

COPING IN THE SHADOWS OF WELFARE REFORM:

HOW POOR WOMEN MAKE ENDS MEET

by

OTTIVE L. EDWARDS BREEDLOVE

(Under the Direction of Patricia M. Reeves)

ABSTRACT

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 reformed the American social welfare system and established the Temporary Assistance for Needy Families (TANF) program. PRWORA put into effect a federal maximum lifetime eligibility cap of five years on receipt of benefits. The purpose of this qualitative inquiry was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for TANF. Specifically: (1) What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF? (2) How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF? and, (3) What coping strategies do single mothers use to make ends meet in the absence of TANF? A maximum variation sample consisting of 15 single mothers—permanently removed from welfare—was purposefully selected to participate in one-on-one, face-to-face semi-structured interviews. Findings revealed that single mothers who exhausted TANF eligibility mutually share a defiance of social stereotypes, chronic health problems, sporadic employment, and material hardships. The vast majority of study participants were not economically self-sufficient prior to TANF, and

had not become economically self-sufficient since losing TANF. However, they reported a difference in their level of hardship after leaving welfare. Most reported less financial stability, therefore, greater difficulty paying bills because they no longer have constant, reliable income. Perceptions concerning quality of life since losing TANF were about equally mixed. Some participants perceived a renewed sense of hopefulness; others experienced a decline, or did not perceive any change whatsoever. Collectively, they experienced diverse states of emotional well-being. Primarily, participants made ends meet by relying on a combination of internal resources such as money management skills, and external sources consisting of social networks of family members and friends, along with assistance from public and private organizations. Overall, participants in this study remained destitute and vulnerable. Social work professionals and legislators will be challenged to successfully confront the service requirements and policy decisions necessitated by the reality that transitioning from welfare to economic self-sufficiency may not be possible for all low-income mothers who exhaust TANF eligibility.

INDEX WORDS: Coping, Hardships, Making ends meet, Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), Qualitative research, Quality of life, Single mothers, Temporary Assistance for Needy Families (TANF), Welfare, Well-being, Welfare leavers, Welfare reform

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Fulfillment of the Requirements for the Degree

DOCTOR OF PHILOSOPHY

ATHENS, GEORGIA

2006

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DEDICATION

To my husband and best friend

Levi Breedlove

for a lifetime of love, dedication, and support, and for understanding my need to
undertake this work.

To my children, Marcus and Moise,
and grandchildren, Tyana and Andre',
for enriching our lives.

To my parents,
Raymond Edwards, Sr. and Estella Johnson Edwards,
for understanding the value of education, and for encouraging me to seek knowledge,
wisdom, and understanding.

ACKNOWLEDGEMENTS

I want to acknowledge and express my deep appreciation to those who have contributed in various ways to the production and completion of this dissertation. Such an undertaking could not have been achieved without advice, guidance, support, and a little humor along the way. I am indebted and owe much to the members of my dissertation committee. Thank you Dr. Patricia Reeves, Committee Chairperson, for your steadfast support, counsel, and methodological expertise. I would also like to thank Dr. Larry Nackerud, Dr. Edwin Risler, and Dr. Margaret Robinson for their subject matter expertise, critical input, thought provoking discussions, and guidance. To each of you, I am indeed appreciative for the enormous amount of time you so generously devoted throughout the entirety of my doctoral studies. Additionally, I would like to express my profound gratitude to Dr. David Kurtz (retired) for serving as the original chairperson of my dissertation committee.

My thanks are also extended to Barbara West, Program Administrator, Fulton County Department of Family and Children Services, and to Nancy Burgess, Director Walton County Department of Family and Children Services, for assisting with recruitment of participants for this study. Your help, patience, and cooperation throughout this process proved invaluable to the successful completion of this project. Jackie Ellis, thank you for your friendship, support, and for introducing me to Nancy. Thank you, Angela Elamin, for your willingness to type many pages of research data and

for your attention to detail. Roni Funk, thank you for friendship, your willingness to help, and for providing critical insights when I most needed them.

I also want to thank faculty and staff in the School of Social Work for their assistance and support throughout my doctoral education, along with close friends and family who cheered me on. Finally, I would like to express sincere appreciation and gratitude to the women who participated in this study. Thank you for opening your homes and for sharing your personal narratives.

