The Geographic Context of 'Personal Responsibility':
The Spatiality of Employment & Welfare Receipt among Unmarried Urban Women

Timothy J. Haney¹, Mount Royal University

KEYWORDS: WELFARE REFORM, NEIGHBOURHOOD EFFECTS, EMPLOYMENT, GENDER

Writers of the United States' punitive 1996 welfare reform law assumed that women receiving government assistance transfers simply lacked motivation. This assumption ignores the myriad of individual and spatial barriers to employment that women face. Yet existing literature usually ignores the neighbourhoods in which women live. This research fills the gap by analyzing the extent to which both individual barriers to employment (health, childcare responsibilities, etc.) and neighbourhood characteristics are associated with employment and AFDC use just before welfare reform. Using data from the Multi-City Study of Urban Inequality, analyses indicate the significance of several neighbourhood-level, contextual barriers to employment. Results lend support to the role of health problems in preventing employment and increasing AFDC use, as well as several neighbourhood conditions including participant-observed disorder, neighbourhood joblessness, and the median age of neighbourhood structures. The paper concludes by discussing implications for social science theory, future research and public policy.

This paper assesses the influences of individual and neighbourhood-level factors on the employment and welfare receipt patterns of unmarried urban women before the United States' landmark welfare reform law was enacted. Rooted in neoliberalism, The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 severely restricted access to welfare transfers, then known then as Aid to

¹ This paper was awarded the 2008 Harry Braverman Paper Award from the Labor Studies Section of the Society for the Study of Social Problems. I thank Patricia A. Gwartney, James R. Elliott and Ellen K. Scott for the knowledge, assistance, guidance, and expertise that brought this paper to fruition. I would also like to thank anonymous reviewers for their helpful feedback. Direct correspondence to Department of Sociology & Anthropology, Mount Royal University, 4825 Mount Royal Gate SW, Calgary, AB. T3E 3C7 Canada. E-mail: thaney@mtroyal.ca.
Families with Dependent Children (AFDC), without in-depth knowledge of the reasons that recipients remained out of the labor force and on the welfare rolls. Undergirding this federal legislation is the premise that almost all recipients can obtain and keep jobs, and that regular work will eventually lead to a living wage and self-sufficiency (Corcoran et al., 2000). The 'work first' model adopted by PRWORA fails to acknowledge many of the barriers that poor urban women faced in obtaining employment and leaving AFDC rolls. It places the blame for joblessness squarely on the individual (not taking 'personal responsibility') while ignoring the many structural and spatial barriers to employment that women face in large cities.

While a few studies do consider space and neighbourhoods as barriers to employment (Bania et al., 2008; Allard, Tolman & Rosen, 2003; Jargowsky, 1997), no published research uses multiple neighbourhood-level measures in an attempt to discern which neighbourhood characteristics and mechanisms really matter for employment and AFDC use, nor does any existing research focus specifically on women. Thus, this study incorporates several neighbourhood-level variables, derived from U.S. Census files, as well as a self-reported measure of neighbourhood disorder. I ask which barriers are predictive of employment in the absence of AFDC, which factors are predictive of combining employment with AFDC, and which factors explain which women use neither. As welfare reform fades into history, it is important to look back and determine the extent to which this legislation overlooked not only important individual barriers to employment, but also the spatial barriers to employment. Because PRWORA included no provisions to deal with concentrated urban poverty, joblessness, racial segregation, or disorder, the presence of neighbourhood effects on employment would provide even more evidence that PRWORA, from the outset, could not possibly have met the needs of disadvantaged, urban women (indeed, it was never intended to do so). This paper merges the work/welfare literature with the burgeoning 'neighbourhood effects' literature emerging from the field of urban sociology, in an attempt to begin to understand how individual and spatial barriers to employment worked together in the pre-reform era to limit the ability of unmarried urban women to gain employment. It does so using a rare set of data that is geographically-linked and multi-city data.

Feminist Perspectives on the U.S. Labor Market & Welfare State

We know that those affected by policy changes, such as PRWORA, are almost exclusively women and female-headed households, and it is therefore instructive to view the connection between welfare policy and the labor force from a feminist perspective. Despite affecting women, reform policies are often actively constructed
as neutral, genderless policies. As Acker (2006) notes, “people seeking financial assistance are cases; cases or clients are bureaucratic categories with no bodies, no gender or race.... People who stop getting welfare benefits are called 'leavers', an administrative term that hides their ongoing financial need and the fact that most are single mothers and many don’t 'leave’” (Acker, 2006, p. 91). The term 'leaver' would only be appropriate for those who left welfare programs of their own volition, because their needs were being met elsewhere, which makes up a minority of those who exit welfare rolls in any given year. At the same time, policymakers discursively construct dichotomies that label women as independent/dependent, contract/charity dependent, family-oriented/promiscuous, and affirm some of these behaviors while vilifying others (Schram, 1993, p. 250). Creators of these discourses decree 'simultaneously that these women must be and yet cannot be normative mothers' (Fraser, 1989), because the time demands of full-time motherhood and full-time employment make the two roles mutually exclusive. Further, by constructing poverty as a problem of family structure, policymakers enact policies that privilege and reward two-parent families, while penalizing single mothers by not providing programs and policies that meet their needs (Schram, 1993, p. 261). The public largely supports such punitive policies due, in large part, to media constructions. Schram and Soss (2001) find that 52% of newspaper articles presented welfare reform and the subsequent decline in caseloads in positive terms, while only 24% made mention of the negative caveats of welfare reform.

