
 THE PSYCHOLOGICAL PREDICAMENT OF
WOMEN ON WELFARE

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CULTURAL DIVIDES

 Understanding and Overcoming
Group Conflict

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IN READING William Julius Wilson's latest book on urban poverty, *When Work Disappears* (1996), a statement embedded passingly in the introduction captured our attention. In reviewing the contributions of various social sciences to issues of poverty in America, he described social psychology as "a set of factors generally absent from the current debate" (xiv). Wilson (1987, 1996) has long argued that large-scale economic and structural factors, such as the global economy, the drop in industrial jobs, the suburbanization of jobs, and migration patterns, bear most of the responsibility for continuing urban poverty. But he also stresses that other factors are involved, especially cultural and social psychological processes that determine behavioral reactions to the conditions of poverty. It is here, in this last respect, that Wilson feels the absence of modern social psychology. Clearly this level of analysis is relevant. Yet just as clearly, we had to agree with Wilson: social psychology is not much present in this debate.

Our central purpose in this chapter is to take up Wilson's challenge by exploring the social psychology of the welfare experience, in particular the psychological predicament of homeless mothers on welfare, and to describe preliminary research that suggests an analysis of the welfare experience. But we have a secondary purpose as well: to explore the utility of a more context-oriented mode of social psychological analysis—an approach that harks back, of course, to the Lewinian origins of the field (Lewin 1943, 1951).

Central to both of these aims is a concept we call *afforded psychologies*. This term refers to a familiar idea: the "life-space" contexts of people's lives—their socioeconomic position in society, their position in a family, their group identities, the cultures they are immersed in, the status they enjoy, the stigmas they endure, and the opportunities and

resources they possess—have a constitutive influence on their psyches that “affords” them some psychologies more than others. That is, one’s location in society and in a culture makes a significant contribution to the content, organization, and functioning of one’s psychological life.

This may seem to be an obvious point. But in social psychology we have leaned toward explanations of diverse social psychological phenomena in terms of common, generalizable processes (see Shweder 1990). In this pursuit, psychologists have increasingly deemphasized the role of context in mediating social psychological phenomena (Fiske et al. 1998). Although this kind of explanation is an important goal of our science, it may cause us to underemphasize something fundamental about psychological life: because of life context differences between people, not all features of human psychology—particular traits, states, and processes—are equally accessible to all people. For example, when opportunity, support, and encouragement for school are not there for a person, it can be more difficult for that person to sustain a strong academic motivation. Thus, academic identification may not be as accessible to people facing this predicament (Steele 1997). Thinking about human psychology in terms of relatively decontextualized and abstract processes, traits, and states can give the impression that the particular psychological characteristics of people—for example, their attributional styles, their motivations, their cognitive skills, and their emotional tendencies—are equally probable in almost any life context. As something that shapes the development and ongoing transactions of the individual, life context predisposes and enables the development of some psychological characteristics and tendencies more than others; this is what is meant by “afforded psychologies.”

However, we are not arguing that the psyche-shaping influence of life context is a rigidly deterministic influence that irrevocably fosters particular characteristics. The term “afforded” was chosen to convey a more indirect influence—one in which life context comprises the conditions of life that must be transacted with, but does not directly determine which psychological characteristics will evolve in those transactions. Life context predisposes, constrains, prompts, punishes, facilitates, frustrates, and scaffolds, but in our reasoning it does not directly determine.

This idea of afforded psychologies helps to clarify several issues related to the psychological predicament of the homeless mothers we have studied. First, it makes it clear that a disadvantaged background does not, of necessity, cause a correspondingly negative internal psyche. In the role of observer, researchers and theorists may too easily assume that negative life outcomes reflect negative internal psychologies—a “poverty personality” of low self-esteem, low self-efficacy, poor future orientation, and so on (see, for example, Mead 1994; Murray 1996). But

quite the reverse can be true. In the course of adapting to disadvantages, a person may develop strengths that would not be well afforded by a more advantaged background (Taylor, Wood, and Lichtman 1983). This is not an argument to proliferate disadvantage. It is simply to point out an important reality implied by the afforded psychologies idea: psychological strengths and weaknesses can be afforded by many environments.

Second, it helps to explain how the psychologies of those on welfare can have considerable similarity to the psychologies of people from more advantaged segments of the population—a point developed by Cook and Curtin (1987). Despite profound differences in the socioeconomic and even subcultural aspects of these two life contexts, there are important similarities between them as well. Both the wealthy and the poor in this society share an overarching American culture and history, a national identity, and exposure to many of the same media outlets. This similarity of life context surely affords similarity in psychology.

Third, the concept of afforded psychologies offers at least one definition of the “cultural divide” that is the focus of this book. A cultural divide can be thought of as a boundary in society that separates communities whose socioeconomic structures, opportunities for success, conventions, styles, and norms are so different that they have substantially different psychologies. Another way of saying this is that when groups differ enough in the nature of their sociocultural context as to cause meaningful differences in their psychologies, they are divided by a “cultural divide.” Obviously more aspects of a particular context than culture alone could contribute to such a divide. Social structure, race, ethnicity, and religion can have this effect as well. But we endorse the term “cultural divide” as a reasonable, if not completely precise, term for designating a group divide between differentially afforded psychologies.

This conception of a cultural divide is at the center of our analysis. We reason that the predicament faced by women on welfare in contrast to the life context of people in the economically secure middle class constitutes a structural and cultural divide—a difference in life circumstances great enough to spawn some important psychological differences in the people on either side of the divide, their similarities notwithstanding. And we reason that these differences in psychology, while first the product of the divide, can eventually reinforce the divide (Fiske et al. 1998).

Our analysis begins with an assessment of the predicament faced by homeless mothers on welfare. As mentioned earlier, the first point to stress is that their life context has considerable overlap with that of middle-class Americans. (Knowing the great diversity of this group, we nonetheless refer to them as the middle class as an easy way of denoting the more economically secure members of society.) Accordingly, as sur-

vey after survey shows (for example, Rainwater 1970; Cantril and Roll 1971; Cook and Curtin 1987), these women share many values, personal goals, and cultural ideals with people in the middle class. But the life contexts of these groups also differ in some profound ways. Compared to the middle class, a fundamental difference of the predicament of homeless mothers is the extreme economic and social uncertainty with which they must contend, and the lack of resources, skills, and support with which they must do so. The people, institutions, and communities in their lives have proven difficult to trust in the sense of being willing or able to foster their progress toward secure employment. Moreover, their lack of skills and resources—typically no health care, no child care, no housing, no family resources, coupled with very little education and few marketable skills—puts their needs so high that no single opportunity is likely to seem as if it could make much of a difference. Unlike the life contexts of the middle class, then, these women face, with children to support, a near-traumatic predicament of life context uncertainty and difficulty.

In transaction with this predicament, we propose that a psychology is afforded that, while by no means characterizing all of these women, may describe a central tendency among them. This "afforded psychological hypothesis" has three parts. The first part is a particularly strong *valuing of self-reliance and independence* in the sense of not being economically dependent on others. In response to a context that is unreliable, we suggest that these women may take a value from the larger society that deemphasizes the importance of having a reliable context for success and reify it into a centerpiece of their worldview. By discounting the importance of the unreliability and threat around them, and increasing the importance of self-reliance and independence, they gain a feeling of personal security.

The second part of this predicament, however, may work against the first part. In response to the unreliability and insufficiency of opportunity in their lives, we argue that homeless mothers on welfare have *difficulty trusting scenarios by which they could gain secure employment* and a better life. They often come from communities that provide very little opportunities for securing middle-class status (Auletta 1982; Bourgois 1996; Dash 1989; Kozol 1988). The opportunities welfare mothers are offered—for example, coursework needed to graduate from high school, minimal training programs in basic vocational skills, and minimum-wage jobs—can seem highly unlikely to lead to success given the constraints they are facing. Moreover, scenarios of advancement are not likely to be well modeled or normatively enforced in the broader communities in which these women live.

