

Mothers' Pension Legislation and the Politics of Welfare Generosity

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Abstract

Between 1911 and 1920, 40 states enacted mothers' pension laws, establishing the first public welfare programs targeting single mothers. Although the variation in timing was small, the legislative provisions regarding eligibility, benefit levels, and funding varied widely. Contemporary observers viewed this variation as accidental, resulting from the haste in which the laws were drafted. I argue instead that it reflects the narrow interest groups pushing for and against mothers' pensions and the conflicts within these groups about how best to help impoverished women and their children.

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In 1911, Illinois passed the first statewide mothers' pension legislation authorizing local governments to provide cash assistance to single mothers and their families. By 1920, 40 states had enacted mothers' pension laws and 4 more followed in the 1920s. Despite the narrow window of enactment, however, the language and provisions of the laws varied greatly from state to state. Many states limited eligibility to widowed mothers while others extended it to divorced or deserted women and a few even permitted unmarried mothers to receive pensions. Some states provided state funds to assist county and township governments to provide pensions while others required local governments to pay for pensions exclusively from their own coffers. In 1920, legislated maximum monthly benefit levels for a family of four varied from a low of \$18 (\$239 in 2012 dollars) to a high of \$60 (\$796 in 2012 dollars), and a handful of states had no legislated maximum.¹ This variation is striking not only for its extent but also for how it foreshadowed the variation in welfare generosity today.

Spatial variation in welfare generosity has proved to be an enduring characteristic of the American welfare state. The sources of this variation, however, and why it has proved to be so persistent, are still a matter of debate. Studies of benefit levels in the federally-mandated Aid to Families with Dependent Children (AFDC) program have produced a wide range of results depending on the data and the specification of the empirical model. The one fairly robust finding – that state fixed effects are jointly significant and explain a sizable fraction of the variation in benefit levels – just leaves us back where we started (Ribar and Wilhelm 1999).

The reform of the welfare system under the Personal Responsibility and Work Opportunity Reconciliation Act (PWRORA) of 1996 increased greatly the variation across states in welfare generosity. Temporary Aid to Needy Families (TANF), which replaced AFDC, gives

¹ The conversion to 2012 dollars is based on the CPI from MeasuringWorth.com (Williamson 1914).

states much more discretion over who is eligible for benefits, for how long, and under what conditions. In addition, federal funding for TANF takes the form of block grants rather than the entitlement that characterized AFDC. The result is that state welfare programs now differ in many more dimensions than just benefit levels. De Jong et al. (2006) identified 78 TANF policy rules that differed substantially across states. Yet, explanations of these differences remain elusive. Joe Soss and his coauthors state that the “most conspicuous result” of their analysis of early TANF programs “is that very few factors appear to have had systemic effects on state policy adoption after 1996” (Soss et al. 2011, 125). These factors include political variables like the Republican control government and indexes of government ideology as well as economic variables such as the unemployment rate. The only variable that consistently helps to predict TANF policy choices is the percent African-American in the welfare caseload (Ibid, 126). States with higher fractions of African-Americans in their welfare recipient population enact more restrictive and less generous TANF programs.

I examine mothers’ pensions -- the first state welfare legislation -- for clues to the sources of the variation in welfare generosity. Contemporary observers of the mothers' pension movement argued that the variation in state laws simply reflected the lack of thought and investigation that went into writing them. In the rush to enact legislation that was widely popular, state legislatures spent little time arguing about the details. I counter this view drawing from the history of the early laws and an empirical analysis of legislative provisions in force in 1920. The traditional political players – political parties, unions, and business interests – were not involved in writing mothers’ pension laws. Instead, these laws were the outcome of debates between women’s groups and charity workers, who often found their objectives more in line with each other’s than in opposition. The middle class women and their allies who pushed for

mothers' pensions also worried about creating incentives for desertion and dependency on the state. The charity workers who opposed them often found themselves on the frontlines for implementing mothers' pension programs. These conflicts meant that the politics varied by legislative provision. The factors that led states to enact more liberal eligibility rules did not necessarily lead to more generous maximum benefit levels.

The "Consensus for Reform" and the Wildfire Spread of Mothers' Pension Legislation

Public aid to single mothers had been discussed as early as 1898 when the New York state legislature passed a bill to provide grants to widows with dependent children in New York City. The governor refused to sign the bill, presumably on the advice of the mayor of New York (Leff 1973, 399). The take-off point for the mothers' pensions movement, though, was the 1909 White House Conference on the Care of Dependent Children. Much of the discussion at the conference centered on the plight of single mothers who were separated from their children by poverty alone. In fact, many charitable organizations in the early twentieth century encouraged impoverished mothers to place their children in orphanages or foster care (Leff 1973, 399). The irony, noted by many conference participants, was that the cost for caring for children in institutions or foster families was frequently much greater than what it would have cost to care for these children in their own homes. At the end of the conference, the participants issued the following resolution:

Home life is the highest and finest product of civilization. It is the great molding force of mind and of character. Children should not be deprived of it except for compelling and urgent reasons. Children of parents of worthy character, suffering from temporary misfortune and children of reasonably efficient and deserving mothers who are without the support of the normal breadwinner, should as a rule, be kept with their parents, such aid being given as may be necessary to maintain suitable homes for the rearing of

children (as quoted in Leff 1973, 400).

The resolution continued, however, by stating that such aid be given “preferably in the form of private charity rather than public relief.” Nonetheless, this resolution served as the launching point for the drive for the public provision of aid to mothers with dependent children.

The first legislative successes came from the efforts of juvenile court judges and the links they made between juvenile delinquency and poverty. In 1911, Missouri enacted a law sponsored by Judge E. E. Porterfield to provide mothers' pensions in Jackson County (Kansas City). Soon after, Illinois passed the first state-wide mothers' pension law thanks to the lobbying of the National Probation League and the support of Judge Merritt Pinckney of the Cook County Juvenile Court (Leff 1973, 400). These early laws ignited the movement. In 1912, Colorado voters passed a referendum on a mothers' pension bill by a margin of two to one, and in 1913, mothers' pension legislation was discussed in 27 state legislatures and enacted in 17 (Leff 1973, 400-1). By 1920, only 8 years after the enactment of the Missouri and Illinois laws, 40 states had laws providing for mothers' pensions.