Welfare reform in the United States marks an important change in women’s responsibilities; women are now expected to be both wage laborers and caregivers and can only work as full-time caregivers if they have a wage-earning spouse or partner (Roberts 1999). Thus, welfare reform policy often pushes women into a labor market that envisions male workers who are unencumbered by reproductive and care-work concerns. “Employees are expected to arrive at stated times, stay on the job except for toilet, coffee, and lunch breaks, accomplish certain amounts of work, and often work overtime,” no matter family concerns (Acker, 2006, p. 92). This stark separation between the role of worker and caregiver places women in an untenable position, one not often encountered by men. In the context of welfare reform, this forces us to ask how women navigate the use of public assistance in a pre-reform economy that insisted they be wage laborers, no matter other responsibilities (this expectation has intensified since PRWORA’s passage in 1996). Indeed, the perspective advanced by Acker (2006) is only one of a number of gendered practices on which capitalism in the United States is built, including sex segregation and pay inequalities (Reskin & Padavic 1994) and an unequal division of domestic labor.
(Hochshild, 2003), all of which converge to make it difficult for women to be both wage earners and caregivers. Seccombe (1999, p. 8-9) concludes that from a feminist perspective, public and governmental hostility toward welfare results from a competing demand for women’s unpaid labor in the home and cheap labor in the market, as well contempt over poor women’s marriage, sexuality and childbearing patterns.

According to Hawkseworth (2006, pp. 19-20), subsequent neoliberal administrations in the United States have privatized many of the essential functions of government, increasing costs for basic commodities and such privatization has correlated with a loss of employment for women. Such changes serve to shore up male-dominated institutions (finance, commerce and defense/military), while delegitimating institutions that both employ women and provide needed services for women (such as those in social services). These macroeconomic trends facilitate the holding of stable, living wage employment for men, while complicating it for women. Combined with decreasing opportunities for stable, well-paying industrial work in U.S. cities, women increasingly find service sector work, carework, and work in the informal economy to be the only viable options, though none of these is particularly stable or well-paying. Comparative studies of welfare states in wealthy countries conclude that the United States maintains a system that is one of the worst in terms of facilitating women’s economic independence. Out of 18 wealthy nations, the United States scores last on Bambra’s (2004) defamilisation index, which measures the extent to which the welfare state undermines women’s dependency on the family and facilitates women’s independence. The U.S. ranks low in female labor force participation, low in the average female wage, while providing no compensated maternity leave. The inability or unwillingness of the neoliberal welfare state to incorporate women’s perspectives and concerns leads Acker (2006, p. 93) to conclude that “family life has been transformed to meet the needs of paid work, but paid work has not been transformed to meet family needs” (Acker, 2006, p. 93).

Research on Individual Barriers to Employment

The barriers that prevent some unmarried urban women from obtaining employment (and thus utilizing public assistance programs) are a complex interplay of very micro-level individual factors and larger structural factors. Yet, we know that even the individual barriers (health problems, for example) result from a combination of individual circumstances, policies, geographic context and many other factors. From a methodological standpoint, however, certain factors must be measured at the individual level (for example, a woman’s childcare
responsibilities) and others can be measured at a more macro-level (the poverty rate of a woman’s neighbourhood, which can be gleaned from census data). This section discusses the existing literature on individual and spatial barriers to employment, based on how they are commonly measured empirically, but it must be noted that even the individual barriers are often less a result of individual choice than they are of the structural-economic-policy context in which women exist.

Of particular salience in this list of barriers to employment is health. Prior research documents health, both physical and mental, as a substantial barrier to employment. Broadly speaking, sociological research notes a relationship between income and health. Less than 4% of those with incomes over $50,000 report fair or poor health, while five times as many with less than $15,000 do (Mullahy & Wolfe, 2001). Estimates suggest that between 10 and 30% of welfare clients suffer from physical disabilities that limit their work activity—a rate more than three times the national disability rate (Hays, 2003, p. 165). Similarly, poor mothers with disabilities encounter more problems holding employment and thus return to welfare more often than demographically-similar non-disabled mothers (Brandon, Hofferth & Hogan, 2008). One-third of women interviewed by Seccombe (1999, p. 70) complained of health problems, including asthma, depression, high blood pressure, or back pain. These health problems, as Acs and Loprest (2004) and Seccombe and Hoffman (2007) report, constitute the primary reason that welfare-reliant women report an inability to obtain and maintain employment.

No matter the health problem, interviews with women uncover a paradox of the employer-provided health insurance system used in the United States; those interviewed by Seccombe and Hoffman (2007) report needing health insurance in order to receive medical treatment, but the medical treatment was often a necessary prerequisite to their ability to work. Their results indicate the crucial importance of health for employment. They report that “conversations [with women] would often spontaneously revolve around health.” Health concerns were “often the justifications for women’s continued participation on welfare” in order to continue to receive health insurance, since the low-wage jobs for which they quality do not provide it (Seccombe & Hoffman, 2007, p. 6). In this context, researchers should expect health to be the largest and most significant predictor of employment and welfare outcomes measured at the individual-level.