Third, the resultant psychology with regard to advancement, then,

is likely to be a mix of hopeful commitment to self-sufficiency—they have little other hope—and, in the face of such difficult circumstances, real difficulty in maintaining trust in the available opportunity structure. We hypothesize that they alternate between an effort to be self-sufficient and a loss of persistence in the face of frustration.

It is in this situation, we hypothesize, that people can become susceptible to *short-term decision-making*, which can sometimes worsen their circumstances. This may be the state of mind in which many of the women in our sample allowed themselves to have children at so early an age (Dash 1989; Furstenberg 1976). For a woman from the middle class, having a baby at an early age would interfere with a well-developed scenario of advancement that is broadly supported, if not mandated, in her social world. Such an action would interfere with her graduating from high school, going to college, and with the general development needed to achieve a secure and happy life. For the women in our sample, having a baby early in life was not likely to interfere with such a likely scenario of advancement and in fact may have offered important advantages—a secure relationship in a world of insecure relationships and a mark of passage into adulthood.

Our view, then, is not that these women lack internalized middle-class values and psychological characteristics, but that, from their position in society, it is difficult to trust a representation of how they could deliver themselves to economic security. The lack of such a representation, and a community that reliably supports it, affords them a psychology that is focused more on immediate and short-term needs and opportunities. And this decision-making process, under some conditions, may further mire them in poverty.

Before developing the afforded psychological hypothesis in more detail and presenting preliminary research that supports it, we describe recent developments in welfare policy directed at these women and the alternative psychological models of their experience that predominate in the literature.

RECENT DEVELOPMENTS IN WELFARE POLICY TOWARD SINGLE MOTHERS

The social safety net for poor families is currently undergoing a radical transformation (Edelman 1997; Pavetti 1997); in our effort to understand the experience of the women who use this system, it is important for our review to understand these changes in welfare policy and their motivation.

Beginning in 1935, the U.S. government provided Aid to Dependent

Children (later renamed Aid to Families with Dependent Children, or AFDC) as an entitlement, meaning a "federally defined guarantee of assistance to families with children who met the statutory definition of need" (Edelman 1997, 4). Welfare, as it came to be known, was almost universally disliked. In his social history of welfare in America, Katz (1986) summarized public attitudes towards welfare:

Nobody likes welfare. Conservatives worry that it erodes the work ethic, retards productivity, and rewards the lazy. Liberals view the American welfare system as incomplete, inadequate, and punitive. Poor people, who rely on it, find it degrading, demoralizing, and mean. (ix)

In 1996 President Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (also called the 1996 Welfare Reform Act). This program eliminated AFDC and replaced it with block grants to states to create the program called Temporary Assistance for Needy Families (TANF). TANF differs from AFDC in several ways: (1) it is administered by the states, so there is no federal entitlement or safety net; (2) whereas there was no fixed time limit for AFDC, families are eligible to receive TANF only for sixty months in their lifetime; (3) once TANF recipients have been determined to be work-ready or they have received assistance for twenty-four months, they are required to work; and (4) in order to receive TANF grants from the federal government, states must meet increasing work participation rates and/or decrease the number of people receiving welfare (Pavetti 1997).

These changes were a response to the perceived problem of welfare dependency (Bernstein 1998). At any point in time, people who have been on welfare for eight years or more account for more than half of the people on welfare, giving the impression of a welfare-dependent caseload (Bane and Ellwood 1994). However, this statistic is somewhat misleading, because it is also true that the vast majority of people who start on welfare stay on the rolls less than four years (Bane and Ellwood 1994). That is, although long-term recipients represent only a small fraction of those who have ever received benefits, they tend to accumulate in the system and represent a significant portion of the existing caseloads and welfare expenditures at any given point in time. The 1996 Welfare Reform Act was motivated by the focus of politicians and the media on the long-term recipients, as opposed to the greater number of people who rely on welfare in times of need and move out of the system (Bernstein 1998).

Furthermore, this group of long-term welfare recipients represents a specific, highly identifiable part of the population: young single mothers

and their children. More than half of all welfare recipients were teenagers when their first child was born (Harris 1997), and over half of the AFDC budget was spent on welfare for teenage mothers and their resultant families. In today's context—66 percent of American mothers with children now work (Pavetti 1997)—the reliance on welfare for personal support has become less acceptable. Thus, under the current TANF policy, welfare support will be withdrawn after the time limits have been reached, with the assumption that the long-term welfare-reliant women will then support themselves by gaining employment. Reformers assume that this low-skilled group can find employment, but that assumption is seriously contested by some theorists (see Bernstein 1998; Sidel 1996; Wilson 1996).

Two other assumptions about the welfare phenomena—neither of them supported by data—have been used to justify the 1996 Welfare Reform Act (Bassuk, Browne, and Buckner 1996). First, it is assumed that welfare inevitably perpetuates dependency rather than serving as a safety net for people experiencing hard times. Yet as indicated earlier, most poor women use welfare for less than four years (Bane and Ellwood 1994). Second, it is assumed that welfare compromises the "work ethic." Many studies (see, for example, Bassuk et al. 1996; Edin and Lein 1997) have shown that most welfare mothers have worked and that many work while on welfare to supplement the money they receive. Based in large part on these assumptions, which we would argue are based on certain psychological models of the welfare recipients, the provisions of the 1996 Welfare Reform Act have begun to be implemented.

In short, we have reached a curious point in American welfare history: a major policy initiative, the 1996 Welfare Reform Act, has been promulgated in large part as a response to a set of assumptions about the psychology of welfare recipients, especially women who are using welfare to support their families. In the literature on the urban poor and women on welfare in particular, three distinct psychology models have been advanced (Bane and Ellwood 1994; Greenstone 1991): the culture of poverty model, rational choice models, and expectancy or self-efficacy models. We review them in turn.

Culture of Poverty Models

Research and theorizing on the "culture of poverty" has been extremely influential and has been an important part of the history of welfare theorizing over the past forty years. Oscar Lewis was the first to articulate the culture of poverty thesis. In his book *La Vida: A Puerto Rican Family in the Culture of Poverty* (1966), he described the culture of poverty as an adaptation and reaction of the poor "to their marginal position in a

class-stratified, highly individuated, capitalistic society" (xliv). Lewis argued that the culture of poverty could be described in approximately seventy social, economic, and psychological traits. The culture of poverty was most likely to originate under the following conditions: a capitalist economy that features cash, wage labor, and production for profit; a continually high unemployment rate for unskilled labor; low wages; failure to provide social, political, or economic organization for the low-income population; a bilateral kinship system rather than a unilateral kinship system; and a dominant culture that values individual initiative and the accumulation of wealth and explains poverty as the result of personal inadequacy or inferiority.

Lewis (1966) emphasized the intergenerational transmission of the culture of poverty:

Once [the culture of poverty] comes into existence it tends to perpetuate itself from generation to generation because of its effect on the children. By the time slum children are age six or seven they have usually absorbed the basic values and attitudes of their subculture and are not psychologically geared to take full advantage of changing conditions or increased opportunities which may occur in their lifetime. (xlv)

Thus, the culture of poverty is fixed and likely to be permanent as it is transmitted from one poor generation to the next. Lewis outlined the culture of poverty thesis in an extended introduction to *La Vida* (for a general discussion of Lewis's treatment of the culture of poverty, see Gans 1968; Moynihan 1968). The rest of *La Vida* consists of first-person narratives from the Rios family gathered through questionnaires, interviews, participant observation, biographies, and projective psychological tests.

The evidence for the intergenerational aspect of the culture of poverty comes from the Rios family, in which every major female figure was a prostitute. Because the children were raised by mothers who supported their families through prostitution, the next generation also relied on prostitution as an economic strategy. Despite the problems with Lewis's methodology, including his reliance on anecdotes from such an extreme family, the basic argument of the culture of poverty model—that one learns at one's "mother's knee" adaptive yet harmful values about work, sex, and responsibility—became influential and was adapted to analysis of other poor populations. At the same time Lewis was writing about a Puerto Rican family in the culture of poverty, there were major concerns about black urban poverty in the United States. Michael Harrington wrote *The Other America* (1962) and, in describing the lives of the "other Americans" for mainstream readers, evoked images of a

distinctly different culture. In the early 1960s, then, the culture of poverty model prevailed, explaining that the poor make internal adaptations to the external factors of poverty and limited opportunity. The goal of this view was to change the external factors, but in so doing, it easily seemed to be saying that the problem with the poor was their cultural values.

