very concerned about his medical costs...When they said I would have to re-apply all over again and would need to bring in 3 pay stubs and everything, I dropped the whole thing...I didn't bother to call my social worker because I didn't care about the money...The health insurance covers 80% of the cost of hospitalization...My son needed tubes in his ears so I was saving to pay my part then he got a bad ear infection and he doesn't hear well in his left ear....

Similar health care problems were found by the Michigan study. 49% of those in the Michigan study were covered with health insurance through their employer. Lack of preventative care was also cited as a result of the loss of Medicaid. 28% of those surveyed in the Michigan study reported a larger similar study in Michigan. In that study, children had not received a physical exam in the previous year. 38% reported not having had a dental exam in the previous year. In a care was also cited. 48% of those who re-applied were again receiving Medicaid.

### Employment

Prior to OBRA's implementation, income disregards, child care and transportation were included as work incentives allowing a woman to keep a larger portion of her earned income. As a result of the OBRA changes, both those surveyed and those interviewed described experiencing work problems.

21% reported missing days from work. Work incentives previously allowed were limited and under OBRA in addition to lowered income eligibility.

Denise Y. is a mother of two children and lives in a large urban housing project. She requested more hours at work but it was denied at the time.

...I had to take time off from work to go to court to enforce child support (\$35.00 a week) with my ex-husband after welfare cut me off. I became depressed. It seems like the harder to try, the less you make....

After several months, she cut her work hours to re-qualify for welfare. The reason: Medicaid and to be free from trying to collect child support from her ex-husband.

Frances V. has two children ages 7 and 13. She describes other work problems...

...My concentration is not 100%. I worry more. From 2:00 to 3:00 pm I worry about the children until they get home and call me....The biggest impact is that it has kept me from taking other positions that pay more but demand more time...Babysitting would be too expensive.

Income for these full-time workers ranged from \$121 to \$310 dollars/week net, for those who worked two jobs and/or worked night shifts in order to take advantage of the pay differential.

Gail U. works as a nurses aide in a Boston hospital at night. She leaves her twin girls ages 11 and her 5 year old home alone.

...I first took on extra work on the weekends. I worked with temporary nursing services...I finally shifted to nights and do temporary work during the day...

13.4 surveyed reported working more hours. Most of these second jobs could be classified as unstable. Hours fluctuated from week to week and were dependent upon seasonal demand or business needs.

Helen T. works as a receptionist in a small appliance store. She is raising two boys ages 10 and 11. She says they take care of themselves after school and the neighbors help to look after them.

...I took a small second and third job almost immediately...Christmas was coming...I work as a function waitress. It depends on a company booking (party) ...pays \$25 a

job...took a third job as a waitress, 3 nights a week...I have a lot of creative skills like cake decorating and setting up parties...In spite of all this, I can't pull them all together to make 1 decent wage...

Although everyone reported some type of raise between October 1981 and June 1983, when adjusted for inflation, their incomes actually declined. A few of those who were interviewed remarked that termination from AFDC forced them to apply for better jobs with greater responsibility and income. In other cases, just the opposite was true. Many women reported being afraid to apply for jobs with more responsibility, even if it meant more income, because their child care situations were unstable.

21% reported unpaid bills as a result of the changes. A few reported that if they had to do it over again, they wouldn't try to work. Several stated they felt that they were penalized for attempting to work and blamed others for the OBRA policy and the way it affected their lives.

These findings seem to complement that of the Michigan study which found respondents had an average hourly wage of \$5.17 totalling \$798.00 a month. Women in the Michigan study were employed in similar occupations to those in the Massachusetts study.

#### Child Care

Child care, which was the basic concern of the study, was

both problematic and expensive for women with pre-school and school aged children, particularly under ten years of age. Prior to the policy change child care expenses were fully deductible as a work expense. After OBRA, limits were placed on the amount of child care deductions to \$160 per month. In the survey, 52% reported having to change their day care arrangements since October 81 (46.8) within the first six months.

Jill R. has her 2 teenagers care for their two younger siblings. She couldn't afford the after school care costs. She feels unhappy that her older children are no longer able to work after school or engage in after school activities.

...The child care cost at the center went up. I was told that I would have to pay \$12 for each of the two children in the center. I appealed but I lost and they told me I was 150% over the guidelines and had to pay according to the sliding scale.

