FINDINGS:

EXPERIENCES OF WELFARE PARTICIPATION

Over the course of this study, we not only asked parents about their opinions of welfare reform, but also observed carefully in an effort to discern the effects of welfare programs on individual lives. A variety of family circumstances, while they could not necessarily be attributed solely to welfare reforms, spoke to the realities of living with welfare and raising children. While some parents moved from welfare into the labor market, others found alternative means of supporting their families. Still others continued to rely on welfare, principally due to the number or severity of personal barriers they faced. The following discussion presents a description of the economic circumstances, coping strategies, and forms of welfare participation of a group of parents living on the margins of the economic mainstream. These descriptions are used to illustrate the experience of moving from welfare to work, strategies for managing economically, barriers to employment, and participants’ views of CalWORKs, including their views on the family cap, time limits, and bureaucratic challenges of relying on welfare.

Welfare and Work

For the parents who gained employment in the years immediately following welfare reform, it appears that a somewhat increased family income is possible if the parent can sustain employment. Maria, for example, took a low-paying job at a convalescent center for approximately 16 hours/week. Maria is a 31 year-old single African-American mother of 4 children, ages 11, 8, 6 and 2. She did not graduate from high school, dropping out after her junior year, and has limited work experience. She has
a history of drug and alcohol abuse as well as a criminal history of petty theft. Maria depended mainly on welfare to care for her family until 1997 when she took a job with a security company. She did not keep this job for very long because she felt the hours were bad and the work was dangerous. In the summer of 1999, Maria was hired as a receptionist at a retirement home earning wages of $8.00/hour plus benefits. She worked part-time, from 3 p.m. to 11 p.m. Saturdays and Sundays. Prior to her employment, Maria was receiving $748 TANF, $350 food stamps, $70 WIC and $50 child support. In addition, Maria receives Section 8 assistance, reducing her rent to $52. In September 1999, she earned $600 from her part-time employment, received $693 TANF and $255 food stamps. She continued to receive the same level of child support ($50) and WIC ($70), as she had prior to her employment. Once employed, the value of her Section 8 was cut and her rent increased from $52 to $266/month, resulting in a net income increase of $236 for that month. Working less than twenty hours a week, Maria was better off financially than she had been when she depended solely on welfare. Maria lost this job within a couple of months, however, because her previous criminal record was discovered.

The experiences of several parents reflect the possibility that once welfare recipients gain jobs, their hourly wages can increase over time.

*The underlying philosophy of these TANF programs begins with the expectation that most recipients are capable of finding work and assume the best way to succeed in the labor market is to join it. It is believed that job advancement and higher wages will come from the experience of working...Hence, employment is both the goal and expectation even if the only jobs that can be obtained pay low wages and lack benefits.* (Holcomb, 1998, in Corcoran et al, 2000, p. 15)

For the parents in this study, wages were increasing as their work experience grew, and they continued to combine welfare with work.
Felicia is an example of an economically successful transition from a blended welfare and work situation, to employment without welfare income. Felicia is a 28-year-old single African-American mother of three children. She lives in subsidized public housing in a low-income neighborhood. She graduated from high school and attended a semester of community college before giving birth to her oldest son and collecting welfare. Felicia has worked a variety of jobs, including a graveyard shift sorting mail for the post office where she earned $8.25/hour. She eventually was not able to keep up with working nights and caring for her family, so she took a day job as a waitress at a local restaurant. Although Felicia was working an average of 30 hours/week, she continued to collect a reduced welfare grant and food stamps to supplement her income.

In the autumn of 1999, Felicia took a second, seasonal job with a shipping company sorting packages for $12.50/hour. For much of December, Felicia was working over 12 hours/day between the two jobs. In January 2000, Felicia cut back her hours at the shipping company in order to have more time at home with her children. In April, she was promoted to a managerial position at the restaurant earning $16/hour, which netted approximately $930 every two weeks. At this point both her food stamps and TANF grant were cut off entirely. With an increase in experience, Felicia was able to gain a managerial position that offered a high hourly wage, instead of continuing as a waitress where her income was dependent on tips.

Although her hourly wage remained much lower than Felicia’s, Marie also experienced an increase in earnings over time. Marie is a 38 year-old single Latina/Caucasian mother of three children that range in age from 2 to 13 years. Although she did not graduate from high school, she has worked fairly consistently throughout her
adult life. Her work experience includes jobs at a restaurant, hospital birthing center, thrift shop, liquor store and a drug store. In November of 1997, Marie took a full-time job at a drug store as a cashier. Her starting salary was $5.75/hour. In April of 1999, her daughter was born and she took 7 weeks maternity leave. In November 1999, after returning to work, Marie was promoted to the camera department and given a raise to $7.11/hour. She received another raise early in 2000, increasing her hourly wage to $9.00/hour, with monthly gross earnings of almost $1500. She is no longer eligible for a TANF grant or food stamps.

