REFERENCES


Department of Health and Human Services, Assistant Secretary for Planning and Evaluation. (2000). aspe.hhs.gov/cfda/p93558.htm


## APPENDIX A
### SAMPLE CHARACTERISTICS

<table>
<thead>
<tr>
<th></th>
<th>Maria</th>
<th>Felicia</th>
<th>Marie</th>
<th>Leticia</th>
<th>Glen</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total number children as of June 2000</strong></td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>4 (3 teenage children in foster care)</td>
<td>1</td>
</tr>
<tr>
<td><strong>Education history</strong></td>
<td>Dropped out junior year high school</td>
<td>Graduated high school; 6 months community college</td>
<td>Dropped out of high school senior year</td>
<td>Dropped out after 8th grade</td>
<td>Dropped out after 8th grade; GED</td>
</tr>
<tr>
<td><strong>Employment history</strong></td>
<td>Minimal</td>
<td>Has held many different jobs including retail and waitressing</td>
<td>Has worked consistently at low-wage jobs since high school</td>
<td>None</td>
<td>Consistent work</td>
</tr>
<tr>
<td><strong>Welfare-to-work status during study period</strong></td>
<td>Was sanctioned for non-participation; took part-time short term job, currently not participating, may be sanctioned again</td>
<td>Working full-time as a restaurant manager; earns $16/hour</td>
<td>Working full-time as a cashier at a drug-store, earns $9/hour</td>
<td>Working part-time as a housecleaner</td>
<td>Employed as an apprentice carpenter; currently earns over $20/hr; however, hours are often unstable</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Welfare history</th>
<th>Maria</th>
<th>Felicia</th>
<th>Marie</th>
<th>Leticia</th>
<th>Glen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Except for short period where she was sanctioned, has received welfare continuously since birth of first child in 1989</td>
<td>Began receiving AFDC in 1989 when first child was born; cut off in 1999 when promoted to restaurant manager</td>
<td>Began receiving AFDC in 1987 when first child was born; received a grant to supplement earnings consistently until 2000 when she received a raise</td>
<td>Began receiving AFDC in 1982 when first child was born, benefits cut off in 1987 when three daughters were taken into CPS custody; began collecting again in 1999 when she regained custody of youngest son</td>
<td>Received AFDC for a few months when he first completed recovery and gained custody of child; in the past has received General Assistance for short periods of time</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sources of family income</th>
<th>TANF, food stamps, WIC, $50 child support</th>
<th>Work, EITC ($4000 in 1999)</th>
<th>Work, EITC ($5300 in 1999)</th>
<th>Part-time work ($8.50/hr), TANF, food stamps</th>
<th>Work</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing assistance</th>
<th>Section 8</th>
<th>Section 8</th>
<th>Lives with parents - contributes to rent and utilities</th>
<th>Shelter Plus pays 100% of $700/mo rent</th>
<th>No, he pays $600/mo rent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Maria</td>
<td>Felicia</td>
<td>Marie</td>
<td>Leticia</td>
<td>Glen</td>
</tr>
<tr>
<td>---------------------</td>
<td>-------------</td>
<td>-------------</td>
<td>-------------</td>
<td>-------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td><strong>Family cap</strong></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes - very involved with church community</td>
</tr>
<tr>
<td><strong>Social support</strong></td>
<td>Minimal</td>
<td>Yes - family, friends</td>
<td>Limited</td>
<td>Yes - friends, boyfriend</td>
<td></td>
</tr>
<tr>
<td><strong>Substance abuse</strong></td>
<td>Past, possibly still struggles with addiction</td>
<td>No</td>
<td>No</td>
<td>Past addiction, entered recovery in 1996</td>
<td>Past addiction</td>
</tr>
<tr>
<td><strong>Physical health problems</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Mental health problems</strong></td>
<td>No</td>
<td>No</td>
<td>Mild learning disability</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Criminal history</strong></td>
<td>Petty theft, felony conviction</td>
<td>No</td>
<td>No</td>
<td>Yes - related to drugs</td>
<td>Yes - related to drugs</td>
</tr>
<tr>
<td></td>
<td>Kenisha</td>
<td>Francesca</td>
<td>Alice</td>
<td>Anna</td>
<td>Gloria</td>
</tr>
<tr>
<td>---------------------</td>
<td>----------------------------------</td>
<td>-----------------------------------------------</td>
<td>------------------------------------------------</td>
<td>------------------------------------------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td><strong>Total number</strong></td>
<td>4</td>
<td>3 (maternal grandmother cares for oldest child)</td>
<td>3 (oldest child lives with maternal grandmother)</td>
<td>3 (oldest 2 live with maternal grandmother)</td>
<td>4</td>
</tr>
<tr>
<td><strong>children as of</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>June 2000</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td>Graduated high school; 6 months at community college</td>
<td>Dropped out of high school senior year</td>
<td>Currently enrolled at community college</td>
<td>Dropped out of high school junior year</td>
</tr>
<tr>
<td><strong>history</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td>Has worked on and off as receptionist</td>
<td>Minimal</td>
<td>Minimal</td>
<td>Has worked consistently at low-wage jobs</td>
<td>Minimal</td>
</tr>
<tr>
<td><strong>history</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Welfare-to-work</strong></td>
<td>Currently employed full-time as receptionist with government office; temporary position</td>
<td>Exempt due to mental and physical disabilities</td>
<td>Exempt due to medical condition</td>
<td>Enrolled in community college; also works part-time</td>
<td>Had previously been sanctioned for nonparticipation; TANF grant was reinstated; still has not complied with program requirements</td>
</tr>
<tr>
<td><strong>status during</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>study period</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Welfare history</td>
<td>Kenisha</td>
<td>Francesca</td>
<td>Alice</td>
<td>Anna</td>
<td>Gloria</td>
</tr>
<tr>
<td>----------------------</td>
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<td>-----------------------------------------</td>
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<td>--------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>Has received AFDC off and on since 1979</td>
<td>Has received AFDC consistently since 1989 when first child was born except for short period when she was in jail</td>
<td>Has received AFDC consistently since 1995</td>
<td>Began receiving AFDC in 1989 when oldest child born</td>
<td>Has received welfare consistently in 1991 after the birth of her second child with the exception of a few months in 1999 when she was sanctioned</td>
</tr>
<tr>
<td>Sources of family income</td>
<td>Work, EITC ($1500 in 1998)</td>
<td>SSI ($497/mo), TANF, WIC, food stamps</td>
<td>SSI ($700/mo), TANF, food stamps</td>
<td>General assistance; work, food stamps, money from mother and boyfriend</td>
<td>Social Security due to death of father of two oldest children ($650 month), TANF, food stamps, WIC, income from live-in boyfriend</td>
</tr>
<tr>
<td>Housing assistance</td>
<td>Section 8</td>
<td>Shelter Plus</td>
<td>In the past has lived with parents; recently moved to own apartment with parent's help (they paid first and last months deposit and bought furniture)</td>
<td>Lives with parents</td>
<td>Section 8</td>
</tr>
<tr>
<td></td>
<td>Kenisha</td>
<td>Francesca</td>
<td>Alice</td>
<td>Anna</td>
<td>Gloria</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------------------------------</td>
<td>--------------------------------------------</td>
<td>--------------------------------</td>
<td>----------------------------------</td>
<td>---------------------------------</td>
</tr>
<tr>
<td>Family cap</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Social support</td>
<td>Mixed, ambivalent relationship with boyfriend</td>
<td>Limited</td>
<td>Yes - parents and sisters</td>
<td>Yes - family, boyfriend</td>
<td>None</td>
</tr>
<tr>
<td>Substance abuse</td>
<td>Past addiction</td>
<td>Past addiction</td>
<td>No</td>
<td>Past addiction</td>
<td>Past addiction</td>
</tr>
<tr>
<td>Physical health problems</td>
<td>No</td>
<td>Yes - Requires ongoing monitoring</td>
<td>Yes - Receives dialysis 3 times/week</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Mental health problems</td>
<td>No</td>
<td>Yes - depression</td>
<td>No</td>
<td>No</td>
<td>Mild learning disability</td>
</tr>
<tr>
<td>Criminal history</td>
<td>Yes - related to drugs</td>
<td>Yes - drug and prostitution charges</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Total number children as of June 2000</td>
<td>Regina</td>
<td>Hope</td>
<td>June</td>
<td>Jennifer</td>
<td>Janet</td>
</tr>
<tr>
<td>--------------------------------------</td>
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<td>------</td>
<td>------</td>
<td>----------</td>
<td>-------</td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>4 (no longer has custody of oldest 2 children)</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education history</th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not complete high school</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dropped out of high school senior</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduated high school</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did not complete high school</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment history</th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimal - short periods of employment at a warehouse and as a housecleaner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Welfare-to-work status during study period</th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attended CalWORKs orientation in 1999; completed 12 weeks training at a flower arranging school; hired full-time as a stocker at a grocery store, hopes to get a job in the flower department</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Completed CalWORKs orientation in April 1999; given 3 months exemption due to medical problems (Type II diabetes); completed Job Club in November 1999; exempted again in January 2000 due to required surgery (ovarian cyst)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exempt due to mental health issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Working full-time as a receptionist for her recovery program; earns $9/hour</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maternity leave; plans to begin job search</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### APPENDIX A
#### SAMPLE CHARACTERISTICS

<table>
<thead>
<tr>
<th></th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Welfare history</strong></td>
<td>Has received AFDC continuously since divorce from first husband in 1993</td>
<td>Has received AFDC/TANF continuously since birth of oldest child in 1985</td>
<td>Has received AFDC/TANF consistently since birth of first child in 1990</td>
<td>Began receiving AFDC in 1982 when first child born; at times has not received because she has not had custody of children; cut off in 1999 due to earnings from job</td>
<td>Began receiving AFDC in 1987 when first child was born; has cycled on and off welfare depending on employment income</td>
</tr>
<tr>
<td><strong>Sources of family income</strong></td>
<td>Work, TANF, child support, food stamps, WIC, income from live-in boyfriend</td>
<td>TANF grant, food stamps, WIC</td>
<td>SSI for herself ($326/month), SSI for son ($593/month), child-only TANF grant for daughter ($344/month), Social Security ($386/month), food stamps</td>
<td>Work</td>
<td>TANF, food stamps, $50 child support, occasional support from boyfriend</td>
</tr>
<tr>
<td><strong>Housing assistance</strong></td>
<td>None - boyfriend is employed as a plasterer and pays their $1100 rent each month</td>
<td>Subsidized housing</td>
<td>Section 8</td>
<td>Lives with boyfriend who has Section 8</td>
<td>Section 8</td>
</tr>
</tbody>
</table>
## APPENDIX A
### SAMPLE CHARACTERISTICS

<table>
<thead>
<tr>
<th></th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family cap</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Social support</strong></td>
<td>Family, boyfriend</td>
<td>Family</td>
<td>Family (especially mother), boyfriend</td>
<td>Recovery program</td>
<td>Family, friends, boyfriend</td>
</tr>
<tr>
<td><strong>Substance abuse</strong></td>
<td>None reported</td>
<td>No</td>
<td>No</td>
<td>Past addiction</td>
<td>No</td>
</tr>
<tr>
<td><strong>Physical health problems</strong></td>
<td>No</td>
<td>Type II Diabetes</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Mental health problems</strong></td>
<td>No</td>
<td>No</td>
<td>Depression, possible schizophrenia</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Criminal history</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
APPENDIX B
SAMPLE DESCRIPTION

Alice

Alice is a 25 year-old Latina mother of three children. Until recently, she lived with her parents, along with her sisters, nieces and nephews, in their home. Her parents are very supportive, providing frequent child care and material support for Alice and her children.

