EXPERIENCES OF LIVING THROUGH WELFARE REFORM IN ONE CALIFORNIA COUNTY

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INTRODUCTION

Welfare was dramatically changed in August, 1996, when Congress passed and the President signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). This act replaced Aid to Families with Dependent Children (AFDC) with Temporary Assistance for Needy Families (TANF). PRWORA and TANF aim to end dependency on welfare by supporting work and/or marriage. The stated purpose of TANF highlights this dual focus on marriage and employment:

*The purpose...is to increase the flexibility of States in operating a program designed to (1) provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives; (2) end the dependence of needy parents on government benefits by promoting job preparation, work and marriage; (3) prevent and reduce the incidence of out-of-wedlock pregnancies and establish numerical goals for preventing and reducing the incidence of these pregnancies; and (4) encourage the formation and maintenance of two-parent families.* (Department of Health and Human Services, 2000)

The major provisions of PRWORA attempt to modify individual behavior to achieve the above-stated goals.

**Elements of reform**

TANF ends the entitlement status of welfare. Capped block grants, which are provided to states, end federal responsibility to provide a minimum income for all who qualify (Rose, 2000). Key features of the reform include time limits and work requirements. Aid can be received for a maximum of 24 months at any one time, with a lifetime limit of 60 months. When the time limit is reached, states can choose to end all aid to the family or to reduce the grant by terminating the adult portion. In cases of extreme hardship, up to 20% of the cases may be exempted (Rose, 2000).

States do not have flexibility regarding establishing the level of participation of their caseloads in work or work activities. They are mandated to meet the following
participation requirements: 25 percent of single adults on the rolls working by 1998, increasing to 50 percent by 2002, and 90 percent of adults in two parent families by 1999 (Rose, 2000). If this requirement is not met, states will lose a portion of their federal block grant.

In an effort to achieve the work requirement goals, each state has a welfare-to-work grant designed to move recipients off welfare and into work. Welfare-to-work activities include: community service jobs; subsidized or unsubsidized employment; on-the-job training; participation in job search or job search readiness activities or short-term vocational training programs (Corcoran, Danziger, Kalil & Seefeldt, 2000). States are able to determine whether or not to count college education as a work activity. The focus for most states has been on reducing the welfare rolls as quickly as possible. Welfare recipients have been encouraged to find jobs and gain skills through experience, rather than through participation in education and job training programs (Corcoran et al, 2000; Rose, 2000).

Waiver demonstrations

Much reform was occurring before PRWORA was passed. Prior to this legislation, 44 states had waivers to conduct their own welfare demonstrations (O’Neill & O’Neill, 1997). This prior effort at reform began in the mid 1980s under President Ronald Reagan. President Reagan favored relinquishing federal oversight and giving all control over welfare to the states (Cammisa, 1998). Although this idea did not mobilize much political support, President Reagan approved waivers for states to design their own welfare programs. The main goal of these waivers was to reduce dependency by helping people to leave welfare or by discouraging its use in the first place (O’Neill & O’Neill,
Although some critics objected to the demonstration projects because they felt they were unjust and promoted unequal treatment of the poor among the states, the number of waivers continued to increase, culminating under President Clinton (Cammisa, 1998). Between 1992 and 1996, President Clinton approved more waivers than Presidents Reagan and Bush combined (Cammisa, 1998).

State demonstrations were generally aimed at modifying individual behavior to end dependency on welfare. To achieve this goal, policies punished out-of-wedlock labor and supported the formation of two-parent families (Rose, 2000). “Bridefare” disregarded the income of a husband who was not the biological father of the recipient’s children thereby diminishing financial disincentives to marry. “Family caps” failed to increase grant amounts for additional children born to a woman already receiving welfare. Teen pregnancy disincentives made aid payments to minor parents only if they lived with their own parents (Rose, 2000). Other policies monetarily penalized parents whose children did not meet established standards. “Learnfare” cut AFDC payments for a family if the children had more than a specified number of unexcused school absences (Rose, 2000). “Healthfare” reduced payments if children did not receive required immunizations. The growing number of waiver demonstrations in the early 1990s opened the door to increasing state authority of welfare programs.

Moral implications of reform

PRWORA took many elements from the demonstration projects, including family caps and teen parent provisions which attempt to enforce family values and decrease out-of-wedlock childbearing. Although welfare is a very small percentage of the national
budget, it is the center of continuous debate and dialogue. Some have argued that this focus is due to the believed moral failure of welfare recipients.

Welfare reforms are based on the belief that recipients do not want significant changes made in the structure of the welfare system and thus we must force these changes on them. Welfare reforms, therefore, have been developed within a context of antagonism – that we must force recipients to get off of the public dole whether they want to or not...Recipients are thought of as lazy, unmotivated, as cheating the system and as having additional children simply to increase the amount of their benefit...Women are no longer excused from work in order to care for their children. Staying home to nurture and tend to dependent children is only appropriate if you have the financial means to do so. If you do not have the means, then remaining at home to care for children now constitutes idleness (Seccombe, 1999, p. 12-14).

American society places a high value on possessing a strong work ethic. Mothers who receive welfare and stay home with their children appear to many to be in violation of this value. The 1996 welfare reform supports an emphasis on employment and self-sufficiency by mandating work for welfare recipients.

**IMPACT OF WELFARE REFORM**

PRWORA was implemented under almost ideal conditions. Following a long period of economic recovery, the unemployment rate fell to a 30-year low, dropping to 5.4 percent by April 1996 (Current Population Survey, 1996). In this strong economic environment, the number of welfare cases significantly declined. Between Fiscal Years 1994 and 1996, the average monthly AFDC caseload dropped almost 14 percent (Danziger, Corcoran, Danziger, Heflin, Kalil, Levine, et al., 2000). After welfare reform, the decline continued – caseloads dropped 38 percent between August 1996 and December 1998 (Danzinger, 2000). By the end of 1999, the number of people receiving welfare fell below 7 million, about the same number as in 1969 (Danzinger, 2000).
Employment among families who leave welfare

The majority of former recipients who left welfare since the passage of PRWORA have gained employment. A recent study by Loprest (1999) found that more than two-thirds of recipients who left welfare did so for work. The data for this study came from the National Survey of America’s Families (NSAF) conducted at the Urban Institute. The NSAF is a “nationally representative survey of the civilian, noninstitutionalized population under 65 and their families” (Loprest, 1999, p. 3). Interviews were conducted between February and November 1997. The survey collected information on economic, health and social characteristics from 44,000 respondents. Loprest’s research focused on NSAF respondents who stopped receiving welfare benefits at some point between 1995 and 1997. This group thus includes recipients who left welfare both before and after the passage of welfare reform legislation.