In general, child care arrangements changed from institutional to more informal arrangements with relatives, older siblings, or babysitters. In some cases children were left alone at home.

Iona S. moved away from nearby relatives shortly before OBRA terminated her benefits. She had a babysitter for her sons after school then 8 and 9.

...I had to drop my babysitter almost immediately..The boys have grown up fast without me...The children are alone now in the afternoons and school vacations. My children have lost a lot of their childhood...

48.1 reported the high cost of day care as the major reason for these changes. The women who were leaving their children alone had two types of reaction to the change: some reported that they did not feel comfortable with it but felt they had no choice; others said that they felt that their children were old enough to care for themselves.

The latter took great pains to describe to the interviewers their child's high level of responsibility; - the common occurrence of this practice in their neighborhood, or their friends who would "keep a watch" through the window for their children. Most of them did not know about their eligibility for DSS services and those who did very often lived in areas far from after school programs.

#### Attitudes Toward Public Assistance

Overall, 35.6% of the respondents re-applied for AFDC within six months though only 17.4% of those who re-applied were successful in receiving benefits. Families with young children were more likely to re-apply for AFDC benefits. 48.9% of those who re-applied had children of pre-school age. In addition, those whose AFDC benefits had resumed had been either laid off or reduced work hours in order to regain health benefits. The interviews revealed that they resorted to this only after several months of hardship trying to exist without public assistance. Only 15.9% of the total respondents applied to another agency for assistance. Again, families with young children were more likely to apply. The main reasons given was money and benefits. Those who did not re-apply for benefits, 57.2% did not know they were eligible, but 19.7% reported they did not want any more involvements with government agencies. In several of the interviews, women stated, "I just couldn't go through it any more (applying for AFDC)". "The help you get isn't worth the hassle".

Kate P. is bitter and angry about the end of AFDC. She blames other AFDC recipients for the policy changes.

..."I always reported my income and got screwed because I tried to be honest...It gives you a good reason to lie. Telling the truth doesn't do you any good...They didn't even give me a chance to get on my feet."

Another woman had this to say:



..."Government stinks. I can see their point in getting the people who were abusing it, off. They don't treat people equally. I know people who were earning more and weren't getting cut as fast."

Everyone contacted expected that at some point they would go off Welfare. Some could give estimates between one and two years when they believed they would be self sufficient. Many reported that they were waiting until their children were either out of child care or old enough to be home alone. They also complained about the suddenness of the terminations, which did not give them time to prepare for the changes in income or the need to finding another job or arranging for child care.

Laurie O. felt that the only reason she was upset because she saw her child suffer.

"When they took away my check they took from my kid, not me. I don't feel deprived but I worry about him. He doesn't get the extras in life. He can't have an ice cream when the other kids have one."

Most former recipients who were contacted expressed bitterness about their treatment by Welfare. 24.9% said they have become bitter and worried; and 10.3% reported strained family relations. Many openly stated that they felt penalized for working and trying to get off Welfare. Several blamed other Welfare recipients for "making it bad for all of us", because they didn't try to work or had boyfriends living

with them. When asked about applying for other benefits said they were finished with Welfare (including all entitlement programs).

#### CONCLUSION

Overall, OBRA's changes inflicted increased stress, turmoil and upheaval upon affected families and required that they engage in struggle for basic survival. As we found in the Massachusetts study, families whose already low income had been lessened with OBRA's implementation, faced difficult choices among fewer and less appealing options for such necessities as employment, health and child care. What the researchers found surprising and even shocking was the degree of financial, emotional and physical hardship that some families were experiencing almost two years after OBRA's implementation.

Children, usually the most in need of services, were often the most likely to be left unserved and in need, as working parents who were unable to afford child care services left children to fend for themselves. After-school child care, once taken for granted, became a luxury beyond the reach of many families. In some families, children at-large continued their self-care into the evening hours while parents worked second jobs to replace income that had been lost with termination of their AFDC benefits.

Affected families described having to adopt more starch-dominated diets because their Food Stamps benefits had been

eliminated, and they could not afford to buy food that would provide more well-balanced diets. Simultaneously, cuts in the federally-supported school lunch program made school lunches prohibitively expensive for many families.

Another aspect of OBRA's impact was a reduction in families' capacities to deal with health problems before they reached emergency status. Health care benefits through Medicaid provided a broad range of services and encouraged preventive routine physical and dental examinations. After OBRA, many families had no health care coverage at all. Those having some coverage had benefits which only assisted in payment for hospital admissions.

