



Impediments to mothers leaving welfare: The role of maternal and child disability

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Abstract. This research examines the relationship between disabilities in families and exits from welfare. Controlling for variations in characteristics known to be associated with welfare exits, this study investigates and documents that specific configurations of disabilities in families are also strongly associated with reduced rates of welfare exits. The impact of a child with a disability on welfare exits is similar to the mother's own disability, with an impact equivalent in magnitude to minority status. The presence of a child with a disability limits the chances that a mother with disability will leave welfare. Our findings add to the literature on welfare dependency and have implications for welfare reforms that emphasize work, self-sufficiency, and reducing poverty.

Keywords: Children with disabilities, Hard to employ, Mothers with disabilities, Welfare exits

Introduction

An important factor in the ability of families headed by unmarried mothers to leave welfare is mothers' capacities to obtain gainful employment. The Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA) changed the welfare system by abandoning the policy of unconditional and potentially long-term cash assistance of Aid to Families with Dependent Children (AFDC). The alternative program, Temporary Assistance for Needy Families (TANF), mandates a lifetime federal limit on benefits of 5 years, with recipients required to work after 2 years.

An implicit component of welfare reform is re-equipping mothers with job skills that allow them to be employed at paying jobs, become economically self-sufficient, and escape poverty. But many mothers who are not receiving Supplement Security Income (SSI) have limitations in activities of daily living. These limitations may restrict the kind of jobs

they can do and hours of employment, and may require employer accommodation. We argue that these women are especially likely to be among the hard-to-employ, hindering state and national programs in reaching PRWORA-based efforts to reduce welfare dependency.

Welfare reform requires women on welfare to forego longer than short-term stays at home to care for children, mandating work combined with some form of childcare. Welfare reform expects mothers on welfare to find work, stay employed, organize child-care, and eventually build a private safety net for themselves. But this formulation assumes that the children do not have extraordinary or time-intensive needs that would prevent work, an assumption that is inappropriate for unmarried mothers with children with disabilities.

This paper expands the usual focus on mothers' disabilities to examine the welfare experiences of mothers whose children have disabilities. This approach is innovative in that public policy research on welfare typically has ignored issues relating to child disability, despite its increased incidence among children and its limitation on the work of family members, economic situation, and need for family provided childcare (Rogers & Hogan 2001).

Background

Child disability

Our attention to children with disabilities fits well with the recent national attention to disability among children. Legislated mandates (Americans with Disabilities Act of 1990 and the 1991 Individuals with Disabilities Education Act [representing a continuation and expansion of the 1975 Education for All Handicapped Children Act]) have focused attention on children and adults with disabilities. Mothers and children with disabilities are expected to receive the medical and rehabilitation services they need.

However, it also was recognized that the social environment itself created many disabilities, shifting attention to enablement that would guarantee full participation in education, the labor market, and economy. The costs of continuing recently developed programs to support the healthy and productive development of children with disabilities (and assisting their families) have increased greatly due to expansion in the number of children eligible and to increasing costs associated with each enrolled child. This paper hypothesizes that disabilities in a

household create changed circumstances that make it difficult for unmarried mothers to be unemployed, increasing the likelihood of welfare dependency.

Child disability and the family

The 1996 Survey of Income and Program Participation, SIPP (used in this study) indicates that 14% of unmarried mothers not on welfare are raising children with disabilities compared to 20% of mothers on welfare. This is because children born to these families are somewhat more likely to be disabled, and because of family adjustments to children with disabilities that increase welfare dependence.

Families of children with disabilities have a greater likelihood of marital instability and single parent households (Hogan et al. 2000). They also experience decreased maternal employment (Breslau et al. 1982; Salkever 1982; Breslau 1983; Thyen et al. 1999; Lukemeyer et al. 2000; Rogers & Hogan in press) and an increased likelihood of financial problems (Jacobs & McDermott 1989; Hodapp & Krasner 1994; Thyen et al. 1999; Lukemeyer et al. 2000). A child with a disability often requires extensive care that is not readily or easily procured from someone outside the family (Darling 1987; Knoll 1992). Thus, formal or informal childcare arrangements may not be a practical option for mothers who might otherwise be employed (Breslau et al. 1982; Brandon 2000).

