



# FRAGILE FAMILIES RESEARCH BRIEF

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## Mothers' Beliefs About Welfare Rules

### Background

The passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) dramatically transformed the welfare landscape. Among other changes, the 1996 law made it easier for two-parent families to receive public assistance and mandated limits on length of benefit receipt. Researchers are interested in determining whether low-income populations will change their personal and professional decisions as a response to these new welfare incentives.

However, scarce attention has been paid to potential recipients' understanding of current welfare legislation. We know very little, for example, about how low-income mothers understand two-parent eligibility. Do the majority believe that they can be a two-parent family and still receive welfare? Do they believe that receiving welfare as a two-parent family requires the parents to be married? We cannot answer those questions, nor can we address how beliefs may vary dependent on the specific policy environment in which the mother lives. Furthermore, we do not know if a mother's beliefs about welfare regulations affect her subsequent behavior. This may be the more important issue, as researchers try to explain how welfare incentives affect the lives of low-income populations.

The questions examined in this brief are:

- ◆ Do people believe that they can be a two-parent family and still receive welfare?
- ◆ Do people's beliefs vary by personal characteristics and/or the policy environment?
- ◆ Do people's beliefs about two-parent eligibility affect subsequent family formation decisions?

The brief uses data from the Fragile Families and Child Wellbeing Study (FFCWB) to provide some initial answers to these questions. [See box, back cover] We examine a sub-sample of FFCWB families (women with household incomes less than 200 percent of the poverty line) because these are the women most likely to be eligible for welfare.

### What Mothers Believe About Welfare Rules

The majority of mothers in our sub-sample are either unaware of or do not believe that two-parent families can receive welfare (Table 1). Of the approximately 2600 low-income mothers

**Table 1: Distribution of Answers to Two-Parent Eligibility Questions  
FF Households w/Incomes < 200% of Poverty Line**

Panel A - "Can a mother receive welfare if she is married and living with her husband?"				
Distribution of Answers(%)				
	Don't Know	No	Yes	n
Full Sample	36	30	34	2625
Blacks	37	32	31	1425
Whites	45	20	35	312
Hispanics	30	33	38	817
High School Graduates	37	28	35	1339
Non High School Graduates	35	33	32	1222
Received Welfare Last Year	33	30	37	1297
Did Not Receive Welfare Last Year	39	31	30	1318
Panel B - "Can a mother receive welfare if she is not married and lives with her baby's father?"				
Distribution of Answers(%)				
	Don't Know	No	Yes	n
Full Sample	29	19	52	2625
Blacks	27	18	55	1425
Whites	38	14	48	312
Hispanics	30	22	47	817
High School Graduates	31	18	51	1339
Non High School Graduates	27	21	52	1222
Received Welfare Last Year	25	19	56	1297
Did Not Receive Welfare Last Year	34	19	47	1318

surveyed, only 34 percent of mothers answered the following question affirmatively: "Can a mother receive welfare if she is married and living with her husband?" A larger percentage of women (52 percent) believed that a mother could receive welfare if she was not married and lived with her baby's father. Yet a sizeable percentage (19 percent) thought cohabitating mothers were not eligible and almost one-third (29 percent) replied that

they did not know about eligibility. Beliefs varied only slightly by public assistance status. Recent welfare recipients, when compared to those who had not received welfare, were slightly but significantly more likely to believe that married mothers were eligible (37% vs. 30%) and less likely to respond "don't know" (33% vs. 39%).