In spite of these major hardships, it was found that families were determined to achieve self sufficiency, sometimes to their apparent detriment. Many refused to even apply for benefits for which they were entitled.

Instead of "weaning" the marginally poor into self-sufficiency, the policy changes may force many of these families to choose between work and Welfare. The impression one gets from anti-welfare forces is large numbers of full time workers prefer collecting AFDC benefits and work occasionally, when in fact 13% of the total case load in Massachusetts were full time workers. Alternatively many view that most AFDC families do not work. In fact, 40 - 50% work over the course of a year. A variety of reasons can be contributed to this mix of work and Welfare. First, women are

concentrated in low-paying high turnover jobs. Child rearing responsibilities tend to interrupt work time and make employers less likely to offer them permanent or positions with more responsibility.

Further analysis raises questions about the extent to which supposed Welfare cost savings from can be interpreted as a sign of lessened Welfare dependency. Greater public expenditures not less may result if children incur educational deficits or health problems which are even less likely to be remedied because of the few resources available to the family.

Most Welfare reform packages have had limited success. Whether this new set of reforms will be any more successful than its precursors is debatable. The present administration has seemed determined to continue its policy of non-support to low income families by implementing policies and program changes a second year, without first investigating the consequences on those most likely to be affected by them.

The 1980 census indicate that poverty among families headed by single females is increasing, and over half of these families are below the poverty line. Studies that report low rates of recidivism to AFDC tell us very little about the quality of life for those families. The present administration in its attitudes and actions, has chosen a direction that is likely to maintain a permanent poverty class of women and their children.

Finally, recommendations by social scientists and policy analysts don't go far enough. Intermediary state programs designed to ease the impact of OBRA are mere bandaid approaches. In our study, DSS efforts did not achieve its goal. Suggestions which encourage enforcement of child support are not viable alternatives when ex-spouses and fathers are under or unemployed. Employment is also not a solution since 64% of those terminated were full-time wage earners. Training programs to qualify women for better jobs will not be any better in a society that uses women as a reserve army for employers. Unless there are policies which fundamentally enforce a decent standard of living for everyone, single women and their children will probably get the short end of the stick.

What is surprising has been the lack of public outrage even by welfare activists about the problems OBRA has inflicted on families. However, a closer look reveals that OBRA dramatically cut a vast number of social services, making agencies focus on their own survival. In addition, Massachusetts simultaneously proposed other programs like workfare which would've reduced those remaining of welfare to accept degrading conditions. State wide organizing against these programs diffused attention away from the plight of terminated AFDC families.

In conclusion, Piven and Cloward are less optimistic the successful large scale organizing:

Even with widespread opposition to the Regan program, victories are not likely to be

quick and easy, for the administration and its business allies are formidable and determined, and they have already entrenched their interests in the federal budget through huge tax cuts. The threat of defeat at the polls will matter greatly; in fact it is critical. But the processes through which the electoral threat can be made effective are more complex than they appear at first glance. No mere tallying of public opinion will be enough for public opinion needs articulated outrage and articulated alternatives to assume a clear form and the advantages of the uses of propaganda are with the administration.

(Piven and Cloward 1982.)

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## APPENDIX



# The Commonwealth of Massachusetts

## Department of Social Services

Mary Jane England, M.D.  
Commissioner

October 5, 1981

Dear Parent:

The Department of Public Welfare has informed us that your AFDC benefits will be terminated on October 15, 1981. They have also indicated that you have child care needs. The Governor has made a commitment to try to help you with your child care needs.

For those of you who are already enrolled in Department of Social Services day care slots, I want to assure you that your day care services will continue. I recommend that you talk to your day care provider to reassess your day care sliding fees to adjust for your new income level.

For those of you who have been using the funds included in your grant to purchase your child care, I want to state that DSS has child care resources which we will make available to as many children as possible. The termination letter which you have received from DPW will serve as the authorization or proof that you are part of the group of families which the Governor has identified as a top priority to receive subsidized child care services from this Department.

You will receive a second letter from DSS by October 16th which will describe the steps you need to take to work with DSS to help solve your child care needs. By the time that you get your second letter we will be ready to help you. Please wait until you get your second letter to call our offices. This second letter will include the addresses and phone numbers of the DSS Area Offices and other important information which will help you with your child care.