Of the 1,289 adults who reported that they stopped receiving benefits between 1995 and 1997, 29 percent had returned to welfare and were receiving benefits in 1997. For those who did not return to welfare, 61 percent were employed at the time of the interview. For all subjects, work was the reason most commonly cited for leaving welfare. Sixty-nine percent reported that they left welfare because of increased earnings or hours in an ongoing job or because of a new job. Other reasons for leaving welfare were given much less frequently. Ten percent of respondents said they left welfare because of administrative problems or hassles; approximately 7 percent reported no longer needing or wanting to receive welfare benefits. Six percent claimed to have a change in their family situation, such as marriage or being aged out when their youngest child turned 19. Five percent reported income from another source and 4 percent moved
to a new county or state. Finally, a small percentage (1 percent) reported leaving due to time limits.

Loprest examined the situation of those who left welfare and were not working to see how they were surviving. Approximately half received support from an employed spouse or partner. Other sources of income included unemployment insurance benefits, child support payments, social security benefits, supplemental security income (SSI) and help from families, friends or community or church groups.

For those who left welfare for work, more than two-thirds were working 35 hours or more per week. Only 6 percent were working less than 20 hours per week. The majority (74 percent) had been at their current job for less than one year. Almost half (46 percent) were employed in the services industry. Other industries include wholesale/retail trade (24 percent) and manufacturing (14 percent). Thirty-eight percent were employed in service occupations, 19 percent in clerical/administrative support, 14 percent in professional/managerial/technical occupations and 7 percent in craft/repair and transportation occupations. The remaining were employed as laborers (3 percent). Seventy-seven percent were employed by private companies, 11 percent by government agencies, 7 percent were self-employed and 5 percent worked for nonprofit organizations.

Loprest’s research found that more than one-quarter (28 percent) of former recipients worked night hours. During these hours, childcare is very difficult to find and often very expensive, which might have a negative impact on job tenure. Most of the former recipients (77 percent) did not report employer-sponsored health coverage. This is much higher than the 1997 national rate (45 percent), although this may be related to
the short time most former recipients had been at their jobs. The median hourly wage for these workers was $6.61. Although this is higher than the minimum wage, it most likely is not high enough to lift a single mother with dependent children out of poverty. When compared with hourly wages for all female workers, former recipients’ median wage is only between the 20\(^{th}\) and 30\(^{th}\) percentile (Loprest, 1999, p. 12).

Loprest’s research indicates that former welfare recipients are finding jobs. However, the majority of these jobs require few skills and pay low wages. Other studies have examined whether women who are working at low-wage jobs are better off economically than women who receive welfare benefits. Even at low wages, these studies often find that it does pay to take a job.

**Does work pay?**

Using data from the 1998 wave of the Women’s Employment Study, Danziger, Heflin and Corcoran (2000) compared differences in economic well-being between working and welfare-reliant mothers. All subjects in this study were receiving welfare in February 1997. To be eligible for the study, they had to reside in the county where the study took place, be U.S. citizens between the ages of 18 and 54 and be either African-American or Caucasian. Interviews were conducted with the women in the Fall of 1997 and in the Fall of 1998. The response rate was 86 percent for the first wave (N=753) and 92 percent for the second wave (N=693). Both interviews lasted approximately one hour.

Interviewers asked respondents about work hours, earnings, welfare receipt, income sources and work-related child care and transportation expenses for the month before the survey was conducted. In addition, respondents provided information about nine types of material hardships – food insufficiency, lack of health insurance (mother),
lack of health insurance (child), unmet medical needs (mother), unmet medical needs (child), utility cut-offs, evictions, experiences of homelessness and lack of a telephone. Finally, respondents were asked about their subjective perspectives of economic well-being. Along with inquiring about the difficulty of living on their incomes, researchers asked respondents if they had engaged in any of the following activities in the prior 6 months: pawned or sold personal possessions, taken food items without paying for them, searched in trash cans, asked for spare change, begged for work, sold or traded food stamps, engaged in an illegal activity or received food, clothing or shelter from a charity. Results from the Fall 1998 interviews are reported.

The authors separated the respondents into three groups – wage-reliant (reported positive earnings but no cash assistance), welfare-reliant (reported no earnings but received income from TANF) and combiners (women who reported both earnings and cash assistance). Forty-three percent of the sample were wage-reliant, 19.2 percent welfare-reliant and 27.6 percent were categorized as combiners. Work-based income is defined as the respondents’ own earnings from work and the earnings of other household members plus the value of the Earned Income Tax Credit (EITC) minus social security taxes. Results indicate that wage-reliant mothers had a much higher monthly income than combiners - $981 vs. $626. This higher monthly income was the result of both working more hours and earning a higher hourly wage. Wage-reliant women were much more likely to work 35 hours a week or more than combiners (66 percent vs. 37 percent) and they earned a higher average hourly wage ($7.63 vs. $6.52).

TANF cash assistance, Food Stamps and SSI income from household members other than the respondent were included as sources of welfare-based income. Welfare-
reliant mothers and combiners were much more likely to receive Food Stamps than wage-reliant women (90 percent in the first two groups versus 50 percent in the latter). Overall, the authors found that wage-reliant mothers had the highest net monthly income ($1745). The average net monthly income was $1527 for combiners and $1107 for welfare-reliant mothers. When earnings of other household members were excluded, the average net monthly incomes were $1250 for wage-reliant mothers, $1274 for combiners and $929 for welfare-reliant mothers.

Whether earnings of other household members are included or not, welfare-reliant mothers had the lowest average net monthly income. This was found even after adjusting for work-related and child care expenses. Wage-reliant women did report higher child care and transportation costs than welfare-reliant women, but even after those costs were excluded, wage-reliant women had higher average monthly net incomes.

Although the women who worked had significantly higher incomes than the women who did not work, a substantial percentage of each of the three groups remained poor. Excluding income from other household members, 55 percent of the wage-reliant, 63 percent of combiners and 96 percent of the welfare-reliant mothers had incomes below the poverty line. When the earnings of other household members were included, the poverty rates were as follows: 33 percent, 50 percent and 90 percent respectively.

Answers to the questions about material hardship revealed that overall wage-reliant mothers were less likely to report experiences of material hardship. There were two types of material hardship that were an exception to this. Wage-reliant women were more likely than welfare-reliant women to lack health insurance for themselves (29 percent vs. 3 percent) and for their children (15 percent vs. 2 percent).
A greater percentage of welfare-reliant mothers (60 percent) than combiners (40 percent) or wage-reliant mothers (31 percent) reported engaging in an illegal or socially unfavorable activity to make ends meet. The most commonly reported activity was receiving food, shelter or clothing from a charity (50 percent welfare-reliant, 34 percent combiners, 25 percent wage-reliant). The next activity women were most likely to engage in was pawning or selling personal possessions (21 percent welfare-reliant, 15 percent combiners, 13 percent wage-reliant.)