Alice dropped out of high school in the beginning of her junior year and moved in with her boyfriend, who at the time was a drug dealer. The next year, she gave birth to a baby girl and a couple years later had twin boys. While her daughter was a planned pregnancy, the twins were not. When her daughter was an infant, Alice worked at her father’s company as a receptionist. However, her boyfriend was not contributing to the material needs of the family and Alice was finding it too hard to make ends meet.

*When my daughter was a year, I didn’t want to get welfare…I don’t need welfare…I was raised different...But then my boyfriend, the dad, you know, he was like really greedy with his money and stuff. So I wanted my own money for myself and my kids. That’s why my dad said, well, just get on welfare.*

Alice began receiving welfare in 1995. She moved out of her boyfriend’s apartment and into her own place, dependent upon welfare and babysitting to pay her rent.

*I was living off the check and then I was babysitting my nephews. And it was just draining me and all. I was making just enough for my rent and bills…I hated it and I had dreams about my kids’ clothes, toys, whatever.*

After approximately one year in her own apartment, Alice and her children moved back home to live with her parents because she was diagnosed with a chronic medical
condition requiring kidney dialysis three times per week. Her dialysis appointments take approximately 3 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 was exempted from CalWORKs participation due to her medical condition. Until the fall of 1999, Alice and her children were receiving approximately $728/month TANF, $240/month food stamps and WIC. In addition, all 4 family members are eligible for MediCal. If she runs out of money before the end of the month, her parents support her so she does not feel she has to budget or strictly prioritize her spending.

In September of 1999, Alice was approved for SSI, though she had been eligible for it for over a year. Rather than being notified about SSI by the welfare department, Alice finally learned about the program from another patient receiving dialysis. She now receives $700 TANF, $700 SSI and $220 food stamps. This income increase allowed Alice, with her parent’s help, to move out of their home into her own apartment. While Alice is able to pay her rent, her father paid her first and last months’ deposit and bought her furniture. The twins went to live with her but her daughter stayed with her grandparents. Alice continues to receive a TANF grant for her daughter. Alice’s relationship with her children seems more like that of a sibling than a parent. When asked what it is like to be a parent, Alice responded “It’s hard work…you have to worry about another kid besides yourself.”

Alice does not appear to be invested in her future success. She signed up for GED classes but did not attend, supposedly due to a lack of childcare. Alice does have future aspirations but she does not seem to be able to complete the necessary steps to achieve them. “I wanna be off welfare, I know that. And then I want to have a job and I
Anna

Anna is a 33-year-old African-American mother of three children, Kiera (13), Keshon (11) and Darnell (2). Throughout most of her adult life, Anna has combined welfare with work. She has held many different jobs, most of them part-time positions paying minimum wage.

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 21 years of age, she gave birth to her first child and quit her job to care for the baby. At this point, she began receiving welfare. Two years later, she gave birth to another child. Shortly after his birth, she went back to work as an usher in a movie theater and kept this job for three years. Although working, her income was not high enough to disqualify her from welfare. At age 26, Anna took a job in construction, which she kept for 4 years. Shortly after beginning her construction job, Anna became heavily involved in drugs. She said her drug use did not interfere with her work performance because "I worked first and then after I got paid, that's when I went to go use my drugs…I never used and went to work, never." In 1997, she attended the CalWORKs orientation. She felt the orientation, which provided information on creating resumes and proper business dress, was helpful. She credits CalWORKs for helping her find her next job as a cafeteria worker at a large business office. After only a few months, Anna was laid off from this job. 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 Darnell lives with Anna, 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. While she was in recovery, she paid $280/month to the residential treatment program to cover her expenses. In April 2000 she moved out of the program and went to live with her mother and father and her two oldest children. She has a close relationship with her mother, who provides her with financial support of approximately $150 each month. Additionally, her fiancée gives her approximately $80/month. CalWORKs provides day care for Darnell and also pays for Anna’s books, school supplies and transportation (a bus pass). Anna states she receives an educational grant of approximately $2000/semester in addition to a tuition waiver. She anticipates finishing her business courses in January 2002. Once completed, she hopes to gain a job as an administrative assistant.

In April 2000 Anna attended a job fair at her school and was hired by a shipping company paying wages of $9.20/hour. She works from 11:00 a.m. -3:00 a.m. loading and unloading trucks and then goes to school from 9:00 a.m. until 1:00 p.m. “I said oh, I could do that…I could do that and still go to school cuz…I need a job cuz I can’t depend on no AFDC.” Anna feels that welfare is going to become harder and harder to get under the reform. “You gonna have to meet some certain requirements, that’s what I feel.” She
believes that under welfare reform, many people are going to become worse off economically than they are currently.

*There’s going to be a lot of poverty. Homeless people. There’s going to be more of them...People ain’t going to be able to pay—You know, 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?*

In Anna’s view, the work requirements under welfare reform are going to worsen the situation of many families as parents refuse to comply and are sanctioned.

Anna has a great deal of support in her life. She says she relies on her fiancée and her mother for material support and her fiancée, mother, sister and friends in the recovery program for emotional support. Her fiancée drives her to work and takes her home at the end of her shift so she can rest for a few hours before taking a bus to school. Her parents provide her with rent-free housing. She recognizes the assistance CalWORKs has given her with childcare and books which allows her to pursue her education. Anna states that the assistance she receives from CalWORKs will not be time-limited as long as she participates in school and work activities for a minimum of 32 hours/week. Anna’s support network allows her to both work and attend school which will hopefully lead to increased opportunities and a greater ability to meet the needs of her children.

**Felicia**

Felicia is a 28 year-old African American single mother of three children. She lives in subsidized public housing in a low-income neighborhood. She is very involved with her church and participates in many activities with them. Felicia has no history of
drug or alcohol addiction or criminal activity. She is conscientious about work and has been consistently employed at different jobs for over five years.

Felicia grew up the third child in a family of five children. Her father was a heavy drinker and did not provide material or emotional support for the family. When she was twelve years old, he stole a pig while on a trip to the Midwest and was shot and killed by the pig’s owner. Felicia feels her father was a “jerk” and his negative example contributed to her desire for self-sufficiency.

He is the reason why I do not drink, why I don’t do a lot of the things I do and I depend on myself because I don’t ever want to depend on a man to where he feels like he can just control me. I won’t depend on anybody like that.

Felicia graduated from high school in 1991 and attended a local community college for a few months. Around this same time her first son was born. While with the same partner, she gave birth to another boy the following year. During the next four or five years, Felicia relied on AFDC for support. She describes this as her “lazy” period.

With the boys I was – that’s when I was lazy. I stayed home... That’s when I was lazy, when I was a bum...It was no excuse for me not workin’...Wasn’ nothin’ wrong with me.

Although Felicia claims that she received AFDC simply because she was lazy, she also suffered from frequent migraine headaches during this time. It is likely that the reason she was not employed during this period is more complicated than she suggests.

In 1995, Felicia had her third child, a daughter, who has a different father than the two older boys. When her daughter was about 1 year old, Felicia took a seasonal job at a retail store. This job ended after 6 months and she went to work for the local Post Office. She worked the graveyard shift sorting mail for $8.25/hour. She eventually was not able to keep up with working nights and caring for her family and so she took a day job as a
waitress at a family-style restaurant. Although Felicia was working an average of 30 hours/week, she continued to collect a reduced welfare grant and food stamps. Her three children receive MediCal.

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. Her earnings were much higher than they had been the previous month. Nevertheless, she received a TANF grant of $340 that month. CalWORKs grant calculations consider the previous month’s income so the grant Felicia received in December was based on her November earnings. Although this was beneficial for her in December, it could have created a problem in a subsequent month if her work hours were cut. Although her work income would be reduced, her TANF grant would not increase that month because it would be determined by her employment income from the previous month. The Earned Income Tax Credit has been very beneficial to Felicia, providing her with $4500 in 1999. This income allowed her to catch up on her bills in the spring of 2000.

Although she worked very demanding hours and received a TANF grant in December, paying bills and buying Christmas gifts created extreme financial pressure and left Felicia feeling disheartened about her work effort.

*What pisses me off is like all this working and – it’s like the more I work the less money I have. It sometimes it’s real – just lately I’ve been feeling just really discouraged.*

Felicia deals with the economic pressure surrounding Christmas by focusing on her ability to meet her children’s basic needs 365 days of the year.

*Christmas is bad. Christmas is terrible. You can go in debt over materialistic things because kids don’t understand everything else. So they - they jus’ think if*
you don’t get ‘em a Christmas tree or – you not a good parent or that car they want or that game or, you know. When it’s jus’ so much more. It’s Christmas every day. Every day you can walk in your house and flip on your light switch an’ the electricity come on. That’s Christmas, okay. Or you can sit down an’ have dinner, that’s Christmas. ‘Cause it’s a lotta people that can’ – can’t do that. That’s why I say my kids are blessed. They are blessed to have a mother like me.

In January 2000, Felicia cut back her hours at the shipping company. In April, she was promoted to manager at the restaurant and began earning $16/hour, netting approximately $930 every two weeks. At this point both her TANF grant and food stamps were cut off. Although her income is now above the TANF eligibility level, Felicia is not by any means economically secure. She feels she deserves greater reward from her work efforts.

...everything could get a whole lot better. I’m settlin’ for less. I’m only workin’ toward, you know, everything else. I jus want a house. I think that’s why I’m workin’ as hard as I’m workin’...I want it to be where I don’t have to say, “Well, I’m making this much money,” and you know, needin’ food stamps or welfare or anything like that. I’m not s’posed to live like that. I deserve more and I’m goin’ have more.

Felicia hopes that her motivation and dedication to her employment 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. So I think it’s teaching them not to be lazy.

Felicia has a strong work ethic and a powerful desire for self-sufficiency. However, without additional support for education and job training, it is doubtful that Felicia’s family income will move much beyond the poverty threshold in the short term.
Francesca

Francesca is a 39 year-old Latina mother of three children. She graduated from high school and after 6 months at a local community college, she quit school and went to work for a warehouse. She spent approximately one year on the assembly line and then started working at the local post office. Although she was using crack cocaine at her previous job, she stated that her use was recreational. At the post office, a girlfriend introduced her to heroin and that’s where she said her addiction took hold and she “began to lose everything.”

I worked there for a year and a half and then that's when I started using. And then I lost my job it was because of going in late. Missing days -- because of drugs, you know…that's when I started my addiction.

After losing her job at the post office, Francesca became involved in prostitution on and off for a number of years. From 1984 through 1989, she continued to use heroin, living with her father for a couple years, out-of-state for a short time and on the street.

In 1989, her son, Tommy, was born and in 1991 she had a daughter, Veronica. Shortly after her daughter’s birth, Francesca was arrested and spent approximately two weeks in jail. Both of her children were taken into custody. Once Francesca was released, she regained custody of her daughter but her son was placed by CPS with his maternal grandmother, who receives $300/month for his care. According to Francesca, her son is doing very well with his grandmother; “he's really smart and quiet and logical… it's like talking to a little man.”

Francesca and her daughter, Veronica, were homeless for much of the 1990’s, along with Veronica’s father, who was also using drugs and employed very sporadically. He did not provide monetary support for his family and often took his daughter
panhandling. Francesca was receiving AFDC and food stamps during this period but relied on prostitution to supplement her income. In late 1998, Francesca gave birth to another daughter. Throughout most of her pregnancy, Francesca, Veronica and Veronica’s father lived in a van parked in a residential neighborhood.