Like Marie and Felicia, Leticia’s wages have grown over time. However, unlike the other two women, she has not remained at one job but instead has jumped to different positions paying higher wages. Leticia, a single African-American mother in her early 30s, obtained the first job of her life in early 1999, taking inventory in a warehouse. Several months later, she quit the job and took a job housecleaning at $5.75/hour. After three months, she quit and became employed as a housecleaner with a different agency. At this point her hourly wage increased to $7.50/hour. After several more months, she took a housecleaning job at a convalescent center, again experiencing an increase in her hourly wage ($8.50/hour). By continuing to look for jobs and transitioning to another job after a short period of employment, Leticia has been able to significantly increase her hourly wage.

Although it does appear that the wages of some former welfare recipients increase over time, much of their employment is unstable. Leticia was able to increase her hourly wage by finding a new job every few months. However, her work hours are unstable due in part to unreliable transportation and her financial situation remains precarious. Glen, a
37 year-old African-American father of one 3 year-old daughter, earns a much higher wage than Leticia but still struggles with financial insecurity due to inconsistent employment. Glen is employed as an apprentice carpenter. In order to eventually become a journeyman carpenter, every three months he completes a one week class and receives an hourly wage increase of $2/hour. In September 1998, he began working at an hourly wage of $10/hour. By February 2000, he was earning $21/hour. However, even at this high wage, Glen has a difficult time paying his bills each month. His employment is unstable. He is frequently laid off of jobs and must put his name on a Union list to gain new work. It can often take 2 or 3 weeks to be placed at another job. In addition, the work is seasonal. There is little work in the winter months when there is frequent rain. During these months, Glen relies on savings and earns additional income by performing small construction projects for neighbors. The inconsistency of Glen’s work makes it difficult for him to budget even though he earns a high hourly wage.

Although Glen and the other employed parents in this study appear to be able to increase their net income over time, for many of them their wages are rising relatively slowly and their hours are unstable. Under these conditions, employment does not guarantee self-sufficiency.

**Employment and Independence**

All of the participants wanted to be economically self-sufficient and believed that employment would free them from the welfare system. Additionally, many parents felt that they were stronger role models for their children for receiving paychecks, rather than welfare checks. Felicia believes that her motivation and dedication to her job will teach her children to value work. “I think it’s good for my kids to see me work because it
means that they can’t be lazy ‘cuz their Mama wasn’t lazy, and they have to get up and work for everything that they need or their family is going to need.” Janet has a history of low-wage employment, including work as a security guard and as a teacher’s aid at her daughter’s school. She feels there is a great benefit to employment. “I feel so much better when I’m working. I feel like I’m independent and a strong woman…I’m going out and working for my family. I’m not getting a handout. So I really feel a sense of accomplishment and then I think I’ve been a good role model for my kids.”

Marie believes that she must be self-sufficient in order to ensure her financial security in the future. She feels that welfare will not protect her from poverty. She says that “welfare is not a dependable system” and “I refuse to rely on something that’s not going to be there forever…if you goin’ to take care of business, the only person you can rely on is yourself.” Leticia expressed appreciation of the independence that comes from working. “The thing with me is, I’m just grateful I can work…it’s just getting out instead of just sitting at home and waiting for someone to send some money. Depending on somebody else. Being responsible and independent on my own is something new for me, but it’s good, it’s a good thing.” This theme was repeated by Kenisha; “Working, I feel independent and, you know, like I’m doing what I should be doing.”

Kenisha feels that being on welfare limits her potential to achieve financial independence.

*Being on welfare, you feel like, well, this is how far I’m gonna go, especially if you’re on drugs. You’re not gonna be able to go any further because you’re on drugs. So you say f*** it again, you know...If you been on welfare for a long time, this is all the furtherest you gonna go. And even if you did try to step out, you not gonna be able to do it...It’s like it pushes you out there but you can go so far. You know, it’s like they give you a string and wind you out- just throw you out there...it’s just castin’ a reel and puttin’ it in the water.*
Like many of the study participants, Kenisha views education as the key to her future financial security. She hopes to one day return to school and be able to increase her work opportunities so she can be free of the welfare system.

**Coping Strategies**

Whether the parents are employed or receive a TANF grant, neither welfare nor employment alone allows them to survive and care for their families well. As found by the Cancian and Meyer (2000) study, recipients are obtaining jobs, however, they are not able to get and keep full-time, full-year work. Workers do experience wage growth, however, it is relatively modest and does not allow many workers to support their families at incomes above the poverty line. Thus, recipients need supplemental assistance even once employed. The majority of these parents have found other programs and supports which make the task of survival much easier. Whether it is a government-sponsored initiative such as SSI or EITC, a privately run program such as a recovery center or personal supports from family and friends, their survival depends on supplementing their incomes with creative forms of assistance.

**Earned Income Taxed Credit (EITC).** The EITC offers a refundable tax credit to low-income working parents and individuals. This tax credit offsets any taxes owed by low-income workers and may even give them additional money if the credit exceeds the taxes owed. In 2000, a family of three with one child who worked full-time, full-year at a minimum wage job would earn $10,700 and qualify for a maximum EITC of $2353 (Center on Budget and Policy Priorities, 2000). The EITC, which was expanded in 1986, 1990 and 1993, is credited with lifting 4.7 million people annually out of poverty (Center on Budget and Policy Priorities, 2000).
The EITC has proven beneficial for several of the parents in this study who are employed. In April 2000, Felicia received an EITC check for $4500, which allowed her to catch up on her bills. Marie also received a large benefit from the EITC. She collected $5000 for 1998 and $5300 for 1999. In 1998, the EITC funds helped her purchase a car. The following year, the additional income assisted her in paying bills for approximately 6 months.