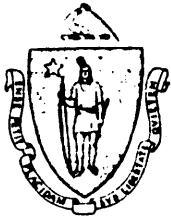
Please remember to keep your DPW termination letter as it is the essential document needed to ensure our ability to help you. We are aware that this period is one of great difficulty for you and the Department of Social Services will make every effort to respond to your child care needs.

Sincerely,

A handwritten signature in cursive script that reads "Mary Jane England".

Mary Jane England, M.D.  
Commissioner

MJE/EMO/1g



# *The Commonwealth of Massachusetts*

## *Department of Social Services*

*150 Causeway Street*

*Boston, Mass. 02113*

Mary Jane England, M.D.

Commissioner

October 13, 1981

Dear Parent:

The Department of Public Welfare has informed us that as a result of the Federal cutbacks your AFDC (welfare) benefits will be terminated in the near future. They have also informed us that you have child care needs due to your current work situation.

The Governor has made a commitment to try to help you with your child care needs. This letter contains important information on how you can apply for the child care services available through the Department of Social Services (DSS).

For those of you who are already enrolled in a day care slot provided through the Department of Social Services, I want to assure you that your day care services will continue. I recommend that you talk to your day care provider to reassess your day care fee to adjust for your new income level.

For those of you who have been using the funds included in your grant to purchase your child care, I want to state that the Department of Social Services has child care resources which we will make available to as many children as possible within the limits of our budget. The termination letter which you received from the Department of Public Welfare will serve as the proof that you are part of a group of families which the Governor has identified as a high priority to receive subsidized child care services through this Department. It is very important that you save the termination letter to use when you apply for child care services.

The child care resources which might be available to you are two basic types. The first is a slot in a contracted day care program. The particular kind of contracted day care you might need will depend on the age of your child. The day care providers involved are participants in the Department's sliding fee program. Under this program the parents pay for part of the cost of their child care by paying a fee based upon their income and the size of their family, and the Department pays for the rest of the cost. The Department has made special arrangements with the day care providers to give you a high priority in obtaining a vacant day care slot.

The second type of child care resources which might be available to you is babysitting. This service can be made available to a limited extent for the children of working consumers. Babysitting can be provided for a maximum of 22 hours per week.

October 13, 1981

The remainder of this letter contains instructions on how you can apply for the limited child care resources available through the Department of Social Services. Please read these instructions carefully in order to improve your chances of obtaining the kind of child care you need.

Your first step should be to contact directly the day care providers which have contracts with the Department. Attached to this letter is a list of these day care providers by region according to the kind of day care they offer. You should call or go to the providers near you which offer the kind of day care you need. When you ask for day care, it is important that you tell the day care center that your AFDC benefits are being cut-off and that you need child care because you are working.

If the day care program you contact has an opening you should make an appointment to fill out an application. When you go to your appointment you should take two things:

1. Your letter from the Department of Public Welfare notifying you of your AFDC benefits (welfare check) being cut off.
2. Two most recent pay stubs which the day care program will use to determine the amount of your day care fee. Before you can begin services with DSS, you will need to provide the information above, complete an application and a fee agreement and make advance payment for the first week's day care services.

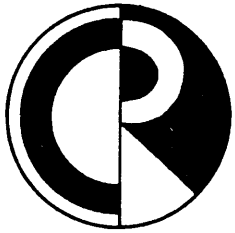
If you have not been able to obtain a day care slot by contacting day care programs directly, you should contact the DSS Area Office which serves the community where you live. Attached to this letter is a list of the DSS Area Offices, a list which shows which communities are served by each Area Office and detailed information for Boston residents.

Call the DSS Area Office and ask for assistance in obtaining day care. When you call, it is important that you say you need help finding day care because your AFDC benefits are being terminated. The Area Office will set up an appointment for you to help you find a contracted day care slot or try to make other arrangements for your child care needs. When you go to your appointment take with you the letter from the Department of Public Welfare notifying you that your AFDC benefits have been terminated.

We are aware that this period is one of great difficulty for you and the Department of Social Services will attempt to respond to your child care needs.

Sincerely,

  
Mary Jane England, M.D.  
Commissioner



centre research, inc.

p.o. box 0, w. newton, ma 02165 (617) 491-8490

Dear Parent,

Many individuals in state government and the Legislature are concerned about what happened to families who were terminated from AFDC nearly 18 months ago, especially in relation to their child day care arrangements.