Reports of subjective assessments of economic well-being parallel the results found above. Working women reported less difficulty in living on their incomes than both combiners and welfare-reliant mothers. While almost 50 percent of working women said that it was not at all or only a little difficult to live on their total income, only 38 percent of combiners and 26 percent of welfare-reliant mothers said the same thing. The authors conclude that women who were working were economically better off, both objectively and subjectively, experiencing higher household incomes, fewer material hardships and less difficulty living on their incomes.

Other studies have found similar results. Using data from the 1991 and 1992 panels of the Survey of Income and Program Participation, Bauman (1999) compared rates of poverty, material hardship and neighborhood conditions by work/welfare status. He concludes that “work is associated with decreased levels of material hardship for single-parent households and that single parent households receiving welfare had greater levels of poverty and worse neighborhood conditions than those not receiving welfare” (Bauman, 1999 in Danziger, Heflin & Corcoran, 2000, p. 4).
Cancian and Meyer (2000) examined the job patterns and economic well-being of women four to five years after leaving AFDC. Data for this study came from the National Longitudinal Survey of Youth (NLSY). The sample for this study included 984 women who left the AFDC program before 1987, when they were 24 to 31 years old. The young age of respondents in this study means that the results cannot be generalized to the full AFDC population. However, according to the authors, nearly one-third of AFDC mothers in 1994 were under age 25 and fifty percent were under the age of thirty. The authors define leaving AFDC as receiving “no AFDC benefits for at least three consecutive months after a month in which a woman received AFDC benefits” (Cancian & Meyer, p. 71).

The authors examined survey responses to questions on job characteristics including wages and levels of work (none, part-time and part-year, part-time and full-year, full-time and part-year, or full-time and full-year) each respondent had during the five years after AFDC exit. Full-time was defined as 35 hours per week and full-year as at least 48 weeks per year. The authors also measured the number of jobs held since leaving AFDC, job tenure and the main occupation in each year. Wages over the fourth and fifth years were averaged. Approximately 70 percent of the sample earned a wage during their fourth and fifth years after leaving AFDC.

The authors assessed how employment earnings impacted women’s economic well-being after leaving AFDC. They found that the poverty rate among women leaving AFDC gradually declined between one and five years after exit. While 55 percent of women had incomes below the poverty line in the first year after leaving AFDC, this rate
declined to 42 percent five years after exit. Seventy-three percent of women had higher incomes five years after leaving AFDC than they did the last year they received AFDC.

The intensity of women’s work effort and wages both increased in the years following AFDC exit. Although approximately one-third of women did not work at any point during the five year period, there is an intensity of work effort among those who work at all. Thirteen percent of women worked full-time and full-year in the first year after leaving AFDC. This percentage increased to 24.6 percent by the fifth year. While 20.6 percent worked just part-time and part-year in the first year following AFDC receipt, this percentage drops to 13.3 percent by year five. The average wage increased from $7.13 to $7.80 between year one and year five. Women who earned the highest wage in year one experienced a greater wage increase than women who started at jobs paying lower wages. Women with hourly wages in the top quartile of the sample began year one with an average wage of $7.90 which increased to $8.84 by the fifth year. Women in the lowest quartile actually experienced a slight drop in average wage ($5.37 in year one to $5.32 in year five). Overall, the authors conclude that “the combination of increased work effort and modest increases in hourly wages resulted in increased annual earnings during the five years” (Cancian & Meyer, 2000, p. 73). Annual median earnings increased from $6,100 to $9,900 over the five year period. This trend also held for wage earners at the 25th percentile whose earnings increased from $2,300 to $3,600.

Cancian & Meyer find that work effort in the first year after leaving AFDC is positively associated with earnings five years later. The median family income in years four and five for women who worked full-time and full-year in year one was $5,000 to $7,000 higher than the other groups that worked less than full-time and full-year in year
one. The authors conclude that, although the median remained low all five years, increasing work effort was positively associated with self-sufficiency.

In an analysis of a hypothetical scenario, Ellwood (2000) likewise finds that women who work are better off than those who receive welfare. His scenario describes the situation of a single mother who left welfare in 1996 to take a full-time job paying $10,000/year. He figures the annual net gain to her income from this job to be $6,876. In 1986, the net gain would have only been $1,860.1

An earlier study by Edin and Lein (1997) found that working women were worse-off than women receiving welfare. The authors interviewed wage-reliant and welfare-reliant single mothers between 1988 and 1992 and concluded that although working women had higher incomes, they were worse off financially because of the costs associated with employment (child care, transportation). Although this might have been true at the time Edin and Lein conducted their study, it no longer appears to be true in the post-TANF environment. It is likely that both policy and economic factors have contributed to this change.

**Policy changes and economic conditions**

PRWORA requires that a sizable share of each state’s welfare caseload gains employment. Even if it does not appear that the economic benefits of working will outweigh the costs, recipients must find employment or face being sanctioned. In addition, earning disregards have been increased in most states that allow recipients to

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1 Ellwood compares the impact of policy changes, especially the EITC, on work incentives. In 1986, a single woman with two children would have received $8,804 in means tested aid. Once employed, her food stamps and AFDC would decrease sharply and she would have to pay child care costs and taxes. If she took a job that paid $10,000/year, her net income would only rise from $8,804 to $10,664. In 1998, the EITC and other benefits including child care would greatly increase the value of a $10,000/year job. Once employed, the woman’s income would increase from $7,717 to $14,593.
combine welfare and work. Increasing earnings disregards allow workers to have some earnings that do not directly offset their welfare benefits. “Taken together, changes in welfare policy have led more recipients to look for work, have made it more difficult for nonworking recipients to remain on the rolls and have made it more beneficial for them to continue working if they work part-time at low-wage jobs” (Danzinger, 2000, p. 7).

Changes to both the Earned Income Tax Credit and the minimum wage have supported employment. In 1993, a major expansion to the Earned Income Tax Credit allowed women to keep more of the income they earned from employment. In 1990, the maximum EITC was $950; by 1998, this amount had increased to $3,756 for a single mother with two or more children (Danziger, Heflin & Corcoran, 2000, p.2). Between 1993 and 1999, total expenditures on the EITC rose from $18 billion to $30 billion (in 1999 dollars) (Besharov & Germanis, 2000). The 1997 increase in the minimum wage from $4.25 to $5.15 also made work more rewarding.

Child care aid and Medicaid have been greatly expanded since the passage of PRWORA in 1996. A non-refundable tax credit was established in 1998 so as families’ incomes increase and they owe taxes, the childcare credit can be used to offset them (Ellwood, 2000). Whereas formerly Medicaid eligibility was restricted primarily to families receiving aid, states now must provide coverage to all children born after October 1983 who live in families with incomes at or below the poverty line (Ellwood, 2000). Additionally, 1997 legislation established the Children’s Health Insurance Program which, in California, provides health insurance to children whose families have incomes between 100 percent and 250 percent of the federal poverty level (Health Care Financing Administration, 1999). These increases in government aid to the working poor
have resulted in greater government spending than what was formerly spent on the AFDC program. While combined federal and state spending on AFDC never exceeded $30 billion, about $65 billion was spent on aid to the working poor in 1999 (Besharov & Germanis, 2000). Economic changes that have helped to produce the decline in welfare caseloads and increase in employment rates are the high rate of economic growth and the tight labor market.