Beyond health, the most commonly-discussed barrier is childcare and family responsibilities (Scott, London & Hurst, 2005; Joesch, 1991; Kimmel, 1998). For example, Baum (2002, p. 158) finds childcare costs extremely prohibitive of employment for single mothers. Other potential barriers include health problems (Mullahy & Wolfe, 2001; Brandon, Hofferth & Hogan, 2008; Zabiewicz & Schmidt, 2007; Lee,
2005; Dooley & Prause, 2002), a lack of human capital in the form of education or work experience, English proficiency (Holzer, 1999; Moss & Tilly, 1996), racial discrimination (Kirschenman & Neckerman, 1991), domestic violence (Wettersten et al., 2004; Romero et al., 2003), and a lack of access to transportation (Yinger, 2001; Holzer, Ihlanfeld & Sjoquist, 1994). Although these barriers have been fully documented, questions remain regarding the extent to which each one matters. Empirical results suggest that women with less work experience, less access to reliable transportation, less education, more childcare responsibilities, less English proficiency and no partner to supplement income will be less likely to hold employment and, as a result, more likely to receive AFDC transfers. More importantly, however, analyses of these barriers are typically aspatial, ignoring the immediate context in which job-seeking urban women live.

Neighbourhood & Spatial Barriers to Employment

During the past 20 years an increasing number of scholars have argued that the neighbourhood in which one lives is a crucial predictor of important life outcomes, particularly employment. Early Chicago School sociologists felt that social relationships make little sense apart from their spatial contexts (Abbott, 1997). Yet, Jencks and Mayer (1990) lament that contemporary researchers too often rely on a 'black box' neighbourhood effect, atheoretically utilizing neighbourhood poverty rates to explain individual outcomes. Below I discuss literature on the three main explanations for neighbourhood effects: cultural explanations, opportunity explanations, and social capital explanations. Interest in neighbourhood conditions as independent, causal mechanisms accelerated dramatically during the 1990s, first with explanations emphasizing neighbourhood culture. Wilson (1996, p.73, 78) purports that a poor neighbourhood in which few adults are employed differs significantly and qualitatively from a poor neighbourhood in which residents have jobs outside the home. He argues that employment “constitutes a framework for daily behavior and patterns of interaction because it imposes disciplines and regularities.” Poor neighbourhoods lack regularity and an attachment to the labor force which is modeled and transmitted from one neighbourhood resident to another. In effect, the urban poor in low-employment neighbourhoods incur additional penalties than are associated with individual poverty (Wilson, 1987). Though these 'role model' theories are quickly falling out of favor, as a rough test for such explanations, this paper takes both neighbourhood joblessness and neighbourhood poverty into account.

Alternatively, we also know that the neighbourhoods in which we live limit opportunities to many things that increase our life chances, from healthy foods to stable employment. 'Decisions' whether to work
for pay are complicated when one’s proximate neighbourhood has been gutted of employment opportunities. Kain (1968) observed that stable manufacturing jobs were relocating out of inner-city neighbourhoods and into suburban areas where the inner-city poor could not access them, a pattern that continues today. The spatial distance and associated transportation costs prove prohibitive of gaining such employment for many inner-city residents. Additionally, greater distances impede the flow of information regarding available opportunities (Fernandez & Su, 2004). Therefore, the lower likelihood of people in poor (and predominantly black) neighbourhoods to be employed can be viewed as a function of access to opportunities and information. This is reflected in Small and McDermott’s (2006) finding that as the proportion of black residents in a neighbourhood increases, the number of establishments decreases. Alternatively, employers may use space as a signal and view potential employees from predominantly-black neighbourhoods as less desirable (Tilly et al., 2003). These factors, coupled with increasing racial segregation in many U.S. cities (Massey & Denton, 1993) lead us to expect that neighbourhoods with higher joblessness rates and higher proportions of black residents will demonstrate less overall employment activity and more subsequent AFDC receipt. For women, such needs are amplified by the need for both proximate employment opportunities and proximate (and affordable childcare).

While heated debate continues over the relevance and existence of the ‘spatial mismatch’ hypothesis, recent empirical evidence from Cleveland suggests that job access (living in a neighbourhood with more opportunities and less competition for jobs) does not improve employment outcomes. Rather, individually-measured barriers including human capital, work history, and family responsibilities prove much more important than geographic access to opportunity (Bania et al., 2008). Thus, we might logically conclude that barriers must be individual, not spatial. The debate continues today and, consequently, this research seeks to test this apparent divergence in the literature using a battery of both potential individual barriers and several important neighbourhood-level predictors.

Finally, many researchers argue that certain neighbourhoods isolate residents from one another. Signs of disorder in particular, such as broken windows, graffiti, and public intoxication, prompt residents to remain inside out of fear, thereby diminishing the place-based social capital that can be built. Such place-based social capital can help to obtain employment (Elliott 1999) and can even save one’s life during a crisis or disaster (Klinenberg, 2002). Similarly, Small (2007) adds that in many socially isolated neighbourhoods, “the probability of contact with non-poor, employed, and college-educated individuals decreases, resulting in fewer social leverage ties” (p. 324). As a result, this study includes an
index variable composed of several participant-observed measures of disorder. It also takes into account residential mobility rates, which would facilitate the development of such place-based social capital (i.e., it is difficult to observe and model neighbours' behavior, adopt community norms, and develop strong place-based networks if neighbours move frequently).

Whether we subscribe to the cultural explanation, opportunity explanation, or the social capital explanation, research that discusses single women’s employment and reliance on AFDC should take neighbourhood characteristics into account, yet to date no research does this. This paper lays the groundwork for future, more in-depth ecological investigations of factors relating to the employment and welfare receipt of unmarried women in urban areas.

DATA & METHOD

Data are drawn from the Multi-City Study of Urban Inequality (MCSUI) household survey, a multistage, clustered area-probability sample of 8,916 participants from four major metropolitan areas including Atlanta, Boston, Detroit, and Los Angeles (Bobo et al., 2000). The data were collected between 1992 and 1994 and focus on issues of inequality, segregation, urban neighbourhoods, housing, and employment. Due to the scope of this research, I restrict the sample to 1,909 unmarried women of working age (21 to 60), including women who are never-married, divorced, and widowed, as all are currently without legally-recognized spouses. This restricted sample excludes the Detroit portion of the survey as several of the necessary variables were not recorded in Detroit and several other questions were asked differently than in the three other cities.