Mark Leff (1973) has argued that the legislative success of the mothers' pension movement was due to the formation of a "consensus for reform." But this consensus was not forged by the major political players of the period. Political parties and unions played at best a minimal role (see also, Skocpol 1994, 428-432).² Rather the key players were women's clubs. In many states before 1920, women did not even have the vote. Yet by holding public lectures and forums and generating attention for the cause, Federations of Women's Clubs and the National Congress of Mothers were able to pressure state legislatures to enact mothers' pension

² Before the 1930s, none of the major political parties endorsed mothers' pensions or similar targeted relief programs as part of their national platforms (Leff 1973, 405). Even at the state-level, support for mothers' pensions was not associated with any particular party. In Wisconsin, the Republican party supported statewide mothers' pension legislation whereas in New York, the Republican party opposed such legislation. In California, both Republicans and Democrats supported pensions (Davis 1930, 583).

laws (Leff 1973; Skocpol et al. 1993; Skocpol 1994). Theda Skocpol and her co-authors (1993) have shown that the timing of enactment was strongly related to when women's groups in a state endorsed mothers' pensions. In 26 of the 40 states that enacted mothers' pension laws before 1920, enactment came in the same year as the endorsement by the state's women's clubs (p. 698).

The process of building a consensus was also facilitated by the fact that mothers' pensions provoked limited opposition. The only group that mounted a campaign against mothers' pensions was charity workers. In part, charity workers' opposition reflected self-interested concerns: the public provision of cash assistance would replace some of the activities of private charities and even public charitable institutions. In Colorado, one of the main concerns voiced by the philanthropic community was that the State Home for Dependent and Neglected Children would be left empty (Krainz 2005, 156). But charity workers also objected to mothers' pensions on philosophical grounds. They saw these programs as threatening to undo their efforts to implement "scientific philanthropy." Poverty, they believed, was due to the failings of individuals. Accordingly, to help someone out of poverty, these failings had to be identified and addressed. This required investigation and individualized case plans. The public provision of relief, they argued, would lead to the pauperization of women and their children because it would leave the fundamental causes of poverty unaddressed.

Proponents of mothers' pensions accused the philanthropic community of protecting their turf. Emptying institutions, they argued, would be a positive, rather than negative, outcome of mothers' pensions (*New York Times* 2/10/1915). The "scientific methods" of private charities were also attacked as humiliating and preventing deserving women from getting relief (*New York Times* 3/22/1913). The philanthropic community's opposition was also weakened by the division within their ranks. Some charity workers, particularly those associated with settlement houses,

supported mothers' pensions often on the grounds that private charities did not have the resources to help all those in need (Leff 1973, 402).

In the end, charity workers were unable to prevent state legislatures from enacting pension laws. Given the strong public sentiment in favor of pensions, the opposition could succeed only by preventing bills from coming to a vote. In New York, a number of wealthy private charities, including the Russell Sage Foundation, wielded their political influence to kill a mothers' pension bill in the state senate in 1914 (Brown and McKeown 1997, 124). But the following year, the state legislature passed a similar bill by overwhelming majorities.

The Political Economy of Mothers' Pension Law Provisions

The consensus for the need for mothers' pensions did not translate into uniform laws across the states. Table 1 provides some of the characteristics of the mothers' pensions laws in force in 1920. State laws differed, first of all, in who was defined eligible to receive aid. Some states such as New York and New Jersey only permitted grants to widows, while other states extended coverage to divorced or so-called "deserted" mothers and to mothers with institutionalized and incapacitated husbands. Only Michigan and Nebraska explicitly allowed payments to unmarried mothers, but a number of states – Colorado, Indiana, Maine, Massachusetts, New Hampshire, North Dakota, and Washington – had legislation that covered "mothers of dependent children" without reference to marital status. Only the states of New England and a handful of others legislated that state funds would be provided to local governments to implement pension programs. In other states, local governments had to pay for pensions entirely with their own funds. State laws also varied in the maximum grant amounts they allowed for families of different compositions. In 1920, the maximum monthly grant

specified for a family consisting of a mother and three children was \$18 (\$239 in 2012 dollars) in New Jersey and \$40 (\$531 in 2012 dollars) in neighboring Pennsylvania. The New York law stated that the benefits paid “must not exceed what it would cost to care for children in an institutional home.” The Massachusetts law specified no maximum, leaving it to local governments to determine grant amounts (U.S. Women’s Bureau 1919).

The variation in legislative provisions has been noted by previous scholars but has received only limited study and analysis. The drama in the mothers' pension movement was the speed at which the concept spread across the states. In less than a decade, most states outside of the South had enacted laws providing for the public provision of categorical relief and had laid the foundation for the modern American welfare state. The differences in the language and provisions of these laws across states are, in fact, usually linked directly to the haste of this process. Ada J. Davis (1930), a sociologist studying the variation in mothers' pension laws in the 1920s, claimed that “The details of the laws seem to be the result of the accident of the personnel of the committee in charge and the compromises that they arrived at” (580). She argued,

This fact is proved by the wide diversity of the laws which have no correlation to the economic character of the state and no correlation between the date of passage of the law and the degree of approximation to approved standards, and by the haphazard fashion in which they develop (p.586).

Figure 1 plots that maximum benefit levels in 1920 with enactment dates. As Davis claimed, there is no relationship between the generosity of the legislated benefits and the date a state enacted its mothers’ pension law. Moreover, for many states, the provisions of their mothers’ pension laws were out of step with their other policies regarding child welfare. Illinois is a case in point; while being the first state to establish a juvenile court, its mothers’ pension law in force in 1920 limited eligibility to only widows and set maximum benefits to fairly meager levels. In addition, the variation in mothers’ pension generosity does not line up well with measures of

“progressivism.” Other scholars, for instance, have found that the percent of a state’s vote in the presidential election of 1912 for the Progressive Party candidate, Theodore Roosevelt, is a good predictor of a state’s position on Progressive Era legislation (Hansen and Law 2008; Alston et al. 2002). Figure 2 plots mothers’ pension maximum benefit levels in 1920 against the Progressive Party vote share. No clear pattern emerges. Some states with high shares of votes for the Progressive party, like California and Maine, legislated high benefit levels, but others with similar vote shares did not.

Davis was echoing complaints made a decade earlier by Mary E. Richmond, one of the most vocal opponents to mothers' pensions. Richmond argued that mothers' pension bills were being put forward as emergency measures that had to be enacted "somehow, anyhow, at once" with the details to be worked out later (1930, 349). The speed at which states enacted mothers' pension legislation is at least *prima facie* evidence in support of these views. Only a few states, most notably, New York and Massachusetts, established commissions to investigate the need for public relief for single mothers and their children (New York 1914; Massachusetts 1913). In many states, bills were proposed and enacted into law with few changes or amendments. In the face of the strong public sentiment in favor of pensions and limited opposition, legislatures rushed to get laws onto the books. In New Jersey, a mothers' pension bill was introduced in the state senate in January 1913. In March, the "Committee on Miscellaneous Business" gave its report and suggested only a few minor procedural amendments. On April 9, the bill was signed by the governor after having passed the senate by a tally of 12 to 3 and the assembly by a tally of 45 to 0.