Exits from welfare under TANF

Despite the pervasiveness of child disability and its known association with socioeconomic and demographic features of family life, researchers studying welfare dependency until recently had not focused on the impact of a *child's disability* on the mother's ability to exit from welfare. Exits from welfare can occur for a number of reasons including marriage, maternal employment and enhanced income, or the shift of mothers or children with severe disabilities to SSI (National Commission on Childhood Disability 1995; Hofferth et al. 2002; US Social Security Administration 2003). With the exception of SSI all of these reasons for exiting welfare would apply to all children in the household.

Mothers with medical conditions that last more than a year, and are blind or have a physical or mental impairment that keeps them from

performing any substantial work, and meet the means-tested criteria, are eligible to be enrolled in SSI; they are not subject to the new welfare eligibility and work requirements under TANF. Children with an impairment that results in marked and severe functional limitations are SSI eligible (Gardiner & Fishman 2001); if they receive SSI they are not, given eligibility rules, AFDC recipients. SSI receipt can occur for a mother, child, or both. In addition, some children in a family may receive SSI while others are recipients of AFDC. In fact, such complexities are rare. In this population-based study, the data show no cases for which a child gets SSI and the mother simultaneously received AFDC (for another child). This means that, empirically, any mother who exits from AFDC for one child exits for all of her children.

In light of this, this paper examines the monthly situations of unmarried mothers who receive AFDC and their monthly exits from AFDC. In this formulation we examine the effects of disability of the mother and a disability of one or more children on welfare exits. These histories begin when the mother either enters the panel or during the period of observation starts to receive AFDC. The histories end when a mother exits welfare (to SSI, greater family income, or, if still receiving AFDC, at the date of final interview).

This study is focused only on exits from welfare for any reason. This population-based cohort does not provide sufficient number of cases of welfare exit to examine transitions to SSI ($n = 40$, 4.95% of all exits) distinct from exits due to increased family income, changes in household or family composition, or work ($n = 783$, 95.1%). We thus lack adequate data (numbers of cases) to estimate a multivariate statistical model that examines the rates of the alternative pathways from welfare, and the full complexities of moving between welfare statuses and periods off of welfare. We do know from exploratory analysis of these SIPP data that within 6 months after leaving welfare, nearly 25% of mothers had returned to TANF/AFDC and about another 10% had entered onto SSI. (Among those returning to public assistance, the average duration of time until returning to TANF/AFDC is 17.7 months; the average duration of time until entry onto SSI is 22.2 months.)

To the extent that SSI is an important way to exit from welfare and the population of women and children with disabilities are more likely to follow this pathway from disability, our model would find that such persons would have a higher chance of exiting welfare. Our research hypothesizes and finds that the family configuration of disability lowers rates of exits from welfare. The size of these coefficients are underestimated – the effects of the family configuration of disability on exits from

AFDC for any reason will be somewhat biased in a downward direction (providing a stronger statistical test of our major hypothesis).

The analysis of reasons for exit from welfare are best studied with administrative data. These data are inappropriate for this research because they lack information on functional limitations of mothers (although mothers' work disability status is known), and typically do not include data on the disability of children. They also lack the time varying and richly detailed longitudinal information available in population data.

Important limitations in activities of daily living among children and mothers (who do not qualify or participate in SSI) remain factors in the families' lives. Romero et al. (2002) find that poor maternal physical and mental health is associated with the need for cash assistance and health insurance. Meyers et al. (2001), in a major study of childhood disabilities and welfare, used a survey of California welfare families and administrative data to show that about ten percent of the welfare recipient households include a child with a disability and that this was a barrier to welfare exits. Danziger et al. (1997) used the 1997 Women's Employment Survey to show that a health problem of a child is one barrier to mother's employment.

