ARE PAYDAY LOANS REALLY EVIL? CONTROVERSY, REGULATION, AND INNOVATION IN THE SECONDARY FINANCIAL SERVICES MARKET
David Stoesz

Stagnant income and persistent debt have induced low- and middle-income households to rely on alternative financial services (AFS): buy-here-pay-here auto loans, check-cashers, payday loans, auto title loans, rent-to-own furniture and appliances, and pawnshops. A secondary financial services market has evolved to serve the secondary labor market, replete with trade associations as well as state and federal regulators. Mainstream financial institutions have marketed innovations, such as reloadable debit cards, to appeal to low- and middle-income consumers. High fees and interest rates of AFS products have fueled a volatile debate about the future of the secondary financial services market, with options including prohibition, regulation, and inclusion.

INDIVIDUAL AND COUNTRY-LEVEL INSTITUTIONAL TRUST AND PUBLIC ATTITUDE TO WELFARE EXPENDITURES IN 24 TRANSITIONAL COUNTRIES
Nazim Habibov

Does institutional trust on the individual and on the country-level influence public attitudes to state social welfare expenditures in transitional countries of Central and Eastern Europe, the Caucasus and Central Asia? To answer this question, this study draws on a comparative survey conducted in 24 countries. Multilevel binomial logit regression was used to allow for the simultaneous inclusion of variables at the individual- and country-levels of analysis. Institutional trust is associated with positive attitudes to welfare expenditures on the individual level, but not on the country level. Women, older individuals, those who are less educated, and those of low-income are associated with more positive attitudes to social welfare investments. Ideology is another important factor influencing public attitudes to welfare expenditures. By contrast, no significant effect of country-level poverty, inequality, and gross domestic product was found.

THE INFLUENCE OF VETERAN STATUS, PSYCHIATRIC DIAGNOSIS, AND TRAUMATIC BRAIN INJURY ON INADEQUATE SLEEP
Andrew S. London, Sarah A. Burgard, and Janet M. Wilmoth

Adequate sleep is essential for health, social participation, and wellbeing. We use 2010 and 2011 Behavioral Risk Factor Surveillance System data (N = 35,602) to examine differences in sleep adequacy between: non-veterans; non-
combat veterans with no psychiatric diagnosis or traumatic brain injury (TBI); combat veterans with no psychiatric diagnosis or TBI; and veterans (non-combat and combat combined) with a psychiatric diagnosis and/or TBI. On average, respondents reported 9.28 days of inadequate sleep; veterans with a psychiatric diagnosis and/or TBI reported the most—12.25 days. Multivariate analyses indicated that veterans with a psychiatric diagnosis and/or TBI had significantly more days of inadequate sleep than all other groups. Findings contribute to a growing literature on the relevance of the military service–psychiatric diagnosis–TBI nexus for sleep problems by using population-representative data and non-veteran and healthy veteran comparison groups. This research underscores the importance of screening and treating veterans for sleep problems, and can be used by social workers and health professionals to advocate for increased education and research about sleep problems among veterans with mental health problems and/or TBI.

CORRELATES OF JOB BURNOUT AMONG HUMAN SERVICES WORKERS: IMPLICATIONS FOR WORKFORCE RETENTION

Madhavappallil Thomas, Vandana Kohli, and Jong Choi

Job burnout has impacted workers and negatively transformed the social agency and its clients. This study examined the correlates of job burnout among human service workers in a non-urban setting in Central California. Using a convenience sample, researchers collected responses from 288 participants on a 13 item burnout scale. Findings indicated that workers experienced moderate to high levels of job burnout. Several scale items, including caseload size, age, gender, education, and experience, were significantly correlated with burnout. In addition, regression analyses revealed that caseload size was the most significant predictor of job burnout among human service workers. Implications for workforce retention and policy practice are discussed.

THE RELATIONSHIP BETWEEN EMPATHY AND ATTITUDES TOWARD GOVERNMENT INTERVENTION

M. Alex Wagaman and Elizabeth A. Segal

Throughout history, government policy and programs have played integral roles in shaping social services. This article reports the findings of a study that explored the relationship between interpersonal empathy and attitudes toward government intervention among college students. Findings suggest that increased levels of empathy are associated with more positive attitudes toward government intervention. This relationship is even stronger for participants from marginalized identity groups. Nurturing empathy among those engaged in social welfare policy-making may support government efforts that are in the best interest of communities they are intended to help.

SOCIAL RESPONSIBILITY AND ALTRUISM IN SMALL AND MEDIUM-SIZED INNOVATIVE BUSINESSES

Nancy C. Jurik and Ramsi Bodine
This study examines the interview narratives of owners of 73 small and medium-sized businesses from a large metropolitan area located in the southwestern U.S. Our analysis focuses on owner discussions of their motivations and goals for starting and running their own businesses. Our findings reveal three central motivational narrative themes: (1) traditional business-centered success outcomes—a category we refer to as “Business is Business”; (2) owners’ personal and family well-being and fulfillment, labeled as “Business is Personal”; and (3) social responsibility concerns directed toward the betterment of other people and society more generally that we labeled as “Business is Doing Good.” Owner narratives typically referenced motives in more than one of these three realms. However, relatively, they expended considerably more time and energy discussing altruistic or social responsibility goals compared to strictly business or personal motives. Our study reveals the importance of norms of social responsibility in the discursive constructions of small and medium-sized businesses.

GOFFMAN AND THE INFANTILIZATION OF ELDERLY PERSONS: A THEORY IN DEVELOPMENT

Stephen M. Marson and Rasby M. Powell

Infantilization is a behavioral pattern in which a person of authority interacts with, responds to, or treats an elderly person in a child-like manner. This paper uses Erving Goffman’s theories as a framework from which to analyze the reasons for and the results of infantilization of elderly residents in partial and total institutions (i.e., adult day care centers and nursing homes). First, we review the literature on infantilization. Next, we offer a brief summary of Goffman’s work and delineate his major theoretical assumptions. Then, we analyze the process of infantilization through Goffman’s theories. Finally, we offer suggestions for advancing research using Goffman's premises. This paper asks whether infantilization can produce symptoms of dementia in institutionalized elders. If Goffman is correct, the answer may be yes. Six researchable propositions are offered to test Goffman’s theoretical framework.

EXPLORING FACTORS ASSOCIATED WITH CITIZENS’ PERCEPTION OF THEIR POLITICAL ENVIRONMENT: EVIDENCE FROM PALESTINE

Najwa S. Safadi and Margaret Lombe

This study explores factors associated with citizens’ perception of their political environment in Palestine (N = 1270). Understanding these factors in this context has potential to enhance knowledge in relation to features that may be associated with dissatisfaction and civil unrest. This knowledge may help inform development of policies with greater potential to improve welfare. Overall, results of this study suggested that gender, government anti-corruption initiatives, and the country’s economic condition are important in explaining appraisal of the political environment as stable or unstable. Implications for welfare and scholarship are discussed.

BOOK REVIEWS
On the Run: Fugitive Life in an American City.
Alice Goffman. Reviewed by Jennifer Zelnick.


Sandra R. Levitsky. Reviewed by Helen Glikman.

The Student Loan Mess: How Good Intentions Created a Trillion-Dollar Problem.
Joel Best and Eric Best. Reviewed by John G. McNutt.

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