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CHAPTER 1

INTRODUCTION

A bold new era of American social welfare policies began with passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996. This federal legislation, also known as H.R. 3734, reformed welfare and radically changed public assistance for needy families as the nation had come to know it. The implementation of welfare reform legislation decentralized authority from the federal government to the states, and dramatically transformed nearly six decades of guaranteed government aid and entitlements to impoverished families with dependent children. In general, the purpose of welfare reform legislation is to increase the flexibility of states in operating a social welfare program with four explicit goals: (1) provide assistance to needy families so that children may be cared for in their own homes, (2) prevent and reduce the incidence of out-of-wedlock pregnancies, (3) encourage the formation and maintenance of two-parent families, and (4) reduce welfare caseloads by eliminating the dependence of needy parents on government aid by establishing time limits on receipt of benefits and services (PRWORA, 1996).

Nationwide, public assistance caseloads have sharply declined 54 percent (U.S. Department of Health and Human Services [DHHS], 2004) since implementation of welfare reform legislation that introduced and made lawful the concept of time-limited receipt on cash entitlements. In consequence, thousands of needy families have permanently left Temporary Assistance for Needy Families (TANF)—commonly known as welfare—and no longer have the safety net of cash assistance during times of financial

crises. The first Georgia recipients to reach their lifetime limit permanently left the rolls January 2001. Since that time, more than 12,000 recipients have reached the lifetime limit on receipt of TANF benefits (Georgia Department of Human Resources [DHR], 2006a). Although families can be involuntarily removed from welfare for any number of reasons including employment, sanctions, failure to comply with administrative rules and requirements, and lifetime limits on receipt of benefits, the scope of this qualitative study examined the characteristics and perspectives of single-mothers—specifically their hardships, quality of life, and coping strategies used to make ends meet—who were permanently removed from the welfare rolls in the state of Georgia because they reached their lifetime limit for eligibility of TANF benefits and services. These impoverished women and their dependent children cannot return to TANF for cash assistance or other benefits, in spite of their poverty and vulnerability.

This chapter begins with a historical discussion of American social welfare programs, policies, and public attitudes concerning public assistance in order to establish a background for the problem introduced above. Although terms generally associated with the evaluation and analysis of social policy are used, this study does not represent an analysis of welfare reform legislation per se. From a social work perspective, however, recent changes in welfare legislation are problematic because they inexorably shift attention away from child and family well-being to an exclusive focus on the failure of adult welfare recipients, mainly single mothers, to become self-sufficient. The rest of this chapter is organized in six sections: background of the problem, statement of the problem, purpose statement, significance of the study, definitions, and finally, abbreviations and acronyms that are central to this investigation.

Background of the Problem

Not since the stock market crash of 1929 and resulting conversion in public opinion about the social obligation and collective responsibility of government to provide for the poor has the American welfare system undergone such dramatic restructuring. The landmark social welfare reform legislation of the 1990s represents one of the most far-reaching transformations of an economic safety net program for poor children and single mothers since passage of the Social Security Act more than six decades ago. Changes in the nation's welfare system passed into law by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 reformed the American social welfare system and established the Temporary Assistance for Needy Families (TANF) program. TANF replaced Aid to Families with Dependent Children (AFDC), a long-standing federal entitlement program of cash assistance for low-income single mothers and children. The AFDC program (originally ADC or Aid to Dependent Children) represents the nation's first social welfare program that provided public aid and entitlements to poor and needy members of society, particularly women and children. The Social Security Act of 1935 enacted AFDC as one of Roosevelt's New Deal measures to reverse the economic misfortunes of millions of Americans created by the Great Depression (Corbett, 1993; Popple & Leighninger, 2001; Segal & Brzuzy, 1998).

However, a sea change has occurred in social welfare policy concerning the provision of benefits and entitlements to poor women and their dependent children since implementation of AFDC. Regardless of financial hardship and circumstance, TANF eliminates long-term receipt of "government sponsored entitlements" that historically provided a minimum amount of financial aid to single mothers whose income fell below

federal income standards. Protracted financial benefits intended to provide a rudimentary level of economic security to poor mothers with dependent children have been replaced with a maximum federal lifetime cash benefit cap of five years. While states may alter the manner in which they implement Temporary Assistance for Needy Families programs, they may not alter its intent. TANF is intended to be a short-term source of cash support for low-income single mothers and children as opposed to a permanent means of financial assistance (Sawhill, Weaver, & Kane, 2002; DHHS, n.d.^a). In theory, the emphasis is “on increasing individual responsibility, decreasing dependency on welfare, and strengthening families by requiring work and time limited receipt of assistance” (Robinson & Nackerud, 2000, p. 196).