Although post-1996 data would help us better understand the contemporary interplay between individual and neighbourhood barriers to employment, geographically linked data that contain a large enough sample of women utilizing AFDC/TANF are very few and far between. Further, the MCSUI data allow us to better understand the extent to which PRWORA should have taken geography and concentrated neighbourhood poverty into account when making the assumption that jobs are plentiful and that AFDC-dependent women need only take "personal responsibility" for their incomes. In this sense, this unique dataset allows for both a historical and geographic analysis of the urban landscape.

Neighbourhood-level data come from the STF3 file of the 1990 U.S. Census of Population and Housing and are provided by the Interuniversity Consortium for Political and Social Research (ICPSR) at the University of Michigan. Listwise deletion removes 114 cases, roughly
six% of the total sample (valid n = 1795). In order to include nearly all cases, I utilize the best-subset regression method of imputation, whereby a variable’s missing values are filled in by calculating a probable value given the values of other variables for that same case (Menard, 2002, p. 42).

The following analyses utilize multinomial logistic regression methods to parcel out the significant predictors of women’s welfare receipt and/or employment situations. Multinomial logistic regression is generally appropriate for use with a multi-category nominal variable as the dependent variable. Generally, because such models predict the likelihood of a certain event occurring (versus other possible events), if an independent variable is a significant predictor of one outcome, it will not be a significant predictor of the other, competing outcomes.

This paper operationalizes a ‘neighbourhood’ as a Census Block Group. Although urban sociologists have debated the appropriateness of Block Groups and Tracts for many years, and many interesting methods have been developed for drafting neighbourhood boundaries as residents see them (Sampson & Raudenbush, 1999; Korbin, 2001; Lee, 2001). Jargowsky (1997, p. 8) argues that census tracts are “the only realistic choice” given the limits of existing data. Yet, since Sampson and Raudenbush (1999) compellingly advocate for use of the smallest possible aggregation level, I have chosen the Block Group, a sub-unit of a Tract, as the best possible neighbourhood proxy.

**Variables**

The dependent variable in the analysis is a categorical variable measuring whether a woman 1) is currently receiving AFDC and not employed [excluded as the reference category] 2) is currently employed and not receiving AFDC, 3) utilizing both employment and AFDC, or 4) is not employed or receiving AFDC. This method assumes that some women receive welfare transfers, some work in formal sector employment, while others use both strategies. Given the substantial movement between employment and welfare (Edin & Lein, 1997; Butler, 1996; Harris 1996) and the active underground economy in poor neighbourhoods (Venkatesh, 2006), this sort of cross-sectional analysis is only a simplistic, baseline estimation of the qualities that predispose particular women to either welfare receipt or employment (or both).

Following the hypotheses above, the model in this analysis utilizes several independent variables including age, age-squared (to test for a non-linear effect of age), race/ethnicity, whether the respondent is foreign-born, English language proficiency, possession of a high school diploma or GED, possession of a degree beyond high school, the amount of time spent employed since high school (less than half, half or more), the number of different jobs or employers held since high school, the
presence of a cohabiting partner, the number of own co-resident children\(^2\), whether health problems limit the amount of work the respondent can do, whether the respondent's family received AFDC at some point before she reached age 16, and the number of months the respondent has lived at her current address.\(^3\)

In order to test for neighbourhood effects, the model includes six spatial variables. The first is an additive scale measuring the amount of disorder that a respondent sees in her neighbourhood. Respondents were asked “I’m going to name a few problems that neighbourhoods sometimes have and I’d like you to tell me whether they are problems in this neighbourhood or not. Is (ITEM) [3] always a problem, [2] often a problem, [1] sometimes a problem, [0] never a problem in this neighbourhood?” Here I use two of the questions, including "Housing and property not being kept up?" and "Crime and vandalism?" There are also several true neighbourhood-level variables, created using data from the 1990 U.S. Census. These include the poverty rate (percentage below the poverty threshold) for the respondent’s block group, the joblessness rate (percentage neither employed nor out of the labor force), residential mobility (percentage of neighbourhood residents who moved within the past year), racial composition (the percentage of residents who are African American), and the median age of structures in the neighbourhood.

**Hypotheses**

Based upon the existing literature, the following analysis seeks to test six main hypotheses:

H1: Women who report having health problems will be less likely to be employed and more likely to receive AFDC than other women.

---

\(^2\) The ages of the children would also be relevant as younger children would naturally require more time and money devoted to childcare. Nevertheless, the MCSUI contains only a measure of whether the respondent works and has a child under age six. It also asks respondents about ages of all other household residents, but the nature of these relationships remain somewhat blurred. If other children are present in the home, is childcare provided by the respondent or by some other adult who maintains custody? Therefore, I have chosen a simpler measure. Since this measure also includes older children who need less care, it will yield a conservative estimate.

\(^3\) Access to transportation is also a potentially important individual predictor of employment, however, the MCSUI administrators chose to ask transportation questions only to those who had worked or searched for work in the past five years. Thus, I opted not to include this particular variable.
H2: Women who live in neighbourhoods with a higher poverty rate will be equally as likely to be employed and to receive AFDC as those in lower poverty neighbourhoods (which would provide modest support that the cultural explanations of neighbourhood effects do not fit the data).