Nowhere is this phenomenon clearer than in Moynihan's report *The Negro Family: The Case for National Action* (1965). Moynihan began by describing how in the wake of the Civil Rights Act of 1964 African Americans would not only want equality of opportunity but equality of group outcome. However, Moynihan argued, equality of group outcome was not likely to happen, for two external reasons. First, racism still existed at all levels in the United States. Second, three centuries of brutal mistreatment had left African Americans in a position where they could not compete, as a group, with other groups that had not been systematically mistreated. While individual blacks might rise to the top, large group differences in outcomes were likely to remain.

Thus, Moynihan began his report by positing that external factors had led to the negative state of the black urban poor. But the focus of his report is on the

fundamental problem . . . that of family structure. The evidence—not final, but powerfully persuasive—is that the Negro family in the urban ghetto is crumbling. A middle-class group has managed to save itself, but for vast numbers of the unskilled, poorly educated city working class the fabric of conventional social relationships has all but disintegrated. (1965, 1)

In very clear and impassioned language, Moynihan described the "deterioration of the Negro family" as the "fundamental source of the weakness of the Negro community" (5). More specifically, Moynihan argued that the black family was highly unstable, citing as evidence the fact that in 1960 the nonwhite illegitimacy level was eight times greater than the white ratio and that nearly 25 percent of African American births were illegitimate (a number that had gone up to 65 percent in 1997; Harris 1997). This observation led to his conclusion that "the breakdown of the Negro family has led to a startling increase in welfare dependency" (12).

Throughout his report, Moynihan emphasized the legacy of slavery, racism, and unemployment as the causes of the crisis of poverty among urban blacks, yet at the same time he told a deeply cultural story about the internal problems befalling the black family. In the chapter titled "The Tangle of Pathology," he decried the matriarchal structure of the

black family: being so out of line with the rest of American society, it "imposes a crushing burden on the Negro male, and in consequence, on a great many Negro women as well" (29). Thus, Moynihan argued, at the psychological level, the black man suffers from being ineffectual and powerless in comparison to his female partner. A vicious circle ensues, as the powerless man leaves the relationship, abandoning his children. Although Moynihan stressed the external factors that had provoked this breakdown in the internal family structure of black Americans, the most salient take-home message of his report was that something was dramatically wrong with the black family. This cultural argument was assumed by conservative critics of welfare who argued that, owing to their deviant behavior and lack of interest in self-improvement, the poor were doomed to destitution (see, for example, Banfield 1970). Social policy initiatives were useless; what the poor needed was cultural rehabilitation. Although liberals were the ones who generated the culture of poverty thesis, they were mostly silent as conservatives espoused cultural or behavioral arguments to explain why the poor remained in poverty (for an extended discussion of the history of the debate on urban poverty, see Wilson 1987).

In contrast to these conservative or behavioral cultural arguments, Wilson (1996) emphasizes that living in a jobless environment may foster a distinct culture where reliance on welfare is more accepted and the obstacles that prevent work prove overwhelming. He argues:

To act according to one's culture—either through forms of nonverbal action, including engaging in or refraining from certain conduct, or in the verbal expression of opinions or attitudes concerning norms, values, or beliefs—is to follow one's inclinations as they have been developed by influence or learning from other members of the community that one belongs to or identifies with. (66)

In his interviews with African American residents of inner Chicago's ghetto neighborhoods, Wilson found people who supported and reinforced basic American values related to work and individual initiative. Yet given the constraints of the urban environment, especially the limited work opportunities available to black residents, it was often difficult to live up to these values. Ghetto-related behaviors, such as participation in the underground economy or long-term welfare dependence, may not reflect an internalized poverty psychology, as was argued by Mead (1994), but they may be adaptations to the difficult and limited opportunities of the environment.

Although these ghetto-related behaviors, including criminal activity and welfare reliance, may be adaptations to the specifics of the environ-

ment, Wilson argues that they are also, in a sense, culturally endorsed. Because these negative behaviors can be observed with greater frequency in ghetto environments than in middle-class environments, they are given a level of acceptance or legitimacy. Thus, although ghetto individuals do not typically express values that deviate from mainstream values, they are more susceptible to acting in the manner consistent with the actions of others in their culture. Low collective self-efficacy is one reason those in the ghetto fail to live up to the mainstream values they espouse (we return to this aspect of Wilson's model in our descriptions of efficacy/expectancy theories of poverty). Low self-efficacy is a psychological adaptation to the jobless ghetto environment and can be thought of as a social psychological variable that exists within the ghetto subculture.

Rational Choice Models

Rational choice models are the dominant paradigm in economics and policy analysis. According to these models, individuals rationally examine the options they face, evaluate them according to some fixed preferences, and then ultimately select the one that yields the greatest reward or satisfaction. Long-term welfare use, then, is seen as the most reasonable choice of a person considering the possible options. For example, a single mother of two with an absent father and no child support has two means of supporting herself: her own earnings via employment or public assistance from the government. Using 1991 figures, the House Committee on Ways and Means showed that if a woman in this position could earn \$10,000 (about \$5.00 per hour) instead of receiving welfare benefits, she would be only slightly better off than if she did not work at all. Her disposable income would rise about \$2,000, but that would be offset by greater work-related and child care expenses (Bane and Ellwood 1994). Furthermore, she would lose her health care coverage, since she had access to Medicaid while receiving welfare but would be unlikely to have obtained a job with health benefits. Bane and Ellwood (1994) suggest that under the welfare regulations that prevailed in 1991 the rational choice perspective would have seen little gain in working unless "(1) the woman works full-time, (2) she commands wages well above the minimum, (3) day care costs are low, and (4) available welfare benefits are low" (70.)

The rational choice model yields many empirical predictions; some are supported by data, others are not. It predicts that there should be little mixing of welfare and work, as people will choose the option that is most beneficial. Also, welfare recipients should be very sensitive to policy changes, since incentives in the welfare system are the "primary

policy lever that might be used to change behavior" (Bane and Ellwood 1994, 74). There is mixed evidence for these predictions. Although Bane and Ellwood support the notion that there should be little mixing of work and welfare by citing a study (U.S. House of Representatives Ways and Means Committee 1992, 676) that claimed only 8 percent of women on welfare from the 1990 census were working at all, other research (Edin and Lein 1997) has documented that women receiving welfare employ multiple work strategies to cover their expenses not covered by welfare. Thus, it is not clear that self-report census data clarify that question completely. In addition, the 1996 Welfare Reform Act has resulted in tremendous reduction of the rolls, showing the effect of incentives on changing behavior.

A dominant spokesperson for the rational choice model is Charles Murray, who in his 1984 book *Losing Ground* evaluated social policy on welfare from 1968 to 1980, starting with Johnson's War on Poverty. Despite the dramatic increase in spending on social programs in this era, the poverty rate remained about the same, around 13 percent. Not only does Murray take the failure to reduce the poverty rate as evidence for the failure of social programs, but he argues that certain social programs made "it profitable for the poor to behave in the short term in ways that were destructive in the long term" (9). More specifically, welfare programs set up an incentive structure that discouraged work and marriage and encouraged dependency and illegitimacy.

It is not necessary to invoke the Zeitgeist of the 1960s, changes in the work ethic, racial differences, or the complexities of postindustrial economies to explain increasing unemployment among the young, increased dropout from the labor force, or higher rates of illegitimacy and welfare dependency. All these phenomena could have been predicted from the changes that social policy made in the rewards and penalties—the carrots and sticks—that govern human behavior (Murray 1984, 155).