Even in New York where a state commission had studied the problem of widowed mothers and their families and issued recommendations, the actual enactment of mothers'

pension legislation took place in a seemingly hurried fashion. As late as February 22, 1915, the *New York Times* reported that the Widow's Pension bill was "believed to have little chance of passage in a Legislature overwhelmingly Republican" (p.14). On March 2, the New York City Commissioner of Charities, John A. Kingsbury stated "he favored pensions for widows, but believed no law should be adopted this year, as it would be better to write a better bill next year of the jumble under consideration" (*New York Times* 3/2/1915, 9). Yet just a few weeks later, on March 24, the Assembly passed the bill by a margin of 129 to 8 (*New York Times* 3/25/1915, 1).

However, the hurried manner in which state mothers' pension laws were enacted is not sufficient evidence to conclude that the variation in provisions was "accidental." The "rush to enact" is a characteristic of many legislative movements. This was especially true during the Progressive Era. The *Christian Science Monitor* opined in 1913, "It does not occur to the legislator that the country and his own state would survive and not suffer serious injury if not a line were added to the laws for the year" (1/4/1913, 2). State legislatures during this period were under pressure to enact a wide range of laws from women's suffrage to child labor laws to workers' compensation.

The movement for workers' compensation laws, in particular, helps to provide context for the mothers' pension movement. Workers' compensation was often promoted on similar grounds as mothers' pensions: the need to protect families from the poverty resulting from the death or injury of the primary breadwinner. Workers' compensation laws also spread like wildfire across the states: forty states enacted workers' compensation between 1910 and 1920. And as with mothers' pensions, the provisions of workers' compensation legislation varied significantly across the states. But this variation was not the "accidental" product of the rush to legislate. Price

Fishback and Shawn Kantor (1998) have shown that the variation in benefit levels across states reflected economic and political factors. Benefit levels were lower in states with high-risk-industries and higher in states with a strong union presence.

However, pushing the comparison between workers' compensation and mothers' pensions further reveals a key difference between the two movements. Fishback and Kantor are able to write out a model of legislative behavior based on the underlying objective functions of the two parties affected by workers' compensation: employers and workers. From this, they are able to generate unambiguous predictions about the relationships between the characteristics of a state and benefit levels. A similar consideration of the political economy of mothers' pensions law provisions does not yield such unambiguous results. Both proponents and opponents of pensions alike had conflicts in their objectives that make it difficult to map how the political strength of either group should relate to the types of laws enacted.

The beneficiaries of mothers' pensions, poor women and their children, had no collective voice and no influence in the political process. They did have strong advocates, though, in middle class women, who mobilized through social clubs. In many states, women's clubs drafted or sponsored the mothers' pension bills presented to state legislatures (Leff 1973; Skocpol 1994, 543-555). However, these groups did not necessarily have the same objectives as the women they were trying to help. They wanted to provide help to "worthy" poor women and their children, but they feared that pensions would encourage desertion, migration to high benefit areas, and fraud. These fears led even some of the most ardent supporters of mothers' pensions to advocate laws with restrictive eligibility rules, limited funding, and extensive investigation and review of pension applicants. Strong support of the concept of mothers' pensions did not necessarily mean strong support for more generous mothers' pension laws (Gordon 1994).

The legislative history of mothers' pensions in Illinois serves to illustrate how the attempt to balance the desire to provide relief to the deserving against the fear of creating a pauper class could lead to variation in legislative outcomes. The original 1911 law did not restrict eligibility by marital status. Deserted women were therefore eligible to receive pensions. This provision met with strong objections even from some of the most ardent supporters of mothers' pensions. Cook County Juvenile Court Judge Merritt Pinckney, considered one of the founders of the mothers' pension movement, argued at the 1912 National Conference of Charities and Corrections that "The consensus of opinion of all those engaged in this work is, that the relief should not be granted in desertion cases." He went on to admit that denying deserted women pensions would mean not providing relief to some worthy cases, but he argued, "The good of the few must, however, be sacrificed for the good of the many" (National Conference of Charities and Corrections 1912, 479). In 1913, the Illinois legislature repealed the original legislation and enacted a new law that restricted eligibility to widows. The issue was not yet resolved, however. In 1915, the Illinois House passed a bill with a provision to include deserted women in mothers' pensions (*Chicago Tribune* 5/13/1915, 9). This provision, though, was eliminated in the face of opposition the Chicago court (U.S. Children's Bureau 1921, 14), and the law on the books in 1920, though, restricted pensions to widows only.

The opposition to mothers' pensions faced similar tensions in objectives. Charity workers opposed the public provision of outdoor relief, but they were also the group with the greatest experience in assisting the poor. Moreover, in many states, those who had opposed mothers' pensions found themselves charged with the responsibility of implementing the new laws.

This was the case in New Jersey. In 1912, the president of the State Board of Children's Guardians, Caroline B. Alexander, stated in her annual report to the governor that the state did

not need a mothers' pension law because existing law allowed her agency to "board" children in their own homes should the mother be fit (New Jersey State Board of Children's Guardians 1912, 4). But the legislature passed a mothers' pension law over her objections in 1913. Almost immediately, there were complaints about the how the law was written. Alexander complained in her next annual report that the new law added work for her agency without providing any additional resources. She also noted that the new work was quite different than the usual work of her agency, which was finding foster homes for dependent children. Fostering required finding "suitable homes;" administering widows' pensions required building up homes "through the friendly advice of the right kind of visitor" (New Jersey State Board of Children's Guardians 1913, 5).

Faced with the knowledge that state legislatures were going to pass these laws despite their protests, many charity and social workers believed they had to help design mothers' pension laws so that they could succeed. Stanley H. Howe, Educational Secretary of the Public Charities Association of Pennsylvania put it like this:

It is, therefore, the duty of social workers, even those who are conscientiously opposed to the theory of mothers' pensions, to cease looking askance at the movement and aiming to discredit it before it has been given a chance to succeed, and to direct their effort toward making its operation efficient, honest and humane (National Conference of Charities and Corrections 1914, 449).

The conflicting objectives of both sides of the mothers' pension debate leave us with no clear predictions as to how the relative political strengths of these groups should relate to the generosity of mothers' pension laws. In fact, they suggest that different types of provisions may have been influenced by different factors.

In the next section, I examine empirically the mothers' pension law provisions in place in 1920 to see if and how they were related to the political and economic characteristics of states.

An Empirical Examination of Mothers' Pension Law Provisions in 1920

Mothers' pension laws had many different types of provisions. The analysis here focuses on three measures believed to best capture the relative generosity of a state's law: the inclusiveness of the eligibility requirements, the provision of state funds for pension programs, and the legislated maximum benefit for a family of four. The inclusiveness of the eligibility requirements is summarized by an index variable equal to "0" if a state had no mothers' pension law by 1920; "1" if the state's law covered widows only; "2" if the state's law include deserted or divorced women; and "3" if the state's law explicitly included unmarried mothers or made no reference to marital status.³

I consider the laws in effect in 1920 – the products of the so-called “wildfire spread” of pension legislation – to see if there were any systematic patterns in how the provisions of these laws related to state characteristics. If, as contemporary critics believed, the haste in the push to pass mothers' pensions led to little thought and effort in formulating their provisions, we would expect the empirical analysis to reveal no clear relationships. I consider, in particular, how mothers' pension provisions were related to the characteristics of states in 1910 (or as close to 1910 as the available data allows) before the legislative movement got under way.

