

The Quality of Life of Single Mothers on Welfare in Georgia and the 1996 Welfare Reform
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Abstract

Through the use of the Human Development Index (HDI) of the United Nations, this study demonstrates the gap in the quality of life between women on welfare and the black and white populations in Georgia. Significant differences in the quality of life, and in two of the three dimensions of the HDI (health, education, and standard of living) were found not only across the three groups (women on welfare, blacks and whites), but also within each group by county classification in Georgia (urban, suburban, rural growth, and rural decline). The quality of life of women on welfare and the black population is better in suburban counties than in the rest of the counties, and for the white population, there is no difference between living in suburban or urban counties. The white population scored significantly higher in the three dimensions of the HDI, and the health dimension of women of welfare scored significantly higher than that of the black population.

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Introduction

In Georgia, 53,323 single women were on welfare in the year 2000. These women, who had at least one child, received cash assistance for themselves and their children under Temporary Assistance for Needy Families (TANF). On average they had two children and were 28 years old. The racial distribution of the group was 79.3 percent non-Hispanic black and 19.4 percent non-Hispanic white; the remainder was Hispanic, Asian, and Native American.

The United States Congress re-authorized the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) before its end on September 30, 2002. On May 14, 2002 representative Deborah Pryce introduced bill H.R. 4735 called the Personal Responsibility, Work and Family Promotion Act, in order "...to reauthorize and improve the program of block grants to States for temporary assistance for needy families, improve access to quality child care, and for other purposes" (www.congress.gov, 2002). The bill went under examination of the Subcommittee on Health after a series of recommendations were issued by non-governmental organizations, research institutions, and different interests groups. At present, debate is underway on revising and extending TANF. This makes the study of welfare reform not only an up-to-date topic in social welfare, but a must in a moment when the time limits of the law coincide with weaker labor markets in the U.S., which generally come along with higher unemployment and poverty rates.

This policy paper provides research on the main targets of this legislation: single mothers on welfare, referred to in this paper also as women on welfare. The paper examines their quality of life compared to both the white citizens and the black citizens of the state. The paper seeks to answer these three questions:

1. What is the quality of life of single mothers on welfare in Georgia, and how do they fare compared to the rest of the people in Georgia?
2. What are the differences in the quality of life of women on welfare based on their location; that is, does quality of life differ in urban compared to rural and suburban areas?
3. Do single mothers on welfare (hereafter called women on welfare) tend to cluster in certain counties, and if so, is there a pattern in the components of the Human Development Index of such counties?

Methodology of the Study

To answer these questions, I used the Human Development Index (HDI) that was created by the United Nations Development Program (UNDP) to measure the quality of life (QOL) of people in different countries. The HDI was reported in the first Human Development Report of the United Nations Development Program (UNDP, 1990). It measured three dimensions of development (health, education, and standard of living), creating an index that is the average of these three dimensions. To do this, each indicator needs minimum and maximum values called goalposts. These values "...need to be fixed if the HDI is to be comparable over time" (Anand and Send, cited in UNDP, 1993, p. 109). Performance in each dimension of the HDI is expressed as a value between 0 and 1 by applying the following general formula

$$\text{Dimension index} = \frac{\text{actual value} - \text{minimum value}}{\text{maximum value} - \text{minimum value}}$$

where minimum and maximum values come from the fixed goalposts established by the UNDP. The closer to 1, the better the quality of life.

Because the level of development varies greatly across countries, there have been recommendations to complement the dimensions of the human development index for countries with medium and high levels of development (UNDP,1993). Anand and Sen (cited in UNDP, 1993, p. 112) have formulated the suggestions laid in Table 1.

Table 1.
Suggestions for Special Human Development Indices
for Countries with Different Levels of Development

HDI Indicator	Level of the County's Development		
	Low	Medium	High
1. Health	1.1 Life expectancy	1.1 Life expectancy	1.1 Life expectancy
		1.2 Under-five mortality	1.2 Under-five mortality
			1.3 Maternal Mortality
2. Education	2.1 Adult literacy	2.1 Adult literacy	2.1 Adult literacy
		2.2 Secondary school enrollment	2.2 Secondary school enrollment
			2.3 Tertiary enrollment
3. Standard of Living	3.1 Log per capita GDP up to international poverty line. (Modified in 1999 to log GDP per capita, PPP, US \$).	3.1 Log per capita GDP up to international poverty line. (Modified in 1999 to log GDP per capita, PPP, US \$).	3.1 Log per capita GDP up to international poverty line. (Modified in 1999 to log GDP per capita, PPP, US \$).
		3.2 Incidence of poverty	3.2 Incidence of poverty
			3.3 Gini-corrected mean national income (Abolished after refinements in 1999).