Kenisha, a 40 year-old African-American mother of four children, received an EITC of $1500 in 1998 which she used to purchase furniture. Kenisha’s earnings came from her government job where she earned $7.38/hour as a file clerk. In the spring of 1999, her salary increased to $12/hour and her TANF grant was cut to zero. Prior to this job, Kenisha depended on welfare, “odds and ends” jobs and “sugar daddies,” older men who provided for her in exchange for sex and company, to get by.

SSI. For parents with physical or mental health problems, SSI provides them with monthly income and frees them from the work requirements under welfare reform. To receive SSI, an individual must suffer from a physical or mental problem that prevents him or her from working and lasts for at least one year (Carolina Disability, 2001). SSI is available to those with low incomes and very few resources.

Francesca suffers from both clinical depression and a chronic medical condition that would make it very difficult for her to obtain and keep stable employment. Francesca is a 36 year-old Latina mother of three children, two of whom live with her. With SSI, Francesca states she receives $151 more each month than with the TANF grant alone, which previously amounted to $505. Although Francesca’s income is still below
the federal poverty line, SSI is essential in allowing her to meet the basic needs of her children each month.

Alice receives SSI due to her physical health problems. She is a 25 year-old Latina mother of three children. She dropped out of high school during her junior year and has few work skills. Alice began receiving welfare in 1995 when her oldest child was one year old. She moved into her own apartment and depended on welfare and babysitting to pay the rent. After approximately one year in her own apartment, it became too much of a struggle to keep up with the bills and so Alice and her children moved back home to live with her parents.

In August 1998, Alice was diagnosed with a chronic medical condition. She receives dialysis 3 times/week due to inadequate kidney function. Her dialysis appointments take approximately three hours. Afterwards, Alice is exhausted and is not able to do much except rest. On these days, her mother and grandmother care for her children. Alice has been exempted from CalWORKs participation temporarily due to her medical condition. In September 1999, she was approved for SSI and began receiving $700 TANF, $700 SSI and $220 food stamps. Prior to SSI, Alice collected $728 TANF and $240 food stamps. This income increase of $652/month allowed Alice, with her parent’s help, to move out of her parent’s home and into her own apartment.

**Support from Family.** Although SSI greatly increased Alice’s income, it is support from her parents that allows her to survive each day. In addition to frequently providing free child care, they regularly give her money to help pay bills. When Alice moved out of their house and into her own apartment, her parents paid the first and last month’s deposit and bought her furniture. In addition, when she moved out she took her
two youngest children with her but her oldest child stayed with her grandparents. Alice continues to receive a TANF grant for her daughter even though she is no longer living with her.

Anna also benefits from family support. She has a large network of support that allows her to both work and attend school. Anna is a 33 year-old African-American mother of three children. She has combined welfare with work for most of her adult life. Anna’s first job was with a fast food restaurant. She began working there part-time while still in high school and then continued for three years after graduating. At age 21, she began receiving welfare when she gave birth to her first child and quit work to care for her baby. Two years later, she gave birth to another child. Shortly after his birth, she went back to work as an usher for a movie theater and kept this job for three years. Although working, her income was not high enough to disqualify her from receiving welfare.

When she was 26 years old, Anna took a job in construction that she kept for 4 years. In 1997, Anna attended the CalWORKs orientation that she credits with helping her find her next job as a cafeteria worker in a large business office. After only a few months, Anna was laid off from this job. Throughout this time, Anna was heavily involved with drugs. After being laid off, when her youngest son was 6 months old, she enrolled in a recovery program and was exempted from work requirements. While in recovery, Anna decided to return to school and began studying business at a local community college.

Anna’s two oldest children went to live with Anna’s mother when she entered recovery. Anna’s mother receives a TANF grant of $505/month to help her care for the
children. Although Anna’s youngest child lives with her, she does not receive a grant for him due to the family cap. Anna receives $310 in general assistance and $137/month in food stamps. In April 2000, Anna took a job with a shipping company loading and unloading packages for $9.20/hour. She works from 3:30 a.m. to 7:00 a.m. and then goes to school from 9:00 a.m. to 1:00 p.m. When she began working for the shipping company, she and her youngest child moved out of the recovery program and went to live with her parents. In addition to providing child care while Anna is at work and at school, her parents give her approximately $150/month to help her meet her expenses. They provide her and her children with housing and do not ask her to pay rent. Without the support of her parents, it would be very difficult for Anna to both work and attend school.

**Social Security.** Similar to SSI, to qualify for Social Security an individual must possess a physical or mental problem that prevents work and lasts for at least one year or results in death. If an individual worked under Social Security in the past and becomes disabled, he or she may be eligible for benefits. If an eligible individual dies, his or her dependents will receive benefits (Carolina Disability, 2001).