The state of Georgia has chosen to implement a four-year lifetime limit on cash benefits, as opposed to the federally supported five-year lifetime cap. Using criteria established by the State, hardship waivers may be granted on a case-by-case basis. However, extensions of TANF eligibility will not exceed the federal five-year lifetime limit (DHR, n.d.). Georgia assigns two designations regarding recipient cases—child-only and family cases (Risler, Nackerud, Larrison, & Rdesinski, 2000). The four-year lifetime limit does not apply to child-only assistance cases in which the only TANF recipients are children (DHR, 2006b). According to The Urban Institute (2002), 42 states, including Georgia, have TANF policies with lifetime limits on assistance that apply to family cases. Of the states with time limits, California, Indiana, Maryland, and Rhode Island terminate benefits to only the adults in these cases; all children in the assistance unit remain eligible for benefits after the lifetime limit expires. Children living in single-mother recipient families are not so fortunate in Georgia. These mothers and

their dependent children are permanently removed from welfare once they reach the lifetime limit on receipt of TANF benefits (DHR, n.d.; DHR, 2006b). Consequently, recipient mothers will need to develop, and indeed have, marketable skills and successful coping strategies that are essential for making ends meet. At its core, welfare reform primarily seeks to eliminate the long-term dependency of poor single mothers on cash support by moving them from the welfare rolls into work and self-sufficiency.

Essentially, welfare reform legislation denotes a societal shift in contemporary social values towards rugged individualism, self-sufficiency, and personal responsibility that existed in American society prior to the onset of the Great Depression. In fact, “public assistance defined as the obligation of the government to provide an economic safety net for people, and of people’s right to expect such a safety net based simply on citizenship, has a very short history in the United States” (Popple & Leighninger, 2001, p. 146). Changing social attitudes fueled by social instability and staggering levels of unemployment during the Great Depression created an environment in which poverty became a societal concern because millions, especially men, could not find work in a failed market system. Economic suffering was widespread, touching and adversely impacting all races and social classes. As a result, Americans came to believe that personal circumstances and situations are influenced, if not determined to some extent, by external social conditions over which the individual has no control, and that government has a duty to protect and provide for the “worthy poor” such as the unemployed, the elderly, the disabled, and widows (DiNitto, 2003; Segal & Brzuzy, 1998). Assisting Americans in their endeavors to survive and make ends meet in times of financial and personal hardship became a federal mandate.

Initially, when the ADC program was adopted as part of the Social Security Act of 1935, it was designed as a means to provide temporary aid to a select group of impoverished children. Mothers, although implicit beneficiaries, were not included in the initial grants. Designers of the ADC program assumed that “only a small group of poor mothers would receive benefits on behalf of their children: widows and the wives of disabled workers who—like other [married Caucasian] women—should have the opportunity to stay at home” (Gueron, 1987, p. 6) and fully attend to their caretaker responsibilities. Impoverished children abandoned by fathers and those living with divorced mothers were entitled to aid, but only in situations where it could be determined that their familial circumstance existed due to no fault of the mother’s conduct (Poppo & Leighninger, 2001). Gueron (1987) made the case that “the issue of work incentives did not arise since these were cases of hardship, not choice. The focus was on child welfare” (p. 6), and the maintenance of patriarchy. Encouraging mothers to enter the workforce to compete with men for scarce jobs was antithetical to these goals. Consequently, program rules discouraged work (Temporary Assistance for Needy Families Program Final Rule, 1999).

Conversely, the social conviction that mothers remain at home to provide childcare did not extend to all women, particularly African American women. For married African American mothers the economic hardships experienced during the Depression were multifaceted and inherently different from their Caucasian counterparts. Historically, the survival of most African American families required men and women alike to work outside the home at menial low-wage positions. As a result, married women did not enjoy the luxury of staying at home with children because their wages

were necessary to make ends meet. Given the “last hired first fired” employment practices of the era that characterized African American work experiences, when income provided by the husband was lost, the earnings of African American mothers most often did not provide sufficient means of financial support and stability upon which the family could rely. Notwithstanding the marital status of African American mothers, impoverished African American children were often excluded from ADC benefits because of “the racism of workers who believed African Americans ‘always manage to get along’” (Day, 2003, p. 285), and the prejudicial stance of southern legislators who “were determined to block the possibility of a welfare system allowing Blacks freedom to reject extremely low-wage and exploitive jobs as agricultural laborers and domestic servants” (Gordon, 1994, p. 5).