This is the study of a population within the U.S., a country with a high level of development (UNDP, 2001), but with great differences between subgroups within the society (UNDP, 1993; Wyn, et al, 2001). Therefore, the HDIs for both single mothers on welfare in Georgia and for the population of Georgia by county and by race include most of the recommended indicators for countries that have a high level of development, as shown in Table 1. For this study, I used the HDI described in the 2001 Human Development Report issued by the UNDP.

Details on the latest methodology to calculate the HDI can be found in the technical notes of the 1993 and 1999 Human Development Reports (text version) or online at www.undp.org/hdro. Table 2 summarizes the dimensions, indicators, and goalposts of the HDI used in this study.

Table 2.
HDI Dimensions, Indicators, and Goalposts

Dimension	Indicator	Maximum Value	Minimum Value
Health	Life expectancy at birth (years) (for women only)	85 87.5	25 27.5
	Child Mortality Rate	0	Latest Global Average 1999 (56)
	Maternal Mortality Rate	0	Latest Global Average 1998(430)
Education	Mean Years of Schooling	15	0
	H.S. Graduation Rate	100	0
	College and Post College Graduates	100	0
Standard of Living	Log Personal Income	Log 40,000	Log 100
	Incidence of Poverty	0	100

Data and Measures

The data to calculate the human development index come from different sources. The information on the variables that pertain directly to single women on welfare in Georgia, such as education and income, was obtained from existing data from the Division of Family and Children Services of the State of Georgia (DFCS), for the year 2000. It included women on welfare in all 159 counties who were 18 years of age and over, had at least one minor child living with them, and were receiving cash assistance (TANF) for themselves and their children. This is also known as a family case (at least one child and one adult are both TANF recipients in the same household), as opposed to a child only case (when only a child/children are beneficiaries) (Risler, et al., 1999). Precisely, these data were for 53,323 women who had a median monthly income of \$287.61.

Information on the indicators of the HDI dimensions (see Table 2) that relate to the population in Georgia as a whole was obtained from a wide range of local, state wide, nation wide, and international sources.

Data at the county level to calculate some of the indicators of the HDI for the Georgia population by race was only available through the U.S. 1990 Census, or through calculations based on the 1990 Census. Details on the methodology of this study are available upon request and have been submitted for publication.

Results

T tests and One Way Anovas (not shown in this summary) yielded significant differences in the quality of life (HDI values), and in two of the three dimensions of the HDI (health and standard of living), not only across the three groups (blacks, whites, and women on welfare), but also within each group by county classification (urban, suburban, rural growth, and rural decline). No significant differences were found in the education dimension. Furthermore, Georgia's white population had higher average values on all dimensions of the HDI, and women on welfare had a higher average value on the health dimension than the black population; the difference in values is statistically significant.

The quality of life of the black population and women on welfare is better in suburban counties than in the rest of the counties, and for the white population, there is no difference between living in suburban or urban counties.

Nine of the top ten counties for the white population, eight of the top ten counties for the black population, and seven of the top ten counties for women on welfare are suburban counties. However, only 19% of women on welfare in the year 2000 were living in suburban counties. Additionally, the top ten counties have small black populations (much below the percentage of blacks in the state).

On the other hand, women on welfare have the lowest average quality of life (lowest HDI value) in rural decline counties, and there was no statistical difference between their HDI in rural decline and urban counties. In the year 2000, 54% of all women on welfare were living in these types of counties. Half of the bottom ten counties for the white population and women on welfare, and six of the bottom ten counties for the black population are rural decline counties; they also have large black populations (most above the percentage of blacks in the state).

Rankings of the counties based on their HDI scores and HDI dimensions scores permitted to compare quality of life in general, and in particular, the counties Median Household Income, Health, Education, and Standard of Living. It also evidenced two facts. First, higher levels of income and standard of living do not necessarily imply an equal position in health, education, or quality of life. At the same time, it is possible to achieve better positions in health, education, and quality of life despite lower positions in income and standard of living. Second, the percentage of black population within a county seems to negatively impact the quality of life of women on welfare and the black population (see table 7).