H3: Women who live in more disordered neighbourhoods will be less likely to be employed, and more likely to use AFDC than women in less disordered neighbourhoods (thereby supporting the social capital explanation for neighbourhood effects).

H4: Women who live in neighbourhoods with higher mobility rates will be less likely to be employed, and will be more likely to use AFDC than women in neighbourhoods with lower mobility rates (again supporting the social capital explanation).

H5: Women who live in neighbourhoods with higher joblessness rates will be less likely to be employed, and more likely to use AFDC than women in neighbourhoods with less joblessness (supporting the opportunity theory).

H6: Women who live in neighbourhoods with older structures will be less likely to be employed and more likely to use AFDC than women in newer neighbourhoods (again supporting the opportunity theory).

RESULTS

Table I presents results of the multinomial logistic regression model predicting AFDC receipt and employment status. The following section discussion results of the analysis, starting with the individual-level predictors. Though these individual variables include many of the commonly-used explanations for explaining the lower employment rates of single-mothers and welfare leavers, they fail to capture the policy context that makes each one a “barrier” to employment. However, taking these factors into account is necessary in order to establish the extent to which there are spatial patterns, over and above individual explanations (in other words, it is statistically impossible to assess the affect of place without first controlling for individually-measured factors).

First, the strongest individual-level predictor in the model is health. Those who stated that their physical health limits their ability to work were only about one-fifth as likely \( (e^{b}=.192) \) to be employed than their counterparts with no health problems. Inversely, those without such health problems are five times as likely to be employed as those who suffer from health problems.
Contrary to popular images of the welfare-reliant black woman, race and ethnicity are not significantly related to employment and AFDC use. Black women (as well as Hispanic/Latino women and those of other racial/ethnic groups) are no more or less likely than white women to engage in paid work or to receive AFDC benefits once other relevant variables are controlled. Nativity does appear to matter. Foreign-born women are more likely to hold employment without using AFDC than native-born women, all else equal.

| Table I. Multinomial Regression Coefficients Predicting Employment & AFDC Use |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
|                          | Employed; No AFDC | Neither Employed nor AFDC | Both Employed and AFDC |
|                          | b (s.e.)          | b (s.e.)          | b (s.e.)          |
| **Individual Predictors**|                  |                  |                  |
| Age                      | .123* (.062)     | -.085 (.011)     | .611 (.020)      | .121 (.031)     |
| Age2                     | -.001 (.001)     | .002 (.001)      | .000 (.001)      | .002 (.001)     |
| Black                    | .065 (.308)      | -.004 (.003)     | .313 (.327)      | .577 (.077)     |
| Hispanic                 | -.068 (.354)     | -.103 (.355)     | .355 (.174)      | .679 (.056)     |
| Other Race/Ethnicity     | .276 (.450)      | .739 (.465)      | .071 (.057)      | .903 (.071)     |
| Foreign Born             | .845* (.315)     | .475 (.321)      | .294 (.056)      | .561 (.036)     |
| Speaks English Well      | .005 (.314)      | -.040 (.317)     | .182 (.357)      | .568 (.049)     |
| H.S. Diploma or GED      | .837*** (.216)   | .020 (.199)      | .359 (.358)      | .358 (.038)     |
| Degree Beyond H.S.       | 1.71*** (.270)   | .520 (.272)      | .758 (.428)      | .428 (.036)     |
| Work Continuity          | 1.60*** (.181)   | .193 (.179)      | .996*** (.996)   | .288 (.036)     |
| Number Jobs, 5 Years     | .236*** (.064)   | .105 (.072)      | .296*** (.296)   | .072 (.036)     |
| Cohabiting Partner       | .564* (.279)     | .567* (.280)     | .266 (.370)      | .285 (.036)     |
| Number of Children       | -1.843*** (.089) | -1.708*** (.084) | -1.038 (.117)    | -.117 (.036)    |
| Health Limits Work       | -1.62*** (.235)  | .318 (.193)      | -1.11*** (.399)  | -.399 (.036)    |
| Childhood AFDC           | -5.25** (.203)   | -.461 (.198)     | .314 (.285)      | -.285 (.036)    |
| Months at Address        | -.001* (.000)    | .000 (.010)      | -.001 (.010)     | .001 (.036)     |
| **Neighbourhood Predictors** | -1.110* (.050) | -.010* (.004) | .049 (.035) | .076 (.036) |
| Pct. In Poverty          | -.015 (.008)     | -.008 (.008)     | .007 (.007)      | .012 (.036)     |
| Pct. Jobless             | -.033*** (.010)  | -.020* (.009)    | -.037* (.015)    | -.015 (.036)    |
| Pct. Moved Last Yr.     | .012 (.008)      | -.015 (.008)     | .017 (.007)      | .013 (.036)     |
| Pct. Black               | -.002 (.003)     | -.002 (.003)     | .002 (.002)      | .005 (.036)     |
| Median Age of Struc.     | -.021*** (.007)  | -.018* (.007)    | -.007 (.007)     | -.010 (.036)    |

**Constant**

| Wald c2 (d.f.) | 826.82 (66)** |
| Pseudo R^2    | .3184         |
| Valid N       | 1862          |

Notes: * p < .05; ** p < .01; *** p < .001. Excluded reference category for the
dependent variable is non-employed (either unemployed or OLF) mothers who receive AFDC (20 percent of the total sample). For race, the excluded reference category is “white.” For education, the excluded reference category is “No Degree.” All standard errors are robust standard errors. The “Valid N” above fails to add up to the total N of 1,909 due to missing cases on one or both of the variables used to compute the dependent variable.