For mothers with a child with chronic health conditions, it is especially important that full medical insurance and cost coverage be available if they leave welfare. For many mothers the loss of medical coverage is reason to remain on welfare (Pati et al. 2002; Romero et al. 2002; Smith et al. 2002; Wise et al. 2002; Wood et al. 2002). Meyers et al. (2001) conclude their study by suggesting that families with children with disabilities will become an increasing portion of the remaining case load (the hard-to-employ). One important point these researchers make is that, as noted previously, children with disabilities more often come from families with less human capital, are single-parent or are very poor. It is important to control for these associated characteristics, including the mother's own disability, in trying to assess the net impact of a child's disability.

Research plan

We build on this previous research to address, with new data and a fresh perspective, the hypotheses that unmarried mothers receiving AFDC are less able to exit welfare if they themselves are disabled or if a child is disabled. Besides testing these two hypotheses, we measure the magnitude of these relationships, and the relative impact of the two types of

family disability. We also test the hypothesis that children with disabilities limit the exits from welfare of women who are disabled.

The research is innovative in its recognition that child and maternal disability may limit exits from welfare. We introduce and develop the idea of a family (mother and child) configuration of disability as a neglected factor in understanding exits from welfare. These innovative ideas are submitted to empirical test, demonstrating that the family configuration of disability is an important and neglected element in exits from welfare.

This research on the impact of disability in families on exits from welfare improves on prior research in its (a) focus on a *nationally representative* population of women on welfare, (b) use of *longitudinal* data that captures the month-to-month dynamics of welfare and exits from welfare, (c) inclusion of *time-varying human capital* variables known to be related to exits from welfare, (d) consideration of measures of the *state-level* generosity of welfare and job opportunities (state-level unemployment rate), and (e) use of *dynamic models* that include consideration of unobserved heterogeneity and duration dependence.

Data and methods

Data description

The primary source of data for this study is the 1996 SIPP, a 48-month longitudinal, nationally representative, stratified random sample of the US population for the period 1996–1999. Respondents are interviewed every 4 months over a period of 4 years. At each interview, a household informant is asked to provide demographic, employment, income, and program participation information for every member of the household for each of the past 4 months (US Bureau of the Census 2001).

The survey design permitted the identification of all unmarried women over 15 in the sample with one or more children, the month they entered the SIPP panel and, if they left, the month they left. The survey also gathered demographic information on the unmarried mothers and their children, which was essential for our study. The information included unmarried mothers' ages, race or ethnicity, educational attainment, family income, employment status, and disability status, as well as their participation in public assistance programs, including the AFDC program. The information collected on children included comprehensive survey measures of disabilities. In addition, information on the number of families in an unmarried mother's household and the

composition of each family at each of the preceding 4 months was gathered. Families who moved were located, if possible, and retained in the survey.

The survey also identified, for each month of experience, the state in which mothers resided. We attached to each person-month record the state-specific maximum monthly AFDC benefit level available to a family of four and the annual state unemployment rate. The state-level AFDC benefits were measured in current dollars and culled from data published by the US House of Representatives (1998). In this research, controls for the welfare and economic contexts in which women make decisions about welfare exit are essential to provide an accurate estimate of the impact of personal characteristics, in this case the family configuration of disability, on welfare exit. We believe these two controls are sufficient, for our purpose, which emphasizes the behaviors of family and personal characteristics.

Other research that has incorporated additional dimensions of state-to-state variation in the economic and program climate (e.g., state median income, family cap, time limit, work requirement) shows that the risk of leaving welfare among women who have a disability are only 52% of the rate of exit of women without disability (Hofferth et al. 2002). This finding persists across models incorporating a variety of different personal variables and whether looking at welfare exits due to work or other reasons, indicating a good deal of stability in the estimated effects across model specifications. More troubling for this research is the study by Kubik (1999) that provides evidence linking the percentage of children who are defined by their families as disabled with the economic gains of switching from AFDC to SSI. We take exception to his argument that family definitions of disability are largely motivated by expected economic gain. Other research using medical diagnoses and school criteria for measuring disability are closely tied to families' reports of their child's disability (Hogan et al. 1997; Msall et al. 2003). Such a small percentage of children in this study exit to SSI, even among those who claim disability of their child, to raise questions about the generalizability of Kubik's findings to the population. Kubik (2003) finds that the funding mechanisms for the two programs are such that it is beneficial for states to attempt to switch AFDC clients to SSI. We were unable to test this finding with these data; we can report that we did not find an interaction between our state variables and disability status in exits from AFDC.