The unemployment rate significantly declined between 1993 and 2000 after a slight increase in the early 1990s. In 1991, the national unemployment rate averaged 6.7 percent (Ryscavage, 1995). This increased to 7.4 percent in 1992 and dropped slightly to 6.8 percent in 1993 (Ryscavage, 1995). After 1993, the unemployment rate steadily declined, dropping to 5.6 percent in 1995, 4.5 percent in 1998 and 4.2 percent in June 2000 (Bureau of Labor Statistics, 2001). Since January 2001, the decline in unemployment has begun to reverse. In June 2001, the national unemployment rate was 4.7 percent, up one-half percent from one year earlier (Bureau of Labor Statistics, 2001).

The 1990s decline in the unemployment rate has not benefited all ethnic groups equally. While the unemployment rate for Caucasians was 6.1 percent in 1991, the equivalent rate for African-Americans was 12.5 percent and Hispanics 10.0 percent (Bureau of Labor Statistics, 2001). Although African-Americans and Hispanics still face higher unemployment rates than Caucasians, they too have experienced a decline since the implementation of welfare reform. In 2000, the unemployment rate for African-Americans was 7.6 percent and for Hispanics 5.7 percent (Bureau of Labor Statistics, 2001). The 2000 unemployment rate for Caucasians was 3.5 percent (Bureau of Labor Statistics, 2001).
The unemployment situation of high school and college graduates is much
different than that of adults without a high school degree. In 1992, 11.5 percent of the
population over 25 without a high school degree was unemployed. The rates were much
lower for adults who completed high school (6.8 percent) or college (3.2 percent). For all
three groups, the unemployment rate declined throughout the 1990s. In 2000, 6.4 percent
of adults without a high school diploma were unemployed, 3.5 percent of adults with a
high school degree and 1.7 percent of adults with a college degree. Although some
ethnic and educational attainment groups still face more unemployment than others, all
groups experienced a significant drop in unemployment since the passage of PRWORA.

**Explaining the decline**

Several studies have explored how much of the caseload decline is attributable to
economic factors and how much is the result of policy changes. The 1997 Council of
Economic Adviser’s (CEA) report used aggregate state-level administrative data to assess
the contribution of pre-PRWORA waivers to drops in cash assistance caseloads (Bell,
2001). Their dependent variable was the caseload population which was defined as the
number of AFDC recipients divided by the total state population (Bell, 2001). Their
independent variables were policy changes (defined by the year a statewide waiver
reform policy was approved) and economic conditions (state unemployment rates) (Bell,
2001). They estimate that 44 percent of the decline in AFDC caseloads between 1993
and 1996 is attributable to the business cycle while welfare waivers account for 31
percent of the decline (Bell, 2001; Figlio & Ziliak, 1999).

Using monthly instead of annual data, research by Ziliak, Figlio, Davis and
Connolly (1997) attributes over 60 percent of the decline to the strong economy and gives
little credit to welfare waivers. Figlio and Ziliak (1999) explain the discrepancy between
the Council of Economic Advisors (CEA) report and the research by Ziliak and
colleagues by examining methodological differences between the two studies. The
authors find that:

*the differences in results between Ziliak et al and the CEA emanate largely from
the treatment of dynamics. These dynamics surface in the form of sluggish
adjustment of current caseloads to past caseloads, from lags in the response of
caseloads to changes in unemployment rates, and from nonstationarities in
caseloads (especially at monthly frequencies). The primary consequence of
controlling for caseload dynamics is to reduce the role of welfare reform relative
to the macroeconomy in generating the decline in AFDC caseloads. Once we
control for dynamics, we attribute up to 75 percent of the 1993—1996 decline to
the macroeconomy and at most one percent to welfare reform. (p. 19)*

Figlio and Ziliak conclude that welfare caseloads are greatly influenced by the robustness
of the economy. They find that “a two percentage point increase in the unemployment
rate leads to an 11.7 percent increase in welfare recipiency after four years while a four
percentage point increase yields a 23.4 percent increase in recipiency” (Figlio & Ziliak,
1999, p. 44). The authors feel that the dramatic decline in caseloads that has occurred
since 1993 would not have happened in a weaker economy. In addition, Figlio and Ziliak
simulated the effects of a recession on cash assistance caseloads. Their results support
the conclusion that welfare reforms have more power to decrease caseload size in a
strong economy than in a weak one.

Moffitt (1999) applied the methodology used in the CEA report to data from the
Current Population Survey, which used household interview data. He examined
demographic variables such as age and education to see if welfare reform policies or
economic conditions affect certain segments of the population more than others. He
concludes that “less educated women had gains in labor force attachment in the form of
increased weeks worked and hours of work as a result of waivers, but no statistically significant increases in earnings or wages” (Moffitt, 1999, p. 113). For women with at least a high school degree, annual earnings were significantly associated with waiver policies. These results show that welfare reform policies may not have identical effects on all members of the population.

Research by Wallace and Blank (1999) and the CEA (1999) have begun to examine the effects of PRWORA reforms on caseloads. Both studies include data from 1996 through 1998 and find that policy changes explain a greater percentage of the drop in caseload than economic conditions. However, the percentage the two studies attribute to PRWORA is very different. While Wallace and Blank attribute 75% of the drop in caseloads to welfare reform, the CEA report finds that only 36% of the decline is associated with policy changes. However, the Wallace and Blank study ascribes all declines in caseloads that are otherwise unexplained to TANF which most likely exaggerates the effects of the policy (Wallace & Blank, 1999). The CEA report leaves much of the decline in caseloads unexplained (Bell, 2001).

The relative contribution of policy changes and economic conditions to caseload declines is important for understanding families’ well-being after leaving welfare. It is likely that families are faring better if the strong economy led them off welfare, than if their exit was prompted by policy changes such as time limits and sanctions. In addition, an understanding of the relative impact of policy changes and economic conditions might shed light on the permanence of the caseload declines, and the answers may hold different policy implications. Simply put, if the caseload declines are mainly due to economic factors, a recession may reverse the drop that occurred in the 1990s. If the
economy is primarily responsible for the drop in welfare caseloads, states should focus on job training and development. If welfare reform is credited with the decline, the rules implemented under reform should be continued and possibly even expanded (Bell, 2001).

A review of the literature reveals the complexity of attempting to untangle the causes of the declines in caseloads. While studies have found that states with welfare waivers experienced larger caseload declines than states without waivers, a causal connection has not been established.