Finally, regression results (not shown in this summary) on the quality of life (as measured by the HDI) of each group evidenced the negative effect of the percentage of children in poverty on the overall population, particularly on the black population and on women on welfare. They also showed the positive effect of total personal income (a major economic indicator of each county) on the white population.

The different dimensions of the index (health, education, and standard of living) revealed the perverse effect on the quality of life of women on welfare, and on the black population, of factors that have not been considered by the welfare reform, or have simply not been a priority concern. These are infant and maternal mortality rates, educational attainment, homes in poverty, and children in poverty.

The following tables present the HDI and HDI dimensions values, and the HDI by type of county for women on welfare, the black population and the white population. They also present the top

ten and the bottom ten counties for women on welfare in Georgia, their HDI dimensions and median household income rankings, as well as the percentage of black population within those ten counties as of 1990.

Table 3
Average HDI and HDI Dimensions Values for Women on Welfare Compared to the White Population and to the Black Population of Georgia

Measure of Quality of Life	Type of Population		
	Women on Welfare	White Population	Black Population
Human Development Index	.604 (.031)	.735 (.022)	.631 (.04)
Health Dimension	.827 (.046)	.890 (.021)	.805 (.04)
Education Dimension	.390 (.032)	.411 (.031)	.346 (.031)
Standard of Living Dimension	.594 (.061)	.903 (.034)	.741 (.078)

Standard Deviations in parenthesis

Table 4
Average HDI values for Women on Welfare Compared to the White Population and to the Black Population of Georgia By Type of County

Population	HDI Values by Type of County			
	Urban	Suburban	Rural Growth	Rural Decline
Women on Welfare	.594 (.012)	.629 (.037)	.603 (.027)	.584 (.025)
White Population	.754 (.023)	.754 (.023)	.726 (.017)	.728 (.020)
Black Population	.642 (.013)	.668 (.040)	.629 (.034)	.601 (.025)

Standard Deviations in parenthesis

Table 5
Average HDI Dimensions Values for Women on Welfare By Type of County

Type of County	HDI Dimensions Values		
	Health	Education	Standard of Living
Urban	.806 (.013)	.388 (.020)	.588 (.022)
Suburban	.849 (.041)	.388 (.033)	.649 (.060)
Rural Growth	.828 (.046)	.388 (.032)	.594 (.049)
Rural Decline	.809 (.045)	.397 (.033)	.546 (.043)

Standard Deviations in parenthesis

Table 6
Top Ten Counties for Women on Welfare

**Rank in HDI, HDI Dimensions, and Median Household Income
With Percentage of Black Population as of 1990**

County	Type of County	HDI Rank	Health Dimension Rank	Education Dimension Rank	Standard of Living Dimension Rank	Median Household Income Rank	% Black Population In County In 1990
Towns	Rural Growth	1	20	11	8	2	0.0
Fayette	Suburban	2	67	2	2	133	5.4
Lumpkin	Rural Growth	3	6	62	16	1	1.6
Forsyth	Suburban	4	10	131	1	33	0.0
Douglas	Suburban	5	26	20	7	72	7.9
Cherokee	Suburban	6	18	73	5	131	1.9
Oconee	Suburban	7	12	57	19	25	7.5
Gwinnett	Suburban	8	51	46	3	89	5.2
Habersham	Rural Growth	9	5	104	24	126	5.6
Catoosa	Suburban	10	3	145	17	86	0.8

Table 7
Bottom Ten Counties for Women on Welfare
Rank in HDI, HDI Dimensions, and Median Household Income
With Percentage of Black Population

County	Type of County	HDI Rank	Health Dimension Rank	Education Dimension Rank	Standard of Living Dimension Rank	Median Household Income Rank	% Black Population In County In 1990
Coffee	Rural Growth	150	131	146	121	134	25.4
Randolph	Rural Decline	151	143	78	151	147	57.9
Atkinson	Rural Growth	152	140	136	131	99	26.7
Johnson	Rural Decline	153	146	159	82	52	34.1
Colquitt	Rural Growth	154	137	137	141	64	24.2
Lanier	Rural Decline	155	151	112	146	78	26.6
Worth	Rural Growth	156	116	134	153	107	30.6
Burke	Rural Growth	157	124	143	150	42	52.3
Turner	Rural Decline	158	145	123	157	122	40.6
Quitman	Rural Decline	159	158	58	159	141	50.1

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