Centre Research, a private research firm, has been contracted to find out how you and others like you are coping. This information will be used to influence future state legislation and services for day care.

This questionnaire is totally confidential. The information you provide will never be identified with you. In fact, your name will not appear on the materials you send back, nor will your name be shared with any state agency. Your answers, however, will be used with those from hundreds of other families that were terminated from AFDC in October 1981.

The questionnaire looks long and complicated. However, it will only take 15 to 20 minutes to fill out. Once you get started, we think you will find that it is easy to follow.

In addition to asking people to fill out this questionnaire, we would also like to talk with some of you in person. If you are willing to be interviewed, please fill out the form enclosed at the end of the questionnaire and mail it back to us.

If we decide to interview you, a meeting will be arranged at your convenience, and you will be paid \$5.00 by Centre Research to help cover your expenses. The interview will last approximately one hour. Like this questionnaire, your answers to the interview will be completely confidential.

We need your help in filling out this questionnaire. The more people that respond, the more effective we will be in representing how families such as yours have been affected. Please complete and return the questionnaire within two weeks.

Thank you for your time and concern.

Sincerely,

*Carol VanDeusen Lukas*  
*Scott A Bass*

Carol VanDeusen Lukas  
Scott A. Bass

QUESTIONNAIRE

Column(s)

In filling out this questionnaire, please keep the following points in mind:

- The questions cover events and services at different points in time. Each question will clearly identify the time period it is asking about.
- The questions about day care ask about your arrangements for only one of your children: your youngest child above the age of two. Think about this particular child when answering all questions about day care.

/ / / / /

1-4

Q-1. Right now, at this time, how many children do you have who are 13 years old or older? (circle the number next to your answer)

- 1 ONE CHILD
- 2 TWO CHILDREN
- 3 THREE CHILDREN
- 4 FOUR CHILDREN
- 5 FIVE CHILDREN
- 6 SIX OR MORE CHILDREN

5

Q-2. Right now, how old is your youngest child above age 2? (write in the age)

\_\_\_\_\_

6-7

Q-3. In what region of the state do you currently reside? (circle the number next to your answer)

- 1 BOSTON
- 2 GREATER BOSTON AREA
- 3 SOUTHEASTERN MASSACHUSETTS AND CAPE COD
- 4 NORTH SHORE OR MERRIMACK VALLEY
- 5 WORCESTER OR CENTRAL MASSACHUSETTS AREA
- 6 SPRINGFIELD OR WESTERN MASSACHUSETTS AREA

8

Q-4. Before October 1981, when you were still receiving AFDC benefits, who cared for your youngest child above age 2 while you worked? (circle the number next to your answer)

- 1 A DAY CARE CENTER
  - 2 A FAMILY DAY CARE HOME
  - 3 A BABYSITTER
  - 4 OTHER PARENT OR GUARDIAN
  - 5 A RELATIVE
  - 6 A FRIEND
  - 7 OLDER CHILD(REN) WATCHED THE YOUNGER ONE
  - 8 CHILD CARED FOR SELF
  - 9 OTHER (explain) \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

9-10

Q-5. Before October 1981, when you were still receiving AFDC benefits, did you usually pay for someone to care for your youngest child above age 2 while you work? If so, how was that care mainly paid for? (circle the number next to your answer)

- 1 USUALLY DID NOT PAY ANYTHING AND DID NOT EXCHANGE PERSONAL SERVICES
  - 2 EXCHANGED PERSONAL SERVICES, BUT LITTLE OR NO MONEY
  - 3 PAID OUT OF FAMILY INCOME FROM WORK, AND NOT REIMBURSED FROM ANY SOURCE
  - 4 PAID AS A WORK-RELATED EXPENSE OUT OF AFDC GRANT
  - 5 PAID PART OF COST OUT OF OWN INCOME, AND REMAINDER SUBSIDIZED BY GOVERNMENT AGENCY (DEPARTMENT OF SOCIAL SERVICES)
  - 6 RECEIVED PRIVATE SUBSIDY OR SCHOLARSHIP
  - 7 OTHER (explain) \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

11

Q-6. Within six months after your AFDC benefits were terminated in October 1981, did you have to change your day care arrangements for your youngest child above age 2? (circle the number next to your answer)

(continued)

Q-6. (continued)

1 NO; DID NOT CHANGE DAY CARE ARRANGEMENTS

If NO, skip to Q-10 below

2 NO; DID NOT WANT/NEED DAY CARE

3 YES

(If YES, answer Q-7, Q-8, and Q-9.)