Also important are measures of human capital: education and work experience. We might expect that work experience serves as a form of human capital that can be used to leverage oneself into more favorable jobs. Results lend support to this theory. Having a high school diploma, having a degree beyond high school, working for more than half the time since leaving high school, and having more jobs during the past five years are all predictive of being employed and off of AFDC rolls. The odds ratios in Table II indicate that those with a degree beyond high school are more than five times more likely to work for pay in the absence of welfare than those without one. Similarly, those who have worked more than half the time since leaving high school are nearly five times more likely to work for pay without AFDC. Also, consistent with Andersson, Holzer and Lane’s (2003) conclusion that workers typically have more success locating a living wage job by changing jobs than by remaining in the same job for a lengthy period, results indicate that each job held during the past five years increased the odds of current employment in the absence of AFDC by a factor of 1.27. It also increases the odds of utilizing both employment and AFDC by a factor of 1.34. Yet, English language proficiency, another measure of human capital, has no significant effects. Those who understand English very well or well are not more likely to hold employment and no less likely to utilize AFDC than those who do not. In short, those who have worked more in the past are more likely to be employed at the time of the survey.

Also included is a measure of whether surveyed women received AFDC at any point before age 16. This variable both controls for unmeasured background characteristics such as parents’ values, expectations, talents, health problems, substance abuse problems, motivations, and the intergenerational transfer of wealth (Mayer, 1997) and also serves as a rough test of the neoclassical assertion that poverty and welfare use are “transmitted” from parent to child, often through cultural mechanisms and socialization (Murray, 1984; O’Connor, 2002, p. 143; Edin & Lein, 1997, p. 213). It might also suggest that children who observe their parents successfully navigating the substantial and imposing welfare bureaucracy learn to better navigate it themselves (see Hays, 2003). This variable is significant at the p<.01 level, and the odds

---

4 Odds ratios are typically discussed as percentage change for continuous variables and as increased odds for dichotomous variables (Menard 1995).
ratio of .591 suggests that after controlling for other relevant predictors, women whose families received AFDC before they turned 18 are only about half as likely to be employed and not receiving AFDC at the time of the study than those whose families never received AFDC.

**Table II. Odds Ratios & Probabilities for Significant Logits in Table I**

<table>
<thead>
<tr>
<th>Employment without AFDC</th>
<th>Odds Ratio</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>1.13</td>
<td>2.41</td>
</tr>
<tr>
<td>Foreign Born</td>
<td>2.32</td>
<td>7.70</td>
</tr>
<tr>
<td>H.S. Diploma or GED</td>
<td>2.31</td>
<td>7.65</td>
</tr>
<tr>
<td>Degree Beyond High School</td>
<td>5.54</td>
<td>36.23</td>
</tr>
<tr>
<td>Work Continuity</td>
<td>4.96</td>
<td>29.56</td>
</tr>
<tr>
<td>Number of Jobs, Past 5 Years</td>
<td>1.27</td>
<td>2.88</td>
</tr>
<tr>
<td>Cohabiting Partner</td>
<td>1.76</td>
<td>4.86</td>
</tr>
<tr>
<td>Number of Children</td>
<td>.430</td>
<td>.615</td>
</tr>
<tr>
<td>Health Limits Work</td>
<td>.197</td>
<td>.236</td>
</tr>
<tr>
<td>Childhood AFDC</td>
<td>.591</td>
<td>.940</td>
</tr>
<tr>
<td>Months at Address</td>
<td>1.001</td>
<td>2.00</td>
</tr>
<tr>
<td>Neighbourhood Disorder (self-report)</td>
<td>.896</td>
<td>1.70</td>
</tr>
<tr>
<td>Percent Jobless in Neighbourhood</td>
<td>.967</td>
<td>1.90</td>
</tr>
<tr>
<td>Med. Age of Neighbourhood Structures</td>
<td>.979</td>
<td>1.94</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Neither Employment Nor AFDC</th>
<th>Odds Ratio</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cohabiting Partner</td>
<td>1.76</td>
<td>4.86</td>
</tr>
<tr>
<td>Number of Children</td>
<td>.492</td>
<td>.734</td>
</tr>
<tr>
<td>Disorder</td>
<td>.906</td>
<td>1.73</td>
</tr>
<tr>
<td>Percent Jobless in Neighbourhood</td>
<td>.981</td>
<td>1.94</td>
</tr>
<tr>
<td>Med. Age of Neighbourhood Structures</td>
<td>.983</td>
<td>1.95</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Both Employment and AFDC</th>
<th>Odds Ratio</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Continuity</td>
<td>2.71</td>
<td>2.71</td>
</tr>
<tr>
<td>Number of Jobs, Past 5 Years</td>
<td>1.34</td>
<td>1.34</td>
</tr>
<tr>
<td>Health Limits Work</td>
<td>.330</td>
<td>.330</td>
</tr>
<tr>
<td>Percent Jobless</td>
<td>.963</td>
<td>1.89</td>
</tr>
</tbody>
</table>
The model also reveals a childcare barrier to employment; the number of the mother’s own children living in her household is significantly related to receipt of welfare and absence of employment. Using the odds ratios provided in Table II, each additional child reduces the odds of employment (without AFDC) by 57% \[e^{b}=.430; 1-.430=.570\]. Thus, a woman with three children is about 171% less likely to be employed in the absence of AFDC as a woman without children \((57^3=171)\). Having more children also decreases the odds of neither working for pay nor receiving AFDC. In sum, having more children to care for decreases the odds of employment, whether or not the woman receives AFDC. Apparently, having a cohabiting partner helps to mitigate this effect, however. Although only significant at the \(p<.05\) level, having a cohabiting partner nearly doubles the odds of employment without AFDC \((e^b=1.76)\). It also increases the odds of neither working for pay nor receiving AFDC \((e^b=1.76)\), suggesting that women with cohabiting partners may receive income from these partners, thus avoiding AFDC use while also remaining out of the labor force.