*It was me, their father, and I was pregnant with Klarissa. My whole pregnancy was living in a van with Klarissa so – you know what I mean? And when I had her I said oh, my God, she can't come in the van, you know what I mean? And it was wintertime and it had a leak and it was raining and water was coming in, it was cold in there, you know. And I thought how am I going to bring a newborn baby into this van, you know? She’ll die of freezing. I just – what I did was -- Well, their dad said, "Well, when you have her we're just going to have to start hustling for motels." So that's what we did. We went to a motel and then he would watch her and I would go make money [through prostitution].*

After Klarissa’s birth, Francesca and her family moved between motels and shelters. Under CalWORKs, Francesca’s TANF grant did not increase with the birth of her third child. She did, however, receive an increase in her food stamps and her baby was eligible for MediCal.

In 1998, before the birth of her daughter, Francesca stopped using drugs and began methadone treatment. Along with methadone, she is currently taking medication for a chronic medical condition and depression. Due to her medical conditions, Francesca is exempt from the work requirements under welfare reform.

Under CalWORKs, Francesca receives WIC, MediCal and food stamps along with her TANF grant of $505. Additionally, she was approved for housing assistance in January, 2000 from Shelter Plus Care, a federal program. Before she obtained housing assistance, she was receiving approximately $289 in food stamps. Once she moved into her house, her food stamps were cut to $189 due to her low rent. Francesca feels that the federal assistance she receives is not enough to meet the needs of her family.
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, $500.00 a month.

In April, 2000, Francesca was approved for SSI. In July, 2000, she began to receive $497/month SSI and stated that her TANF grant was cut from $505 to $159 (a child-only grant for Veronica). These changes produced a net income increase of $151/month. Due to the family cap, she is still not receiving any additional monthly assistance for her youngest daughter, Klarissa. However, Francesca hopes that SSI will give her an additional $150/month for Klarissa.

...'cause see they'll[SSI] pay you $150 per child if your child –if your child is not on any other benefits....I don't get no income for Klarissa. I only get food stamps...So maybe they'll give me income for Klarissa an' I could get food stamps through the Welfare.

Francesca hopes that with the monthly income increase from SSI she will eventually be able to return to school.

I still – I'll keep Veronica an' them on Welfare until I get – go to school an' get a job. 'cause I'm not gonna be on this forever. I wanna go get – I wanna go to school. I wanna, you know, get into computers. I wanna do something. You know what I mean? But I'll jus' be collecting SSI to help me pay my bills until I get into school.

SSI is very important to Francesca's well-being. Along with providing her with a monthly income increase, it supports her exemption from CalWORKs work requirements. This allows Francesca to focus on complying with numerous CPS requirements, including attending parenting classes, maintaining her sobriety and ensuring that her children's physical, mental and emotional needs are met. If she was not eligible for SSI, Francesca might be required to participate in CalWORKs, which could possibly increase her stress and further threaten her sobriety and mental health. Without
exemption, Francesca would be subject to time limits which might result in a loss of aid and seriously jeopardize her ability to care for her children.

Francesca appears to be fairly knowledgeable about her welfare benefits. She has strong ideas about her past history and what factors contributed to her current status as a welfare recipient, although her thought patterns often appear fragmented and hard to follow.

_I had a hard time. I was homeless. 'Cause a the father. I used to work for the post office. I used to – 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' workin' the streets. An' I got – an' when I had my son I got on Welfare, you know._

Francesca feels that children of welfare recipients often grow up to become welfare recipients themselves, although Francesca's mother never received welfare and instead worked two jobs to care for her children. Francesca fervently expresses her desire for her children to obtain an education and not be reliant on the welfare system.

_Well, you know, a lotta times a mother is on Welfare, the children end up seein' the mom on Welfare an' – they end up havin' babies at a early age an' get on Welfare. An' it goes through generation – you know what I mean? You know what I mean? An' I don' want Veronica to – she knows I'm on Welfare. She knows I get food stamps. I don' want her – when she hits a certain age – gettin' pregnant, havin' babies an' bein' on welfare...I want her to go to school, get a education an' when – as soon as she starts her period, I'm gettin' that Norplant._

Overall, it does not appear that welfare reform has had a large impact on Francesca’s situation. The biggest change is most likely the family cap which prevents Francesca from receiving additional monthly income for her youngest daughter. She appears to be in a very precarious situation. Several times throughout the interview period, she ran out of food before the end of the month. She does not have much social support and frequently complained of loneliness. However, Francesca is very resilient.
She is able to reach out to churches, social service agencies, and community supports to gain resources such as food, furniture and transportation assistance. This skill will hopefully help prevent a return to homelessness for Francesca and her daughters.

**Glen**

Glen is a 37-year-old African-American father of one 3 ½ year old daughter, Tasha. After struggling with years of drug addiction, he has sole custody and is raising his daughter with little support from family or friends. He works as a carpenter and earns over $20/hour. However, his work is very unstable and he is frequently laid off which makes it difficult for him to stay up-to-date on his bills.

Glen dropped out of high school during the ninth grade but did obtain his GED. After leaving high school, he operated a furniture moving business for approximately 6 years. He estimated that he earned approximately $33,000/year during this period. The job ended, he said, because one night the truck he used in the business was stolen and he could not afford to replace it. After a short time on General Assistance, he was employed as a skycab at the airport. He says he earned good money and felt lucky to get the job even though he occasionally had to put up with discriminatory treatment from passengers. He worked at the airport for four years. During this time, he began using crack cocaine. After being fired from the airport for coming in late a few too many times, he again received General Assistance, supplementing it with money earned performing odd jobs for approximately two years before he entered recovery and began to address his drug addiction.
Denisha, Tasha’s mother, was a heavy cocaine user throughout her pregnancy. When Tasha was born, the hospital tested her for drug exposure. When the results came back positive, Tasha was taken into child welfare custody. She remained in foster care for approximately 4 months until Denisha entered recovery. Denisha then received temporary custody. Glen was also attempting recovery but still used on occasion because “I was just in there for everybody else.” Glen and Denisha graduated from their recovery programs, got married and moved in with his mother. After a short amount of time, they both relapsed and Tasha was returned to foster care. Glen again attempted recovery. After 6 months, he transferred to a different inpatient program for single men with children where he could be unified with Tasha. Glen began collecting TANF when he regained custody of Tasha, stayed in the program for 10 months, and then left, moving with his daughter to a small house where he pays $600/month rent.

Glen became employed as an apprentice carpenter two months after leaving the recovery program. Once employed, his TANF grant was cut off but he continued to receive approximately $10/month in food stamps. This was cut off in September 1998 as his hourly wage continued to increase with work experience. The salary for apprentice carpenters starts at $10/hour. In order to achieve the top level of journeyman carpenter, Glen must attend one unpaid week of class every three months for a four-year period. As classes are completed, wages increase by $2/hour. By February of 2000, Glen was earning $21/hour. Along with this hourly wage, Glen receives $2/hour vacation pay, $2/hour towards his pension and $1.75/hour toward his health insurance premium. The vacation pay that has accrued throughout the year is paid out in one lump sum each February. By June 1999, Glen had already accrued over $1300 in vacation pay.
As Glen’s hourly wage and experience continued to rise, he grew increasingly concerned that he would not be able to keep up with the skill and knowledge requirements.

*I think if I go up anymore I’ll just be making too much for what I know, and I’m not ready to move up ...it could work against [me] ... I move up and make more money and it’d be harder to keep a job, because the more money you’re making the more they want you to know, “Hey, you know, you should know that, you should know” – you know, and I may know some of it, but I may not be where I want to be with it yet...

Glen worries that his past drug use has left him with an impaired memory, which will make it harder for him to progress through the classes. He finds working with blue prints especially difficult. “Every time I look at a blue print, my head starts hurting…and you got to get it. And they keep telling me, “One day, Glen, that light’s just going to go on and you’re going to get it.” I’m like, “when, when?” You know, this is going into year three. When, when?”

Once he achieves the top level of journeyman carpenter, Glen will earn $27.89/hour. Although this is a relatively high wage, the work is very unstable. He is frequently laid off of jobs and must put his name on a Union list. It can often take 2 or 3 weeks to get another job. In addition, the work is seasonal. There is little work in the winter months when there is frequent rain. When he is not able to work for many days at a time or is attending class, Glen receives unemployment of $230/week. If Glen is able to work even one day, his gross pay is over $230 so he does not qualify for unemployment for that entire week.

Although Glen earns high wages, the inconsistency of the work makes it difficult for him to budget.
There's no guarantee that they're [his employer] going to constantly have work, no guarantee that I'm going to be with this company. You know, there will be periods of not working...when this [bill payments] came up like it did, I just got caught off guard...It's not like big bills, but everything that's here is just like living, you know...It's like living in a house where you got your water, your trash, electricity...it seemed like everything just went whheew, and a couple of things I forgot about and a couple of things I knew about and then a couple of things that I didn’t know about just came out of nowhere. Oh, the combination of everything is just like wow!

The combination of a large number of small bills plus a few large expenses including car insurance and an unpaid dental bill ($1600) creates extreme financial pressure for Glen in the months where he does not obtain full-time work. Additionally, Glen is very active in his church community and attempts to give ten percent of his income to his church each month, believing that “when you put money out there, the money comes back to you…it’s like some kind of Murphy’s law kinda thing.” When he anticipates a slow down at work or is in school, he prepares by attempting to save money or by “workin’ for people on the side,” performing small construction projects for neighbors. He does not turn to CalWORKs during months where he is not fully employed because he feels it takes to long to receive aid; “by the time I would do that [apply for TANF] then the work would probably be back on.”

Glen feels that construction employs many people that otherwise would not be able to earn a livable wage.

This is where I fit right now, you know. And it’s – it’s the thing – people who end up being carpenters, they were electricians and stuff – 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. I couldn’t make this kind of money doing too many other things. There’s not too many other things where I can make decent money.

Even though the work may be unstable, Glen does not feel that he has other career options that will allow him to adequately support his family.
Although Glen is able to support himself and his daughter through work, he feels that welfare provides a safety net for those who have barriers to employment such as a lack of understanding of work norms.

*I do really appreciate they’re there. Because, you know, even if not specifically for myself, you know, they’re there for, for people who really need them. Cuz some people don’t, it’s not that they don’t wanna work. But some people just really don’t know what to do. They spent their whole life with the drug life…They know how to go out and hustle drugs, through illegal stuff. Some people don’t know how to do anything legal. They just don’t know…how to fill out an application. It’s not that they not stupid, not that they can’t write…They can write, real good. But they just don’t, they don’t know the right things you need to put it inside…or where to buy outfits, you know. You can’t wear that whole outfit…you can’t wear that outfit to work. You think it looks nice. But it don’t look nice to the person trying to hire you. They don’t wanna see that. You know, some people just don’t know…*

Glen does not object to the time limits under welfare reform but feels the amount of money provided is inadequate. “I can understand them wanting to limit people in the amount of time that they receive the aid, that’s not the problem. But the problem is the little aid that 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.

While Glen is at work, Tasha attends daycare paid for by CalWORKs. By November, 1999, Glen’s income had increased to the point where he was required to pay $2.50 day ($50/month) for childcare. Glen thought this was reasonable, however, his work was so unstable that his income was often low even though his hourly wage was high. He was required to pay for childcare at the beginning of the month before he would even know what his actual monthly earnings would be. In early 2000, frequent rain limited Glen’s ability to find work and created much financial pressure for him. In April 2000, he got a job working from 3:30 to 11:00 p.m. He complained that one
disadvantage of his job was frequently changing locations and hours. When his work hours changed he also had to change Tasha’s daycare hours. She began going to daycare at 1 p.m. until 6 p.m. when her mother, Denisha, would pick her up. Denisha recently graduated from a recovery program and is available to assist Glen in caring for Tasha. Glen would then drive to Denisha’s house after work and wake up his daughter to take her home, returning home after midnight.