12

Q-7. Within six months after your AFDC termination in October 1981, what was the main reason you changed your day care arrangements for your youngest child above age 2? (circle the number next to one answer)

- 1 STOPPED WORK; NO LONGER NEEDED DAY CARE
- 2 INCREASED COSTS CREATED FINANCIAL BURDEN
- 3 COULD NOT AGREE WITH PRINCIPLE OF INCREASED COSTS
- 4 DAY CARE NOT AVAILABLE AT NECESSARY TIMES
- 5 DAY CARE NOT CONVENIENTLY LOCATED, OR DIDN'T PROVIDE TRANSPORTATION
- 6 POOR QUALITY OF CARE
- 7 PERSON OR AGENCY STOPPED PROVIDING SERVICE
- 8 MOVED
- 9 OTHER (explain) \_\_\_\_\_

13

Q-8. What day care arrangements did you make for your youngest child above age 2 as a result of this change? (circle the number next to your answer)

- 1 A DAY CARE CENTER
- 2 A FAMILY DAY CARE HOME
- 3 A BABYSITTER
- 4 STAYED HOME MYSELF
- 5 OTHER PARENT OR GUARDIAN
- 6 A RELATIVE
- 7 A FRIEND
- 8 OLDER CHILD(REN) WATCHED THE YOUNGER ONE
- 9 CHILD CARED FOR SELF
- 10 OTHER (explain) \_\_\_\_\_

14-15



Q-9. Did this change in day care arrangements for your youngest child above age 2 affect your job in the following ways at that time? (circle one number for each possible effect)

	<u>NO (1)</u>	<u>YES (2)</u>	
a. MISSED DAYS AT WORK	1	2	16
b. WAS LATE FOR WORK FREQUENTLY	1	2	17
c. HAD TO REDUCE THE HOURS WORKED	1	2	18
d. HAD TO QUIT JOB	1	2	19
e. FORCED ME TO BE TERMINATED OR FIRED	1	2	20

Q-10. Within six months after your AFDC benefits were terminated in October 1981, did you apply for assistance from another state agency (like the Department of Social Services) to help pay for day care for your youngest child above age 2? (circle the number next to your answer)

1 NO  
 2 YES —————→ If YES, skip to Q-12 below
21

(If NO, answer Q-11 below.)

Q-11. Why did you not apply for day care assistance from another state agency? (circle the number next to your answer)

- 1 DID NOT NEED TO PAY FOR DAY CARE
  - 2 DID NOT KNOW I WAS ELIGIBLE
  - 3 DID NOT WANT TO GET INVOLVED WITH ANOTHER STATE AGENCY
  - 4 OTHER (explain) \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- 22

(If answered Q-11, skip to Q-13 below.)

Q-12. If you did apply for day care assistance from another state agency, did you actually receive subsidized day care? (circle the number next to your answer)

- 1 NO; COULD NOT OBTAIN ADEQUATE INFORMATION
  - 2 NO; NO SPACES WERE AVAILABLE/WAITING LISTS TOO LONG IN PROGRAMS THAT MET MY NEEDS
- 23

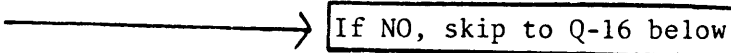
(continued)

Q-12. (continued)

- 3 NO; FEES WERE TOO HIGH
- 4 NO; OTHER (explain) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- 5 YES

23

Q-13. At any time since October 1981, did you re-apply for AFDC benefits? (circle the number next to your answer)

- 1 NO  If NO, skip to Q-16 below
- 2 YES

24

(If YES, answer Q-14 and Q-15 below.)