The design of SIPP allowed us to identify if and at what month the unmarried mothers left the AFDC program. We did not count as two

separate spells of AFDC participation the few occasions when 1 month of nonparticipation separated adjacent months of AFDC participation. Presumably, as Blank and Ruggles (1994) have noted, such occurrences reflect coding errors or "administrative churning".

We limited the SIPP sample to unmarried mother families for two reasons. First, previous research suggests that few two-parent families receive AFDC income (Moffitt 1992) and consistent with that research, we find that only about 2% of married mothers ($n = 146$) receive AFDC. Second, including two-parent families would have increased the complexity of the analysis, without providing improved power of estimation.

In the 1996 SIPP, there were 2,764 unmarried mothers under age 45 with a coresident child aged 3–17. Among these unmarried mothers, about 34% ($n = 873$) reported that they had participated in the AFDC program. The welfare history of these 873 women is represented by 16,173 person-months of experience. For the statistical analysis of person-months of experience, the months were arranged in temporal order beginning with the first month the mother appeared in the survey and ending when the mother left the AFDC program, when the mother left the survey, or when the survey ended. The dependent variable, "mother exited AFDC", is coded 1 if the unmarried mother who entered a given month of welfare experience left the AFDC program that month and 0 otherwise. Mothers who left the survey or were still receiving welfare when the 1996 panel ended are treated as censored at the point of last observation.

The disabilities of unmarried mothers and their children are the chief independent variables for the study. A special module in wave 5 (1997) collected disability data for every member of the household. Information included both restrictions on activities of daily living and limitations in performing age-appropriate social roles, indicative of serious disability. The types of information collected as it relates to mothers and children age 5 and older are as follows: whether mothers or children use a wheelchair, a cane, crutches, or a walker; whether either finds it difficult or is unable to communicate, lift everyday household items, or ambulate; whether either finds it difficult or is unable to use the telephone; whether either finds it difficult with, or needs the help of, another person with self-care or socializing; and whether either has a learning disability, mental retardation, or any other development disability, or mental or emotional condition.

Disability information is not collected for children under age 3. Disability status for children aged 3–5 is based on fewer questions that

relate to developmental delays that limit ordinary activities, ability to move arms or legs, and ability to walk, run or play. We lack a sufficient number of cases to analyze the data separately for these two age groups (3–5 and 6–17). By categorizing a child with any limitation in function as having a disability, we are able to include both age groups in this analysis. We include a control variable for age of children that will capture intercept differences associated with disparities in disability measurement between the groups.

If a child or mother has a positive response to any of these items, we coded that person as having a disability. These procedures produce a sample in which 580 mothers report no disability in their family, 105 report at least one child with a disability but that she herself is not disabled, 123 mothers are themselves disabled but who have no children with disability, and 67 mothers report both she and at least one child have disabilities. Of household configurations with disability about 13.6% ($n = 40$) exited AFDC directly to SSI.

We include the mothers' education level as an indicator of parental ability, including human capital. Since the effect of years of education was nonlinear, we classified years of education according to five categories: less than high school, high school only, some college, an associates degree, or a college degree. Other demographic variables included in the analysis are age of the mother, number of children, age of the children in the household, and race or ethnicity of the mother. The latter was coded in five categories: non-Hispanic white (referred to in text as "white"), non-Hispanic black (referred to in text as "black"), Hispanic, Asian, and other races.

Statistical model

Possessing monthly data we used a discrete-time duration model that estimated the effects of the variables listed above (focusing on the measures of mother and child disability) on the probability that unmarried mothers exit the AFDC program. We assume that a continuous time, proportional hazards model has generated our observations, but because the data are grouped into monthly intervals, we use a discrete hazard model to estimate the contribution of the independent variables to the hazard. Prentice and Gloeckler (1978) demonstrate that a discrete time hazard model generates unbiased estimates of the coefficients of a continuous time proportional hazard model.