In general, women were uniquely affected by the loss of work and employment opportunities during the Depression. Married women, mainly Caucasians, who normally did not work outside the home because social norms and contemporary sex roles compelled them to stay home, rear children, and function as moral supporter and helpmate to the husband, found themselves poor and destitute when the breadwinner could no longer provide, abandoned the family, or died altogether. Unlike her Caucasian counterpart, married African American mothers were severely impacted by the occurrence of any single event, including the loss of her employment, abandonment, death of a working spouse, as well as his inability to find and maintain employment because of institutionalized racism and diminished employment opportunities for all segments of society.

The Great Depression particularly affected single mothers heading households. Despite race or social class, the unemployed among this group could not rely upon the principal providers of relief to poor and indigent persons. The resources of religious and charitable organizations were rapidly depleted by an overwhelming demand from all facets of society for financial assistance and other services. Unlike their married counterpart, out-of-wedlock mothers and their dependent children did not enjoy the economic protections and benefits provided under the Social Security Act of 1935. American society deemed these women sexually immoral and their out-of-wedlock children not worthy of public support (Day, 2003; Gordon, 1994; Popple & Leighninger, 2001). Although, “when provision was made in the Social Security Act for aid to dependent children, the conviction held that mothers, despite their poverty, should remain at home” (Axinn & Stern, 2001, p. 284), this value system did not include African Americans nor Caucasian out-of-wedlock single mothers heading households. Single mothers, regardless of race, were expected to make ends meet through employment or other “alternative means of support, voluntarily give up their children, or have them taken away under neglect statutes” (Day, p. 285).

African Americans, other minorities, divorced, and single never-married mothers were included as eligible AFDC program recipients only as a result of numerous amendments and court cases from 1939 through the 1970s that challenged discriminatory practices within the welfare system (Gordon, 1994). Given that public assistance to needy families was initially intended as a temporary means of cash support for a small select group of impoverished married Caucasian women and widows with children, the mandatory inclusion of these groups created dramatic changes in public perceptions over

time about the purpose, goals, and design of contemporary entitlement programs. Popple and Leighninger (2001) noted that “by the 1950s, policymakers began to realize that the AFDC program was not going to wither away and was, in fact, providing benefits to a number of people considered ‘undesirable’” (p. 149).

Although disproportionately represented based upon their proportion of total population, African American families were not the majority of welfare recipients, since this group comprised slightly more than one third of welfare cases nationally (DHHS, 1994a; DHHS, 1998). However, the belief that AFDC was a program for Blacks, along with dramatic growth in size and perceived costs of welfare caseloads during the early 1960s and late 1970s, coupled with the changing demographics of recipients, made welfare a pejorative concept in the American psyche. Moffitt and Ver Ploeg (2001) made the case that policy makers were concerned about the changing demographic characteristic of welfare caseloads as the number of recipient divorced women with children outpaced the number of recipient widows with dependent children. By the late 1980s, growth again accelerated with the number of never married single mothers surpassing the number of divorced and separated women, causing conservative policy makers great consternation “over the implicit support of nonmarital childbearing that the program seemed to provide” (Moffitt & Ver Ploeg, p. 16).

Taken altogether, from 1965 through 1992 growth in the size of welfare caseloads tripled, with children representing more than two-thirds of the recipients, and of this number, 89 percent lived with single mothers heading households (PRWORA, 1996). Despite the enormous wealth of the United States, nearly one of every five children under age 18 lives in poverty. The poverty rate for young Black and Hispanic children under

age three is still three times higher than that of Whites, or twice the rate of Whites when viewed across all age groups (Koch, 2000; National Center for Children in Poverty, 2002). Although historically children represent a disproportionate share of the poor with child poverty rates ranging from 27 percent in 1959 (the first year for which poverty data were available) to 21.8 percent in 1995 (the year prior to passage of welfare reform legislation), AFDC served less than 6 percent of the total U. S. population at any given time (Dalaker, 2001; DHHS, 1998; DHHS, n.d.^b). In 1936, the average monthly number of AFDC recipients was 534,000 persons. By 1960 this figure had dramatically increased to slightly more than 3 million, representing 1.7 percent of the total U.S. population. Caseloads peaked at 14.4 million, or 5.5 percent of the total population by March 1994. However, welfare caseloads have experienced declining numbers of monthly recipients since this time (DHHS, 1998; DHHS, n.d.^c).