### Variation Across Cities

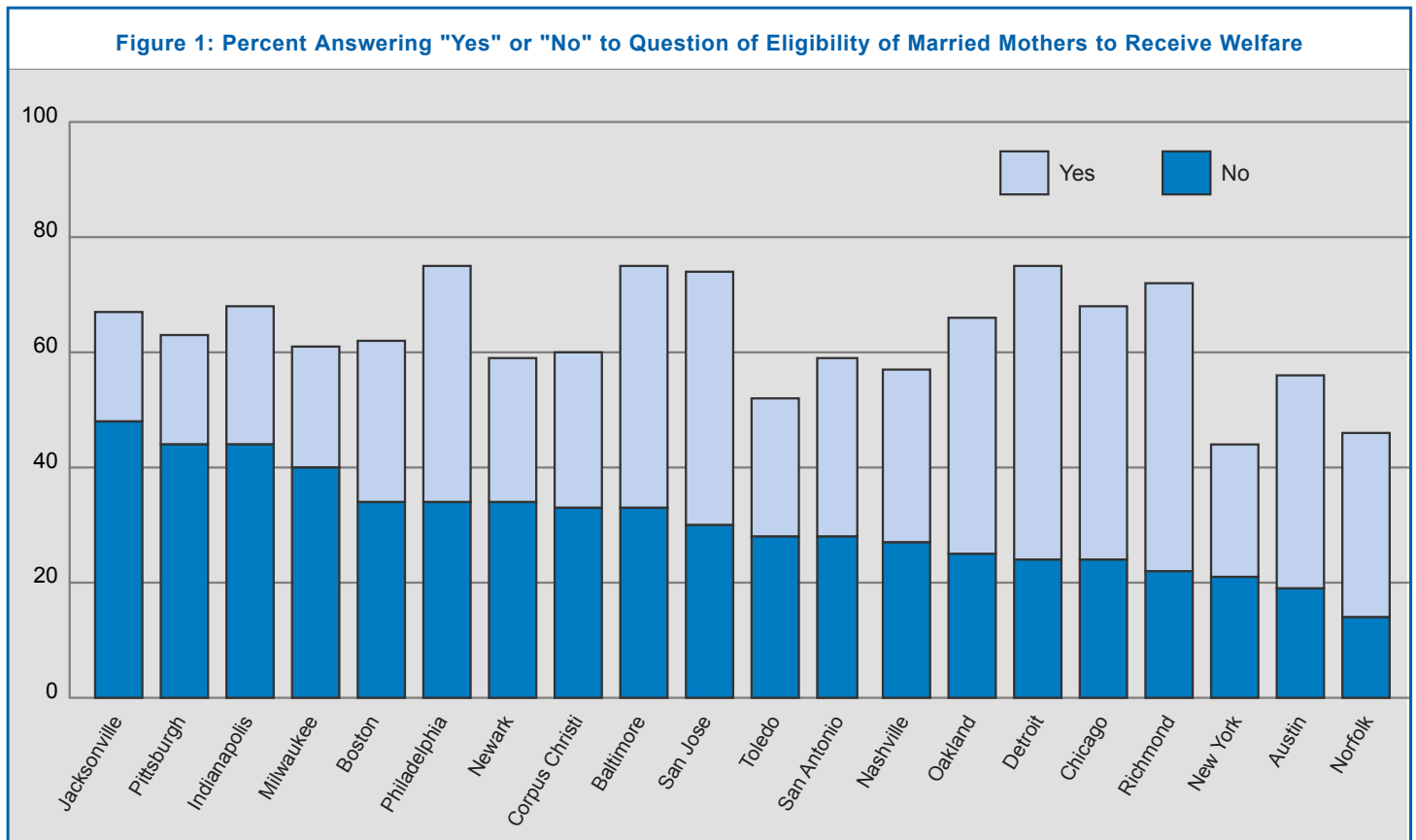
Because previous research has shown that the policy environment can affect people's responses to public assistance, it is likely that belief levels vary by the mother's city of residence. This is evident by the distribution of answers in the twenty Fragile Family cities. In regards to the cohabitation question, for example, 14 percent of the mothers in Philadelphia answered "don't know"; in Jacksonville, the percentage of "don't know" answers was more than twice that at 50 percent. In addition to wide fluctuation in the percentage of mothers who give a "don't know" response, the relative percentage of "yes" and "no" answers varied by city (figure 1). In some cities like Norfolk, mothers were twice as likely to believe that married parents are eligible (32 percent) as opposed to ineligible (14 percent). In other cities, the reverse is true: mothers in Pittsburgh were twice as likely to believe that married parents are ineligible (44 percent) as opposed to eligible (19 percent).

### Influence of Policy Characteristics

What could account for variation across cities? Although this issue has not been studied systematically, it is likely that a large part of the variation is due to the policy characteristics of the

cities. For example, there may be more of an incentive to find out about welfare policy in a city like Milwaukee, Wisconsin, where the maximum cash grant for a family of three can cover up to 111 percent of average housing costs, as opposed to a city like Corpus Christi, Texas, where the maximum grant covers only 36 percent of average housing costs. People may also respond differently to diverse sanctioning (the penalties people face if they violate welfare requirements) environments. Some states, like Florida and Virginia, terminate the mother's entire cash grant for the first infraction. Other states, like California and Indiana, only reduce a small percentage of the cash grant. It is also true that some states began experimenting with changes to welfare regulations long before 1996. Illinois made changes to its welfare program beginning in November of 1993 while Pennsylvania did not adopt changes until September of 1997. It could be that the longer a particular policy has been in place, the longer people have had to become aware of that policy.

To examine the effect of the policy environment, analyses were conducted to identify the associations between city characteristics and respondents' beliefs about two-parent eligibility. Also included in these analyses were personal characteristics of the mother, such as race and age. Selected results are presented in Table 1. Results show that black and Hispanic women appear less likely to answer "don't know" to questions about welfare eligibility requirements than white women. As for the policy environment, women who live in cities with more generous welfare subsidies have higher levels of belief; conversely, women who live in cities with harsher sanctioning environment are less likely to believe in two-parent eligibility.



## Effect of Beliefs on Family Formation

If a low-income mother believes that forming a two-parent family will not make her ineligible for welfare, she may be more likely to either cohabit or marry the father of her child. Analyses of relationship status at one year, however, indicate that this is not the case. After accounting for a number of personal and policy characteristics, including measures of the quality of the relationship, we do not find any association between beliefs about two-parent family eligibility and the decision to cohabit or get married.

## Policy Implications

The results presented here indicate that only one in three mothers believe that two-parent families are eligible for public assistance. Furthermore, even among mothers who do believe that this is true, it does not seem to factor into their family formation decisions. This has important implications as

President Bush considers policies to encourage marriage among two-parent families. Namely, he should be aware that this policy is not well understood by many potential recipients, and that mothers do not seem to put a priority on public assistance requirements in decisions regarding cohabitation or marriage.

As a note of caution, the results presented here explain only a small percentage of the variation in beliefs about the welfare system. We know very little about how people form their beliefs about the welfare system, or how changes in the system are associated with changes in beliefs. In short, more research is needed to identify the exact "how" and "why" in the formation of people's beliefs about public assistance rules.

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