In the discrete hazard model, the time until the mother exits the AFDC program has a discrete distribution with values at 1, 2, 3, and so on, indicating the month in which the mother exited. The hazard of the mother exiting at some point between month t and $t + 1$ is assumed to be constant over the interval between t and $t + 1$, although the hazard may vary from one time interval to the next. In discrete time, the hazard is the conditional probability that the mother will leave in month t given that she has not left before month t . In a direct analogue to the proportional hazard model (Cox 1972), we assume that the independent variables multiplicatively increase or decrease the hazard of dissolution.

Thus, the hazard rate for a given set of independent variables,

$$X_1, X_2, \dots, X_k, \text{ is } P_t = 1 - \exp[-\exp(\alpha_t + \beta_1 X_{1,t} + \beta_2 X_{2,t} + \dots + \beta_k X_{k,t})]$$

(Prentice & Gloeckler 1978; McCullagh & Nelder 1989). The dependent variable, "mother exited AFDC", is assumed to have a binomial distribution with mean P_t . The mean of the dependent variable is linked to the independent variables through the complementary log-log function $\ln(-\ln(1 - P_t)) = \alpha_t + \beta_1 X_{1,t} + \beta_2 X_{2,t} + \dots + \beta_k X_{k,t}$.

Right censoring (i.e., the mother does not leave during the risk period) is accommodated by the Prentice & Gloeckler (1978) discrete hazard model. Left censoring, however, presents a problem for hazard models that cannot be fully solved. About two-thirds (67%) of the mothers who received welfare during the panel were already receiving AFDC when the survey began. We have retrospective reports of the number of months women were continuously on welfare at the time of initial interview. However, we cannot analyze these months of welfare exit exposure because we have no information on the covariates for the months before the panel began.

We have several reasons to believe that left censoring does not bias our model. Most of these mothers did not leave the AFDC until well into the panel (i.e., after month 12), providing at least a partial welfare history for most women. Background analyses showed no demographic differences between mothers who were on welfare at the start of the panel and those who entered welfare during the panel. Estimates of a model using a dummy variable to indicate left censored observations scarcely differ from estimates of a model with no adjustment for left censoring, indicating that left censoring does not create a significant level of bias in these data.

Unobserved heterogeneity can also bias the coefficients of a hazard model, particularly those specifying the behavior of the hazard over time. The estimated hazard rate becomes biased toward negative

duration dependence (Heckman & Singer 1984). We adjusted for unobserved heterogeneity embodied in the omitted variables by introducing into the Prentice and Gloeckler (1978) model a gamma mixture distribution to summarize unobserved individual heterogeneity as proposed by Meyer (1990). This provides an additional way to minimize the bias associated with women's welfare experiences before 1996.

Results

We begin with a description of overall differences in exits from welfare for the four family disability configurations (Figure 1). The log-rank test for equality of survivor functions indicates statistically significant difference in welfare experiences of the groups ($\chi^2 = 9.16$, 3 degrees of freedom, $p < 0.03$). The survivor function indicates that women are most likely to exit welfare when neither they nor their child has a disability. This advantage continues until month 30 (we cannot go beyond 30 months because of declining sample size). Differences among the family types of disability are more modest. Families in which both the mother and child have disabilities clearly are least likely to leave welfare. The survivor functions for situations in which the mother only has a disability and the child only has a disability are similar. We now turn to a multivariate model of welfare exits to determine if these overall effects of mother and child disability disappear with controls for other variables known to affect welfare exit.