While the percentage increase in single mothers with children receiving aid appears barely noteworthy when viewed as a proportion of total U.S. population over nearly six decades, the increase in the respective number of persons on the welfare rolls predisposed policy makers, and indeed others within the general public, to perceive the corresponding numerical increase in recipients as a “welfare explosion” within American society. This sentiment permeated contemporary wisdom, although nearly 39 million people (40 percent of them children) were poor and living below the poverty line during 1994 (U.S. Bureau of the Census, 1995), the period during which AFDC served the highest number (14.4 million) of recipients. Of these recipients nearly 400,000 resided in Georgia (DHHS, n.d.^d), receiving an average monthly AFDC payment of \$254 per family (U.S. Bureau of the Census, 1997).

Since its inception, AFDC program expenditures generally accounted for less than 1 percent of the total federal budget and no more than 3 to 5 percent of state budgets (Albelda & Tilly, 1996; Corbett, 1996; Day, 2003), making it a relatively cheap program. However, public perception is sharply incongruent with this fact and may be influenced most by stereotypical beliefs about single mothers receiving welfare, and by actual dollar amounts, as opposed to the percent of state and federal budgets that are associated with program costs. From 1960 to 1969, AFDC “expenditures tripled from \$1 billion to \$3 billion, and by 1972 had increased tenfold, to \$10.3 billion” (Day, p. 331), with total program expenditures in 1994 reaching \$16.5 billion dollars, the established budgetary cap for total federal cost of the AFDC program (Popple & Leighninger, 2001).

Accelerating program costs, coupled with long-held publicly shared beliefs that single mothers receive an exponentially large increase in cash benefits upon the birth of each additional child, reinforced impressions about the spiraling enormity of entitlement program expenditures at all levels of government. However, the U.S. Department of Health and Human Services (2002) reported that the majority of states have not raised their benefit level for a single mother without any income and two dependent children since 1995, and that monthly benefit levels in all but five states (Louisiana, Mississippi, Montana, New Jersey, West Virginia) have failed to keep pace with the rate of inflation. While TANF continues to be a means-tested program providing cash assistance based on need, income, resources, and family size, monthly benefit levels for a family of three are inadequate to lift impoverished single mothers and children out of poverty. Since 1995, the maximum benefit level for a family of three (one adult and two children) having no income in Georgia has remained constant at \$280 per month (DHR, 2002, 2006a; DHHS,

2002). Segal and Brzuzy (1998) emphasized that “the state-by-state system of determining need allows states to offer monthly payments only to the poorest of the poor, those whose incomes fall far short of the poverty line” (p. 91).

With Caucasian married women, including women with young children, entering the workforce in increasing numbers as a result of the feminist movement of the early 1960s, sex roles for women were dramatically transformed to include work outside the home. Thus, a long-standing concern of American policymakers, as well as the general public, about aid to families with dependent children is that single mothers who receive cash assistance lose personal motivation for work and self-reliance, preferring instead to make ends meet by using tax dollars provided by the hard work of others. Prior to passage of welfare reform legislation there existed a prevailing belief that the welfare system undermines basic values of work, responsibility, and family, in spite of literature (Bane & Ellwood, 1994; DHHS, 1994b; Fitzgerald, 1991; Harris, 1993) indicating that the average length or spell of welfare receipt is no more than 2 to 3 years—2.7 years for Georgia. Like President Clinton, many conservative and moderate policy makers surmised that the AFDC program was irrefutably flawed and ultimately accountable for trapping successive generations of single-mothers, without husbands present in the home, in chronic long-term dependence on welfare checks, as opposed to a pay check (U.S. White House, Office of the Press Secretary, 1996). Consequently, a convergence of expanded sex roles for Caucasian women, coupled with mutually shared public beliefs and myths about the efficacy of entitlement programs for single mothers with dependent children, caused some to question the equity of providing cash assistance to able-bodied mothers who could be working, and led to sociopolitical cries for welfare reform.