Murray adopts the psychological model that all individuals are rational in making decisions about their lives, calculating probabilities based on the options with which they are presented. The primary difference between the rich and the poor is that poor people "play with fewer chips and cannot wait as long for results" (155). Hence, the poor attempt to maximize short-term gains.

To illustrate his point, he discusses Harold and Phyllis, an unremarkable poor couple, recently graduated from high school, with no plans for college, who must make a decision because Phyllis is pregnant. Murray presents the financial options available to Harold and Phyllis in 1960 and in 1970, before and after the Great Society welfare reforms. In

1960, given the welfare package available, including the man-in-the-house requirement that prohibited unmarried men from living with AFDC recipients, it was clearly favorable for Harold and Phyllis to get married. Harold would have had to take whatever job he could find and support Phyllis because there was no way he could be supported by the welfare package available to her. By 1970, however, the total welfare benefit package, including Medicaid and food stamps, exceeded the purchasing power of what Harold could have made by working. He could also live with Phyllis legally, since the Supreme Court had ruled against the man-in-the-house requirement. In 1970, according to Murray's calculations, getting married would have been irrational: "Harold can get married and work forty hours a week in a hot tiresome job; or he can live with Phyllis and their baby without getting married, not work, and have more disposable income" (160). For Phyllis, in 1970, if they had married and Harold had found a job, she would have lost her AFDC benefits. Yet his minimum-wage job would not have produced any more money than her AFDC benefits, and moreover, he would be in control of the money, not her. Furthermore, as Murray points out, Harold's job would not have been as stable as the welfare system. In 1970 it would have made sense for Phyllis and Harold to not get married, have their child, and receive AFDC (for a critique of Murray's Harold and Phyllis arguments, see Jencks 1992).

Although for the purposes of this review we have separated rational choice models from cultural models of poverty, the 1980s conservative arguments linked the two. The effects of incentives on Harold and Phyllis at the individual level affected the values and attitudes of members of the "underclass" at the cultural level (Auletta 1982). The prevailing argument of the time was that welfare benefits made the poor less self-reliant and promoted joblessness and female-headed households rather than stable, working, two-income family homes. Thus, the poor were victims of welfare benefits; as Murray puts it, "We tried to provide for the poor and produced more poor instead" (9) by sapping the poor of their will to work. Murray's conclusion is that the only way to mend this system is to abolish AFDC and all other forms of welfare.

An extreme version of this rational choice/cultural model is proposed by Gilder (1981), who sees the poor as corrupted by the welfare system, which, in providing for children without fathers in the house, has exempted fathers from responsibility for their children. Akin to Murray (1984), Gilder (1981) writes:

The most serious fraud is committed not by the members of the welfare culture, but by the creators of it, who conceal from the poor . . . that to live well and escape from poverty they will have to keep their families together at all costs and will have to work harder than the classes above them. (116)

Thus, the poor are acting rationally in accepting benefits instead of working hard; their dependent behavior is a function of the unique economic set of contingencies that the government has created for them. Only cutting welfare benefits and/or requiring work for welfare payments will cure the poor of this culture of dependency.

Most of the evidence taken to support the rational choice model that welfare mothers are weighing the costs and benefits of work and welfare are from large-scale economic surveys (for a review, see Moffitt 1992) or hypothetical models (Murray 1984). Interview studies with welfare-reliant mothers (Edin and Lein 1997) support the notion that women weigh the costs and benefits of work and welfare. However, the issue is not as simple as the economic rational choice models suggest:

For poor single mothers, the welfare/work choice was not merely a problem of maximizing income or consumption. Rather each woman's choice was set against a backdrop of survival and serious potential material hardship. The mothers with whom we spoke were less concerned with maximizing consumption than [with] minimizing the risk of economic disaster (Edin and Lein 1997, 63).

Edin and Lein interviewed 214 welfare-reliant women and found that most of the women predicated their decisions about work/welfare on previous labor-force experience. Most of the women had work experience, and national data suggest that 60 percent of all current welfare recipients have worked during the previous two years (U.S. House of Representatives 1993). Based on this experience, most of the women knew that returning to low-wage jobs would not make them better off—either financially or psychologically—than they would be on welfare. Furthermore, taking a low-wage job might put them in a worse condition not only because work-related and child care expenses would offset their potential gains but because jobs they were qualified for could end abruptly, leaving them with no choice but to return to welfare, and to suffer in the interim. Women working in low-wage jobs are at least three times more prone to job layoffs than other workers (Blank 1994). In addition, although the welfare experience hurts women's self-esteem, they have a greater fear of what may happen to their children in their potentially dangerous neighborhoods if they are left alone during work hours. Thus, both economic and social psychological factors are relevant to the mothers' choices within this rational choice framework.

Expectancy/Efficacy Models

The third set of models are the expectancy models (Goodwin 1983; Gurin and Gurin 1970), which are also called the self-efficacy models (Bandura

1997; Wilson 1996). According to expectancy theorists, welfare dependency results when people no longer believe that they can get off welfare. At this point, they no longer take advantage of available opportunities because they are so overwhelmed by their situation. Goodwin (1983) considers expectancies part of one's "psychological orientation," which he measures as part of his analysis of the causes and cures of welfare. Those whose psychological orientation leads them to expect to work and get off welfare are more likely to take the necessary steps to achieve such actions than those who do not have the expectancy of success.

In contrast to the rational choice model, which argues that people evaluate economic options with no regard to the past, expectancy models emphasize what has happened previously to the person and the others who make up the person's reference groups. Successful experiences lead to greater expectations of independence, and failure experiences lead to lesser expectations of independence. Information is also a key component of expectancy models. Dependency may reflect a lack of information: with an imperfect perception of how much they can control their destinies, people develop inappropriately low expectations.

Goodwin's (1983) measure of expectation of economic independence combines two interrelated components: going to work and getting off welfare. These components are operationalized in a 1978–1979 study of AFDC recipients participating in the government's Work Incentive (WIN) program. Participants were asked 250 questions to determine their expectancy level; a typical question was: "At this time next year, how likely is it that you will be: (a) working at a full-time job; (b) receiving welfare; (c) staying home to look after your family" (19).

Goodwin (1983) finds that the strongest predictor of economic independence (working and not receiving welfare) was the expectation of achieving such independence. (However, the total variance explained by expectation variables is quite low.) This expectation was more than just a reflection of the participant's background characteristics. It reflected a feedback loop. His results showed that welfare mothers who had higher expectations in 1978 had higher levels of independence in 1979, and thus had higher levels of expected independence for the following year. The converse occurred for women with low expectations of independence: they did not achieve independence the following year and lowered their expectancies even further. Other factors that contribute to heightened expectations are improved maternal health and increasing age of the children. With improved health and older children, the mother's expectations for work increase, and consequently, she works more and receives fewer welfare benefits.

As noted before, Wilson (1996) makes use of efficacy beliefs to de-

scribe the effects of joblessness on the attitudes and behaviors of members of the ghetto poor:

I would therefore expect lower levels of perceived self-efficacy in ghetto neighborhoods—which feature underemployment, unemployment, and labor-force dropouts, weak marriages, and single-parent households—than in less impoverished neighborhoods. Considering the importance of cultural learning and influence, I would also expect the level of perceived self-efficacy to be higher among those individuals who experience these same difficulties but live in working- and middle-class neighborhoods than among their counterparts in ghetto neighborhoods. (76)

Thus, the perceived environmental restrictions set up by the jobless environment are responsible for problems of efficacy. Growing up in poverty, and seeing the inability of others from their community to maintain jobs that could afford a nonimpoverished existence, has caused individuals in poor urban neighborhoods to doubt their individual ability to survive and succeed independent of government assistance. Wilson bases this efficacy theorizing on interviews conducted with poor men and women in Chicago. He describes the factors leading to this low self-efficacy:

[The respondents] insisted that despite the opportunities that may be available to many people they are destined to remain in a state of poverty and live in troubled neighborhoods. The respondents argued that inner-city blacks will not be able to progress because inferior education has placed them at a disadvantage. They blame racism and the rising number of immigrants in the United States as major reasons for their inability to improve their position in life. . . . Many of the women feel that they cannot find employment because they have to care for their children. (77-78)

This low self-efficacy is enforced by living in a community where others have similarly negative feelings about their opportunities. The result of this is what Bandura (1997) refers to as low collective efficacy in the inner-city ghetto.