*Inherent difficulties plague the analysis: Relationships are complex, policy choices can be driven by caseload levels rather than the reverse, caseloads may respond sluggishly to new influences, one waiver provision may offset another and different subsets of welfare recipients may react differently to the same policy reform* (Bell, 2001, p. 4).

A multitude of factors may accompany the adoption of a waiver such as the availability of services including childcare and transportation which support employment (Bell, 2001, p. 29). The same problems appear to be true for policy changes under PRWORA. Although PRWORA has been associated with caseload declines, a cause-and-effect relationship has not been established.

Studies do appear to indicate a causal relationship between the strong economy and the decline in welfare caseloads. However, as noted above, studies conflict with respect to how much of the decline is attributable to economic conditions. “The conflicting results seen are not simply statistical artifacts but reflect real uncertainties about how welfare families behave, how welfare caseloads adjust and how policies and labor markets change over time” (Bell, 2001, p. 26). There is some agreement across studies about the magnitude of the effect of economic conditions on caseloads. In all
cases, a sustained one percent decrease in the unemployment rate produces a five or six percent decline in the welfare rolls (Bell, 2001, p. 42).

Overall, several conclusions can be drawn from the literature. First, although a great decline in welfare caseloads has occurred along with an increase in the number of reform waivers and PRWORA, no causal relationship has been established. Secondly, strong economic conditions are responsible for some of the decline in caseloads. Finally, a large percentage of the caseload decline is not explained by policy or the economy. Future research should begin to explore what other factors contribute to the caseload declines as well as consider the possibility of interaction effects between policy and economic factors.

As the economy begins to weaken in 2001, it appears that some reversal of the welfare caseload declines may occur. An article in the San Francisco Chronicle on April 4, 2001 reported that for the first time in many years, welfare caseloads are beginning to rise in many states (Meckler, 2001). Although nearly a dozen states are still experiencing declines, the dramatic rate decreases experienced throughout the second half of the 1990s appear to be coming to a halt. As many former recipients have already gained employment, those who are left on the rolls may be harder to employ, possessing more barriers to employment. This fact combined with a slowing economy may cause the welfare caseloads to begin to creep up.

**Barriers to employment**

Although caseloads have dramatically declined, it is questionable whether or not these newly employed wage-earners will be able to earn enough and have stable enough employment to allow them to become self-sufficient. Twenty-five to forty percent of all
women who leave welfare due to employment earnings return to welfare within one year and up to 70 percent return within five years (Harris, 1996). In addition, there are still a large number of people left on the rolls who face multiple barriers to employment. Researchers (Bane & Ellwood, 1994; Danziger et al, 2000; East, 1999; Hershey & Pavetti, 1997; Holzer, 1996; Kalil, Corcoran, Danziger, Tolman, Seefeldt, Rosen, Nam, 1998; Olson & Pavetti, 1996; Seccombe, 1999; Zedlewski, 1999) have identified a large number of barriers that may hinder welfare recipients’ efforts to achieve stable employment:

- Inadequate education;
- Little work experience;
- Inadequate job skills;
- Lack of understanding of workplace norms or behaviors;
- Employer discrimination;
- Domestic violence;
- Substance abuse;
- Mental and physical health problems;
- Mental and physical health problems of children;
- Inadequate child care;
- Lack of reliable transportation.

While one of these barriers may not pose an insurmountable obstacle, possessing more than one barrier may make it much more difficult to find and retain employment. A 1996 study by Olson and Pavetti estimates that 30 percent of welfare recipients possess more than one of the following barriers: poor health of parent and/or child, alcohol or drug
problems, depression and low basic skills. Including a broader range of barriers may greatly increase the percentage of welfare recipients who face multiple barriers to employment.

Using data from the 1997 Women’s Employment Study, Danziger and colleagues (2000) examined the existence of barriers to employment among 753 single mothers with children who collected welfare in February 1997. All the women in the sample resided in an urban county in Michigan. In the fall of 1997 when the survey was conducted, 72 percent of the respondents were still receiving cash welfare benefits. Approximately half of those still receiving benefits were working twenty or more hours/week.

Respondents were asked about 14 barriers to employment, including education, work experience, job skills, mental health, substance dependence and physical health. Results indicate that the most common barrier reported by respondents (47.1 percent) was problems with transportation (lack of access to car or lack of a driver’s license). This is much higher than the percentage among women nationally (7.6 percent). Approximately one-third of the women (31.4 percent) had less than a high school education and one in five (21.1 percent) had fewer than four job skills. Fifteen percent had little work experience. Approximately 1 in 10 of the women (9.1 percent) reported a lack of understanding of work norms. Mental health issues were common – 35 percent of respondents met the criteria for at least one of the following DSM-III R diagnoses: major depressive disorder, post-traumatic stress disorder, generalized anxiety disorder, alcohol dependence or drug dependence. Nineteen percent of mothers reported a health problem and 22.1 percent reported that their child had a health, emotional or learning problem.
Finally, 14.9 percent of the women reported experiencing severe domestic abuse in the last year. This rate is much higher than that among women nationally (3.2-3.4 percent).

For 9 of the 14 barriers, women possessing the barrier were significantly less likely to be employed than women without the barrier. These are: less than a high school education, little work experience, fewer than four job skills, perceived discrimination, transportation problems, major depressive disorder, drug dependence, mother’s health problem and child’s health problem (Danziger et al, 2000, p. 16).

The more barriers a woman had, the less likely she was to be employed. Study results indicate that most of the women had at least one barrier (85 percent). Thirty-seven percent had two or three barriers, 24 percent had four to six barriers and 3 percent had seven or more barriers. There is a negative association between barriers and employment. As the number of barriers increases, the probability that a woman is employed decreases. “Women with only one barrier had a significantly different probability of working compared to women with no barriers (71.5 vs. 82.1 percent). After that, employment drops sharply and significantly as the number of barriers rises. A woman has three in five chances of working if she has 2 or 3 barriers, two in five chances of working if she has 4,5 or 6 barriers; and only a one in twenty chance of working if she has seven or more barriers to work” (Danziger et al, 2000, p. 19). The authors find that perceived discrimination, few work skills and drug dependence have the greatest impact on employment.

CONCLUSION

Although research indicates that a large number of welfare recipients have found jobs in the late 1990s, these jobs are low-paying and few offer health benefits. Women
who work do appear to be able to increase their net income compared to women who receive welfare, however even full-time employment is not allowing many to escape poverty. Numerous current and former welfare recipients face multiple barriers to employment, facing poor odds of increasing their income through stable labor-force participation. Even though welfare caseloads have dramatically declined since 1996, the long-term economic prospects for former recipients remain limited.
METHODS

The statistical profile of women’s odds of employment, coupled with an understanding of the relative roles of the economy versus welfare administration, will be helpful to policy makers as they re-craft welfare reform during the reauthorization discussions (set to occur in 2002). But statistics cannot capture the full story of welfare reform. Millions of families continue to utilize welfare across the country, and their experience of living with TANF varies considerably. Moreover, as discussed above, women’s likelihood of leaving aid varies widely, depending on how long they have used cash aid, the number of employment barriers they face, and other factors.