Glen hopes that he will eventually gain enough construction experience to become self-employed. However, he suffered a back injury in an auto accident that may limit the number of years he is able to perform construction. He hopes at a minimum to be able to work ten years and then collect retirement. With an adequate amount of savings and his skills, Glen would like to pursue his dream of purchasing a house in the surrounding neighborhood and remodeling it, to create a home for himself and Tasha.

**Gloria**

Gloria, a 32 year-old African-American mother, is the youngest of four children. With the exception of the oldest two, all of her siblings have different fathers. According to Gloria, all of the men her mother has been involved with have been abusive alcoholics. Her father died when she was young. While she was growing up, her mother was often sick with seizures, leaving Gloria to live with different relatives in the area.

Gloria, who was already failing high school and using drugs, became pregnant during her junior year and dropped out. Her father had set up a college trust fund for her, which she used to care for herself and her daughter, Tonya. Her second child, Diane, was born in 1991, 2 years after the first child. At this point, the trust fund was depleted and
she started receiving welfare. In 1993, the father of her two children died from an overdose of alcohol and morphine, and she began collecting social security of approximately $650/month. Once approved for social security, her welfare grant was reduced to $30/month.

Gloria was using crack cocaine throughout this period and had several miscarriages and one abortion. In December of 1996, her son Ben was born exposed to drugs. She was told by the police and CPS that she had to “quit the drugs or go to jail.” She began an outpatient drug-counseling program from which she recently graduated. She feels that drugs have had a negative impact on her life - “I wouldda had a lot more if I didn’t do drugs.”

When Ben was born, her welfare grant increased slightly ($27). From September, 1997 through June, 1998, she provided childcare for her friend’s two children, earning approximately $300/month. She has not had any employment income since then. In January 1999, Gloria was receiving a TANF grant of approximately $110/month which was reduced to $40 by May and $30 by August until it was eventually completely cut off due to her noncompliance with CalWORKs requirements. In May 2000, she began receiving $260/month. When she called CalWORKs to see why her grant had increased, they stated that they owed her back pay because her grant had been unfairly denied. Additionally, Gloria receives approximately $700/month Social Security, Section 8, WIC and approximately $400/month in food stamps.

Gloria gave birth to another child, a daughter named Laticia, in 1997. Laticia and Ben have the same father, Robert, who lives with the family. Gloria and Robert have been together for approximately 7 years. She describes their relationship as
argumentative and “off and on.” Gloria appears resentful of Robert, complaining that he never helps out with the children or household chores. Robert works as a laborer part-time for cash, earning $400-$500/month. In the past, this income has not been reported to CalWORKs. However, recently CalWORKs has required Robert to visit the office and provide pay stubs as evidence of income.

Gloria does not feel the CalWORKs program will help her gain employment. She attended one day of orientation but did not return because she felt they provided her with information she already knew, not information that would help her actually obtain a job.

I went once but I didn’t go back because I’m sitting in a room with like twelve other people filling out applications. I know how to fill out applications. They don’t tell you how — they’re supposed to tell you how to go about getting a job. They don’t just say you fill this paper out...send ‘em – fill ‘em – make a resume out. And then you can go out there and apply for these jobs. No it’s not that easy...You’ve got to have a certain amount of education, you know. Uh, it’s like they want you to work...whether you have the knowledge or the education to do this. They want to know if you are really qualified for it. And CalWORKs really don’t care. They just want you out there cuz they don’t want to give you the money anyway, you know, which I understand. They don’t want you to live off the system. But you can’t help but live off the system because it makes it so hard.

Gloria wants to go back to school to get her GED. CalWORKs staff told her that the program would provide childcare. However, Gloria is very concerned about placing her youngest child in day care. Although CalWORKs repeatedly contacted Gloria about attending orientation, Gloria refused, stating that she does not feel safe leaving her youngest daughter in day care. Gloria was considering returning to school once her son was enrolled in Head Start.

Gloria views CalWORKs as singularly concerned with reducing the number of people on the welfare rolls. She has a very negative view of welfare workers and the
CalWORKs program. She feels that workers are invasive and disrespectful, showing no sensitivity when asking personal questions.

They asking all these personal questions about you...They feel they can talk to you anyway...if you talk to them they give you nasty attitudes like well, next...You know, number so-and-so...You know, it’s like where do you guys get off? They want to know every nook and cranny of, you know, what’s going on. They’re still not doing anything about it.

In addition, Gloria feels that interactions with welfare workers are dehumanizing; “to them I’m just a number.”

Gloria has strong ideas of entitlement. She refers to the day she receives her welfare check as her “pay day.” For herself and other poor families, she feels assistance is owed. She describes the situation of her brother’s girlfriend.

Welfare is supposed to pay for her hotel room when she’s homeless—cuz she’s homeless...And welfare is supposed to pay up to fifteen dollars a day for you to stay in a shelter. And plus, they’re supposed to give her her first and last month’s rent to help her move into a place...They owe that to her because she never used it...When she moved out here from Kansas, she used her own money to move into a house. They’re supposed to give her that money to help her, you know?

She blames welfare for many of the problems poor families face, including homelessness. She feels that the focus of welfare reform should be on providing housing, not requiring employment.

There’s a lot of homeless people out there with families...maybe they can work, but how can they get in shape when they don’t have a home, ya know...we got too many stores...could just make that like a homeless shelter or low-income housing. Then they can start getting their mail and checks and stuff, and then they can say, well, hey, we set you up in this permanent place. Now if you got to work, it’s fine, but they’re not focusing on that...they’ve got to understand that people got children...The main reason why they’re out there is cuz the 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, because rent is high...They wouldn’t be in the situation they’re in if they would help them. That’s the way I see it. They need to help them.
By helping families get established in a permanent home, Gloria feels the crime rate would decrease because people would not be forced to steal to meet their basic needs.

Gloria hopes to one day be independent of TANF, food stamps and Section 8. However, she feels that welfare is responsible for helping her to become independent. If CalWORKs would pay for her education, including tuition and books, Gloria feels she could gain a job that would allow her to be self-sufficient.

INT: Do you think there’s anything that would help you get from here to there [independence]?
B: If Welfare totally paid for everything, you know? If they just – they say half, they’ll pay for half. All they’re really paying for is childcare. They consider that half.

Gloria appears ambivalent about her future. Although she says she doesn’t want to remain on welfare forever, she has no concrete ideas of what type of employment she would like to gain. Depression and low self-esteem may be strong factors that prevent her from taking action to improve her situation. She seems to feel trapped by her responsibilities and unmotivated or powerless to change the situation.

**Hope**

Hope is a 35-year-old single African-American mother of three children who resides in a low-income housing complex. Her oldest child, Martin, is 16. The next oldest, Deanne, is 14 and her youngest, Kamila, is 2 ½. Hope did not complete high school and has limited work experience. Her first job in the mid 1980s was a summer office position at a Naval Air Station. Her only other job was with a fast-food restaurant in 1985 and 1986 where she worked part-time for 3 months and then full-time for 3 months at minimum wage ($3.35). While she was working, Martin’s father cared for her
son, who was a baby at the time. She quit the job once her oldest daughter Deanne was born and welfare has been her only source of income since then.

The family cap did not affect Hope because her youngest daughter, Kamila, was born approximately one month before it took effect. She receives a TANF grant of $755/month, $240 in food stamps, WIC and MediCal. Her TANF grant includes $9 for special needs due to her diabetes. Her two oldest children receive free school breakfast and lunch. Hope budgets by paying all her bills as soon as she receives her grant check and then using whatever is left over for clothing and other necessities. She buys groceries one time a month when she receives her food stamps and purchases mainly generic brands. She states that back-to-school time is financially very problematic because of the additional items her children need. In the past she has received free school supplies from social service programs to ease the burden of the added expense. Overall, she feels that her grant amount is not enough to meet the needs of her family.

*It’s really not enough money to really – with necessities when you have – I think when the child is smaller, it’s kinda okay but as the kids start gettin’ older...they take more money ’cause they eat more an’...then the clothes an’ then it’s different stuff come up at school. Lotta time you might not even have the money for your child to, you know, maybe participate in somethin’.*

Hope first learned about welfare reform in 1997 when she was pregnant with her youngest daughter. She was sent information about the changes in the program and told she would be contacted soon. However, almost two years passed and she did not receive a phone call. At a community group meeting in 1999, a CalWORKs representative provided the group with information about the program. She told the group that they should call CalWORKs if they had not yet been contacted “so you can go on into the program before the money run out.” Hope called and spoke with a staff member,
providing them with her social security number and current status. It took several months for them to follow up with her. She completed the CalWORKs orientation in April of 1999. However, there was another delay in Hope’s completion of program requirements due to her medical condition. Hope suffers from type II diabetes, with which she was diagnosed in 1993. Although Hope realizes the condition is not serious enough to exempt her from program requirements, she is very concerned about her illness and seems to be worried about managing both the program and her diabetes.

In April 1999, Hope was scheduled for a battery of medical tests so her doctor exempted her from program requirements for 3 months. Hope returned to the program and completed Job Club in November 1999. This four-week program created a major life transition for her, requiring her to get up early to see her children off and then prepare for her entire day away from the house. Although Job Club helped her feel more confident about obtaining employment, the daily regime proved very tiresome for Hope. She became ill in January 2000, complaining of severe stomach pains. She was diagnosed with an ovarian cyst and scheduled for surgery in March 2000. After the surgery, her doctor exempted her from CalWORKs participation for another 6 months.

Hope gains most of her knowledge of CalWORKs from other women involved with the program and program staff. Although much of this information is helpful, at times she is provided with inaccurate information. For example, a CalWORKs staff member told her that she would most likely not be required to participate in the program until her youngest child was 3 years old.

Overall, Hope has a fairly negative view of the CalWORKs program. She feels that with limited job skills, many welfare recipients, including her, will have a difficult
time finding employment. She feels that CalWORKs needs to provide more training in order to increase job opportunities.

So even for me with the little bit of experience that I do have it’s still probably gon’ be hard for me because I don’t have a whole – 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 trainin’ … they always say there’s a job out here but I don’ know where they at but, to me, they don’ have enough trainin’ programs … if you don’ have the trainin’, how you gon’ get a job.

In addition to training, Hope feels that recipients should be provided with the opportunity to return to school and further their education.

...school is another thing, too, that I think they need to focus on. A lotta people need to go back to school ‘cause that’s another thing. I probably need to go back to school, too, firs’ an’ then try to get in the trainin’ an’ then try to get a job. Instead a jus’ the way they want you to do is jus’ – sen’ you to one of them trainin’ programs they have set up an’ then the people supposed to get you prepared, to show you how to do a resume, this an’ that, an’ then sen’ you out somewhere to get a job. Jus’ like that. Yeah, an’ the, cause they asks you what kind of work experience you had an’ so they connect with, I guess, the job places an’ they jus’ sen’ you on a job…jus’ to hurry up an get as many people off as they can.

Hope’s comments regarding job prospects and training often appear fragmented and hard to follow. This may reflect feelings of insecurity regarding her ability to fulfill work requirements or a sense of being overwhelmed by welfare reform changes.

Hope doubts that there are an adequate number of jobs to employ welfare recipients.

I don’ really think it’s gon’ work…I don’t think that all these people that they – like myself an’ all these other ladies – I don’ think that they gon’ be able to get all these people no jobs. ‘Cause its not even no jobs - at least I don’ know about ‘em, right here, right here....

Even if she is successful in gaining employment, Hope is uncertain that her financial situation will improve.
And then too, if I do get a job I’m hoping they just come – the money just round up too, you know, like about the same much as I’m getting, ‘cause it’d still be like I’m not really improving…So that’s why I think too 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, I mean, it’s gonna add up to the same thing.

Hope is aware that under welfare reform low-wage work has become more rewarding due to an increased earnings disregard but still questions her ability to earn a high enough salary to allow work to significantly improve her financial resources.