Expectancy or efficacy models and cultural models share the assumption that collective psychological processes determine important behaviors such as dropping out of school, teenage pregnancy, and welfare dependency. However, they differ in their emphasis: cultural theories typically focus on the internalization of these factors and their ability to self-perpetuate over generations, and efficacy theories typically focus on the structural determinants (such as joblessness) that influence the adoption of these beliefs.

AN EMPIRICAL EXPLORATION: THE BRONX PROJECT

Compared to the culture of poverty model, the rational choice model, and the efficacy/expectancy models, this chapter proposes a more explicitly contextualized view of the psychology afforded homeless mothers on welfare. Our initial research effort, by taking the perspective of the actor, attempts to provide a more useful description of the experience of these homeless mothers on welfare.

In August 1996, we interviewed twenty women at a homeless shelter in the Bronx, New York City.¹ The shelter provides temporary housing and specializes in getting women engaged in education and job-skills activities as a means of meeting their personal goals in life. The shelter is run by Women In Need, Inc., a social service organization.

At introductory meetings held at the shelter, we introduced the project as the "Stanford Interview Project." We told the women that our goal, as social psychologists concerned with welfare policy, was to hear the voices of the women most directly involved. The women signed up for sixty- to ninety-minute interviews that were conducted either in their apartments or in a general meeting room. The women were paid five dollars for the interview and five dollars for child care expenses. Furthermore, they were assured that we were not affiliated with any government agency and that their names would not appear with any quotations.

The twenty women who signed up for the interviews were young, with a mean age of twenty-five (range: seventeen to thirty-eight), and all had children, with a mean number of two (range: one to five children). They were mostly African American (60 percent) or Hispanic (30 percent) and predominantly raised in New York City (85 percent), with an approximately equal number raised by both parents (45 percent) or by their mothers alone (40 percent). All the women were receiving AFDC benefits and were seeking housing subsidies so that they could move out of the shelter and into apartments.

Our goal is to illuminate the psychological predicaments faced by women and the way this predicament affords particular opportunities that shape psychological functioning. In so doing, we examine the particular person-environment transactions that seem crucial in these women's lives. In contrast to the more internally oriented approach obtained from the perspective of the observer, adopting the perspective of the actor highlights the overwhelming contextual factors affecting the decisions and behaviors of these homeless women. To illustrate this analysis, we review two representative interviews from this sample. We

briefly describe their background and experience, then explore the same material from the standpoint of the afforded perspective.

Interview 1

Background Our first interview is with a thirty-eight-year-old woman of mixed race, a mother of four children. Several years before the interview, she was quite financially secure, married to a successful man, living in a nice home on Long Island. However, as she described the situation, she eventually had to escape this man's physical and emotional abuse:

We were married for two years, and he was mentally, physically, emotionally abusive. His son was abusing my son, which led to his son's arrest—he just didn't want me in his household. So I decided that although I had everything, that it wasn't worth my son's and my daughter's and my own well-being. So I left. I didn't have a job or anything. I left everything. I went to live with my sister, but she was evicted from her place. So of course I couldn't pay her rent because it was too much to live in Manhattan. That's where I had nowhere to go, from there.

This woman's story is typical of others we learned about in that she had an emergency situation (abuse) that caused her to first seek assistance from others, her sister. When that assistance was no longer forthcoming, she entered the shelter system. In telling her story, this woman described her difficult history with abusive men. At the age of sixteen, she got pregnant, dropped out of school, and got married. Unfortunately, her husband was extremely abusive: "he beat me through the whole pregnancy." She tried to leave him, but he kept following her and abusing her.

So I left him—I ran for my life actually, when my son was two months. . . . I keep marrying this type of man, like they are this high authority, but yet I never get an education myself because I meet these men, they just want to tear me down. They do not want me to get an education, they want to keep control. But that's what happened, I ran for my life from him. And . . . after that, he hunt me down, and he beat me and beat me on many occasions.

She eventually escaped this man and his persistently abusive behavior. Eventually she got married again, this time to her current abusive husband.

After fleeing her second husband, and the comforts of her large Long Island home, she entered the shelter system by going to the Emergency Assistance Unit (EAU): "You're not supposed to stay for more than

twenty-four hours—I stayed for six days. It was very degrading because you sleep on the floor and you have all these rats running around." (All of the women at the shelter described the EAU as a horrifying, demeaning experience.) From there, she was sent to an assessment center, and then had the opportunity to enter the shelter, where she was receiving help in finding an apartment and getting her high school general equivalency degree (GED).

As a result of being abused as a child and having to deal with racial taunts in high school owing to her mixed heritage, she hated school: "I went to a good high school. I didn't care for school at the time, though, because of the way I was raised. Low level and on. I didn't care for school. Actually, I hated school to tell the truth." This ambivalence toward school can be seen in her feelings about it now. She recognizes that it is important for her to further her education, get her GED, and go to college, but her lifelong difficulties with school and her need for economic self-sufficiency seem to be of primary importance in determining her behavior. "Hmmm. I want to go to college, but it's not as important as having a good job. But I know how to get a good job: you have to get a good education, so I guess that's important, too. But I don't like sitting in a classroom."

At the time of the interview, like most of the women, she was working toward the GED and looking for an apartment.

Afforded Perspective

I always meet this same type of man, it's unbelievable. Dominating, controlling, abusive. . . . I think it was my responsibility. I just end up in the wrong situations. I don't blame society. Just from my birth . . . it started with my stepfather. He abused me. That's what started my life on the wrong road—he sexually abused me, mentally, physically abused me. And caused me to have a low self-esteem and to meet men like him.

Our analysis of this woman's story would begin by looking at the predicament she was contending with and how it afforded her particular psychological responses. The primary external factor in this woman's life is abuse, beginning with the abuse of her stepfather and continuing with the abuse of her husband and his family against her and her family. In her terms, the abuse of her stepfather caused her to have low self-esteem, which in turn caused her to meet other men like him. Yet, while her experience of abuse may have afforded her low self-esteem, her role as a mother also afforded her great strength and independence. As she described it:

Being a mother is probably the most important thing in my life. Because I think for each one I went through so much anxiety. . . . I would give my life for any one of them. Because I've had four of them, and for each one there has been some sort of horrible situation. . . . I've had to sacrifice my own well-being for them. So that is the most important role in my life. . . . I could probably live on the streets, I don't care. But because of them, that's the most important thing in my life.

Thus, the afforded perspective has helped to identify the psychological strengths as well as weaknesses that difficult situations have brought out in this woman's life.

Although the woman suggests that low self-esteem led her into abusive relationships, these relationships, on closer examination, may have been the best option open to her in difficult situations. She describes the factors that attracted her to her most recent husband, and how marrying him landed her in trouble—abused, alone, and homeless:

I liked his lifestyle, kind of, materialistically, but that didn't mean anything. Because I ended up leaving everything anyway. Everything I had I lost, so I didn't gain anything. . . . And I guess when you grow up, and you don't have anything, being abused your whole life, [when you] kind of meet someone who you think can offer everything to you, you kind of overlook certain things. And that's probably what I did.

Not having the resources to secure her independence—family support, an adequate education, financial security—a relationship offering these things became attractive even though she had to "overlook" signs of trouble. Here we see her openness to this relationship not so much as a direct product of an internal trait like low self-esteem but as a transaction between her needs and the opportunities afforded by the relationship. After the abuse developed and threatened her children, a strong motive for independence emerged as she summoned the courage to leave Long Island for the EAU and eventually the shelter. This desire for independence comes through in her future goals:

To have my own apartment, my own job, my own independence. Not to be dependent on anybody. That's basically it. Not to have anybody control me, my life, my kids. Just to have my own control, to have my own life, not to be dependent on anyone else, nobody. To go and come when I choose to go and come. To do what I choose to do.