Gloria, a 31 year-old African-American mother of four children, receives $650 month from Social Security due to the death of the father of her two oldest children. Gloria became pregnant with the first child when she was a junior in high school and dropped out of school. Two years later, she gave birth to another child. In 1993, when her children were 4 and 2, their father died from an overdose of alcohol and morphine, and Gloria began to collect Social Security. In addition to her Social Security income, Gloria receives Section 8, food stamps, WIC and a small TANF grant. Although Gloria has been repeatedly contacted by CalWORKs, she has not complied with program
requirements. She feels that even if she is sanctioned, she and her children will be able to survive on Social Security, a reduced child-only TANF grant, food stamps and Section 8.

June, a 35 year-old African American mother of two children, receives Social Security based on her work history and current mental disability. June got her first job as a housecleaner shortly after graduating from high school. She earned approximately $155/week cleaning house for a disabled man. She next took a part-time job at a fast food restaurant where she stayed for over one year. After that, she worked at several different fast food restaurants for short periods of two to three months each. When she was in her early 20’s, she completed one month of training with a youth training corps. Shortly after finishing the training, she met her boyfriend Jorge and soon became pregnant and gave birth to a baby boy.

When her son was 6 months old, she began hearing voices telling her to hurt her son. She was admitted to the hospital where she stayed for a brief period. After that, June had many more episodes where she heard voices and went into the hospital, though each stay was of short duration. June still hears voices on occasion and suffers from symptoms of depression that appear to be triggered by stress. She has medication that she is supposed to take every day but she complains that it makes her groggy. Instead, she takes half a pill when she feels “major stressed.” Her mental disability prevents her from gaining employment and so Social Security provides her with $386/month. In addition to Social Security, June receives $326/month SSI.

**Support from Spouse/Partner.** Regina, a Latina mother of five children, did not finish high school and has little work experience. She began receiving AFDC in 1993 after a divorce from her first husband. For the next two years, she was employed at a
warehouse packaging fruits and vegetables. Her income was not high enough to
disqualify her from AFDC. She has also worked cleaning homes in the past, collecting
cash “under the table.” In 1998, she was employed at a drug store for 3 months, quitting
because of child care difficulties.

After quitting the job at the drug store, Regina did not return to work and relied
on TANF as her sole source of income. She receives a grant of $951/month, $50 child
support, $324 food stamps and $40 WIC. Regina survives by depending on her live-in
boyfriend Jesus to help out with household expenses. Jesus is employed as a painter and
is able to earn more than $3000 some months depending on his work hours and the
weather. He is responsible for paying the family’s $1100 rent each month. Without help
from Jesus, it would be very difficult for Regina to make ends meet.

**Housing Assistance.** Housing assistance provides families with low-cost shelter.
This is critical for families in the Bay Area where a studio apartment can easily rent for
over $1000/month. Families involved in this study benefited from two different types of
housing assistance programs, Shelter Plus Care and Section 8. Begun in 1992, the
Shelter Plus Care program provides rental assistance for homeless persons with mental or
physical disabilities, chronic problems with drugs and/or alcohol or AIDS. This program
is designed to integrate housing and support services to provide a continuum of care. To
receive Housing and Urban Development (HUD) funds, local agencies and/or
governments must match or surpass the value of HUD rental assistance dollars with funds
to provide support services such as case management and outreach. Assistance is
provided for either a five or ten year period (Housing and Urban Development, 2001).
Section 8 assists very low-income families, the elderly and the disabled in acquiring affordable housing. Vouchers are given to recipients who are then responsible for finding a rental unit where the owner agrees to accept the voucher. The value of the housing voucher is paid directly to the landlord by the Public Housing Agency and the family pays the difference between the rent charged and the subsidy. Housing units must meet minimum standards of health and safety as determined by the local Public Housing Agency. Like Shelter Plus Care, Section 8 is a federal program administered by Housing and Urban Development.

Section 8 was widely reported as a source of support among the parents in this study. June receives a Section 8 voucher worth $900 which reduces the rent of her three bedroom apartment to $343/month. Maria, Felicia, Kenisha, Gloria and Janet all have Section 8 vouchers without which they would not be able to afford their apartments.

Leticia receives assistance from the Shelter Plus Care program which pays 100 percent of her $700/month rent. Francesca is another beneficiary of Shelter Plus Care. In January 2000, Francesca was approved for Shelter Plus Care assistance which allowed her and her children to move into a house. Prior to that, the family had been homeless, moving between shelters and motels and for a period of time, staying in a broken-down van. Without housing assistance, it is possible that Francesca and her children would have remained homeless.

**Shoplifting.** One woman depended on petty theft to supplement her income. Maria has often stolen what she and her children needed and wanted. Although she said she used to steal to buy drugs, she has also stolen to provide for her children. She holds a belief that stealing is not wrong as long as she takes simply what she needs, and no more.
Maria appears to feel that stealing to provide for her children is acceptable as long as she only takes the essentials. She does not think anyone is being victimized by her actions, believing that the people she steals from are wealthy and easily able to replace the merchandise she takes.

**Barriers to Employment**

Most respondents reported at least one barrier to employment. These barriers ranged from a lack of a high school degree to physical health problems, with some posing more of a challenge to achieving employment than others. For example, none of the women who reported physical health problems were employed, yet approximately one-half of the respondents without high school degrees, had taken jobs.