Hope is somewhat fearful of returning to work. She is nervous about her lack of control over the type of work she engages in and the work location. She has not worked for over 10 years and is insecure about finding employment and being successful. However, she feels she has no choice but to follow program requirements.

I’m gon’ do it because sooner or later this is gon’...be gone or play out or somethin’, 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 gon’ wind us up in the street.

Hope views welfare reform as being solely concerned with reducing the welfare rolls. She believes that the CalWORKs program should take individual circumstances into consideration when determining work requirements. She feels that some people need more assistance and flexibility than others and that the CalWORKs program does not acknowledge this.

…they jus’ callin’ people to come an’ go somewhere, they not like takin’ family-by-family…each person’s situation an’ stuff…Everybody got their own different situation. It could be a lady of somethin’ that really can’t – for whatever the reason is – really can’t go to work or nothin’…I don’t think it’s gon’ work ‘cause they jus’ sendin’ people to places sayin’ “Go here”...

Hope feels further 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 knowing 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 of aid without first being contacted.

Hope hopes to one day be free from welfare and the administrative hassle that accompanies receipt of a welfare check.

_I’m on it and stuff but I would like to be off of it ‘cause it’s like you gotta depend on their check an’ it might not always come when you think it’s gon’ come an’ then – you have to jus’ like do what they – if you don’t like have a form comin or do whatever it is that they want you to do or you s’posed to have then – then they don’ have to sen’ you a check. So, I mean, that kinda stuff like that. So I – I really don’t like goin’ through that._

Along with the administrative hassle, Hope is sensitive to the stigma that attaches to welfare recipients. She is very aware of the stereotypes surrounding welfare recipients.

_It’s not like I jus’ sittin’ in the house an’ wait for that check to come an’ stuff like that...or on the corner drinking beer or somethin’...’cause I don’t do non o’ that stuff anyway, so it ain’ like that...they seein’ one picture of everybody that’s doin’ that same thing like they was sayin’ that some of the people take the welfare money an’ buy beer an’ sell the food stamps an’ stuff like that. Some of the people might do that but everybody don’ do that. So everybody has gotta pay for what a few people is doin’. An’ they puttin’ all of us in the same category...the money that they give you – if you payin’ your bill an’ have to buy your kids...an’ your household stuff – I mean, I be running outta money an’ still need more stuff. So, I mean, the money – they not givin’ me money to do a whole lot with in the first place._
Although Hope is aware that many people feel welfare recipients abuse the system, she feels the welfare funds are inadequate and she must struggle every month to make ends meet. Without further education or training, it is unlikely that Hope will ever gain employment that will significantly improve her financial situation. As a single mother, Hope feels she cannot take time to consider the difficulty of her circumstances. Instead, Hope focuses on her responsibility to her children. Hope hopes that her children will grow up to be self-sufficient. She advises her oldest daughter to concentrate on her education and to delay childbearing until she is financially stable. Her belief that “it ain’t always gon’ be like this” helps her to stay positive and to enjoy her time with her children.

Janet

Janet is a 35-year-old single African-American mother of three children, Lisa (14 years), Rodger (3 years) and Ronald (1 year). She graduated from high school with her peers, and recently earned a certificate in early childhood education from a local community college. She has worked at many jobs since high school, cycling on and off welfare depending on her income. Since the birth of her 3-year old son, Janet has received welfare consistently.

Janet first began receiving AFDC upon the birth of her oldest child. Before becoming pregnant, she was employed at a flooring company. Three months into her pregnancy, she required surgery and was prescribed bed rest for the remainder of her pregnancy. After her daughter, Lisa, was born, she returned to her job with the carpet company for one year. She then took a full-time job as a security guard earning
$10/hour. During this time, she did not receive any welfare assistance. Other jobs she has held include working at a discount department store and a large insurance agency. In 1994, she took a job as a substitute teacher’s assistant with Lisa’s school, earning $6/hour. Her hours and wages were very inconsistent and had little effect on her welfare benefits. She kept the job with the school district for 6 years.

In the fall of 1998, Janet decided to return to school. She enrolled in an early childhood education program at a local community college.

*Right now I’m forced to either work or go to school. And I chose to go to school because I do have a goal. And it’s to be a preschool teacher. And I was working at the time when they presented this – “either you go to school or you work.” I was working at the time as an instructional assistant, a teacher’s assistant, but I decided just to go to school since they explained to me that I only have two more years and then I’ll be off aid. So I decided just to go to school to further my education so that way I can have a better paying job and a more stable job.*

In order to meet the 32-hour/week activity requirement mandated by CalWORKs, Janet spends 16 hours/week in class and 16 hours/week studying for her classes. CalWORKs requires that all her study hours be done at school. “I feel like we’re being made to do this…you (CalWORKs) are making us go to work or school. Why make us spend all those extra hours up there?” Janet would like to be able to perform her study hours at home where she could be with her children.

Janet receives $611/month TANF, $160 food stamps and $50 child support. She says that Lisa’s father pays $400/month and Rodger’s father pays $200 month in child support to CalWORKS and they in turn give her $50. Janet would like to stop collecting TANF and just receive child support but fears she would lose her food stamps. Both children receive health and dental insurance through their fathers. Janet occasionally receives additional monetary support from her boyfriend Dion. She says she does not
report income from her boyfriend to the welfare department. “I’m not going to sit there and try to report every little cent that I get from him so they can take it away from me.”

Janet is perpetually in debt. Every month, she says she pays one-half of her bills, with the exception of her rent, which she pays in full. “That way I’m always behind but I’ve (paid) just enough to keep everything running.” She feels that stress over her finances causes her to be less patient with her children than she would like to be. To reduce her stress, Janet feels she would need three times her current income. In the past when she’s needed large sums of money she has asked her friends and family but has had little luck. “Most of the people I know are as broke as I am.” Janet says she has either had to wait to purchase whatever it was she needed or do odd jobs. She recently quit smoking in order to save money. “There would have been a time where I would have took that cigarette money over my priorities so I knew I had to stop.” She feared that if she continued to smoke, she would one day choose to buy cigarettes instead of an item her family needed.

Janet does feel that she receives non-monetary forms of support which helps her be able to pursue her education. “I have support with my kids, you know. People that are willing to help me. People willing to help me watch ‘em while I go to school or watch ‘em when I have to do my homework. That’s what I think makes me able and not only that…the CalWORKs program gives me transportation.”

Janet expresses conflicting feelings about the new time limits under welfare reform. Although she feels that 2 years is an inadequate 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 the two years? You know, why you just give me two years? Because if you don’t make me get a career, why can’t I finish it the way I want to finish it. Why do I have to stop when I get a certificate? 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. So I’m kinda like going through a battle with myself, you know. ‘Cause they don’t owe me… I think about it in this way. If it’s set up to help me, then it’s set up to help me. So I want the full, you know, I want it. 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 gain an education. With only two years of assistance, Janet will not be able to receive her B.A., which may limit her career opportunities and potential future income.

Janet feels CalWORKs creates obstacles to employment by deducting wage income from a previous month, not the month it was earned.

I really had the nerve to get mad because I was like how do they really expect me to get off and be by myself if they takin’ so much from me? You know, ‘cause if I stop workin’ they take out of my check for when I did work… they helpin’ me as long as I’m workin’ but when I’m not workin’ they not helping me…So, it’s like I’m scared to go to work, because when I – 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 aid 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.

Although Janet dislikes having deductions from her grant based on a prior month’s earning, she feels that overall welfare reform has resulted in the system offering
more help and support. She feels that CalWORKs workers appear more concerned about recipients than prior to the reform. Under the reform, she is able to access transportation to school. “They willing to give you transportation to get your education so that you can go out in the workforce and be a productive person.”

In the fall of 1999, Janet became involved with the AmeriCorps program and began to work 4 hours/day at a community center, enjoying the work a great deal. During this time she also learned she was pregnant. In March, 2000 she began having contractions and was put on bed rest for the remainder of her pregnancy. She was not allowed to participate in work or school but still planned on graduating in May of 2000 and receiving her certificate in early childhood education. She is aware that she will not receive additional assistance for her new baby due to the family cap. “That’s ok…it’s free to me…I don’t feel like they should give me money for these kids.” Throughout spring 2000, Janet continued to receive a total TANF grant of $611 that supported her and two children. She decided at this point that she would have to give up her plan of continuing in school for her A.A. and take a job in order to better support her family.

Janet feels that the biggest drawback to replacing welfare with work will be the potential loss of medical benefits. “What’s probably gonna hurt me and what I’m gonna be missing is medical benefits.” However, Janet also feels there is 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.” Working provides Janet with a sense of self-sufficiency that she did not have while in school and still receiving assistance.
Janet has a positive orientation towards her future.

I have to believe that it’s going to get better. Otherwise, I can’t see myself going on each day if I believed that it’s going to stay like this forever. Yeah. I have to believe that it’s going to get better. That’s what makes me go on.

Janet’s belief in a brighter future helps her to cope with the extreme financial pressure she faces each day. She hopes her children will have the opportunity to go to college and establish a stable career so that they will not know the economic stress with which she has had to struggle.

Jennifer

Jennifer is a thirty-seven year-old Caucasian mother of four children. She has a history of drug and alcohol abuse and limited work experience. Jennifer no longer has custody of her two oldest children, born in 1981 and 1984. After the birth of her second child, she became involved in an abusive relationship. Jennifer stated that she gave up custody of her children because she was concerned for their safety.

After giving up custody of her children, Jennifer became severely depressed and began drinking heavily. She worked at a fast food restaurant for approximately 4 months, occasionally showing up drunk, and then at a convalescent hospital for 1 ½ years. She quit this job because it was “hard work, bad hours (she worked the graveyard shift) and little pay” ($4.25/hour). While working, she was living at her cousin’s home. After quitting her job, one day she “just vanished…I told them (her cousin and a friend) I was comin’ to the store an’ they never seen me again for like 3 or 4 years.” During these “lost” years, she was heavily involved in heroin and prostitution.
In 1995, her son Sean was born. During this time, Jennifer was still using drugs. Until Sean was two years old, Jennifer supported herself and her son by selling speed. In 1997, Jennifer gave birth to her daughter, Daisy. Throughout her pregnancy, Jennifer had been using heroin three times a day, and she had planned to give Daisy up for adoption, she said. A few weeks after Daisy was born, Jennifer went into recovery because she knew Daisy would be positive for drugs and she was frightened of losing custody of Sean.

He was like my whole world. I lived for him...he filled in a gap that was missing when...my babies weren’t with me...An’ I couldn’t go through it again to lose him. That’s why I made that decision to go into the program.

Jennifer was in recovery from the Fall of 1997 until the end of 1998. She was able to keep Sean with her in the program, and proceeded with relinquishing Daisy for adoption. After 3 months in recovery, she changed her mind about adoption and took Daisy back.

Jennifer first learned about welfare reform requirements in April 1998 while in recovery. She contacted CalWORKs and was exempted from participation until she finished recovery. While still in recovery, she got a part-time job doing custodial work for the program. Once she completed recovery, she hoped to begin a part-time vocational training while still working part time. She contacted CalWORKs to learn about vocational training opportunities.

They told me that...I wasn’t eligible for training, that CalWORKs was about finding people employment not training. And I said well I am employed but you know I wanted to go to school the other half...It’s like once they found out, they just kinda dropped me. They didn’t want to help me with nothing else. And that seems kinda ignorant because this is not what I want to do the rest of my life is work a couple hours a day doing janitorial for the recovery program.
Jennifer is aware of the five-year lifetime limit for aid receipt and feels that she needs support in gaining education and employment that will allow her to provide for her children independently.