Thus, a very different picture emerges: instead of a dependent woman who may perpetuate the cycle of abuse by staying with her husband or leaving for another abusive relationship, here is a woman who identifies independence and control as the key factors in how she wants to trans-

act with her environment. This analysis calls into question the independence/dependence trait dimension as a useful characterization of this woman. In some situations she can be seen as dependent on others, and in other situations as quite independent. Neither internal quality describes her as accurately as examining the psychological qualities afforded by the contingencies of her environment.

Interview 2

Background Our second interview is with a much younger woman, a seventeen-year-old mother of two who had her first child when she was thirteen. She lived with her grandmother, until problems compelled her to leave:

I grew up with my grandmother all my life, so that you could probably say that since the age of nine I've been on public assistance because she wasn't working so she got on public assistance with me. Last year I got my own budget when I moved out of my grandmother's apartment. I moved out of my grandmother's apartment because my younger son's father, we used to fight a lot, so I went to a battered women's shelter.

From the battered women's shelter, she was referred to the shelter where we interviewed her; she was waiting to move into her own apartment while working at a clothing store during the day. Her two children were in day care while she worked an extremely long day.

When this woman became pregnant at thirteen, she decided to keep the baby:

In '92, once again, me and my grandmother were going through a lot of problems. I had a boyfriend, and somehow or another I managed to get pregnant. . . . Scared, didn't know what I was going to do. The father told me to get an abortion. We didn't speak at all during my pregnancy. I didn't want to get an abortion because I don't believe in them, and I'm terrified of them. So that's when I had my youngest son.

To what extent did she know about safer sex? "Yeah, I knew about it. I just didn't care. It just didn't bother me. I thought I was invincible, nothing could happen to me." And was caring for a child at this young age difficult? Not particularly. "It was fun. It was like a real live doll. You know how most parents complain that their children get up in the middle of the night, and they can't take it? I never had that with my boys. They came home from the hospital and slept right through the night, so it wasn't that bad."

In contrast to the fun of motherhood was the difficulty of school:

I was always a terrible student, I can't lie. It wasn't something I could get into. It annoyed me, especially if I couldn't figure something out the first time. It's not for me, I hate it. . . . But then I went back for my GED. Which I failed by six points, but I'm going to take it again, that's no problem. After I get my GED, I'm going to sit down and figure out what it is that I want to do. It happens to be that I'm very confused. I just want to do this and that, it changes everyday.

Her plans are similar to those of many seventeen-year-olds—education, job, stability:

Getting out of here. Getting myself situated with my apartment. After I get my apartment, I'm going to get my GED. After that I want to go to college. I think for nursing. This might change tomorrow. After that I want to become a nurse. This is what I see myself doing five years from now, being a nurse, being in a different apartment, I might even move down south, I'm not sure.

Her goals are clearly mainstream, in terms of school, work, and family. But to what extent will she be able to achieve these goals?

Afforded Perspective Early motherhood had certainly contributed to this woman's present position in a homeless shelter. Why did she have children at such a young age?

One of my main reasons for having my children is to have somebody to love me, because I felt I didn't get it from my grandmother. If I had these babies, these babies were going to give me the love I needed, that's what I thought at the time.

As a child, she was not provided with love from either her parents (who abandoned her) or her grandmother (who raised her). Her family interactions, then, created a predicament where having children allowed her to fulfill her need for love. While this transaction could be described as a case of behavior driven by "low self-esteem," this characterization would miss the full process she describes by diminishing the interactive, cumulative influence of factors she was facing—neglect, abuse, and an almost complete lack of support and resources with which to function in society.

As she described it, she had been on public assistance since the age of nine. She spoke often of how impossible it would have been to move out on her own had it not been for public assistance. "I had just recently gotten my own budget, which I was very grateful for . . . because if they didn't do that there could have been no way that I could have moved out

on my own." She entered the shelter system because she did not want to live in her grandmother's house:

I'm in a shelter because I want to be in a shelter because I want to be away from my family. I didn't have to move out of my grandmother's house, I chose to. So you can say I'm in a shelter because I want to, not because it was a must and I had nowhere else to go. There are other places I can go, I'm here because I want to be here.

Two opposite interpretations are possible. On the one hand, the woman could be seen as dependent, relying on the government to provide her with housing and financial support. On the other hand, she could be seen as independent, moving away from her grandmother, her only family support, at the age of seventeen with two children. Both of these interpretations emphasize internal qualities. From the afforded perspective, we see a woman trying to survive, be loved, and maintain control of her two children in a context that makes these acts very difficult. The representations of her internal psychology as predisposing dependence or independence are either weakly informative or misleading. The route to understanding her plight seems to lie less in traits than in relationships.

Consider the psychological responses afforded by her relationships. First there is her grandmother. The influence of this relationship can be seen in the reasons she offered earlier for becoming pregnant and for leaving school:

My grandmother, she was one of those people who says, "I don't care if you go, you do what you want." And if you don't have someone to give you that push, if you know you don't have to do it, you're not going to do it. I didn't go.

With no encouragement, incentive, or modeling from the dominant person in her life, her prospects for school leading to success were not reliable. This relationship, then, as much as any internal state we might ascribe to her, is likely to have been a major contributor to her current situation.

Second, there is the father of her second child, her abusive ex-boyfriend. Again, their relationship can be seen as affording certain behavioral responses. She elaborates on the sequence of events in that relationship:

I met my second son's father when I was fourteen. I liked him so much, I just thought he was the perfect person. I figured, hey, we got someone we like we should keep him, why not have a baby by him. Big mistake, huge.

Well, I got pregnant by him, we weren't together for more than three months.

Why did she get pregnant again? The major factors in her life (her family, her community, and her school) did not afford her a "life," a scenario of how she might build an economically secure and happy life that could be trusted in the sense of having sufficient support and resources to achieve it. In contrast to this lack of a "life," having a baby with her boyfriend would provide love for her from both father and child. But it did not work out that way:

Once again I wanted to have my baby. Everybody tried to convince me not to. I was like, no, I want to have this baby. I got until about my sixth month, and everything just crumbled. He changed. Last September he bust my head open, on the side of my face, I had to get stitches in my head. It was just terrible. The whole side of my face. . . . If I turned like this, you wouldn't know it was me, from this side. We broke up.

The picture of this woman that emerges from her descriptions of her relationships with her grandmother and boyfriend is quite different from that of the immature girl she appears to be. Abandonment (by her parents), neglect (by her grandmother), and abuse (by her boyfriend) are the environmental contingencies that afforded this woman her particular ways of being. The fixed or internal nature of these contingencies may be best understood as a consequence of the constancy of these transactions in her life. To understand the extent to which they are changing, however, as with her new goals for school, it seems best to look at her new situation—enabled by the welfare system—which afforded a change in her opportunities.

Summary

The afforded perspective, we hope, has helped to reveal how the particular context of these women's lives has afforded them psychological responses that, as the interviews demonstrated, include both strengths and weaknesses. We believe this framework fits into the social psychological context suggested by Wilson (1996): it clearly shows how the lives of poor women are constrained by the pressures under which they live. Our use of the actor's perspective further emphasizes how the agency of these women's lives, like that of the middle class, stems from an interaction between internal psychology, such as their needs for shelter and affection, and the immediate opportunities afforded them by the structure of their lives.

AFFORDED PSYCHOLOGY HYPOTHESIS

Emerging from the actor's perspective, and the encouragement it received as a framework for understanding our ethnographic interviews, we developed a working theory of the psychology of homeless mothers, especially as it bears on their mobility and economic security. The afforded psychology hypothesis begins with an assumption: the socioeconomic disadvantage, restriction of opportunity, lack of reliable family support, and social isolation of homeless women on welfare places them in life-space contexts that, compared to those of the middle class, are severely unreliable, economically and socially. They have few of the requirements of a secure life—health care, child care, housing, reliable employment, or family support. And they have little education and few marketable skills with which to cope with this context. This predicament, we reason, affords a psychology with several components.