Since implementation of welfare reform in Georgia, a considerable number of poor families have left TANF. The number of families receiving Temporary Assistance for Needy Families decreased by 58,244, representing a 51 percent drop in Georgia's cash assistance caseload from January 1997 through August 2002 (DHR, 2002). By August 2004, caseloads had declined by 54 percent (DHR, 2004) and have decreased even further since that time. Between August 2004 and October 2005 the average number of families and individuals receiving TANF each month decreased by over 35 percent (DHR, 2006a). Given the large number of individuals leaving the welfare rolls, there has been general interest among policy makers "about the condition of those who are no longer receiving TANF, otherwise known as 'leavers'" (United States General Accounting Office [GAO], 2001, p. 10).

According to the DHHS-Office of the Assistant Secretary for Planning and Evaluation (ASPE) (1999)—the federal agency principally responsible for funding and sponsoring policy research and evaluation—prior studies have defined welfare leavers as those who received welfare in a specific month, but did not receive any benefits for the following two months. The District of Columbia is an exception, defining leavers as those who stopped receiving in a given month, and did not receive at all in the next calendar month. Accordingly, individuals who return to the welfare rolls are included in ASPE-sponsored leaver studies provided they stopped receiving benefits for a minimum period of one to two months. While leaver families are generally identified as those who, for any number of factors, temporarily or permanently leave the welfare rolls, the term "leaver" is used in this study to describe and include only those families who were permanently removed from the welfare caseloads because they have exhausted their

maximum lifetime eligibility for cash assistance. The first recipients to reach their lifetime limit in Georgia left the welfare rolls January 1, 2001. As of June 1, 2004 some 10,129 recipients reached their lifetime limit and of these 9,027 are no longer receiving TANF. The remaining (1,102) clients received a hardship extension for June 2004 (DHR, 2004).

While a considerable body of literature, especially ASPE-sponsored state level studies, has been generated with respect to understanding the impact of welfare reform on low-income families who stopped receiving benefits because they transitioned from welfare to work before reaching their lifetime maximum benefit cap (Bane & Ellwood, 1994; Foster & Rickman, 1999, 2001; Lewis, 1998; Loprest, 1999, 2001a; Parrott, 1998), and on poor families who lost their eligibility because of program-imposed sanctions (e.g., failure to keep appointments, failure to look for work) (Bureau of Business and Economic Research, 1998; Michigan Family Independence Agency, 1997; Westra & Routley, 2000), the literature is relatively silent about families who have depleted their eligibility. Very little is known about the unique group of welfare leaver women who live in the shadows of welfare reform because they have exhausted their lifetime eligibility for support, and even less is known about their perceived hardships, quality of life, and the coping strategies they employ to make ends meet.

Lazarus and Folkman (1984) defined coping as “*constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person* [emphasis in original]” (p. 141). They asserted that coping strategies serve a number of purposes, and that the purpose a strategy serves can be conceptualized as a coping function. According to

Lazarus and Folkman, a fundamental distinction can be drawn between coping strategies that are directed at managing or altering the problem causing the distress, and strategies that are directed at regulating emotional responses to the problem. They refer to the former coping function as problem-focused coping, and the latter as emotion-focused coping. Generally, problem-focused forms of coping are relied upon more when challenging environmental and personal situations (e.g., loss of welfare benefits, employment, housing, medical coverage, overall hardship, and quality of life) are appraised as amenable to change. On the other hand, emotion-focused forms of coping are more likely to occur when such situations have been appraised as not amenable to change.

Edin and Lein (1997a) found that poor single mothers, whether working or welfare reliant, “constantly faced a yawning gap between their income and expenses” (p. 188). Given the views of Lazarus and Folkman what cognitive, behavioral, and emotional changes are TANF-expelled single mothers undertaking to manage the economic demands and hardships of daily living? Since these women and children do not have the option of returning to welfare during times of economic crises, how are they faring without the safety net of public assistance? What antecedent factors led this group of single mothers to so rapidly exhaust their lifetime eligibility for public support?