**Lack of a high school degree/ Little work experience.** The most common barriers reported among this sample of current and former welfare recipients were few work skills and little experience and lack of a high school degree. Almost one-half of the interview respondents did not graduate from high school and have little work experience.

Hope is a 34 year-old single African-American mother of three children who lives in a low-income housing complex. Hope did not graduate from high school and has work experience totaling about one year. She feels that her limited job skills will make it very difficult for her to fulfill CalWORKs employment requirements. “It’s probably gon’ be hard for me because I don’ have a whole bunch of experience in a lotta different stuff. Like, there’s a lotta people that have experience in a whole lotta stuff. But maybe I don’t
have enough training.” Without additional training, Hope fears she will not be able to find stable employment.

Leticia dropped out of school at the end of 8th grade, and with this minimal education, Leticia has been able to find employment as a housecleaner. However, her hours are not reliable and her financial situation remains precarious. “I’m lower class…I don’t see me going no farther than I am…most middle class and upper class – they have skills and stuff like that – the only thing I know is cleaning. I’m okay being where I am, I guess.” Leticia feels that her lack of skills will prevent her from gaining employment that would allow her to escape poverty.

**Substance abuse.** A large number of current and former recipients in this study reported histories of alcohol and drug abuse. It appears, however, that the majority of them have successfully completed recovery programs. However, the past abuse had consequences for their present economic situations. Gloria feels that drugs limited her future potential – “I wouldda had a lot more if I didn’t do drugs.” Although Francesca’s thought patterns are fragmented and hard to follow, she too appears to feel that drugs contributed to her dependence on welfare. “I used to work for the post office. I been workin’ since I was 13 years old. I got up in drugs. I got caught up, you know what I mean – in the drugs. I got drugs. An’ then I got in that – I couldn’ – you know, an’ working the streets. An’ when I had my son I got on welfare, you know.”

Several parents had criminal convictions related to drug possession. Glen felt that his felony conviction limited his job opportunities. “People who end up being carpenters…you got a lot of faulty people – ex-cons and dope fiends. You know, people who got felonies like me, people who couldn’t get a job.” Without drug involvement, he
would have had a clean record which might have enhanced his ability to find employment in industries other than construction.

**Mental health.** Two of the women involved in this study suffered from serious mental health issues that limited their ability to achieve full-time work. Francesca has been diagnosed with major depression and is exempt from work requirements. June has been hospitalized numerous times due to depression and auditory hallucinations.

Although exempt from CalWORKs participation due to her mental instability, June expresses a desire to return to work. She claims to have called CalWORKs several times to find out about job training opportunities. Although she was told she would be sent a letter, she never heard back from them. June took several art classes in high school and would like to receive art training. She hopes to gain a job “doing make-up for dead people.” She expects that CalWORKs will provide training to allow her to pursue her career. In May 2000, she enrolled in a watercolor class paid for by her boyfriend to begin to enhance her education and opportunities for employment. June feels that working will help her be a positive role model for her children. “I was willing to go and do something because, you know, I want my kids to see me as a working parent, as somebody that was going to work or something. I want them to get used to that.”

Although June expresses a desire to work and sees it as beneficial for her children, it is unclear at this point whether she will be able to manage the multiple demands of employment and caregiving. In the past, she has been unable to constructively deal with high levels of stress. It is likely that her mental instability will limit her ability to achieve stable employment.
**Physical health.** Francesca and Alice both suffer from severe physical ailments that have caused them to be exempt from CalWORKs work requirements. Alice has a chronic medical condition and is required to undergo dialysis three times a week. Francesca’s condition requires ongoing monitoring. Both women receive SSI and will not participate in job training or job search activities.

**Criminal history.** As mentioned previously, several current and former recipients had a record of felony convictions due to drug possession (prior to welfare reform). Additionally, in January 1999, Maria was convicted of theft and spent 36 days in jail. She had stolen over $4500 in goods which made it a felony conviction. This conviction caused her to lose a job later on that same year.

In April 1998, Maria attended the CalWORKs orientation. She went for several days and then stopped because, she said, she was having problems finding childcare. Once Maria stopped attending the orientation, the adult portion of her grant was cut for several months but was then reinstated. In May 1999, she received a letter informing her of program requirements and her TANF grant was cut from $826 to $728. Maria began to look for a job and soon gained part-time employment at a convalescent home earning $8.00/hour.

By October 1999, Maria was settled at her job and feeling the rewards of working. She enjoyed her relationships with fellow staff and the residents at the retirement home and liked the experience of earning her own income. For Maria, undertaking employment responsibility represented a major life change. “Making a big step like that for me, sittin’ at home waitin’ on the first of the month. To me, now I feel so good. I
know I got a payday comin’ up every two weeks. I love it. We can have more now. We can have the things that we want and need.”

Maria was hoping that her part-time work at the retirement home would turn into full-time employment and allow her to become independent of welfare. “I’m just so tired of the welfare system it’s not funny. I don’t call them and ask them any questions unless I have to…’cause you got people there that’s just snooty.” However, in November 1999, Maria was suspended from her job. Although she claims to have put her felony conviction on her job application, it did not pose a problem for her until 5 months later when the State reviewed her application and fingerprints. Maria was not allowed to return to her job at the retirement center. She enjoyed working in that type of setting, but she knew that she would not be able to gain stable employment at any other retirement home, due to her felony conviction. Maria’s criminal history limits the range of her employment opportunities.