The first is a strong valuing of self-reliance and independence: they do not want to be dependent on others to meet their needs. In a life context that does not reliably meet their needs or support their development, they may come to value self-reliance almost as a faith, as the only reasonably plausible means of optimism about the future. Among the things these women have to count on, the self may be the most reliable. Of course, this argument involves an irony: women seen by the outside world as dependent in fact hold very strongly to a faith in independence.

The second component of the afforded psychology hypothesis is that the uncertainty of the context of these women's lives makes it difficult for them to trust a scenario for upward mobility. In their life context, they are less likely to be exposed to information about mobility and achievement or to be exposed to other people who have overcome the kind of disadvantage they encounter. And even when such a scenario is envisioned, these women may find it difficult to trust in it, considering the uncertainty of their environment and the probable lack of social and resource support.

The third component of the theory follows from the first and second: Without a developed scenario of upward mobility, it is difficult for these women to implement—with concrete instrumental actions—their commitment to self-reliance and independence. This is not to say that their motivations for independence are not important. But rather, we would stress that for their motivations to influence economic outcomes, the women must have a viable opportunity structure.

Finally, we reason that the lack of a well-developed scenario of upward mobility is likely to also make the self-regulation and decision-making of these women more susceptible to the immediacies of their lives. With no compelling representation of their long-term future to

bear in mind, these women may focus more on their immediate needs, pressures, and desires and less on long-term strategies that might help move them toward economic security. As noted earlier, it may be precisely this psychological state of affairs—the absence of a trusted path to a better future—that allowed some of these women to have children at an early age in the first place. For them, having children so young interfered less with believable and supported futures, compared to more enfranchised middle-class women, and answered a more urgent need for affection and social connection.

Comparing the Afforded Psychology Hypothesis to Other Models

To further clarify the reasoning of this model and to distinguish some of its implications, we briefly contrast it with each of the three models reviewed earlier.

Culture of Poverty Models There are several important differences between the afforded psychology hypothesis and culture of poverty models. Of first importance, we do not assume that a bounded cultural community of poor people is necessary or even sufficient to sustain the poor economic outcomes of women on welfare. Rather, the more fundamental cause of these outcomes is the inadequacy of the opportunity structure in the lives of these women, and the corresponding underdevelopment of upward mobility plans. To experience these difficulties, one need not live in a low-income community, though living in such a community would probably enhance these difficulties. But just as important, the afforded psychology hypothesis assumes that the environments of homeless mothers have much in common with the environments of people who are better off in society. In this respect, we follow the lead of Wilson (1996), who argues that the culture of the inner-city ghetto includes ghetto-related elements, such as greater tolerance of teenage pregnancy and welfare reliance, but also includes a predominance of mainstream elements. Wilson's surveys, like our interviews, found a great deal of overlap in values and attitudes between the poor and the working classes.

Another difference has to do with the role of dependency-tolerant values in mediating the poor outcomes of these women. Some culture of poverty models (for example, Lewis 1968; Mead 1994) argue that poverty is caused, in significant part, by poor people's internalization of a dependency value framework that eschews work in preference to public assistance. These views are persistently countered by evidence that people in low-income communities report valuing work as much or more than people in middle-class communities (see, for example, Wilson 1996;

Cook and Curtin 1987). But some of these theorists (for example, Mead 1994) would seem to take these self-reports as inflated by self-presentational needs. Other theorists who incorporate a cultural perspective make greater use of the economic contexts in explaining the poor outcomes of welfare mothers and others in low-income communities (for example, House 1981; Wilson 1996). They grant the women their strongly pro-work values and argue that the environments of these women do not allow them consistent means to fulfill them.

The proposed analysis is in greater sympathy with this latter view. It takes at face value the women's endorsement of pro-work values and explains their poor economic outcomes, like the latter set of theorists, as due to a lack of means, in both their backgrounds and ongoing conditions. What we add to this approach, based on our research, is the proposal that what is most limiting about their life context is its persistent inability to provide and support reliable opportunities to secure employment. It is this aspect of the women's life context that exposes them to chronic and threatening unreliability and fosters the psychological adaptations we described earlier.

Our argument, then, does not deny the role of culture. We acknowledge, for example, that in areas where many people lack the means of fulfilling their preferred values, not doing so can become more normative—at least in the sense of allowing greater tolerance of unfulfilled values than in other communities (see, for example, Wilson 1996). Such an influence is a cultural influence—a greater tolerance of less preferred behaviors affords, at least some of the time, a greater incidence of such behaviors. But, we see this "cultural" adaptation as rooted in social structure, a life context of such unreliable means of upward mobility as to undermine the development of viable scenarios for such mobility. Were this aspect of the life context to change, the hopeful implication of our analysis is that the development of such scenarios would change, too.

Rational Choice Models The rational choice model, as it is applied to the welfare experience, has an important commonality with our model: it takes the actor's perspective, as we have called it, the perspective of the women confronting the situations of their lives. And it also views the resultant behavior of the women as the product of person-situation transactions rather than the direct consequence of internalized traits. But the part of the women's life context best represented in this model's depiction of the welfare experience are the contingencies of welfare policy itself (see, for example, Moffitt 1992). The "rational choices" the women must make are those made available by the contingencies of welfare policy. These policies do have enormous importance in the lives of these women. But so do other relevant contingencies. And this is

where the afforded psychology hypothesis, we suggest, extends the concept of rational choice as it pertains to these women. It tries to describe the broader contextual contingencies under which their important life choices are made—the persistent economic uncertainty, the unreliability of their relationships, the alternative economic opportunities available to them (see, for example, Edin and Lein 1996), and the lack of well-envisioned or supported plans for future economic security. By including these contingencies in our model, we want to retain the assumption that women on welfare are rational actors but deepen our understanding of the full range of contingencies that shape their experience and decision-making.

Expectancy Models As described earlier, the expectancy models—for example, self-efficacy theory (Bandura 1997), learned helplessness theory (Seligman 1975), and the study of expectancies among the unemployed poor (Goodwin 1983)—share a certain logic with regard to homeless mothers and the psychology of poverty more generally: by undermining people's expectation of success and self-efficacy, disadvantaged circumstances can also undermine their motivation and effort to attain secure employment and a better life. Moreover, when one's social world is comprised of people in similarly difficult positions, low expectations and low self-efficacy can even be conveyed as community norms (Wilson 1996; see also Sampson, Raudenbush, and Earls 1997).

Our analysis, while similar in some aspects, is different in emphasis. The afforded psychology hypothesis argues that the most fundamental mediator of economic outcomes for homeless mothers is the environmental context of their lives, and that the economic expectations and self-efficacy that they express are less important than the opportunities they are afforded. Because the unreliability of these women's lives undermines their representation of upward mobility, the expectations they express are not likely to be tied to specific plans and strategies. Rather, their efficacy beliefs are more likely to reflect their hopes for a better future. And for this reason, their expressed expectations may be relatively unpredictable of their behavior. This is supported by the tendency we observed in our interviews for the women to be optimistic about their control of important outcomes (essentially positive self-efficacy) and yet be relatively unmotivated to pursue upward mobility behaviors (such as going to college).

Thus, the lack of life context supports and scaffolding for the kind of development that enables a secure relationship to the labor market is more important in mediating the outcomes of homeless mothers on welfare than a particular level of employment expectation and self-efficacy. If poor women on welfare were exposed to reliable opportunities

for skill development, then their individual level of expectation and self-efficacy with regard to those opportunities might be more predictive of their behavior. But in the absence of a clear opportunity structure, self-reported expectations and efficacy may have less meaning. We do not dismiss the importance of individual expectations and self-efficacy. But we do stress that for these constructs to have predictive value, there must be viable structures for their implementation.

Initial Evidence for the Afforded Psychology Hypothesis

In this section, we describe some of the evidence for the assumptions of the afforded psychology hypothesis that comes from our interviews in a Bronx homeless shelter. Clearly this evidence constitutes no definitive test of the model. But it does illustrate the psychological predicament facing these women as well as the processes and assumptions inherent in our reasoning.