Q-14. If you did re-apply for AFDC benefits, which of the following were reasons for your re-application? (circle one number for each reason listed)

	<u>NO (1)</u>	<u>YES (2)</u>	
a. APPEALED INITIAL TERMINATION	1	2	25
b. LEFT JOB	1	2	26
c. WORK HOURS WERE REDUCED	1	2	27
d. ILLNESS(ES) OCCURRED IN FAMILY	1	2	28
e. OTHER (explain) _____ _____ _____			29

Q-15. If you did re-apply for AFDC benefits, were you successful in receiving benefits? (circle the number next to your answer)

- 1 NO
- 2 YES

30

Q-16. If you were out of work at any time since October 1981, and you did not re-apply for AFDC benefits, please explain your reason(s). (circle the number next to your answer)

- 1 THIS QUESTION DOES NOT APPLY TO ME
- 2 REASON: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

31

Q-20. Right now, at this time, what is the main way that you pay for day care for your youngest child above age 2? (circle the number next to your answer)

- 1 USUALLY DO NOT PAY ANYTHING AND DO NOT EXCHANGE PERSONAL SERVICES
- 2 EXCHANGE PERSONAL SERVICES, BUT LITTLE OR NO MONEY
- 3 PAY OUT OF FAMILY INCOME FROM WORK, AND NOT REIMBURSED FROM ANY SOURCE
- 4 PAY AS A WORK-RELATED EXPENSE OUT OF AFDC GRANT
- 5 PAY PART OF COST OUT OF OWN INCOME, AND REMAINDER SUBSIDIZED BY GOVERNMENT AGENCY (DEPARTMENT OF SOCIAL SERVICES)
- 6 RECEIVE PRIVATE SUBSIDY OR SCHOLARSHIP
- 7 OTHER (explain) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

40

Q-21. Overall, how has the reduction in AFDC and/or other governmental benefits affected you and your family?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

41-42

Please place your completed questionnaire in the enclosed, postage-paid, return-addressed envelope and mail it back to us.

If you are willing to talk with Centre Research staff about your experiences since being terminated from AFDC in October 1981, please fill out the attached form to tell us how to reach you.

Mail the form to us in the same envelope with your questionnaire or, if you prefer, in the second envelope included in this packet.

Thank You

Q-17. What kind of medical coverage have you had since October 1981 when you were terminated from AFDC? (circle the number next to your answer)

- 1 MEDICAID
- 2 HEALTH INSURANCE; EMPLOYER PAYS MOST/ALL
- 3 HEALTH INSURANCE; YOU PAY MOST/ALL
- 4 OTHER MEDICAL COVERAGE (explain) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 5 NO MEDICAL COVERAGE (explain how your family would be treated for illness/injury) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

32

Q-18. Since October 1981 when you were terminated from AFDC, have any of the following subsidies been reduced as a result of your new financial status? (circle one number for each of the following)

	<u>NO (1)</u>	<u>YES (2)</u>	
a. RENT INCREASE IN SECTION 8 HOUSING	1	2	33
b. REDUCTION IN FOOD STAMP ALLOCATION	1	2	34
c. REDUCTION IN FUEL ASSISTANCE ALLOCATION	1	2	35
d. LOSS OF EMERGENCY ASSISTANCE BENEFITS	1	2	36
e. REDUCTION IN SCHOOL LUNCH SUBSIDY	1	2	37

Q-19. Right now, at this time, what child care arrangements do you have for your youngest child above age 2? (circle the number next to your answer)

- 1 A DAY CARE CENTER
- 2 A FAMILY DAY CARE HOME
- 3 A BABYSITTER
- 4 STAY HOME MYSELF
- 5 OTHER PARENT OR GUARDIAN
- 6 A RELATIVE
- 7 A FRIEND
- 8 OLDER CHILD(REN) WATCHED THE YOUNGER ONE
- 9 CHILD CARES FOR SELF
- 10 OTHER (explain) \_\_\_\_\_  
\_\_\_\_\_

38-39

c e n t r e   r e s e a r c h ,   i n c .

p.o. box 0, w. newton, ma 02165 (617) 491-8490

I am interested in being interviewed about my experiences since being terminated from AFDC in October 1981.

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

You can best contact me to set up a specific time and place for the interview by (check and fill in the information for whichever of the following apply

\_\_\_\_\_ Calling me at home. Phone number: \_\_\_\_\_

Hours I'm most easily reached: \_\_\_\_\_

\_\_\_\_\_ Calling me at work. Phone number: \_\_\_\_\_

Hours I'm most easily reached: \_\_\_\_\_

\_\_\_\_\_ Writing to me at the address shown above.

\_\_\_\_\_ Writing to me at the following address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ Calling me at a friend's, neighbor's, or relative's house. Phone number: \_\_\_\_\_

Hours they are most easily reached; \_\_\_\_\_

(Please mail this form in one of the enclosed envelopes to Centre Research.)

Thank You