The key empirical question is whether or not the generosity of mothers' pension varied with the political forces in favor and opposed to the legislation. To capture the strength of the pro-mothers' pension groups in a state I include a measure of the density of women's clubs in a state – the number of women's clubs in 1910 per 100,000 persons in the population. More

³In 1920, Missouri had separate mothers' pension laws in effect for St. Louis, Kansas City, and the rest of the state. The models presented use the provisions in effect for jurisdictions other than the major urban centers of St. Louis and Kansas City.

women's clubs would be expected to be correlated with a more organized mobilization effort and perhaps more pressure on state legislators.⁴

The opposition is not as easy to quantify. I use a measure of the strength of the philanthropic community in a state: the number of religious and charity workers per 100,000 residents as reported in the 1910 federal census. Not all charity workers opposed mothers' pensions, but we would still expect that the size of the charity community in a state would be correlated with the political influence of the opposition.⁵ This variable can also be viewed as capturing to some extent the private charitable resources available in the state and attitudes toward relief and scientific philanthropy.

I also include a measure intended to gauge the size of the target population for mothers' pensions in a state: the percentage of mothers ages 16 to 40 who were reported in the 1910 census as widowed, divorced, or married with an absent spouse.⁶

I include four additional variables to capture other economic and political factors that may have shaped mothers' pension laws: the log of state government revenues per capita, the log of the value added of manufacturing per capita, the percentage African-American in the population, and an index of "Progressive" laws in effect in a state in 1910.

⁴ Data on women's clubs come from the so-called, "Official Register and Directory of Women's Clubs in America," edited and published by Helen M. Winslow (1910). Winslow surveyed the State Federations of Women's Clubs for these data and published directories annually. The number of club members per capita may be a better measure of the political strength of women's clubs in a state. Unfortunately, Winslow's directory provides only limited data on membership. For some states, the membership numbers are only approximations, and for others, these data are missing. To convert the data to per capita figures, I use population data from the 1910 census.

⁵ Alternative measures such as the membership in national organizations like the National Conference on Charities and Corrections proved more problematic. Even within such organizations, there was division of opinion on pensions, and membership tended to have distinct regional biases, due in part to logistical reasons. It was costly for instance, for charity workers in California to attend annual conferences in the East.

⁶ I define "mothers" as women who reported at least one surviving child on the census date. Never-married women were not asked about number of children born and number of children surviving so this definition excludes never-married mothers. Many such mothers, though, may have reported themselves to the census enumerators as "widows" (Moehling 2002).

A standard explanation for variation in welfare generosity is that states differ tremendously in their levels of resources. Simply put, wealthy states can afford to be more generous than poor states. This has been an important focus of the literature on benefit determination under the federally-mandated welfare programs. In general, the findings support a positive income effect, although in many studies, this effect is fairly weak. The range of elasticity estimates is 0.11 to 0.82 (Ribar and Wilhelm 1999, 96). There are no good estimates of per capita income by state for 1910. Therefore, I use per capita state government revenues and valued added in manufacturing to capture the resource differences across states. These variables, of course, also reflect other state characteristics that may have influenced mothers' pension legislation.

In 1913, the U.S. Census Bureau collected and published data on state government finances in its publication, *Wealth, Debt and Taxation*. State government revenues not only reflect the wealth of a state but also the ability and willingness of the state government to tax. This variable can be interpreted as a measure of the fiscal capacity of the state government.

The value added in manufacturing reflects the structure of a state's economy as well as its resource constraints. The variation in welfare programs across the states has been frequently linked to differences in the bases of economic activity. For instance, Alston and Ferrie (1985) attribute the slow development of welfare programs in the South to the resistance of landlords and other employers who feared that the public provision of relief would raise reservation wages and shift the loyalty of workers to the state. Consistent with this view, Skocpol et al. (1993) found that states with greater shares of women in the workforce were slower to enact mothers'

pension legislation. Manufacturing activity during this time period was strongly correlated with women's participation in the labor force during this period.⁷

The percentage African-American is included to reveal the role of racism in the writing of mothers' pension laws. Racial politics played a key role in the perpetuation of the variation in welfare generosity in the ADC/AFDC program. A clause requiring states to pay a minimum benefit compatible with "health and decency" was left out of the final version of the Social Security Act as a concession to Southern congressmen who feared it would allow the federal government to interfere with how their states dealt with the "Negro question" (Congressional Research Service 1982). As the work of Soss and his coauthors has demonstrated, race still plays an important role in shaping welfare policy today (Soss et al. 2001; Soss et al. 2011). Moehling (2007) found that the Southern states with the greatest rates of African-American single motherhood in 1910 were the least likely to enact mothers' pensions before 1920.

The Progressive law index is based on a measure used by Fishback and Kantor (1998) in their study of the adoption of workmen's compensation legislation. The index is a count over eight different types of Progressive Era legislation of the laws in effect in a state in 1910.⁸

Notably absent from the list of explanatory variables is women's suffrage. Although the 19th Amendment was not ratified until 1920, many states extended the right to vote to women earlier. Previous research has shown that the extension of suffrage to women shifted the policy

⁷ I also estimated models including the percent of the labor force in agricultural and the percent of the workforce that was female. The percent in agriculture did not have economically or statistically significant effects on states' choices of mother's pension provisions. The percent female in the workforce had a positive, and statistically significant effect on the likelihood a state provided state funds for mothers' pensions. This effect, though, disappeared once the value added in manufacturing was included in the model.

⁸ The eight legislation types are: compulsory school attendance; establishment of state tax commission; establishment of state welfare agency; establishment of state merit system; initiative and referendum provisions; direct primaries; minimum age limits for manufacturing employment; and establishment of electric rate regulation. Models were also estimated using the share of the vote in the 1912 presidential election for Theodore Roosevelt, the Progressive Party candidate, a variable that many scholars, including Fishback and Kantor, have found useful for capturing differences across states in support for Progressive causes. This variable, however, never had any economically or statistically significant effect on the choices of mothers' pension provisions.

priorities of state and local governments (Lott and Kenny 1999; Miller 2008). However, much of the action in these studies comes from impact of the 19th Amendment. Eighteen states extended suffrage to women only after the change to the federal constitution, and another eighteen gave women the vote between 1917 and 1920. Most states, therefore, had enacted mothers' pensions laws before the women in their state had the right to vote. More importantly, women's suffrage was the outcome of a political movement that was linked to the movement for mothers' pensions. Women's clubs also played a key role in the fight for women's suffrage. One could estimate a model for the timing of women's suffrage that included the same set of explanatory variables employed in the mothers' pension provision models. Therefore, adding women's suffrage the mothers' pension models obscures the underlying political processes that shaped these early welfare programs.⁹

Table 2 presents the descriptive statistics for the variables used in the analysis both for all 48 states and then for the 40 states that had enacted mothers' pension laws by 1920. The most sizable, but not surprising, difference between the two groups of states is the percentage African-American. States that had mothers' pensions laws by 1920 had, on average, smaller African-American populations. This reflects the reluctance of Southern states to enact mothers' pension legislation.