The purpose of this study was to describe the life experiences of parents and their children, post-welfare reform, and thereby complement the statistical profile of welfare participants. The study included a very small sample of families, followed intensively over approximately one year. Through our interviews with families, we hoped to learn more about the experiences – both common and uncommon – with welfare reform and life in poverty.

Design

This qualitative study employed ethnographic methods to intensively study multiple cases over a one-year period, using a sampling strategy designed to represent a range of parenting quality and diverse experiences of conditions in poverty. The

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advantages of using qualitative methods include the opportunity to understand and appreciate the effects of poverty, welfare, and welfare reform on individual lives. Each “case” was a family, including a child and his or her primary caregiver, and some cases included other individuals (children, partners, relatives, neighbors, service providers) as well. The study methods were flexible, interpretive, and recursive, in that data collection, data analysis, and refinement of the research questions all occurred and reoccurred in an iterative process.

Sample

Study Population

In order to study families with a range of parenting quality and experiences related to welfare reform, two study populations and three separate sampling strategies were used. This ensured variability within the sample as a whole.

Population “A”. The first group, hereafter referred to as population “A” included families with very young children who participated in the public system of welfare known as Temporary Assistance to Needy Families (TANF) or CalWORKs; who lived in the predominantly urban areas of Alameda County, California during the years 1999-2000; and who were identified as likely to be living an economically and/or socially “precarious” existence. Precariousness was considered likely given the presence of at least one of the following criteria: long-term welfare receipt (during an era of welfare reform), and/or involvement with the public child welfare system for reasons of child neglect. All families had at least one child under the age of three at the time of entry into the study. Thus it was assumed that families who were low income and also identified as neglecting might systematically differ from families who were low income, but not identified for intervention by the child welfare system. Only families involved with child
welfare services for reasons of neglect (including physical neglect, caretaker absence and abandonment) were part of the study population.

**Population “B”**. The second group, hereafter referred to as population “B” included a cohort of participants in an ongoing study administered by UC DATA. The sample was limited only to those female-headed families who were still on aid and living in Alameda county in 1998, had at least one child under the age of six at that time, and spoke English (n=184).

**Sampling Strategy (A)**

For sample “A,” a theoretical sampling strategy (Strauss & Corbin, 1990) was used with two sampling frames, which corresponded with the two criteria for “precariousness” outlined above (welfare-only; child welfare + welfare). Thus, subjects were purposely selected to be low income, and likely to represent various points on a continuum of parenting quality. When the continuum of parenting quality proved too narrow early in the data collection process, additional participants were sought who would increase the range.

**Welfare-Only Group, Sample A.** The first group of families with very young children -- families with no known child welfare services involvement, but with long-term welfare receipt -- was drawn from the UC DATA dataset. “Long term” welfare involvement was defined as receipt of a welfare cash grant (now TANF, formerly AFDC) in 1993, and receipt of a grant also in 1998 -- with either continuous or discontinuous involvement between those years. Given the nature of the sample, these families were guaranteed to have more than one child. Employees of the Survey Research Center (SRC)

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2 See other products associated with this series of reports for a more detailed description of UC DATA and that sample.
identified a random sample of the original Alameda county survey respondents and contacted them by telephone to ascertain whether they had at least one child under three years old, were currently living in Alameda county and receiving a welfare grant, had received welfare in the past 12 months, and were willing to be contacted by the researcher about the present in-depth study.

The SRC attempted contact with approximately 60 survey respondents, resulting in 7 cases that could be located, were considered eligible for participation in the present study, and consented to contact by the researcher. In making direct contact with a potential study subject, a telephone “script” was followed in the initial telephone call, providing information about the purpose of the study, outlining the nature of participation, risks and benefits in general terms, and ascertaining interest in meeting with the researcher to discuss further involvement. Follow-up letters were sent to those who expressed interest, confirming appointment dates and times. Of the 7 potential participants, all of whom were contacted by the researcher, 4 entered the study. Three respondents initially expressed interest in further participation but failed to follow through on subsequent arrangements for telephone or in-person contact (for unknown reasons).

Subjects entered the study on a “rolling basis” (as soon as their contact information became available, and an initial interview could be scheduled). At the initial interview, subjects were provided with further written and verbal information about the purpose of the study, risks and benefits, the voluntary nature of participation, the researcher’s status as a mandated reporter of child abuse and neglect, the researcher’s employment through U.C. Berkeley (and not through the county welfare department), and
logistics (e.g., meeting times and places, the use of audiotaping), and all questions were answered.

**Child Welfare + Welfare Group, Sample A.** The second group (families receiving welfare grants, with known child welfare services involvement) was drawn from within the active child welfare services case population. A series of steps were taken in order to recruit through the child welfare services agency. First, agency support was secured through a Memorandum of Understanding with the Assistant Director of the Alameda County Social Services Agency. Second, consultation with program management staff led to in-person meetings and telephone contact with supervisory staff within the agency, explaining the purpose of the study and requesting assistance with subject recruitment. Third, efforts were made to obtain the assistance of child welfare workers, who were needed to (a) identify clients who may be appropriate for participation in the study, and (b) make the initial contact with the client, obtaining consent for the researcher to phone them (as in the procedure outlined above, through SRC). These efforts included (a) posting of a flyer in visible public agency areas explaining the study purpose, criteria for participation, and benefits to clients; (b) provision of written materials directly to workers, including a written “phone script” which could be used to explain the study to clients and request consent for researcher contact; (c) dozens of telephone calls to social workers, explaining the study purpose and requesting their assistance with recruitment.

Ultimately, child welfare staff provided the researcher with contact information for 13 potential study participants. Of the 13 families referred by child welfare staff, 7 names were provided by staff in a single unit in the child welfare agency (with the help of
a supportive and responsive child welfare supervisor); 2 names by members of another unit, 2 names by a single worker, and 1 each by workers who responded to voice mail messages left by the researcher. All 13 were contacted by the researcher by telephone, and 6 families ultimately entered the study (again, on a “rolling” basis when contact information was provided the researcher, and an initial interview could be scheduled).

**Sampling Strategy (B)**

The purpose of this sampling plan was to use a combination of random and purposive sampling to select a sample of seven that represented a range of “precariousness.” The word precarious was used to describe families living on the edge of subsistence, and is similar to considerations of “at-risk” or “vulnerable.”

Acknowledging that not all long-term welfare recipients have the same level of risk or barriers to self-sufficiency, the sampling plan attempted to purposively draw out families with varying levels of risk. It was hoped that this sampling strategy would ensure a diversity of experiences among the participants.

Variables in the UC DATA data set were used to identify core characteristics of precariousness, although these variables are not the only ones that denote risk. Sampling was based on the following seven variables or risk factors.