Table 1 presents parameters of the discrete proportional hazard model predicting the monthly risk of AFDC exits for each of the four

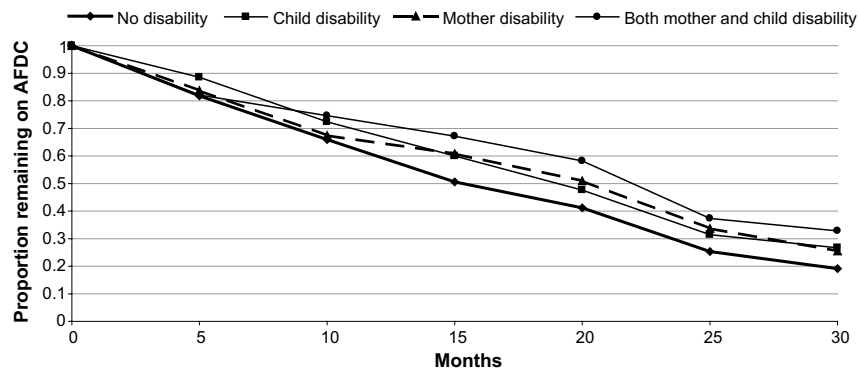


Figure 1. Proportion of mothers remaining on AFDC by configuration of disability in the family.

Table 1. Discrete time hazard model predicting risk of exiting welfare: unmarried mothers by family configuration of disability

	Coefficients	Standard errors	Multiplicative coefficients
<i>Constant</i>	-1.59*	0.97	0.20
Log (months on welfare)	0.59**	0.08	1.80
<i>Race and ethnicity</i>			
Non-hispanic white (ref.)	0.00	0.00	1.00
Non-hispanic black	-0.17*	0.10	0.84
Hispanic	-0.26**	0.12	0.77
Asian	0.14	0.35	1.15
Other	0.70**	0.30	2.01
<i>Education</i>			
Less than high school (ref.)	0.00	0.00	1.00
High school	0.16*	0.10	1.17
Some college	-0.06	0.11	0.94
Associate degree	0.59**	0.26	1.80
College plus	0.73**	0.29	2.08
<i>Marital status</i>			
Ever married (ref.)	0.00	0.00	1.00
Never married	-0.15*	0.09	0.86
Number of children	-0.18**	0.04	0.84
<i>Family configuration of disability</i>			
Neither child nor parent (ref.)	0.00	0.00	1.00
Only child	-0.21*	0.13	0.81
Only parent	-0.21*	0.12	0.81
Both child and parent	-0.36**	0.16	0.70
Log (income)	0.34**	0.06	1.40
<i>State context</i>			
Unemployment rate	-0.18**	0.06	0.84
AFDC benefit levels	-0.67**	0.20	0.51

Log likelihood = 2955.00.

Source: Survey of income and program participation (1996 panel).

Notes: Person-month file, $n = 15,651$. The model included additional controls for age of mother, age of children (preschool and/or elementary school), family income, and region.

* $p < 0.10$, ** $p < 0.05$.

family configurations of disability. Controlling for other individual, family, and contextual factors, disability among mothers is associated with a rate of exit from welfare that is only 81% as high of that of families without disability. The effect of the child's disability on welfare exit is precisely the same. Families that have both a child and a mother with a disability have rates of exit from welfare only 70% of the rates for families without disability. The impact of maternal and child disability on the likelihood of exiting welfare thus are statistically significant and substantial.

These results provide support for the hypotheses that having a mother or a child significantly reduces the monthly rate of exit from welfare. The results also provide support for the hypothesis that having both a child and mother who are disabled is a major barrier to welfare exit. (Since we hypothesized the directions of the coefficients for configuration of family disability, one-tailed significance tests are appropriate. Under this criteria, all three coefficients for family disability status are statistically significant at $p < 0.05$.)

How important are these findings of the effects of disability of the mother and child on exits from welfare? Either maternal or child disability status has a negative impact on welfare exit that is greater than the reduced rate of welfare exit among blacks (compared to whites). It is of larger magnitude than the coefficient associated with having less than a high school education compared to being a high school graduate. Having a mother or a child who is disabled reduces exits from welfare as much as having an additional child. The magnitude of the coefficient for having both a mother and a child with a disability is equivalent to having two additional children and about half the effect of having less than a high school education compared to having a college education. These comparisons indicate that the disability status of the mother and her children are essential to understanding why a mother may be unable to exit welfare in the face of a variety of welfare reforms designed to encourage work.