Table 3 presents the results of ordered probit models of the eligibility inclusiveness index for the mothers' pension laws in effect in 1920. The data presented are the estimated marginal effects of the variables on the probability of not having a mothers' pension law in 1920 for the

⁹ I also estimated a series of models for the mothers' pension provisions including dummies for whether a state had extended suffrage to women before 1910, 1915, and 1920. The estimated effects of these variables were for the most part negative, indicating that states where women could vote before 1920 enacted less generous mothers' pension laws. These results, however, are difficult to interpret because the suffrage variable is strongly correlated with the other right-hand-side variables. This is due to the fact, that as described in the text, the extension of suffrage to women was itself an outcome of a political movement that was strongly linked to the movement for mothers' pensions.

full sample of states and on the probabilities of legislating the two most generous eligibility regimes: the inclusion of divorced and deserted mothers, and the inclusion of unmarried mothers either explicitly or implicitly by stating just that “mothers” were eligible for pensions.

Here we see the clear role of women’s clubs in shaping mother’s pension legislation. The greater the density of women’s clubs, the less likely a state was to have enacted no legislation by 1920 and the more likely it was to have enacted legislation that extended eligibility beyond widows. The estimated effects are also sizable. In the specification for just the states that had enacted mothers’ pension legislation by 1920, the increase of women’s clubs per 100,000 by one unit is estimated to increase by 2.3 percentage points the probability of extending eligibility to mothers regardless of marital status. This is large given that the overall probability of having such an eligibility rule was only 22 percent.

The impact of women’s clubs on the timing of enactment was already known from the work of Skocpol et al. (1993). The finding of an impact on eligibility rules indicates that these groups influenced the language of the laws as well. Historical accounts of the actions of women’s clubs during this period have stressed the concern of these groups in increasing access to public aid. Goodwin (1997) has written of the efforts of the Chicago Woman's Club, the Illinois Federation of Women's Clubs, and the Illinois Congress of Mothers throughout the 1910s and 1920s to expand eligibility and funding for mothers' pensions. Kleinberg (2006) details the role played by women’s clubs in Baltimore in changing the legislation in Maryland in the late 1920s to force Baltimore’s mayor to establish a mothers’ pensions program (p. 122). The results in Table 3 provide empirical support for the view that women’s clubs were instrumental in expanding the reach of mothers’ pensions programs.

The point estimates of the effects on the number of religious and charity workers per

capita suggest that a stronger opposition led to less generosity. However, these estimates do not meet standard levels of statistical significance.

For the sample of all states, the Progressive law index is also associated with more generous mothers' pension legislation. This effect, however, reflects the correlation of this index with the timing of enactment of mothers' pension legislation rather than with welfare generosity *per se*. States that had enacted more laws associated with the Progressive movement by 1910 were more likely to enact mothers' pension legislation by 1920. But conditional on having enacted a mothers' pension law by 1920, the Progressive law index had no effect on eligibility rules. The models were also estimated using data constructed by Miller (2008) on the "progressivity" of votes of the members of a state's Congressional delegation. These models too revealed no relationship between the "progressiveness" of a state and the generosity of its mothers' pension law.

In addition, Table 3 reveals no relationships between a state's government revenues per capita, manufacturing value added per capita, percentage single mothers, or percentage African-American and the eligibility rules of its mothers' pension legislation. These findings do not mean, however, that the language of the laws was "accidental" as Ada Davis and others argued. Rather, they suggest that mothers' pension eligibility rules were determined not by the political leanings of the population as a whole or the wealth of the state, but rather by the views of the specific interest groups involved in the fight for mothers' pension legislation.

Table 4 presents the estimated marginal effects from the probit models for the provision of state funds for mothers' pensions. Again, the strength of women's groups appear to have shaped legislative provisions. More women's clubs per capita increased the likelihood a state provided local governments with funds for mothers' pensions. However, the key determinants of

the provision of state funds were state government revenues per capita and the value added in manufacturing. A one-standard-deviation in log state government revenues per capita increased the likelihood of providing state funds by 7 to 8 percentage points; a one-standard-deviation in log value added in manufacturing increased the likelihood by 13 to 17 percentage points. These effects are large given that only 25 percent of the 40 states with mothers' pensions laws in 1920 had such funding provisions.

A straightforward interpretation of these results is that wealthier states were more willing to allocate state funds for needy families. But these two variables proxy for more than just state wealth. As mentioned above, state government revenues capture the fiscal capacity of the state. This capacity reflects the preferences of the lawmakers and the electorate over taxes and the role of government.

The value added in manufacturing per capita may also capture the effects of governmental as well as economic resources. More industrial and urban states generally had more extensive state involvement in welfare issues even before mothers' pensions. Figure 3 plots the value added in manufacturing per capita in 1910 and the year a state welfare agency was established. States with higher manufacturing value added had longer histories of state involvement in welfare issues. Child labor laws, factory inspection laws, compulsory schooling laws, and the like had led these states to develop some state level administrative structure. Such states, therefore, were best positioned to provide state oversight and funding of local provision of mothers' pensions.

Table 5 presents quantile regression models for the legislated maximum allowances (in logs) for a family of four. The quantile regression model addresses the censoring at the top and the bottom of the benefit distribution. States with no legislated maximum are treated as being at

the top of the distribution, and, in specifications including all 48 states, states without mothers' pensions are treated as being at the bottom of the distribution.

In the top panel, presenting the results of the model for all states, the effect that stands out is the negative effect on the median benefit level of the percentage African-American. This effect is due to the enactment effect; states with the highest fractions African-American were the most likely to have not enacted a mothers' pension law by 1920. There is no effect of the percent African-American in the bottom panel presenting the results of the model for states with laws in effect in 1920.

This result may indicate that racial politics played a key role in the enactment of mothers' pension laws. However, some caution is warranted here. In these data, the effect of race cannot be distinguished from the effect of geographic region. The states with the highest fractions of African-Americans in the population in 1910 were the Southern states, and it was the Southern states that were the most reluctant to enact mothers' pension legislation. In models excluding the Southern states, the fraction African-American has no effect on the legislated maximum benefit levels.