Interestingly, the number of months a woman has lived at her current residence has only a slight effect on her work/welfare strategy \((p<.05)\). Each month at the current residence increased the odds of employment without AFDC by a factor of 1.001. Thus, 10 years at the same address (120 months) increases the odds of employment without AFDC by about 120%. Though this variable is measured at the individual-level, it provides a rough test for the presence of neighbourhood-based networks. As residents become more socially integrated, their odds of employment increase.

**Neighbourhood Effects**

To model neighbourhood predictors, I have first chosen to utilize a self-reported measure of neighbourhood disorder. Haney (2007) finds that perceived disorder is often a stronger and more robust predictor of various outcomes than objective neighbourhood characteristics. Regression results indicate that disorder is a marginally significant predictor of employment in the absence of AFDC and the absence of both employment and AFDC. Using the odds ratios from Table II, a one-point increase in disorder corresponds to a 10% drop in the odds of being employed and not receiving AFDC \([1-.896=.104]\). Additionally, a one point increase in disorder corresponds to a 10% decrease in the odds of neither receiving AFDC nor being employed \([1-.906=.094]\). In short, disorder is significantly and negatively related to remaining off of AFDC (with or without employment); women who report more disorder in their neighbourhoods are more likely to utilize AFDC, net of other factors.
Following many neighbourhood effects studies, I utilize the percentage of neighbourhood residents with incomes below the poverty line, or the poverty rate. Neighbourhood poverty is the most commonly-utilized neighbourhood variable, and theoretically, there exist several avenues by which a neighbourhood’s poverty may affect individuals. In this analysis, neighbourhood poverty rate fails to predict who works for pay and who receives AFDC. But, what conduits other than neighbourhood poverty might neighbourhoods affect the employment and AFDC use of residents?

In an attempt to answer this question, I next utilize a measure of neighbourhood joblessness. Results in Table I indicate a strong relationship between neighbourhood joblessness and the receipt of AFDC in the absence of employment. This relationship is negative, indicating that those in high-joblessness neighbourhoods are less likely to be employed themselves and remain off of AFDC than those in low-joblessness neighbourhoods. In fact, according to the corresponding odds ratio in Table II, a one percentage point increase in neighbourhood joblessness decreases the odds of being employed without AFDC use by about 3.3% \( (1-e^{-0.01})\times 100 = 3.3 \). Thus, a 30% decrease in neighbourhood joblessness is related to a doubling of the odds of a woman working for pay without receiving AFDC \( 30^*3.3=99 \). Clearly, even small differences in neighbourhood joblessness translate into tangible individual labor market barriers. Even more importantly, a woman living in a neighbourhood with only 10% joblessness is nearly 200% less likely to receive AFDC (in the absence of employment) as a woman in a neighbourhood with 70% joblessness \( (70-10 = 60; 3.3 \times 60 = 198) \). Joblessness is also significantly and negatively related to neither working for pay nor using AFDC, as well as being employed while using AFDC. Taken aggregately, these three findings suggest that neighbourhood joblessness both increases the likelihood of utilizing AFDC and decreases the likelihood of being employed.

The residential stability of one’s neighbourhood appears to matter little for predicting whether an individual works for pay or receives AFDC. Likewise, the percentage of neighbourhood residents who are African American is insignificant. Residents of predominantly black neighbourhoods are not more or less likely than residents of neighbourhoods with few black residents to be employed or utilize AFDC.

Finally, results indicate that the median age of the neighbourhood structures is of some importance in shaping the employment chances and AFDC use of residents; residents of neighbourhoods with older structures are less likely to be employed without AFDC than residents of newer neighbourhoods.
Results of the Likelihood Ratio test reveal that the independent variables in the model significantly improve the model compared to the intercept-only model, and the Pseudo-$R^2$ statistic suggests that the dependent variables in the model explain a high proportion of variance (cautiously, we may say 30%). Furthermore, none of the standard errors exceed 2.0, suggesting that the model avoids any multicolinearity problems.

**DISCUSSION & CONCLUSION**

By far the most meaningful individual-level finding involves health. Women who report having a health problem that makes work difficult are indeed only one-fifth as likely to be employed (without AFDC) as women without such a problem. As Seccombe and Hoffman (2007) point out, the job-first focus of U.S. welfare policy pushes women into the labor market before they are medically capable of meeting the demands of employment. Paradoxically, health insurance is available through employer-provided insurance, but many women need to access healthcare before they are able to engage in employment.