After completing her residential treatment program, Jennifer and her children lived in a “transitional” program, a 4-bedroom apartment with a roommate, where both paid rent equal to 1/3 of their incomes. While performing part-time custodial work, she received a welfare grant of approximately $250/month. Jennifer did not receive any aid for her youngest daughter due to the existence of the family cap.

*One thing I don’t understand is that I only get it for me and Sean Jr., they won’t put Daisy on because of her birth date or something and that don’t make any sense…even though I’m working they – you know how they budget the things, they only budgeted it for 2 instead of 3 and that doesn’t seem fair. You know, ‘cause I have to support, you know, us 3.*

In June 1999, Jennifer gained a full-time job as an outreach worker for her recovery program. Her pay increased to $9/hour and she was essentially cut off welfare. At this same time, she began a home correspondence course in accounting in order to broaden her future employment opportunities.

Throughout recovery and after, Jennifer remained involved with Daisy’s father, Marko, who receives SSI and Section 8 due to mental health problems (schizophrenia). They have had a very conflictual relationship in the past. In the autumn of 1999, after a fight with Marko, Jennifer hit Daisy and gave her a black eye. Jennifer reported her actions to CPS and the police and both Sean and Daisy were taken into foster care. Jennifer moved out of the apartment that was subsidized by the recovery program, and went to live with Marko. By February, she was able to have the children for the weekend. She moved into her new apartment in May of 2000 and hoped to regain
custody of Sean and Daisy that summer. Jennifer is paying $500 for her apartment without any subsidy or welfare aid. Once she regains custody of her children, she knows it will be a struggle for her to make ends meet every month with her current earnings as a receptionist.

Jennifer feels that many people will struggle to survive financially once they are no longer eligible for aid and face limited work opportunities.

*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 eventually did find some information on training resources through CalWORKs, however, she had already taken a full-time position and so did not follow up with it.

Jennifer hopes to one day work as a recovery counselor. She feels that her experiences allow her to be a support to others struggling with addiction. She is very in tune with her own recovery, attending meetings when she feels she has had a particularly stressful day. She receives a large amount of support from the recovery center where she works and might very well be able to begin a new career as a counselor.

**June**

June is a 35-year-old African American mother of two children, ages 7 and 12. June graduated from high school but has a limited work history, consisting mainly of part-time work at fast-food restaurants. Due to mental instability, she receives an SSI grant of almost $400 each month. Her son also receives SSI due to behavioral difficulties.
June and her children live in a large three-bedroom apartment. Although she does not think the neighborhood is safe, she believes that she would sacrifice space if she moved. She does not feel she would be able to afford the same size apartment in a different area. Although June says there is a high rate of crime in her neighborhood, she feels safe indoors. “You go in the house, you close the door, you do what you gotta do and nobody bothers you. Wherever you go there’s going to be something wrong.” The children, especially her daughter Katrina, are frightened to play outside so June and her children spend most of their time inside watching television (the family owns five television sets and three VCR’s).

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 2 to 3 months each. When she was 21 years old, 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. Jorge and June have been together over 10 years, although they have never lived together. He is the father of both of her children. She does not receive formal child support payments from him but states that he often buys clothes for the children and takes the family out to dinner. After the birth of her son, Louis, June did not take another job for 9 years. In March 1999 she obtained a part-time job with a fast-food restaurant because “I wanted to see if I could work.” After several months, she quit the job due to her inability to manage the stress of employment.
Although June comes from a large family, she receives little social support from her siblings. She regularly communicates with only two of her 9 siblings. Her relationship with these two sisters is often conflictual. She has a strong relationship with her mother and frequently relies on her for support. However, she will occasionally get angry with her mother and not speak to her for several weeks. An additional source of support for June is her therapist, who she meets with on a regular basis.

When June’s oldest son was 6 months old, she suffered a nervous breakdown. She began hearing voices telling her to hurt her son. After that, she was “in and out of hospitals for maybe a year, maybe two years.” The duration of each hospital stay was not long but she was admitted many times over these years. June still hears voices on occasion and suffers from symptoms of depression which 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.” She applied for SSI approximately 8 or 9 years ago. At first she was denied but then her therapist connected her with a lawyer who not only got her application approved but helped her receive $8700 in accrued payments. June also receives social security based on her employment history and inability to continue to work due to a disabling mental condition. Her oldest son, Louis, has received SSI for several years due to his ADHD diagnosis.

June receives $326 each month from SSI, $386 from Social Security and collects an SSI check of $593 for her son. Additionally, she receives a child-only grant from TANF of $344/month for her youngest daughter, Katrina. The family receives $83/month in food stamps and is covered by MediCal. June has a Section 8 voucher worth $900 that reduces her rent to $343/month. Although June’s income places her
family above the federal poverty line, she remains financially unstable due to high monthly expenditures. She has a large amount of credit card debt, at least $5000 spread out over a dozen cards. She pays the minimum on each card each month, ranging from $10 to $100.

Under welfare reform, June no longer has a caseworker. Instead her case has been assigned to the “transfer desk.” June prefers this to having an assigned worker.

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.

June perceives welfare receipt as stigmatizing. Although she does not receive TANF for herself, she does for her daughter. She feels family members look down on her because of her daughter’s welfare receipt.

And I used to always pray and say “I wish Katrina had a disability so, you know, she could get off of welfare, too, you know...I guess people have talked about it so bad and everything and people make you feel so uncomfortable...I guess that’s why they put so much emphasis on welfare, you know. Why can’t you just say assistance or something to help you?

While June feels it is disgraceful to collect welfare, she does not have negative views of SSI receipt.

June believes welfare reform will increase the financial struggles of many families.

I’m up at five thirty every morning just about. Now can somebody that’s done went out there and drank all night and been an old fool, do you think they’re going to be able to get up at five thirty to be out of the house by six, seven thirty to go to work and stay there for eight hours? I don’t think so. See, you know, whoever thought of this law, they should have really thought about it real good because it’s not going to apply to everybody. It doesn’t apply for everyone.
June feels that parents who abuse alcohol or drugs may not be able to fulfill work requirements and will face being sanctioned. In her view, this will threaten the well-being of many children.

June expresses a desire to return to work. 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.” She 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 anticipates gaining a job “doing make-up for dead people.” She hopes 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 Jorge to begin to enhance her education and opportunities for employment.

Although June would like to participate in CalWORKs, it is unlikely that welfare reform will have a significant impact on her situation. SSI and social security are not time limited. She receives TANF only for her youngest child. In California, child-only grants are not subject to the 5-year lifetime limit. The continuation of her income combined with her mental instability may weaken the likelihood of her participation in education or employment activities.

**Kenisha**

Kenisha is a 40-year-old African-American mother of four children who range in age from 20 months to 20 years. For most of her adult life, Kenisha has cycled on and
off welfare. She has held numerous jobs, however, most of them lasted 6 months or less. She recently completed an inpatient recovery program after many years of drug addiction and aims to achieve well-paying, long-term employment to be able to support her family.

Kenisha dropped out of high school during her senior year but received her GED a few years later while pregnant with her first child. She took various “odds and ends jobs,” frequently relying on welfare when she was not engaged in work. Additionally, she was often supported by “sugar daddies,” older men who provided for her in exchange for sex and company. When she was in her early twenties, she completed an eight-month course at a local business college and got a clerical job with a government agency. Shortly after, Kenisha’s mother died of breast cancer. Kenisha said she then quit her job due to stress and the emotional impact of her mother’s death; “it was just too much for me.”

When her oldest daughter was 7 years old, her daughter went to live with her paternal grandmother. Kenisha continued to receive support from short-term jobs, “sugar daddies” and, once she no longer had custody of her daughter, General Assistance.

In 1989, Kenisha gave birth to a baby boy, Sammy, who was born addicted to crack cocaine and was taken immediately into foster care. The baby died of SIDS while in foster care when he was only a few months old. After that, she had two more children, daughters named Dacey and Olisa. When Dacey was 1 ½ years and Olisa was 4 months old, they were taken into CPS custody when Kenisha left them with a woman who was in the process of being evicted. The owners of the house stopped by, saw the two children and called CPS. When Kenisha did not return for her children in a timely fashion, she was charged with neglect and the girls were put in foster care. In 1997, Kenisha entered
an inpatient drug treatment program and in May 1998 she was reunited with Dacey and Olisa. She began collecting TANF once she regained custody of her daughters. Her children lived with her at the recovery program until October 1998 when they moved to transitional housing subsidized by the recovery program. Kenisha paid $266/month for her housing which was equal to 30% of her income. She was allowed to remain there with her children for up to 3 years.

Kenisha feels that her recovery is largely motivated by her guilt surrounding Sammy’s death. She visited him infrequently when he was in the hospital, which she believes contributed to his placement in foster care. She feels that if he had been with her instead of in foster care, his death may have been avoided. Her remorse over Sammy’s death inspires her to take good care of her other children. “I feel like I can’t let him [Sammy] down and I can’t let my kids down. I owe it to them and I owe it to Sammy too to make sure they have their life like he should have had his life.”

In the fall of 1998, Kenisha took a new government job that had a starting salary of $7.38/hour. At this hourly wage, she continued to receive assistance including approximately $186/month TANF, $30 food stamps and $100 WIC. After roughly nine months at the job, her salary increased to $12/hour and her TANF grant was cut to zero. Kenisha’s biggest complaint about her job was that it was a temporary position and did not provide benefits. She hoped to gain a permanent, full-time position that she feels would be more stable, would offer vacation time and would provide medical and dental insurance for herself and her children. Kenisha received an EITC of $1500, for 1998 which she used to purchase furniture.
Kenisha feels a conflict between her need for employment and her need and desire to spend time with her children.

*I want to spend a lotta time with them (her children), but I feel like I have to work and I can’t afford to, you know, because if I don’t, if I don’t work then we ain’t gonna be able to survive, you know, especially with CalWORKs reform...I’m feeling like even though I need to be working and stuff, because I wasted a lotta time, that even if I, I’m being pushed you know, like I have to even if I didn’t, even if I was to take some time out, and my kids are so little, I really need to be with them...Even though you have to work it’s almost not worth it, you know?...because you really don’t gain that much and then you lose the most important things.*

Although Kenisha regrets missing time with her children, she does recognize rewards of working. “Working I feel independent and, you know, like I’m doing what I should be doing. However, with only a temporary job she is not sure if the benefits of working outweigh the costs. “In another way I’m feeling like it’s not worth it because I can’t get me a good permanent job.”

Kenisha gave birth to her youngest child in June 1999 and took three months maternity leave from her job. She did not receive any additional assistance upon the birth of her son due to the family cap. She feels that the family cap is an attempt to control women’s reproductive behavior.

*I feel like it’s a way of, uh, 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. But I’m not gone let welfare and nobody else tell me what I, you know, when I had enough kids. You know, ‘long as I’m doing the right thing so...it just makes me wanna work.*

Before welfare reform, Kenisha feels she would have been able to take a longer maternity leave. “If it was any other time I would be able to stay home with him for a little while, you know, but now I got to hurry up and get back out there.”

Shortly after she returned to her job in September 1999, she was hired permanently by her employer, and her wages increased to $14/hour. Kenisha claimed
that after 6 months, her salary would double to $28/hour. The job provided both medical and dental benefits for herself and her children. Kenisha feels that her skills and determination contributed to her ability to achieve this high-paying job. In addition, she attributed her success to having supervisors who were sympathetic towards her past experience with welfare. In May 2000, however, Kenisha was fired from her job because she released a confidential document to a friend. Kenisha was told this was a violation of the code of ethics, and although she understood the decision, she felt that she had needed to provide the friend with a favor. The next month, she found a temporary job at $9/hour, once again not providing benefits. During the month she was without employment, she did not receive a TANF grant. She recently bought a used car and the value of the car was great enough to disqualify her from welfare. As of June 2000, when the final interview was conducted, Kenisha had not been able to pay rent. Losing the income from her job for even a few weeks created a precarious situation for Kenisha and her three children.