The other coefficients estimated in this model are consistent with findings reported in the literature on welfare exit (Moffitt 1994, 1992; Blank & Ruggles 1994; Brandon 1995; Danziger et al. 1995; Harris 1996; Hofferth et al. 2002). Specifically, being white, having fewer children, a higher level of educational attainment and higher household income are all associated with higher rates of exit from welfare. A noteworthy finding of this analysis, not noted in prior research is the large positive impact of an associate of arts degree on exits from welfare, an effect rivaling that of a bachelor degree. This research also supports earlier

research by showing that a higher unemployment rate and a more generous AFDC program are linked to lower rates of exit from welfare.

Discussion

Prior social science research has greatly informed discussions about welfare policy by pinpointing such factors as minority status, poor human capital, work disability, and the care of preschool-age children as critical factors in welfare dependency. It also has shown that women with more children and those who are not married are substantially less likely to exit welfare. That is not a complete picture of the family dynamics associated with welfare dependency. This research demonstrates that children with disabilities have the same impact on welfare exit as do mothers' own disabilities. When both mothers and children are disabled, the likelihood of welfare exit is far lower than other characteristics of the family and the state-level welfare generosity and job opportunities indicate. If researchers are to adequately represent the complexities of family life necessary to understand welfare dependency, they must consider the disability status of mothers and children.

Families with a child with a disability make different kinds and levels of investments in their children, and often do so at considerable cost (Rogers et al. 2002). Higher income may be foregone by such families in favor of round-the-clock time to provide medical, rehabilitation, and daycare for a special needs child. Researchers and policy makers need to recognize that socioeconomic rewards are not uniformly attractive to unmarried mothers when traded off against assuring the security and well-being of a child with special needs. For these mothers, the loss of health insurance coverage for their child may outweigh income advantages associated with employment.

Social scientists are attuned to group differences, social distances, and associated inequality. They certainly have contributed to the growing body of research on children with disabilities. Yet, despite the growing public and governmental recognition of the disabled as a notable minority in our society, social scientists have not routinely incorporated considerations of child disability into their analyses. We believe the number of children and adults with disability, and the pervasive and special challenges they face to full participation in society,

make it mandatory that researchers fully integrate disability, especially child disability, into studies of children and their families.

This research is very important for policy makers because it indicates that an accurate assessment of the capacity of unmarried mothers to exit welfare requires knowledge of the presence of children with a disability, as well as of the mother's own disability status. The financial and time constraints imposed on families with a child who has a disability can be considerable. The specific needs of a child with a disability can make exceptional demands on the mother, often making it very difficult to take and keep a job. It is essential that information on functional limitations for women and disability among children be gathered on welfare intake forms to provide a more accurate assessment of the types of special services and supports such families may require for the mother to enter the workforce. Furthermore, even if exits from welfare are eventually possible, the future demands of raising a child with a disability may leave families more vulnerability to the need for public assistance in the future.

This research builds on prior client record-based studies by demonstrating that, in the population, the presence of children with disabilities appears causally linked to reduced rates of mothers' exits from AFDC. Success in moving these mothers from welfare will depend on the availability of specialized services for the children, including medical insurance coverage, financial reimbursement for unusual medical and household expenses, and specialized childcare coverage (Knoll 1992; Kirk 1998).

Such services may be partially implemented through programs that supplement TANF/AFDC or, alternatively, it may be appropriate to consider reclassifying the children with disabilities to receive SSI, thereby removing this portion of the hard-to-employ from the TANF population. Alternatively, a middle ground may need creation within the TANF/AFDC system that would permit case managers to more carefully assess the potential for these sorts of families to exit welfare and to propose additional programs for both mothers and children with disabilities. For instance, case managers could examine the possibility that these sorts of families receive "in-home" childcare while the mother attends a vocation skill program for adults with disabilities. Any attempt to implement such new programs or policies would require additional research that examines how the severity of mother and child disability (for persons who are not now SSI qualified) affects the likelihood that a welfare mother can realistically be expected to exit AFDC.

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