Results also indicate that, once all control variables are taken into account, race is unimportant for explaining welfare receipt and employment patterns. Although conservative policy analysts, such as Murray (1984), argue that welfare dependency has become a staple of the black community, this analysis finds that race and ethnicity simply fail to explain who works for pay and who receives AFDC. This finding supports Quadagno’s (1996) contention that the linking of welfare abuse with race provides a substantial obstacle for crafting progressive social programs (Quadango, 1996; see also Collins, 2000). It also suggests that discourse about welfare and welfare reform should be deracialized and instead framed more squarely as issues salient for women and families—of all racial and ethnic groups. Consistent with the literature on family and childcare responsibilities, this analysis finds that having more children to care for decreases the odds of employment, whether or not the woman receives AFDC. Since policies such as PRWORA explicitly argue that women with children should participate in the labor force, this finding points to the importance for crafting progressive childcare subsidy and parental leave programs that would better allow mothers to balance the demands of work and family. Finally, the individual-level analyses indicate that residential tenure is important; 10 years at the same address (120 months) increases the odds of employment without AFDC by about 120%. Though this variable is measured at the individual-level, it provides a rough test for the presence of neighbourhood-based networks. As residents become more socially integrated, their odds of employment increase.
Some interesting and important results emerge from the neighbourhood-level variables, as well. First, neighbourhood poverty rate alone is not sufficient to explain welfare use or employment. This suggests that the typical 'black box' conceptualization of neighbourhood poverty lamented by Jencks and Mayer (1990) does indeed need to be unpacked and explored. It also suggests that living around economically disadvantaged people, by itself, does not serve as a disadvantage. This provides some evidence against the role modeling theories of neighbourhood poverty, such as those advanced by Wilson (1996) and others. Instead, it appears as though more complex neighbourhood effects, such as those related to the spatial distribution of opportunities or place-based social capital, are at work.

Even small differences in neighbourhood joblessness, however, translate into tangible individual labor market barriers. As an example, a woman living in a neighbourhood with only 10% joblessness is nearly 200% less likely to receive AFDC (in the absence of employment) as a woman in a neighbourhood with 70% joblessness. This finding suggests, among other things, that some neighbourhoods lack opportunities for employment to the extent that a neighbourhood effect persists even after all individual-level factors are taken into account. The spatiality of joblessness points to the critical need for policy initiatives aimed at creating new job opportunities in disadvantaged neighbourhoods. With continued concentration of poverty in the post-reform era (Dywer, 2010) and the disappearance of stable manufacturing jobs in central city areas, it is doubtful that this effect has disappeared—it has probably intensified. This research suggests that the difficulties associated with obtaining employment, often daunting, are multiplied if women live in neighbourhoods where their neighbours are jobless.

Results also indicate that residents of neighbourhoods with older structures are less likely to be employed without AFDC than residents of newer neighbourhoods. It is likely that as buildings in a given neighbourhood age and decay, nearby employers pursue a new buildings in a different neighbourhoods, creating a spatial mismatch between job seekers and available jobs (Kain, 1968; Fernandez & Su, 2004). Therefore, older neighbourhoods provide fewer job opportunities for residents.

Though these findings all support the opportunity theory (that certain neighbourhoods contain more opportunities for employment than others), the analysis also finds some evidence for the place-based social capital theory. Women who live in more disordered neighbourhoods are less likely to be employed (without AFDC) than women in less disordered neighbourhoods (though this latter effect is much smaller in magnitude). This indicates that disorder does have an
isolating effect that prevents some residents from attaining and keeping employment.

Taken aggregately, findings such as these serve as a first step in crafting a more theoretically sophisticated 'neighbourhood effects' literature as well as learning more fully about the conditions that affect the health and well-being of urban women. The findings part from Bania et al.'s (2008) conclusion that neighbourhood characteristics fail to explain employment when proper individual barriers to employment are considered. On the contrary, the robustness of this study's neighbourhood-level findings deserves further investigation. The significance of self-reported disorder as well as the median age of neighbourhood structures suggests that urban spaces matter for women’s employment outcomes. Future research should unpack this relationship and assess why the condition of urban spaces matters. Like Haney (2007), I find that neighbourhood poverty rate alone fails to explain outcomes of interest, and therefore advocate for more exploration of the precise neighbourhood mechanisms affecting employment.

The significant neighbourhood variables suggest that a central aim of policymakers must be deconcentrating poverty and stimulating living-wage employment opportunities in disadvantaged neighbourhoods. Results from the Gautreaux and Moving to Opportunity residential relocation programs (Rosenbaum et al., 2002; Rosenbaum & Popkin, 1991) corroborate the findings of this empirical model and suggest that neighbourhood characteristics do play a part in the labor market activity of residents. Therefore, efforts to generate employment opportunities in poor neighbourhoods should result in higher employment rates among unmarried urban women, if coupled with sufficient subsidies for childcare. Furthermore, the significance of the neighbourhood coefficients suggests that PRWORA writers should have also accounted for the spatial distribution and effects of joblessness and disorder in crafting the policy. Apart from needing to take 'personal responsibility', women affected by the legislation would have also benefited from a sustained investment in job creation, low-cost health clinics, and subsidized childcare centers within their neighbourhoods and/or better transportation access to job opportunities in surrounding areas. The results of this research reveal that place does matter for employment outcomes and should be addressed by public policy. Because of the significance of neighbourhood-level factors, public policy that seeks to address 'individual' barriers to employment (health problems and childcare responsibilities, for example) should do so in a spatially-targeted way.

The current study provides an entry point for assessing which unmarried women (who make up the bulk of the welfare caseload) tend
to be employed and which possess circumstances, responsibilities and social milieus that make formal employment difficult to obtain. Its utility stems from the consideration of neighbourhood factors, something largely missing from the work/welfare literature. Despite more than two decades of research into the effect of neighbourhood context on individual outcomes, we are just beginning to learn how individuals are affected by the places they live. This research suggests that it is not simply living in a poor neighbourhood or around other poor families that matters for employment outcomes, but spatial-structural factors such as neighbourhood joblessness, disorder, residential mobility, and the age of neighbourhood buildings. Future research, particularly qualitative research, should begin to find out more about how space and place affect employment outcomes for unmarried urban women. These considerations will be central for crafting progressive social programs that alleviate hardship and ensure a sufficient standard of living for all.

REFERENCES