**Views of CalWORKs**

Many study participants expressed negative views of welfare reform. Most agreed that under welfare reform, eligibility restrictions would continue to increase and welfare would become much harder to get, directly resulting in decreased incomes among poor families. Anna, who both works and attends school, predicted an increase in poverty as former recipients refuse to comply with program requirements and are sanctioned. “There’s going to be a lot of poverty. Homeless people. There’s going to be more of them…Most of these mothers on welfare, they don’t want to work. They’d rather sit back and wait on their checks. Then once they cut that off, how they gonna pay their rent and still feed their children?”
Hope also feels that welfare reform will not result in employment for many women; however, instead of attributing it to laziness, Hope, who is unemployed, feels it is due to a lack of economic reward for working. “I think a lot of people don’t go to work because…they can’t get no job that really puts them ahead…So I think that’s why a lot of people say, well, I’ll just stay at home and get that check instead of going to try to get a job, ‘cause it’s going to add up to the same thing anyway.”

Glen felt that although welfare provides a safety net for those who face various barriers to employment, the amount of grant money provided is inadequate.

*I do really appreciate they’re there. Because, you know, even if not specifically for myself, you know, they’re there for people who really need them...But the problem is the little aid they do get, that little funky bit of money, that’s nothing. What are you gonna do with that?*

Glen views TANF as not providing adequate support to allow recipients to meet their basic needs. Many of the other former and current welfare recipients expressed similar sentiments. Before she became eligible for SSI, Francesca struggled to make ends meet with only the income from her TANF grant. “What they give you, what they give you on welfare is a joke, you know what I mean, what they give you to live on. I mean, I’m running this house on five- well, $500 a month.”

Two of the women who were employed at low wage jobs felt that CalWORKs should provide greater support for training in order to allow them to increase their wages. Marie would like to go back to school to complete her GED and receive veterinary training or gain experience as a writer. However, Marie cannot afford to go to school and does not expect any help from the welfare system. “If I could do what I wanted to do, it’d be a combination of trying to help people, veterinarian positions, you know, working with animals, and writing. I’ve always wanted to write, but welfare’s not going to pay
me to take time off to do this. And, um, they tell you, ‘Oh yeah, there’s nothing wrong with bettering yourself. You go ahead.’ But they’re not going to do it on them – the system.”

Jennifer, a 37 year-old Caucasian mother of four children, believes inadequate training will result in increased poverty as recipients reach their time limits and face limited job prospects. “I feel like that’s where a lotta people, that’s gonna be their downfall because there’s gonna be a lotta people who are, you know, not getting the training they need for employment and when their five years are up…all hell’s going to break loose, that’s what I feel like.” Jennifer has a history of drug and alcohol abuse and limited work experience. In the fall of 1997, she entered recovery and gained a part-time janitorial job with the program. After she completed recovery, she was hired full-time as an outreach worker for the program, earning $9.00/hour.

Several participants commented that they believe CalWORKs is concerned only with reducing the number of people on the welfare rolls, not with the well-being of families. Gloria feels CalWORKs expects recipients to gain employment and leave welfare without providing them with the necessary education or skills to find work, let alone ensuring that their basic needs are met. “The main reason why they’re out there is ‘cuz Welfare really kicked them out there. That’s the way I see it. Because they either cutting the checks or they’re not giving them enough money…They wouldn’t be in the situation they’re in if they would help them.” Hope agrees that CalWORKs is not providing enough training and education to permit recipients to find stable employment. In addition she questions whether or not an adequate number of jobs even exist to employ all the former welfare recipients. “I don’t think that they gon’ be able to get all these
people no jobs. ‘Cause there aren’t even no jobs-at least I don’t know about ‘em, right here, right here in Oakland.” Other common criticisms of welfare reform had to do with the family cap, time limits, welfare workers and deductions.

**Family Cap.** In this small sample of families, more than half experienced the family cap. Kenisha, who gave birth to her youngest son in June 1999, did not receive any additional assistance upon his birth due to the family cap. Kenisha strongly objected to this policy, feeling it is an attempt to control women’s reproductive behavior.

> I feel like it’s a way of telling people that they don’t need no more kids. Or should not have no more kids if they can’t work for em. So, I think it’s unfair too…I always wanted to have a big family. I’m not gonna let welfare or nobody else tell me when I had enough kids.

Jennifer was also affected by the family cap – her TANF grant did not increase upon the birth of her youngest daughter. Like Kenisha, Jennifer questioned the fairness of this policy, stating that “they only budgeted it (TANF grant) for 2 instead of 3 and that doesn’t seem fair ‘cause I have to support us 3.”