In the models estimated for states with mothers' pensions laws in effect in 1920, two interesting results emerge. The first is that the fraction of mothers who were single in 1910 increased the 25th and 50th percentiles of benefit levels. The second is that state government revenues per capita have a positive effect on the median benefit level. A generous interpretation of these results is that benefit levels were responsive to the needs of the population and the wealth of the state government. However, the overall picture that emerges from Table 5 is that mothers' pension maximum benefit levels are not well explained by the selected variables. Other sets of variables were tried, all resulting in the same general finding. The legislated

maximum benefit levels exhibit little correlation with state characteristics. This could be evidence that maximum benefit levels were set with little thought and analysis; it could also, though, be evidence that proponents and opponents of mothers' pensions were of mixed opinion as to how to set maximum benefits. In addition, it is worth remembering that these were "maximum benefits" and local governments were free to choose lower benefit levels. The drafters of state mothers' pension legislation may have worried more about the eligibility rules than in setting maximum benefits. These provisions of mothers' pension laws therefore may have received less attention than eligibility rules and funding provisions.

Discussion and Conclusion

While mothers' pension law provisions were not born of scientific investigation and analysis, they were shaped by the political and social forces of the time. The empirical analysis shows that the type of law a state enacted was related to measures of the political influence of mothers' pensions advocates. But the empirical analysis also reveals why contemporaries of the mothers' pension movement viewed the legislative variation as simply reflecting the haphazard development of mothers' pension laws.

These empirical results, however, need not be interpreted as evidence of the lack of thought and concern that went into drafting mothers' pension laws. Such an interpretation, in fact, is incompatible with the legislative history of mothers' pensions. Women's groups played key roles in writing and sponsoring early legislation, and they continued to be involved in the adaptation and implementation of mothers' pension laws in the 1920s. An alternative interpretation of the empirical patterns that better fits what we know about how the laws were written and amended is that there was no clear correlation between the belief in the need for

pensions and preferences over the generosity of pension programs. Even the strongest advocates of mothers' pensions feared how the provision of relief would affect behavior. These fears were the same as those that continue to shape the discussion of welfare programs today: the break up of families, welfare migration, and disincentives to work. These fears led to restrictive pension laws even in states with strong pro-pension movements. The variation in mothers' pension laws reflects the disagreements even among pension advocates as to how best to balance the desire to help the deserving poor against these fears.

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Figure 1.—Legislated Maximum Benefits in 1920 by Year of Enactment of Mothers' Pension Legislation

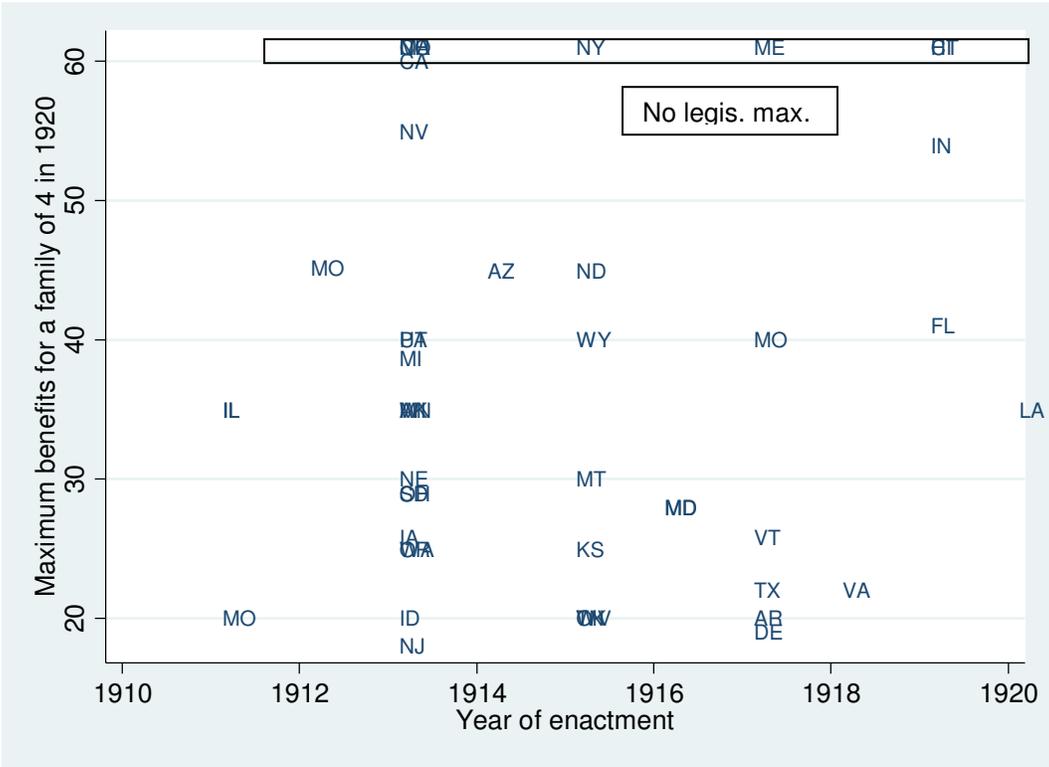


Figure 2.—Legislated Maximum Benefits in 1920 by Percent of Vote for the Progressive Party in 1912

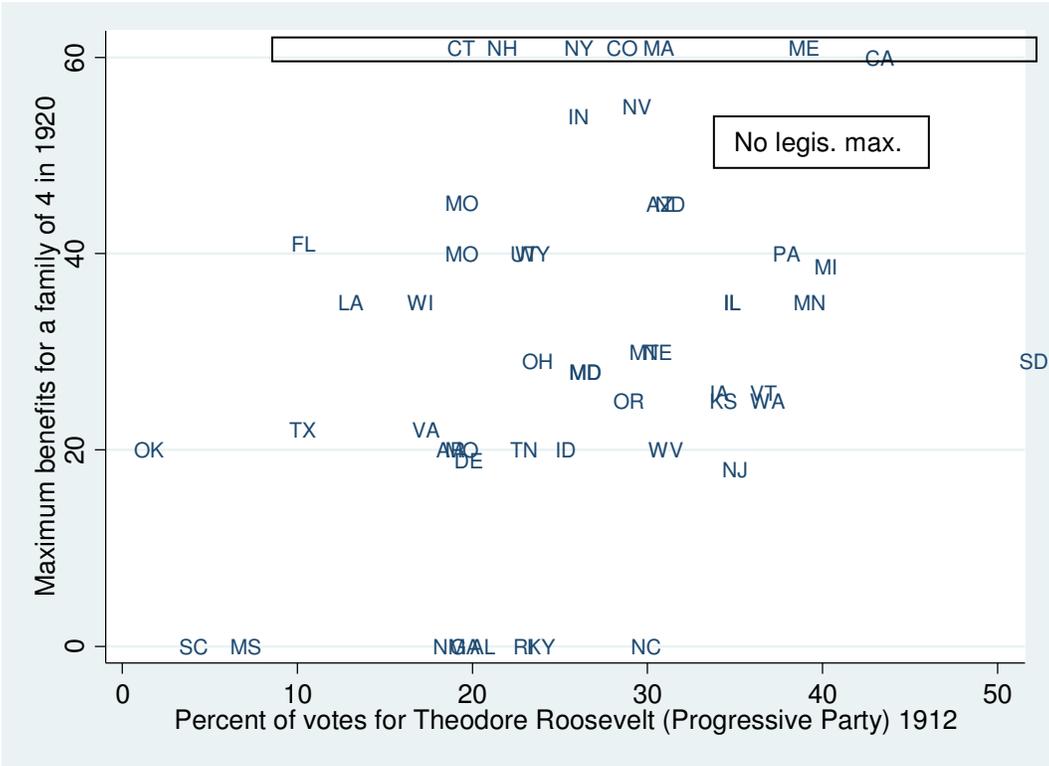


Figure 3.—Value Added in Manufacturing Per Capita 1909 by the Establishment of a State Welfare Agency