- Receipt of AFDC/TANF for at least 29 of the prior 36 months with no break in assistance of more than two months during this period and/or little or no reported earned income during the same period
- Female-headed families with less than high school maternal educational attainment
- Large family size (more than three children)
• Poor parental health or lack of access to medical care (as defined by the subject in the last survey)
• Homelessness for any period of time in the prior 12 months
• Race of African American (as compared to other races as a risk factor for poor outcomes when considered with other risk factors)
• Lack of access to child care

Based on these risk factors, the population of 184 female-headed families still on aid in 1998, and living in Alameda County with at least one child under the age of six was divided into seven typologies of precariousness. Each typology had an increasing number of risk factors. Specifically, the first typology included only one of the above named risk factors, the third typology included any combination of three of the risk factors, and the last typology included all seven. However, race of African American was not chosen as a single risk factor for the first typology. Families with that single selection risk factor were selected out of the sample pool. Particular factors were not represented in certain typologies. For example, the factor of homelessness did not appear in the first typology with that single risk factor because the families who had been homeless had other risk factors as well. Many more families fell into the first three typologies with fewer risk factors than the last four typologies with increasing numbers of risk factors. In fact, only 2 families fell into the last two typologies with six or seven risk factors.

After characterizing all families into one of the seven predominant typologies, selecting only families with a child under the age of 6, and selecting out African American families with no other selection risk factors, a random sample of approximately
5-10 families from each typology was drawn for study recruitment. For the last three typologies, all 3 families were included for recruitment. Of those 52 families, seven were eventually selected for the final study sample.

Following the strategy for sample “A,” the recruitment process was initiated by the UC DATA staff. For each of the seven selection groups the first person on the randomly ordered list was contacted and told about the study. If the UC DATA staff person was unable to locate the potential participant using multiple data sources, she proceeded to attempt to contact the next person on the list until she was able to reach one of them. This process continued until one family was selected from each of the lists.

The study sample originally consisted of seven participants. However, following the fourth month of interviewing, one of the participants moved to another state and declined to continue participating. Therefore, the final sample consisted of six families on long-term welfare with at least one child under the age of six at the beginning of the study.

**Study Site**

Data collection took place primarily in the homes of the participants throughout different cities in Alameda County. However, because of the nature of the study, interviews and participant observation also occurred in environments connected to families’ lives, such as public parks, fast food restaurants, health care centers, families’ cars, laundromats, banks, bill payment centers, participants’ parent’s homes, yards, and public streets walking to or from schools.
Data Collection

Data were collected through face-to-face, semi-structured interviews and participant observation between April 1999 and February 2001. Data collection began following initial discussions on the telephone and in person with each potential participant about the nature and purpose of the study. During the first interview the study was described in more detail, written information about the study was thoroughly discussed, including all eight elements of informed consent, and each participant signed consent forms.

Following the initial interview to describe the study and obtain consent, data collection sessions occurred approximately monthly for 1-3 hours over the course of one year. Subjects were provided remuneration of $25 for each data collection session and most interviews were audiotaped. Field notes were written following each data collection session.

Measures

The literature guided the selection of general topics to be addressed, the ongoing analysis of the data led to the identification of emergent themes warranting further explanation, and both assisted in the development of increased focus, over time.

The interview topics were presented in such a way that the early interviews were focused on less personal topics while the middle and later ones sometimes delved into more personal or emotionally charged issues. Following is a list of the broad interview themes that were addressed over the course of the year, listed in chronological order:

- Knowledge of, opinions and involvement with CalWORKS and welfare reform
- Employment and job training history
• Subjects’ education and experiences with education
• Sources of income and financial resources, including in-kind benefits, expenditures
• Timeline/history of welfare receipt
• Making ends meet: financial strain, budgeting, effects on family and children, personal experience of making ends meet over time
• Community involvement, neighborhood quality, housing, safety, resources
• ‘Time spent’ exercise for participant and focal child
• Family history, including family tree
• Social support: Composition of network, quality and content of relationships, perceptions of support
• Parental psychological well-being, including self-efficacy, locus of control, self-esteem, overall life satisfaction
• Experience of parenting, including descriptions of relationship, self, and child, protection, hopes for child
• Child care resources
• Housing issues
• Role of formal agency assistance, both concrete help and psychological
• Partner relationships
• Parents’ health and mental health
• The subjective experience of parenting in conditions of poverty
• Child well-being and developmental status
• Impact of race and class on perception and experience of opportunity (education and employment).
**Data Analysis**

The data analysis process followed the template approach, which is both deductive and inductive (Miles & Huberman, 1984; Crabtree & Miller, 1992), and involved a number of sequential steps. First, prior to a complete reading of the data texts, a template of a priori codes was created. The template was based on a variety of factors, including emerging patterns from the interviews. The resulting data analysis codebook contained operational definitions for each code.

The next step in the analysis of the data was to read and edit the primary documents, and to begin coding the data into text segments, or identify units of meaningful text. During this phase ‘open coding’ was used to identify additional codes that emerged from the text, and numerous memos were written regarding perceptions, initial interpretations, or questions for later consideration. Coded text segments and text memos were then reviewed a final time to verify interpretations, extract subject narrations, and create thematic descriptions and discussions.

**Sample Description**

In order to understand the findings derived from the study, it is first important to introduce the parents and families who participated in the study. Appendix A provides a table including all of the participating parents, along with information concerning several demographic and other important factors. Appendix A also includes a narrative description of each of the parents, their family circumstances, and their utilization of public assistance.
FINDINGS:

EXPERIENCES OF WELFARE PARTICIPATION

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

Welfare and Work

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

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

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

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

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

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

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

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

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

**Employment and Independence**

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

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

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

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

**Coping Strategies**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Barriers to Employment**

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

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

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

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

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

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

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

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

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

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

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

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

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

Views of CalWORKs

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

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

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

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

Two of the women who were employed at low wage jobs felt that CalWORKs should provide greater support for training in order to allow them to increase their wages. Marie would like to go back to school to complete her GED and receive veterinary training or gain experience as a writer. However, Marie cannot afford to go to school and does not expect any help from the welfare system. “If I could do what I wanted to do, it’d be a combination of trying to help people, veterinarian positions, you know, working with animals, and writing. I’ve always wanted to write, but welfare’s not going to pay
Jennifer, a 37 year-old Caucasian mother of four children, believes inadequate training will result in increased poverty as recipients reach their time limits and face limited job prospects. “I feel like that’s where a lotta people, that’s gonna be their downfall because there’s gonna be a lotta people who are, you know, not getting the training they need for employment and when their five years are up…all hell’s going to break loose, that’s what I feel like.” Jennifer has a history of drug and alcohol abuse and limited work experience. In the fall of 1997, she entered recovery and gained a part-time janitorial job with the program. After she completed recovery, she was hired full-time as an outreach worker for the program, earning $9.00/hour.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As the interviews with this sample of families suggest, the changed welfare system is neither experienced as all positive, nor all negative. These qualitative data speak to the complexities of life in the post-welfare reform environment, and the need for policymakers and program administrators to understand the lived experiences of families with different characteristics. As welfare continues to be reassessed and redesigned in a changing economy, it is essential that we continue to ask parents whether, and how, the welfare system is affecting their family’s economic survival and future prospects.
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<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</strong></td>
<td><strong>number children as of June</strong></td>
<td></td>
<td></td>
<td><strong>2000</strong></td>
<td><strong>1</strong></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>3</td>
<td>3</td>
<td><strong>4 (3 teenage children in foster care)</strong></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</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 drugstore, 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>
<tr>
<td><strong>status during study</strong></td>
<td>period</td>
<td></td>
<td></td>
<td></td>
<td></td>
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### Welfare History