**Time Limits.** Overall, the participants in this study did not seem to object strongly to the time limits created under welfare reform. Leticia expressed a very matter-of-fact view about the two-year limit. “They gonna cut me off eventually whether I get a job or not, they still gonna cut me off so I rather go on and get the skills and get the job before they cut me off.” Hope expressed a similar view, stating that “Sooner or later this (welfare) is gonna be gone…so I’m gonna have to have some kinda income to pay the bills, to have a roof over our head ‘cause if not, then that’s gonna wind us up in the street.” Although Hope expressed some apprehension about returning to work, she feels she has no choice but to follow program requirements. She accepts the two year time limits and recognizes her responsibility to find employment before her aid is cut off.
Janet is a 35 year-old African-American mother of three children, ages 14, 3 and 1, who recently earned a certificate in early childhood education at a local community college. She expressed ambivalent feelings about the time limits. Although she feels that two years is not an adequate time to receive aid, she also believes that she is not owed anything and thus has no right to feel resentment or anger towards the welfare system.

Why you just give me two years?...Why can’t I keep going on until I get a B.A.? But then I look at it like this. Why do I feel like they owe me something? They don’t owe me anything, you know...I think about it this way...If it’s set up to help me, then it’s set up to help me. It’s there. But then I kinda feel like I’m not very independent if I’m just leaning back on this system thing. I don’t feel good about it. Then I get mad about it ‘cause it ain’t doin’ the way I want to do it...that’s why I just want to let it all go, be free of it.

By restricting aid receipt to two years, CalWORKs limits the time Janet has to pursue her education. With only two years of assistance, it will be difficult for Janet to stay in school long enough to receive her B.A. which may limit her career opportunities and potential future income.

**Relationship with Welfare Workers.** In general, study participants expressed negative feelings about their relationships with welfare workers. Gloria had serious complaints about her interactions with welfare workers. She feels that welfare workers are invasive and disrespectful, showing no sensitivity when asking personal questions. Even when she does provide them with the personal information they request, she does not feel they are helpful. In addition, Gloria feels that interactions with welfare workers are dehumanizing; “to them I’m just a number.” Maria also complained about the treatment she received from welfare workers. “I’m just so tired of the welfare system it’s not funny. I don’t call them up and ask them questions unless I have to...’cause you got people there that’s just snooty.”
Under CalWORKs, many recipients are no longer assigned personal welfare workers. This change received mixed reviews from study participants. June prefers having her case assigned to the “transfer desk” instead of having an individual worker paying attention to her case.

*You don’t have anybody hounding you down. You don’t have anybody being rude to you. You don’t have anybody making you feel small or your life is worthless because you’re on welfare. With being on the transfer desk, it’s first come, first serve. Whoever gets you, that’s who you get. And you get waited on just as well as you would if you had had a worker. So I mean, to me, it works out just perfect.*

Hope, on the other hand, feels alienated by the lack of case managers provided under welfare reform. She no longer has someone in charge of her case that she can contact with questions. Instead she must just call a general number and share personal information with a stranger.

*I don’t like going to all these different people...now if I want to call for something I wouldn’t talk to like a person that know my case...they won’t specifically be telling me, you know, about having my case over time and stuff. So I did like it when people had assigned workers.*

Without a caseworker, Hope feels greater responsibility to manage her case and stay up to date on her paperwork. She fears that if she falls behind in her paperwork or if required forms get lost in the mail, she will simply be cut off aid without first being contacted.

**Bureaucratic Challenges.** Many participants had comments regarding the administrative hassle that accompanies receipt of a welfare check. Hope complained about delays in receiving her welfare check. Maria disliked the long lines and extensive waits that occur in the welfare system. “I’m tired of welfare, I’m tired of dealing with it, I’m tired of having to go stand in lines and wait to be seen, to be up there 4 or 5 hours. You never know how long you gonna be up there dealing with them people.” The
administrative hassle was a key reason why Maria sought employment and independence from welfare.

Several participants had complaints about the structure of the welfare system. A frequent complaint was that because their grant amounts change monthly, they are not able to budget or plan for the immediate future. The participants objected to the practice in which deductions from their TANF grant are based on employment earnings of a prior month. In addition, this process used a formula for calculating grant amounts that did not seem accessible or understandable to them. For Leticia and several other study participants, this system created much confusion and made it difficult for them to budget. “I don’t know what I’m going to get on the first…I really can’t do no planning this month.”

Janet feels that CalWORKs’ method of basing TANF deductions on the prior month’s earnings actually serves as an obstacle to employment.

*I’m scared to go to work, because when the job is done, I won’t have no money from them to pay my bills so, you know, that’s why a lotta people just stay at home – they afraid that if they do lose their job or can’t go to work, two months down the line, they not able to get paid because you know they sayin’ you worked this month, then we can’t give you money.*

Janet feels that taking employment is risky because of CalWORKs delay in deducting earnings from grant amounts. If she were to lose her job and not receive wages for that month, she still would receive a reduced grant based on her earnings from a previous month. Janet expresses concern that this could potentially leave her unable to pay her bills and provide for her children.
CONCLUSION

The voices of parents on welfare are familiar to those who have studied the lived experiences of low-income families (see: Berrick, 1995; Edin & Lein, 1997; etc.). The daily challenges of providing for these families are great; the barriers associated with locating and maintaining work formidable; and the alternatives available to those who cannot work, limited. The participants in this study were no different, except that they face these challenges in a new world of welfare, one that generates opportunities for some and places greater restrictions on others.