Kenisha feels that her lack of experience makes it difficult for her to obtain stable, well-paying employment.

*I can’t depend on welfare and nobody else to take care of my kids…since it’s been so long … I haven’t been on a job for more than a year at a time. And my being my age, it’s gonna be kinda hard for me….It’s like late in the game for me…the standard that I have in my mind that I should be at, at 40 years old, is to not be on welfare… to have a good work record….so I could be able to go and get a job anywhere and not worry about a lot of competition…Cuz if I’d a been on a job for more than the time that I had … It’s just like I’m starting from where I left off at the beginning. Beginning of my uh, young adulthood, you know.

Because she believes welfare no longer provides a safety net, Kenisha appears to feel extreme pressure to work and care for her children. If she is not able to provide for her children, the family will lose everything. “If I don’t work then I can’t take care of my
kids, I can’t get welfare, you know – or I’m not entitled to certain things…It’s like, you know, trapping an animal or something.” Kenisha feels she must work however is having a difficult time finding stable employment, leaving her trapped at low-wage jobs with continued economic insecurity.

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

*Bein’ on welfare, you feel like, well, this is the only – this is how far I’m gonna go because, you know, 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 and you can – you know, it’s just a casting a reel and puttin’ it in the water.*

Kenisha hopes to one day return to school and increase her education and work opportunities, so she can be free of the welfare system.

**Leticia**

Leticia is an African-American mother in her mid 30’s who, when she was first interviewed in April of 1999, lived with her 2 1/2-year old son Dashon in an apartment on the grounds of her recovery program. She has been involved in recovery for approximately 3 years after over 15 years of drug abuse. She has made strong efforts to change her life in the past two years, displaying her determination to care for her son and her hopes for his future.

*See I didn' get all that [parental support], an' I wanna make sure my chil' do, so it's okay for me – I love him so much. You know what? I was thinkin' about that the other day when I was ridin' on the bus. I was sayin', "God, I love my chil' so much." An' then I was sayin', "An' I jus' don' love him because he's my chil', it's – it goes beyond that… I jus' love him so much. [chuckle]. So – I don' know –*
so, you know, I jus’ want him to have what I didn' have. I didn' have all that love, you know what I'm sayin'? But I want him to have it.

Leticia spent much of her youth in foster care and on the street and hopes to protect her son from the struggles she encountered.

While Leticia was growing up, her mother was heavily involved in drugs and not able to adequately care for her, resulting in Leticia spending much of her childhood in foster care and group homes. As a teenager, Leticia became involved with drugs and dropped out of school after the eighth grade. Leticia had her first child when she was approximately 18 years old and began receiving AFDC. Over the next five years, she had two more daughters and continued to receive aid. Then her benefits were cut off when her three children were taken into the child welfare system. Her parental rights have been terminated on two of the children. Leticia has minimal contact with the third daughter, who ran away from a group home approximately 1 year ago.

After losing custody of her three children, Leticia did not receive any federal aid for the next eight or nine years. She was heavily involved with drugs during these years and was arrested several times and sent to jail. Throughout 1996 and part of 1997, Leticia received SSI for her drug and alcohol addiction. This was terminated in 1997 when addiction was no longer an allowable reason for SSI receipt. Leticia began to address her addiction in 1996 when she discovered she was pregnant. Approximately halfway through her pregnancy, Leticia entered outpatient drug treatment. She had a baby boy, Dashon, in late 1996. Shortly after the birth, she relapsed and was arrested and sent to prison.

While Leticia was in prison, Dashon was cared for by Leticia’s partner of 10 years, Pat. After several months of caring for Dashon, Pat applied for guardianship. This
action resulted in Dashon being taken into custody when the CPS investigation revealed numerous problems in the family. After release from prison, Leticia immediately entered drug treatment. She was able to regain custody of Dashon in January 1999 after demonstrating one year of successful recovery. When she first regained custody, she received an emergency grant from CalWORKS and began collecting TANF shortly thereafter.

Leticia obtained the first job of her life in early 1999, taking inventory in a warehouse.

... it feels good to have a job. I never worked in my life. And when I went for the interview the lady was like uhm why you ain't never worked before? You like being at home, being a housewife or what? I said, I think I've had a rough life, that's why I like to tell her, you know... My parents, my mother was an addict so you know I didn't have nobody to tell me nothing. That's why I had a rough life, and she I guess she liked it cuz then afterwards she just hired me.

Although she liked the job, she complained of not being able to work enough hours due to problems finding transportation. After approximately 2 months, Leticia quit the job and attended a CalWORKS orientation in April, 1999. She thought the orientation was “all right.” Leticia participated in Job Club in June. In August, she got a job housecleaning at $5.75/hour. After three months, she quit and took a job with a housecleaning service for $7.50/hour. After 4 months, Leticia was beginning to analyze the costs associated with the job versus the benefits.

So, you know, I'm beginning every day to realize this job is not worth it, cuz they only give you -- [..?..] bus pass. I have to get on BART again and then I'm traveling, I'm doing all this traveling, I'm not getting paid for traveling time, there's no benefits in this job. You know, it's not – so I'm just beginning to realize it's not worth it.
In spring 2000 she again switched jobs, becoming employed as a housecleaner at a convalescent home. Along with experiencing a wage increase to $8.50/hour, she appeared to have growing faith in her abilities.

Leticia feels welfare reform is positive in that it helps to promote independence.

_The thing with me is, I'm just grateful I can work. Havin a job, you know. Maybe later on I will be trippin' (laughing) but I ain't really tripping off the money - it's just getting out instead of just sitting at home and waiting for someone to send some money. Depending on somebody else. Being dependent on my, being responsible and independent on my own is something new for me, but it's good, it's a good thing._

She recognizes the existence of time limits and expresses a willingness to go along with system requirements.

_I don' wanna be on welfare for the res' of my life. They gon' cut me off eventually whether I get a job or not, they still gon' cut me off so I rather go on and get the skills and get the job before they cut me off._

However, the structure of CalWORKS does not allow Leticia to easily budget. The grant amounts and food stamps under TANF are variable based on earnings. If Leticia worked many hours in October and had large earnings, her grant would be cut in November. This could potentially lead to trouble paying her bills if her hours are cut in November. She receives numerous letters from CalWORKS telling her levels of increases and decreases in her grant, but she does not seem to have a clear understanding of the variation.

_So I don't know what I'm going to get on the first. I don't know if I'm going to get 505 or 455 or -- I don't know what I'm getting...I really can't do no planning this month._

Overall, Leticia has a very matter-of-fact attitude towards welfare reform. Although she recognizes the need to cooperate with system requirements, she feels time limits may deny aid to some people who are really in need.
Leticia greatly benefits from Shelter Plus Care, a federal program which, she says, pays 100% of her $800 rent. Although she earns $8.50/hour housecleaning, her hours are not reliable and her financial situation remains precarious. Leticia does not expect her situation to change.

*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 pays a large number of bills each month, including cable, phone, car insurance, PG&E, water and a stereo rental. Without additional job training or financial support, it will be difficult for Leticia to begin to establish savings and become economically secure.

**Maria**

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 has depended on welfare to care for her family since the birth of her first child in 1989.

Maria views herself as very strong and independent. She feels these traits come from being “kicked out” of her home by her mother when she was 16 years old, when she lived first with an aunt and then with her boyfriend. After several years, she gave birth to her oldest son, Tyrone. Once her son was born, Maria said that her relationship with his father changed. “I mean, the relationship just didn’t work…After I had the kid, I guess I just backed away, you know.” They broke up and she returned to California and moved into her own apartment. She occasionally earned money babysitting but relied almost
exclusively on AFDC to provide for herself and her son. In 1991, she gave birth to her second child, Leona. Throughout this time, Maria had been heavily involved with drugs and alcohol. When she was six months pregnant, she joined a recovery program where she stayed for 30 days. Two weeks after completing the program, she relapsed. She returned to the program and claims to have not used drugs since 1994. She still struggles with alcohol addiction, however. She says it is harder for her to stop drinking than it was using drugs because alcohol is easier to get, and considerably cheaper. Her third child, Marcia, was born in 1993 and her youngest, Serena, in 1997.

Along with babysitting, Maria has earned money in the past serving as a caregiver for her grandmother. In 1997, she took a job with a security company. When asked by the interviewer why she finally decided to seek employment, she responded, “I was ready to work… it was a chance to do something different. Get out there and make me some money and try to leave the AFDC alone.” However, she did not keep the security job for very long. She felt the hours were bad and the work dangerous. In addition, she reported trouble finding transportation to the job.

In April of 1998, Maria attended the CalWORKs orientation. She went for several days and then stopped because, according to her, she was having problems finding childcare due to problems with the system.

When it first happened, that they started the CalWORKs, they weren’t really ready. They weren’t set up, the childcare...I mean, it was really crazy... everything was just turned around. Everything was you know confusin’ and stuff. That’s why I said forget it...If I had to go through this, just keep me off aid.

Although Maria felt Job Club was beneficial in that it provided information on how to “present yourself to a person when you comin’ in for a job and how to talk,” she felt that lack of childcare presented too large an obstacle to allow her to continue
participating. She did have a cousin watching her children while she was at Job Club, but then was not able to get payment for her in a timely fashion. “I didn’t have anything to pay her, and they (CalWORKs) were telling me, well she might have to wait a month, or two weeks... I said forget it.” Maria maintains that she is very concerned about childcare. Although CalWORKs will pay for childcare while she is at work, she worried about finding a quality caregiver. “You have to be very careful of who you dealing with now, cuz it’s just crazy out here. But, you have to find childcare, and then, you have to go down there and fill out paperwork, it might take them a month or two to get paid.” Maria feels that high-quality childcare providers might not be willing to wait to get paid by CalWORKs, forcing her to leave her children with someone less competent and trustworthy. However, Maria frequently left her youngest child under the supervision of her 11 year-old son. Although she claimed to be concerned about establishing appropriate childcare, that concern does not appear to be reflected in her behavior.

Once Maria stopped attending Job Club, the adult portion of her grant was cut for several months and then reinstated. Having her grant cut did not seem to seriously upset her or cause severe financial difficulty. “As long as I’m receiving a little something for my kids, you know, just barely to get by.”

In May of 1999, Maria received a letter from CalWORKs informing her of program requirements. However, before even receiving this letter, Maria claims the adult portion of her grant was again cut, resulting in a change from $826 to $728. “She (program staff) sent me a letter afterwards and said, ‘Ok, I want you here on (this date) and then I’ll put you back on your aid … I didn’t even go. I had so much runnin’ around to do, my car broke down on me.” Once her grant was cut, Maria said she began filling
out applications for receptionist positions and employment at bakeries and warehouses.

“...I need a career in my life. I can’t just sit around and keep getting cut. In a minute, we’re not gonna have anything.”

Although Maria feels that the welfare system is more difficult under reform due to the increased likelihood of getting cut off aid, she feels there are advantages to it.

*It’s time that we get off our butts, and stop depending on everybody else’s money cuz, you know, people that pay their taxes, and that’s what we’re getting...You know, it’s like free money...it makes you lazy...If you want to be successful in life and you want to have the best for you and your kids, you’ve gotta work.*

Maria feels that gaining employment will help her to be a better mother.

*I’m an ok mother, but I want to be a better mother. Because my son, he'll be a teenager in a minute. I can’t tell him, he want a pair of tennis shoes...“wait til the first of the month.” I mean, that’s you know, to me that just sound so ugly. You know, I can say, wait til I get paid...I can say, “wait till I pick up my paycheck next week.” You know, that sounds so much better.*

She feels another benefit of employment is that it will free her from the administrative hassles associated with welfare receipt.