Did These Women Sense That Their Environments and Relationships Were Unreliable? What was striking in the women's accounts was the frequency with which they described a lack of reliability in their social worlds, in particular being betrayed by many of the important people in their lives. The list of "betrayers" included their parents ("I really had no mother figure, so I figured, let me do what I want to do." "When I was ten, my father tried to rape me. And I told my mother, and my mother wouldn't believe me. From that day on, my life changed, because my mother started hating me"), their teachers ("And the teachers, too, can be a real problem, there're a lot of racist teachers"), often their peers ("I met up with the wrong crowd of people. . . . When you don't have any money, you have to go to a public school, and. . . all you see is drugs, violence, people beating up on people"), and their boyfriends ("There was just a black-eye too many, and I woke up and that was it"). They also reported being betrayed by the larger institutions in which they had transacted, such as schools ("This was the name of the GED school, 'Street Academy.' That says it all"), the shelter system ("Hell! I was at the emergency assistance unit for four days. It was bad. There is people there that use drugs, there's people that have AIDS. We were sleeping on the floor"), and the larger society ("I felt that being homeless, or being on welfare, it's like making a cake and you give the good pieces of the cake to the people who can afford it, and you give the crumbs to whoever is last, and I am not a crumb. I don't want to be considered a crumb"). All of these potential sources of support were unreliable or failed to provide them with the guidance, approval, or mate-

rial assistance they had so badly needed. Their mistrust, in short, was a rational reflection of, and response to, the unreliability of their life experiences.

These representative quotes all make the point that the relations and institutions in these women's lives have either not provided them with reliable support or mistreated them. They describe environmental contexts that range from the terrorizing to the neglectful but are all difficult to trust.

Does The Sense of Environmental Unreliability Spawn a Strong Expressed Valuation of Independence and Self-Reliance? From their phenomenological perspective and self-descriptions, the women at the shelter put a high importance on independence (Sherman 1998). Although some of their actions could be interpreted as acts of dependence, they described them as acts of independence. We asked the women how they came to be on public assistance and in the shelter system. Many women linked their reasons for being in the shelter to their desire for independence. As one twenty-three-year-old mother of one put it: "I just want to live on my own, be very independent. That's basically it. And from here [the shelter], that's where I'm trying to start from."

Many of the women described problematic situations with their parents that had caused them to want to move into the shelter system as a way of seeking independence. As one twenty-two-year-old mother of one put it, "It was my choice. I didn't want to go home and live with my parents, which I could've, but I didn't want to. I wanted some type of independence. . . . I thought, I'm not going to mooch off my mother. That's what stimulated me to do this." This desire for independence may seem quite extreme—it is not uncommon for twenty-two-year-olds to be supported by their parents—but it reflects the unreliability of her parental support.

The link between lack of social trust and independence is clear in these quotations. Given the situations of abuse and other violations of social trust these women described, it was of primary importance for them to assert their independence from these negative situations and to take control of themselves and their families. They did this by entering the shelter system, an important step toward personal autonomy.

What Representations of Upward Mobility Do These Women Have? The women varied in their plans for the future. Some had clearly articulated plans, including education. A typical plan was to first get a GED and then to move on to college, as one nineteen-year-old mother of one intended to do:

The first thing I have to do is get my GED, I have to get that. I am going to take the test in January. Right now, I'm just studying, and I'll take the test in January. I've already applied for college, I just have to fill out my financial aid papers, and from there when I get my grades from the GED I'll see what college will accept my scores, which I hope is a good score then I could get into a good college, then I'll start studying from there.

However, other women, while planning on improving their education, seemed less confident that education would lead to economic success. One woman echoed the sentiment that education is important, yet she didn't seem to trust that education would truly lead to self-sufficiency. First, when asked what her plan was, she reported that it was "to go to school. To further my education. To see what the excuse will be once I have my education." When asked to elaborate on this last point, whether she saw education as a viable option, she responded:

Not really. But they do, the system does. The system feels that if you're educated then none of this will happen to you. Who am I to argue with them, so okay, fine, I'll get my education, but I know that that's not so because I was taking care of myself before, and I didn't have a college education. But I guess they feel if you go to college then something happens. That's what I have to comply with, so I have to go school.

The women often expressed ambivalence about their role as students, although this ambivalence took many forms. Some, like this woman, described education as important to reaching some goal, not because she personally believed that education would lead her to success, but because that was what she had been told by the system. As she noted:

People say you be educated and you go to college, well, I know a lot of people who go to college, and they have degrees, bachelor's, and they're working in McDonald's. I don't think that because I lack education that I put myself in a predicament where I can't pay my rent. That's not so, it can happen to anybody, whether you have a college degree or not.

Thus, there is no representation that college could lead to economic success. If the expectation is that college could just as easily lead to a job at McDonald's, then it makes sense that this aspiration would not regulate the women's behavior in this context.

Is There Evidence of a Preference in These Women for Behaviors Instrumental to More Immediate Needs and Desires over Behaviors Instrumental to Less Immediate Upward Mobility? The decisions to have children and leave school clearly demonstrate a pref-

erence for behaviors that fulfill immediate needs. The women often described a family context that did not support their continued pursuit of long-term goals like education. The following woman, a nineteen-year-old mother of one, seemed to have academic success within her grasp, but aspects of her family environment did not afford her the emotional support needed to make the commitment to education:

I was an A student. I was a vocal major. I was class president. But I did it because I wanted my mother to be proud of me. But she never, never said, "Good job." My report card would stay where I put it. She didn't care. When I met my daughter's father, I started cutting school to be with him. That was about eleventh grade, and I wended up dropping out of high school completely. I passed eleventh, and I got to twelfth, but I never went back because I got pregnant.

Thus, this woman, like many of her peers, became pregnant and left school. However, it is crucial to see this behavior in terms of the immediate needs for support and affection that it fulfilled. Pursuing a long-term plan did not meet the emotional needs of this woman because it wasn't scaffolded by her environment, but pursuing the relationship with her daughter's father did provide her with what she needed.

CONCLUSION

The quotes from our interviews are, of course, merely illustrative of the psychological predicaments facing women on welfare. But they do display the perspectives that deterred us from trying to describe these women in terms of internal traits and states. Such constructs would deemphasize the shaky relationship these women have always had with the environmental scaffolding of mainstream success, thus obscuring the role of their environment in affording them the psychology they have. Such constructs would also convey a different implication for how to improve these women's lives. Most likely, they would focus policy on the psyche of these women—for example, building their self-esteem or trying to encourage their internalization of middle-class values (values that they persistently report having)—rather than on their relationship to mainstream society and on developing the soundness and reliability of their opportunity structure.

In fact, our reasoning suggests that the influence of internal traits such as skill level, self-efficacy, and self-reliant values cannot be manifest when social trust is weak. Lack of social trust preempts the influence on behavior of otherwise facilitating internal characteristics. In

fact, we saw no large deficits in such characteristics; the women in our study seemed high in self-esteem and reasonably confident in their ability to do the things that a reasonable level of success would require. But we did see apprehension over whether they had an opportunity structure that they could count on. And we suggest that this worry, as a reflection of the real context in which they have lived their lives, may be more important in determining their futures than the measured strength of their internal traits.

Thus, we conclude with an emphasis on whether the environment affords an opportunity structure that can be trusted or is weak against the difficult odds that women on welfare face. This approach is relational. It characterizes the psychology of the women in terms of their relationship to their context. This approach is also hopeful. It may be easier to build a trustable opportunity structure for these women than to somehow alter their psyches.

In a recent newspaper column, Molly Ivins (1997) made the point that what teenage single mothers need are not more lectures about values: "These girls don't need lectures on abstinence. And they don't need lectures on birth control. What they need is a life." And this "life"—some promising future that they can believe in—will itself come to regulate their behavior. We concur, and propose that if women on welfare are afforded an opportunity of a "life" then their behaviors and outcomes will come to reflect the values and aspirations that they already possess.

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