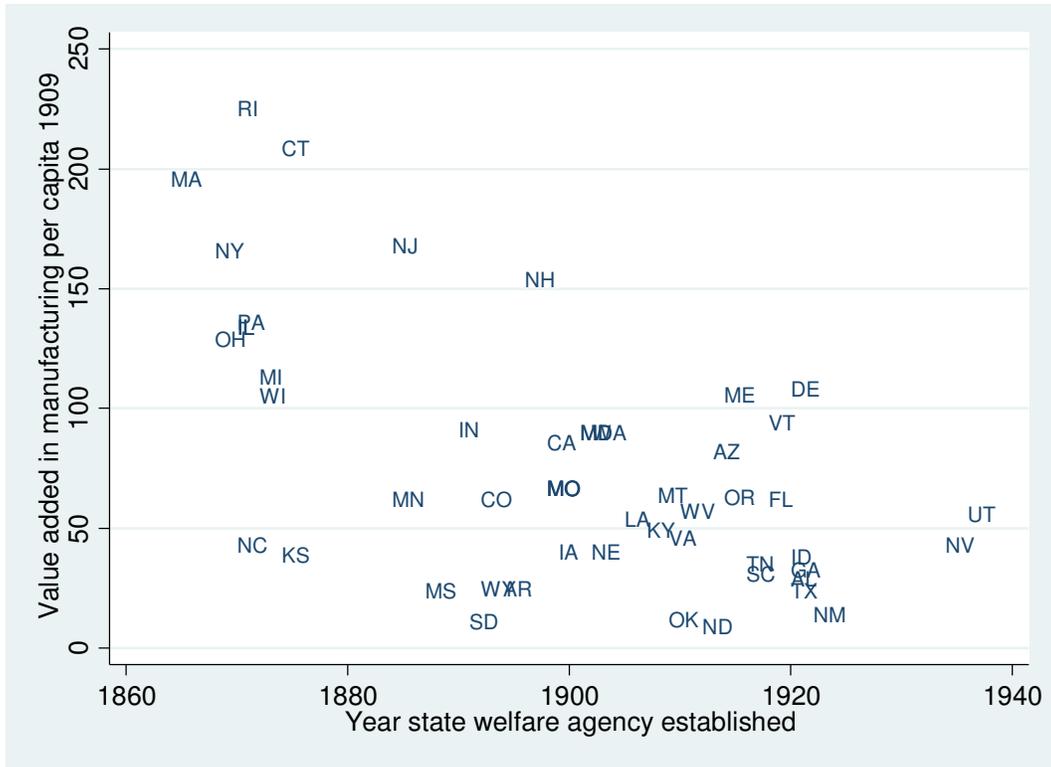


Table 1.—Mothers' Pension Laws Enactment Dates and Provisions in Effect in 1920

State	Year of enactment	Mothers' Pensions Law Provisions 1920				Eligible mothers include: Des./div. Unmarr. 'Mothers' ^a State funds	Max. mthly benefit 4-person family
		Des./div.	Unmarr.	'Mothers' ^a	State funds		
Maine	1917			X	X	No maximum	
New Hampshire	1913			X	X	No maximum ^b	
Vermont	1917	X			X	25.80	
Massachusetts	1913			X	X	No maximum	
Rhode Island	1923	-----No law by 1920-----					
Connecticut	1919				X	No maximum ^c	
New York	1915					No maximum ^d	
New Jersey	1913					18.00	
Pennsylvania	1913				X	40.00	
Ohio	1913	X				29.00	
Indiana	1919			X		54.00	
Illinois	1911					35.00	
Michigan	1913	X	X			38.70	
Wisconsin	1913	X			X	35.00	
Minnesota	1913	X			X	35.00	
Iowa	1913					25.80	
Missouri ^e	1917	X				40.00	
North Dakota	1915			X		45.00	
South Dakota	1913	X				29.00	
Nebraska	1913	X	X			30.00	
Kansas	1915	X				25.00	
Delaware	1917	X			X	19.00	
Maryland	1916					28.00	
Virginia	1918					22.00	
West Virginia	1915	X				20.00	
North Carolina	1923	-----No law by 1920-----					
South Carolina	1937	-----No law by 1920-----					
Georgia	1937	-----No law by 1920-----					
Florida	1919	X				41.00	
Kentucky	1928	-----No law by 1920-----					
Tennessee	1915					20.00	
Alabama	1931	-----No law by 1920-----					
Mississippi	1928	-----No law by 1920-----					
Arkansas	1917	X				20.00	
Louisiana	1920					35.00	
Oklahoma	1915					20.00	
Texas	1917					22.00	

Table 1.—Continued

State	Year of enactment	Mothers' Pensions Law Provisions 1920				Max. mthly benefit 4-person family
		Eligible mothers include:			State funds	
		Des./div.	Unmarr.	'Mothers' ^a		
Montana	1915					30.00
Idaho	1913					20.00
Wyoming	1915	X				40.00
Colorado	1913			X		No maximum
New Mexico	1931	-----No law by 1920-----				
Arizona	1914					45.00
Utah	1913					40.00
Nevada	1913	X				55.00
Washington	1913			X		25.00
Oregon	1913					25.00
California	1913				X	60.00

^aLegislation covers “mothers of dependent children” without reference to marital status.

^bNew Hampshire’s legislation specified that \$10 could be provided for the first child and \$5 for each additional child but also included a provision that the State Board of Education could increase the amounts at any time in response to the recommendation of a town’s school board or “personal investigation.”

^cThe Connecticut legislation specified the amounts that could be provided for food, fuel and clothing per week, but allowed for a “reasonable monthly allowance” for rent and “special allowances” for sickness and death.

^dNew York’s legislation stated that the benefits paid “must not exceed what it would cost to care for child in an institutional home.”