<table>
<thead>
<tr>
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<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 welfare 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>
</tr>
</tbody>
</table>

### Sources of Family Income

<table>
<thead>
<tr>
<th>Maria</th>
<th>Felicia</th>
<th>Marie</th>
<th>Leticia</th>
<th>Glen</th>
</tr>
</thead>
<tbody>
<tr>
<td>TANF, food stamps, WIC, $50 child support</td>
<td>Work, EITC ($4000 in 1999)</td>
<td>Work, EITC ($5300 in 1999)</td>
<td>Part-time work ($8.50/hr), TANF, food stamps</td>
<td>Work</td>
</tr>
</tbody>
</table>

### Housing Assistance

<table>
<thead>
<tr>
<th>Maria</th>
<th>Felicia</th>
<th>Marie</th>
<th>Leticia</th>
<th>Glen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 8</td>
<td>Section 8</td>
<td>Lives with parents - contributes to rent and utilities</td>
<td>Shelter Plus pays 100% of $700/mo rent</td>
<td>No, he pays $600/mo rent</td>
</tr>
<tr>
<td></td>
<td>Maria</td>
<td>Felicia</td>
<td>Marie</td>
<td>Leticia</td>
</tr>
<tr>
<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>
</tr>
<tr>
<td><strong>Social support</strong></td>
<td>Minimal</td>
<td>Yes - family, friends</td>
<td>Limited</td>
<td>Yes - friends, boyfriend</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>
</tr>
<tr>
<td><strong>Physical health problems</strong></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>
</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>
</tr>
<tr>
<td>Total number children as of June 2000</td>
<td>Kenisha</td>
<td>Francesca</td>
<td>Alice</td>
<td>Anna</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>---------</td>
<td>-----------</td>
<td>-------</td>
<td>------</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>(maternal grandmother cares for oldest child)</td>
<td>(oldest child lives with maternal grandmother)</td>
<td>(oldest 2 live with maternal grandmother)</td>
<td></td>
</tr>
<tr>
<td>Education history</td>
<td>Dropped out of high school senior year; GED</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>
</tr>
<tr>
<td>Employment history</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>
</tr>
<tr>
<td>Welfare-to-work status during study period</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>
</tr>
</tbody>
</table>
## APPENDIX A
### SAMPLE CHARACTERISTICS

<table>
<thead>
<tr>
<th>Welfare history</th>
<th>Kenisha</th>
<th>Francesca</th>
<th>Alice</th>
<th>Anna</th>
<th>Gloria</th>
</tr>
</thead>
<tbody>
<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>
</tbody>
</table>

| Sources of family income | Work, EITC ($1500 in 1998) | SSI ($497/mo), TANF, WIC, food stamps | SSI ($700/mo), TANF, food stamps | General assistance; work, food stamps, money from mother and boyfriend | Social Security due to death of father of two oldest children ($650 month), TANF, food stamps, WIC, income from live-in boyfriend |

<p>| Housing assistance | Section 8 | Shelter Plus | 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) | Lives with parents | Section 8 |</p>
<table>
<thead>
<tr>
<th></th>
<th>Kenisha</th>
<th>Francesca</th>
<th>Alice</th>
<th>Anna</th>
<th>Gloria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family cap</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Social support</strong></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><strong>Substance abuse</strong></td>
<td>Past addiction</td>
<td>Past addiction</td>
<td>No</td>
<td>Past addiction</td>
<td>Past addiction</td>
</tr>
<tr>
<td><strong>Physical health problems</strong></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><strong>Mental health problems</strong></td>
<td>No</td>
<td>Yes - depression</td>
<td>No</td>
<td>No</td>
<td>Mild learning disability</td>
</tr>
<tr>
<td><strong>Criminal history</strong></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></td>
<td>Regina</td>
<td>Hope</td>
<td>June</td>
<td>Jennifer</td>
<td>Janet</td>
</tr>
<tr>
<td>------------------------------</td>
<td>------------------------------------------------------------------------</td>
<td>-------------------------------------------</td>
<td>-------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td><strong>Total number children as of June 2000</strong></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>
<tr>
<td><strong>Education history</strong></td>
<td>Did not complete high school</td>
<td>Dropped out of high school senior year</td>
<td>Graduated high school</td>
<td>Did not complete high school</td>
<td>Completed high school; recently earned certificate in early childhood education from community college</td>
</tr>
<tr>
<td><strong>Employment history</strong></td>
<td>Minimal - short periods of employment at a warehouse and as a housecleaner</td>
<td>Minimal</td>
<td>Minimal</td>
<td>Minimal</td>
<td>Has worked fairly consistently at low-wage jobs</td>
</tr>
<tr>
<td><strong>Welfare-to-work status during study period</strong></td>
<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>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>Exempt due to mental health issues</td>
<td>Working full-time as a receptionist for her recovery program; earns $9/hour</td>
<td>Maternity leave; plans to begin job search</td>
</tr>
</tbody>
</table>
## APPENDIX A
### SAMPLE CHARACTERISTICS

<table>
<thead>
<tr>
<th>Welfare history</th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td></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>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sources of family income</th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td></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>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing assistance</th>
<th>Regina</th>
<th>Hope</th>
<th>June</th>
<th>Jennifer</th>
<th>Janet</th>
</tr>
</thead>
<tbody>
<tr>
<td></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>
<tr>
<td></td>
<td>Regina</td>
<td>Hope</td>
<td>June</td>
<td>Jennifer</td>
<td>Janet</td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------------</td>
<td>-----------------</td>
<td>-----------------------</td>
<td>------------------------------</td>
<td>------------------------</td>
</tr>
<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>
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<td>No</td>
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<tr>
<td><strong>Criminal history</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
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</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
want to get married.” Until her health stabilizes, it will be difficult for her to participate in work activities and gain any degree of economic self-sufficiency.

**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 you 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 blueprints 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’ 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.

\textit{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.

\textbf{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.

\textit{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 said it’s time, 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’ 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.