*I need a change in my life and I’m tired of welfare, I’m tired of dealin 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 dealin’ with them people.*

In the spring of 1999, Maria was receiving $728 TANF (which she was informed was going up to $748 due to a cost-of-living increase), $350 food stamps, $70 WIC and $50 child support. In addition, Maria received Section 8 assistance which reduced her rent to $52/month. In June 1999, Maria was hired as a receptionist at a retirement home earning wages of $8.00/hour plus benefits. She began part-time, working 3 p.m. to 11 p.m. Saturdays and Sundays. She claimed to have a cousin who was available to watch her children during the hours she was at work. In September of 1999, she earned $600 at her job, receives $693 TANF and $255 food stamps. She continued to receive the same level
of child support and WIC. Once employed, her rent increased to $266/month, resulting in a net income increase of $236 for that month.

By October of 1999, Maria was settled at her job and very much 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 feels that working “keeps her out of trouble.” By working, she says, she is not tempted to drink or do drugs.

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 of 1999, Maria was suspended from her job. In January of that year, she had been convicted of theft and spent 36 days in jail. She had stolen over $4500 in merchandise which made it a felony conviction. Although she claims to have put her conviction on her employment application, it did not pose a problem for her until 5 months later when the State reviewed her application and fingerprints. By Christmas, the State had still not determined whether or not she could return to work. That month she received a TANF grant of only $545 based on her November earnings. However, as she had no employment income in December, she was not able to purchase Christmas presents for
her children. Instead, she said she could rely on the children’s fathers, grandmothers and godmothers to buy gifts for her children.

Maria’s 8 year-old daughter, Leona, frequently lives with her godmother for extended periods of time. Maria does not clearly explain why this is, other than indicating that she has had a conflictual relationship with her daughter in the past. “She’s happier there than she is here…it’s probably because of my background, how I used to be…She’s seen a lot. An’t that’s probably, well, you know, she don’t trust me anymore.” Maria does receive a TANF grant for Leona and claims to provide Leona’s godmother with food stamps each month to assist her in caring for Leona.

It appears that Maria has often stolen what she and her family needed and wanted. Although she said she used to steal to buy drugs, she has also stolen to provide for her children. She does not seem to think stealing is wrong as long as you take simply what you need and not anymore.

*I look at it like this. I say well, if the Lord wants me to have this, he going to let me have this for me and my kids, then I’m going to get away with it...being greedy gets you caught every time. The people they got so much money, they not taking a major loss. I’m not robbing the cash register – they can just replace the stuff that I took. So I just say it’s just being greedy and not getting what we need. You gotta get what you need.*

Maria appears to feel that stealing to provide for her children is okay as long as she only takes the essentials. She does not think anyone is being victimized by her actions, believing that the people she is stealing from are wealthy and can easily replace the merchandise she takes.

In early 2000, it became apparent that Maria would not be allowed to return to her job at the retirement center. Although she enjoyed working in that type of setting, she knew she would not be able to gain stable employment at any other retirement home due
to her felony conviction. In January, Maria stated she would soon be receiving approximately $650 additional income from a settlement against a previous landlord which would help her pay her bills until she found employment. By April, Maria was not yet employed but was discussing a possible interview at a warehouse.

**Marie**

Marie is a 38-year-old single Latina/Caucasian mother of three children, Elliot (13), Danny (5) and Audre (1). Marie left high school during her senior year and has worked fairly consistently since then. She has struggled to provide for her children with income from minimum-wage jobs and small monthly welfare grants. Marie and her children live in her parents’ home. Although Marie would like to move out and get her own place, she says she feels obligated to stay and help her parents pay the mortgage. Her parents have two mortgages totaling over $1300/month, of which Marie pay $400. While she helps them financially, she also receives a great deal of support from her parents. Marie’s father provides childcare for Elliot, Danny and Audre while Marie is at work. When he is not available, Marie’s mother watches the children.

Marie has over 15 years of work experience. Between 1985 and 1987, she had several different jobs including working at a restaurant and a hospital birthing center. When her oldest son, Elliot, was born in 1987, she stopped working and received welfare for approximately one year. In 1988 she went back to work as a cashier at a thrift shop. She was fired from this job in April 1989, reportedly due to the actions of her boyfriend - he “was hanging around calling and all this time…he would take me away from my work.” She quickly gained another job at a clothing store and then in 1991 began
working at a different thrift shop where she stayed for 6 years. Her starting salary was $4.25/hour, reaching $5.00/hour by 1997. After approximately 1 year at the thrift shop, Marie took a second, part-time job at a liquor store. She stopped working at the liquor store in November of 1996 and lost her job at the thrift shop in June of 1997 due to “conflicts with the manager.” Although she was actively looking for work, she did not find another job until November of 1997. During this time, Marie received unemployment.

In November of 1997, Marie took a full-time job at a drug store as a cashier. Her starting salary was $5.75/hour. Marie’s daughter was born in April 1999 and she took 7 weeks maternity leave. In November of 1999, after returning to work, Marie was promoted to the camera department and given a raise to $7.11/hour. The next month, her welfare grant was cut off because CalWORKs did not receive the paperwork she claimed to have sent them. By the end of the year, Marie had also been cut off of food stamps. She received another raise early in 2000, increasing her hourly wage to $9.00 with monthly gross earnings of almost $1500. Marie receives WIC and MediCal for herself and her 3 children. The Earned Income Tax Credit has proved beneficial for Marie. She received $5000 for 1998 and $5300 for 1999. In addition to her employment income and government aid, she receives approximately $50/month child support from the father of her oldest child. The father of her youngest child occasionally stops by and gives her diapers or food. She receives no assistance from Danny’s father.

Although Marie has consistently been employed, until recently she never earned much more than minimum wage and depended on welfare to supplement her income. When her daughter was born in April 1999, Marie was still receiving a small TANF grant
in addition to her work earnings. Due to the existence of the family cap, her grant did not increase upon her daughter’s birth. While receiving welfare, Marie’s grant amount would vary each month based on her employment earnings from a previous month. This situation created much confusion for Marie, making it difficult for her to budget.

_They’ll tell me I’m getting something and then I turn around and I’ll be getting something else...They always do it a month ahead, so like for September, when they send me it, I’m giving them my income for August...I know it’s confusing. So when I send – so when the other paperwork goes in I’ll get paperwork of what I’ll get for November for August. That’s how that works._

Overall, Marie has a negative view of the welfare system. She feels the welfare system requires too much paperwork and does not provide a contact that can be easily reached to answer questions about the system. When asked what hopes she had about welfare reform, she replied:

_Really start changing – not trying to make it so much harder, you know. I mean people ...are on welfare for a reason, it’s hard to go out there and look for a job. When I lost my job it was hard – I filled out a lot of applications, you know. And it was hard…I mean, you have to go through so much paperwork just for them to tell you, “Oh, you’re not eligible.”_

However, Marie does not believe that welfare reform is going to improve the system. Instead she feels that in a “couple of years, I don’t even think they’re gonna have welfare.” As a response to her belief that welfare will not be around for much longer, Marie began saving whatever she could from her monthly earnings and “started actually looking for a better job because…I knew they were going to cut me off sooner or later.” She feels that welfare will get “worse…they’re deducting money away from people who really need it.”

_You know, there’s not going to be this kind of assistance later on in the future. I know that. But they’re making it harder and harder for us to make ends meet when they raise taxes. And you know, so what are they going to do? What are –
how are they going to help us if they don’t want to give the money or whatever? What is our taxes being used for?

Marie feels that she must be self-sufficient in order to ensure her financial security in the future. She feels neither welfare nor a husband will 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.” She also views marriage as unreliable.

I know I never want to get married to get the kind of life I think I have to have, a because that’s going to be a very big mistake…Because nothing is that for sure. You know, you gotta fight to hold only what’s, what you think is yours. And most of the time you’re fighting for nothing because it’s not, it’s not yours, you know.

Marie hopes to someday own her own home but does not know if she ever will be able to afford it without increasing her education and job skills.

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.

Marie feels that if she just continues to struggle, hopefully one day her situation will brighten.

Someday it will all work out. I just got to be a little patient. ‘Cause it will, it will be okay. It’s just one of them things. There’s always something in your way. You get on top and you fall on your face, and you get up and you got to fight all these boulders.

Marie has a very strong work ethic and appears determined to do the best she can to care for herself and her family. In the early interviews, Marie spoke with great
conviction about her plans to increase her education and improve her job opportunities and income potential. However, after receiving the promotion and raise from the drug store, she no longer mentioned her plans to go back to school for her GED. Returning to school would require Marie to decrease her hours at the drug store. Marie may decide that the costs of returning to school have begun to outweigh the benefits.

**Regina**

Regina is a Latina mother of 5 children. She did not finish high school and has very little work experience. Overall, she appears to be dissatisfied with her life and her children, frequently describing them as “crazy” or as “brats.” Before enrolling in a CalWORKs training program, she spent most of her time watching television, unable or unwilling to plan daily activities outside of the home. In early interviews with Regina, she gave very short answers to questions, often only one or two words. She showed very little affect or emotions, responding to questions in a slow monotone. Her three-year-old daughter, Lela, was not attending preschool and spent her days watching Nickelodeon. The other 4 children are in school.

Regina began receiving AFDC in 1993 when she and her first husband separated. In 1994-1996, she gained employment at a warehouse packaging fruits and vegetables. Her income was not high enough to disqualify her from AFDC. She also has worked cleaning homes in the past, collecting cash “under the table.” In 1997, she moved from away from her home community to escape an abusive boyfriend. This move increased her sense of loneliness and left her with little social support. In 1998, she was employed at a drug store for three months, quitting because of childcare difficulties.
After quitting the job at the drug store, Regina did not return to work, depending on TANF to meet the needs of her family. She receives a grant of $951, $50 child support, $324 food stamps and $40 WIC. In addition, she lives with her boyfriend, Jesus, who is employed as a plasterer and greatly helps out with household expenses. Although Jesus’s work hours and income are dependent upon the weather, some months he is able to earn more than $3000. Regina says that Jesus is responsible for paying their $1100 rent each month. Before she lived with Jesus, Regina stated that she frequently had to borrow money from her sister and her mother.

Regina reports recurrent problems with her children. Her 13 year-old son consistently cuts school. Welfare administrators threatened to reduce her grant for each day he missed school. She does not feel that it is her responsibility to ensure that he attends school. She says she sends him to school; whether or not he gets there is his problem. She recently sent him to live with relatives because she said he refused to obey her rules.

In August 1999, Regina attended a CalWORKs assessment and orientation and then began 12 weeks of training at a flower arranging school. She stated that she really enjoyed the school, especially appreciating the opportunity to get out of the house each day. She felt that the training was reducing her stress and overall improving her mood. There was a noticeable difference in her interview style. She became much more animated and appeared to be more engaged in the interviews. She said that even her children noticed that she was not yelling at them as much as before her job training. The training did not impact her TANF grant or income level.
After completing the training, Regina took a job at a grocery store in January 2000. Although she was hoping to get placed in the flower department, she instead was sent to work stocking shelves. She had many complaints about her coworkers and appeared very dissatisfied with her job. Although the managers at the grocery store told her she would eventually be placed in the flower department, she appeared unwilling to wait. Her hourly pay at the grocery store was $7.75/hour, resulting in weekly earnings of $250. Regina did not feel this was adequate income. She hoped to soon be able to quit the grocery store and take a job with her teacher at a flower shop at a local hotel. Although this job may increase Regina’s hourly wages, more importantly it would allow her to engage in an activity she seems to really enjoy, improving her mood and possibly even her relationships with her children and her partner.