There are bright signals emanating from this study, suggesting that some parents are indeed finding work, and that incomes are rising modestly. These parents’ experiences parallel that of thousands of other women across the country whose economic circumstances have been chronicled by large-scale quantitative studies (see for example, Danziger, Heflin, Corcoran, 2000; Loprest, 1999). In spite of these promising outcomes, however, most women – even those employed full-time – are not escaping poverty and their daily burdens have not lifted appreciably. All of the women in this study continue to struggle with extremely tight budgets, and the odds of raising their children unaffected by these limitations are slim.

The mothers and one single father in this study mirror so many low-income parents in the degree of their resourcefulness. Most of the parents, whether they were employed or not, seem to have found additional sources of income, including housing assistance, SSI, social security and support from friends. Some of these changes were anticipated by TANF’s creators. Indeed, there was hope that families who otherwise depended upon government support for their income would increasingly turn to family
and friends. It is less likely that TANF’s architects were anticipating shifts from welfare to other sources of government support (particularly those that—unlike TANF—are 100% federally funded). Nevertheless, parents living on the edge will hang on to whatever lifeline they can fashion for themselves and for their children. Excepting SSI and social security, however, some of these lifelines are tenuous and unpredictable ones. Help from family and friends can be exhausted either because family members are no longer willing to assist, or they have limited resources on which to draw, themselves. Housing assistance is very difficult to access, and once obtained is balanced precariously with all other sources of income. Indeed, housing assistance may be the largest single source of monthly support, yet its value declines most rapidly when women’s income otherwise rises. The delicate balance of entering the work force, but doing so in a way that housing assistance is not jeopardized, may explain why some women are reluctant to join the labor force, while others do so only partially. If changes in welfare policy are anticipated during the 2002 reauthorization debates, some focus on housing assistance should take place. Whether or not TANF is altered, changes in housing policy to broaden availability and access should be considered. Further, efforts to soften the decline in housing value when women’s income rises, might make women’s transition into the labor market far easier.

Other changes in TANF policy should be considered based upon the limited evidence presented here. First and foremost, this study raises serious questions about the ethics and suitability of the family cap. While ostensibly designed to alter women’s fertility choices and thereby reduce subsequent births, it poses a significant hardship for low-income families who are already struggling at the margins. A slight majority of the
women participating in this study were subject to the family cap. Although the women only articulated their concerns about the family cap as being unfair, our observations of these women’s lives suggested that the family cap placed extreme burdens on families and potentially compromised children’s health and development. As shown in other reports associated with this study (see Frame, 2001; Frasch, 2001), implementation of the family cap increased family poverty substantially, and intensified poverty often led parents to push their children toward developmental gains (e.g., toilet training) for which they were, at times, unprepared.

The second issue raised by this study centers on work -- its availability, and its stability over time. Indeed, many of the women in this study located employment, and some shifted jobs over time in order to improve their economic circumstances. Others changed jobs because they were fired or let go. Given the strong economy that persisted throughout 1999 and 2000 (the period through which our interviews were conducted), most women located new jobs with little difficulty. Signs hung from stores and other outlets across our study cities announcing “help wanted,” and women’s choices were extensive. Whether these options will persist in the coming years is questionable, at best. As we attempt to transpose these women’s experiences onto a different economic landscape, we question the ease with which they might gain employment, as well as the number of options available to them. Further, many of the women had criminal backgrounds that compromised their ability to get jobs in the human services industry. We do not suggest that current restrictions or standards for those employed in the human services be lifted, but that as the economy continues to shift toward a greater service base, many low-income women’s options will be severely curtailed by their own personal
histories. Efforts to provide training and assistance to women to prepare them for work in other service arenas might be beneficial to some.

As the economy continues to shift, states may also need to invest considerable resources in training and educating women for specialized employment opportunities that match labor market needs. Relatively few of the women in this study participated in training or education sponsored by the welfare department, although a changed economic landscape might require such investments in the future. Neither education, training, nor general job preparation are precluded from the current TANF legislation, however states may need additional resources in order to implement large-scale education and training programs for their TANF population.

The long-term welfare recipients represented in our sample may face barriers to employment that are more severe or more long-standing than the average welfare recipient; problems associated with substance abuse, mental health problems, domestic violence, health and disability issues, and prior criminal justice involvement affected many of the women in this sample. These barriers go beyond some of the more basic difficulties (e.g., lack of work experience or lack of education) that are common to large numbers of women on welfare. Indeed, many of the women experienced multiple combinations of these challenges, resulting in layers of difficulties to be overcome. More extensive support services for children with special needs might also help to relieve women of some of the heavier demands associated with parenting, and give women the relief they need to be able to effectively participate in the labor market. Efforts to develop effective treatment models for substance abuse and mental health problems, along with expansions in program availability, could probably be valuable in assisting
many long-term recipients gain their equilibrium, and thus to participate more fully in the labor market and parent their children more effectively.

As the interviews with this sample of families suggest, the changed welfare system is neither experienced as all positive, nor all negative. These qualitative data speak to the complexities of life in the post-welfare reform environment, and the need for policymakers and program administrators to understand the lived experiences of families with different characteristics. As welfare continues to be reassessed and redesigned in a changing economy, it is essential that we continue to ask parents whether, and how, the welfare system is affecting their family’s economic survival and future prospects.