^eThe mothers’ pensions programs in Jackson County (Kansas City) and St. Louis operated under separate legislation. In both jurisdictions, divorced, deserted, and unmarried mothers were not eligible for grants. The maximum grant for a family with 3 children was \$20 Jackson County and \$41.15 in St. Louis.

Sources: Skocpol et al. (1993), U.S. Women’s Bureau (1919), U.S. Children’s Bureau (1922).

**Table 2.—Descriptive Statistics of Variables Used in Analysis of 1920
Mothers' Pension Law Provisions**

	All states	States with MP laws in effect
<i>1920 Mothers' Pension Law Provisions:</i>		
Maximum monthly benefit family of 4 (\$)	26.01 (16.22)	32.13 (11.15)
No legislated maximum benefit	0.13 (0.33)	0.15 (0.36)
Provision of state funds	0.21 (0.41)	0.25 (0.44)
Eligibility index	1.48 (0.99)	1.78 (0.80)
<i>1910 state characteristics:</i>		
Women's clubs per 100,000 population	7.39 (4.84)	8.19 (4.87)
Religious and charity workers per 100,000 pop.	16.35 (8.63)	17.81 (8.11)
Log of government revenues per capita (1913)	1.32 (0.47)	1.42 (0.42)
Log of manuf. value added per capita (1909)	4.06 (0.78)	4.14 (0.76)
Percentage mothers (ages 16 to 40) single	8.46 (2.56)	8.10 (2.48)
Percentage African-American	10.63 (16.41)	6.66 (11.48)
Progressive law index	3.46 (1.46)	3.75 (1.32)
Number of observations	48	40

Note: Standard deviations in parentheses.

Table 3—Estimated Marginal Effects from Ordered Probit Models of Eligibility Index for Mothers' Pension Laws, 1920

Eligibility score:	No law (0)	Div./des. (2)	Unmarr. or 'mothers' (3)
<i>All states:</i>			
Women's clubs per 100,000 population	-0.0200 (-2.15)	0.0251 (2.05)	0.0233 (2.28)
Religious and charity workers per 100,000 pop.	0.0083 (1.46)	-0.0105 (-1.42)	-0.0097 (-1.52)
Log of government revenues per capita (1913)	-0.0854 (-1.06)	0.1073 (1.05)	0.0995 (1.09)
Log of manuf. value added per capita (1909)	-0.0562 (-1.15)	0.0706 (1.14)	0.0655 (1.17)
Percentage mothers (ages 16 to 40) single	-0.0022 (-0.13)	0.0028 (0.13)	0.0026 (0.13)
Percentage African-American	0.0036 (0.94)	-0.0045 (-0.94)	-0.0042 (-0.96)
Progressive law index	-0.0417 (-1.63)	0.0524 (1.60)	0.0486 (1.71)
Pseudo R-squared		0.21	
Number of observations		48	
<i>States with MP laws in 1920:</i>			
Women's clubs per 100,000 population		0.0136 (1.41)	0.0295 (2.14)
Religious and charity workers per 100,000 pop.		-0.0060 (-1.07)	-0.0130 (-1.34)
Log of government revenues per capita (1913)		0.0234 (0.35)	0.0507 (0.36)
Log of manuf. value added per capita (1909)		0.0503 (1.04)	0.1091 (1.25)
Percentage mothers (ages 16 to 40) single		-0.0059 (-0.39)	-0.0128 (-0.41)
Percentage African-American		-0.0008 (-0.21)	-0.0018 (-0.22)
Progressive law index		0.0133 (0.62)	0.0289 (0.66)
Pseudo R-squared		0.11	
Number of observations		40	

Notes: Entries represent the marginal effects of the variables on the probability of having the specified score on the eligibility index. z-statistics in parentheses.

Table 4.—Estimated Marginal Effects from Probit Models for the Provision of State Funds for Mothers' Pensions in 1920

States included:	All states	States with MP laws in effect
Women's clubs per 100,000 population	0.012 (1.73)	0.013 (1.72)
Religious and charity workers per 100,000 pop.	-0.003 (-0.80)	-7.7E-4 (-0.21)
Log of government revenues per capita (1913)	0.158 (1.79)	0.184 (2.09)
Log of manuf. value added per capita (1909)	0.166 (2.88)	0.210 (2.71)
Percentage mothers (ages 16 to 40) single	-0.012 (-0.79)	-0.021 (-1.32)
Percentage African-American	0.003 (0.67)	0.003 (0.63)
Progressive law index	0.002 (0.12)	-0.021 (-0.91)
Pseudo R-squared	0.46	0.53
Number of observations	48	40

Notes: z-statistics in parentheses.

Table 5.—Quantile Regressions for Legislated Maximum Monthly Mothers’ Pension Benefits 1920

Quantile:	25th	50th	75 th
<i>All states:</i>			
Women’s clubs per 100,000 population	0.067 (0.88)	0.004 (0.11)	0.012 (0.74)
Religious and charity workers per 100,000 pop.	-0.007 (-0.31)	-0.007 (-0.38)	0.003 (0.12)
Log of government revenues per capita (1913)	0.773 (0.93)	0.253 (0.71)	0.446 (1.34)
Log of manuf. value added per capita (1909)	-0.112 (-0.24)	0.098 (0.45)	0.197 (1.17)
Percentage mothers (ages 16 to 40) single	0.108 (1.33)	0.090 (1.03)	0.038 (0.50)
Percentage African-American	-0.049 (-1.51)	-0.063 (-1.82)	-0.012 (-0.38)
Progressive law index	0.294 (1.12)	0.094 (0.56)	0.054 (0.71)
Constant	0.106 (0.05)	1.954 (1.38)	1.634 (1.78)
R-squared	0.44	0.27	0.24
Number of observations		48	
<i>States with MP laws in 1920:</i>			
Women’s clubs per 100,000 population	0.022 (0.97)	0.018 (0.84)	0.013 (0.61)
Religious and charity workers per 100,000 pop.	-0.006 (-0.41)	-0.005 (-0.33)	0.007 (0.38)
Log of government revenues per capita (1913)	0.145 (0.50)	0.432 (2.20)	0.273 (0.94)
Log of manuf. value added per capita (1909)	0.226 (1.29)	0.150 (0.83)	0.161 (0.79)
Percentage mothers (ages 16 to 40) single	0.088 (2.21)	0.069 (1.80)	0.041 (0.61)
Percentage African-American	-0.013 (-0.88)	-0.011 (-0.94)	-0.006 (-0.41)
Progressive law index	0.083 (1.23)	0.049 (0.62)	-0.042 (-0.58)
Constant	1.171 (1.49)	1.551 (2.22)	2.289 (2.50)
R-squared	0.28	0.34	0.34
Number of observations		40	

Notes: Dependent variable is the log of the legislated maximum benefit for a single-mother family with three children. States with no legislated maximum are treated as if at the top of the benefit distribution; in regressions including all states, states with no mothers pension laws are treated as being at the bottom of the distribution. t-statistics in parentheses.