Researchers (Edin & Lein, 1997a; Richards, 1989; Stack, 1974) found that single mothers are not able to make ends meet by living on welfare alone. There exists an enormous gap between cash payments received from welfare and what is needed to marginally support a family. Almost all supplement their welfare income with jobs and interpersonal skills that allow them to exchange in-kind favors such as baby sitting,

borrow or accept hand-outs from relatives and friends, or receive money from lovers and the fathers of their children (Edin & Lein, 1997a). However, the vast majority of these supplemental income sources are neither dependable, constant, nor guaranteed. Although welfare payments are inadequate to meet the expenses of daily living, these payments are, nonetheless, a reliable, stable source of financial support for impoverished women and children. Without the safety net of public assistance upon which to rely single mothers who permanently leave welfare, and cannot find or maintain work, must now develop coping strategies to fill the void between their erratic supplemental sources of income, and the income that is needed to support their families.

Foster and Rickman (2001) found in their ASPE-sponsored study of Georgia welfare “transient leavers”—individuals who leave welfare with the option of returning because they have not reached their maximum lifetime benefit cap—that a substantial number (81 percent) of single parents left TANF for employment. However, at the time of their investigation, only 69 percent were currently employed and earning between \$800 (32 percent) and \$1,000 (65 percent) monthly. Clearly, many were unable to keep their jobs, and of the employed a significant number (92 percent) had joined the ranks of the working poor. Foster and Rickman concluded that “unless these women are able to supplement their earnings with income from other sources, they and their families are living in poverty” (p. 3). Similarly, Parrott (1998) found in her 12-state analysis of transient leaver literature that most who transitioned from welfare to work live below the poverty line even when working 30 hours a week or more. Consequently, impoverished single working mothers who exhaust their eligibility for public assistance must find ways to increase environmental and personal resources that are needed to fill the shortfall

between what they earn, their erratic supplemental sources of income, and what is needed to support their families. The situation for those who are unemployed and welfare ineligible (the disconnected leaver) is more critical as these women and children must survive while relying exclusively on unreliable sources of supplemental or in-kind income from relatives, friends, charitable organizations, and so forth, until such time that employment can be found.

The literature is relatively silent about the quality of life after welfare for leavers who permanently exhaust their eligibility for public assistance because once recipients leave welfare they become hard to track, and because single mothers and their children have so recently reached their maximum lifetime benefit cap for cash assistance. However, the findings of independent studies and individual states point out the difficulties of life after welfare for transient leavers. Research (Cancian, Havenman, Meyer, & Wolfe, 1999; Lewis, 1998; Sherman, Amey, Duffield, Ebb, & Weinstein, 1998; Wisconsin Department of Workforce Development, 1999) reveals considerable poverty and material hardship for these women and their children after leaving welfare. Transient leavers often report working at low-wage, dead-end jobs, having utilities cut off, difficulties paying all bills, or not having enough food to eat. Cancian et al. (1999) found in their Wisconsin study that recipients who left welfare for work experienced greater hardship than recipients remaining on welfare because earnings were not adequate to compensate for the loss of cash assistance and food stamps. Lewis (1998) found, in her transient leaver study of Erie County Pennsylvania single mothers, that while government in-kind assistance (food stamps, child care, housing, Medicaid) continued to be used in

varying and diminishing degrees 40 percent reported greater material hardship since leaving TANF.

Interestingly, the findings of Foster and Rickman (2001) did not reflect similar levels of material hardship for Georgia single parent transient leavers. On the one hand, quality of life appeared better than that experienced by transient leavers residing in other states, such as Wisconsin and Pennsylvania, in that 74 percent of Georgia respondents reported having enough money (46 percent) or some money (28 percent) left at the end of each month, 62 percent reported they never worried about food running out, and 87 percent reported they had enough to eat. On the other hand, the findings of Foster and Rickman showed a staggering 92 percent of Georgia single parent transient-leavers reported needing help from family members (59 percent) and friends (43 percent) to make ends meet. Their survey research does not explain this apparent inconsistency in stated quality of life after welfare for Georgia single parents and their children. Equally missing from the literature of Georgia transient and permanent leavers is information concerning how single mothers perceived their quality of life prior to losing TANF.

With the implementation of strict time limits on receipt of welfare benefits, a number of impoverished single mothers have reached Georgia's maximum lifetime limit, and have been cutoff from all forms of assistance under TANF. However, food stamps, low-income housing, Supplemental Security Income (SSI), and Medicaid for dependent children are separate programs not covered under TANF, therefore, former recipients retain their eligibility and entitlement for these benefits. Although many recipients have been able to keep their TANF entitlement by periodically transitioning from welfare to work, or by cycling on and off TANF from time to time, this unique group of single

mothers reached the state-imposed limit in a single, continuous, uninterrupted spell of welfare receipt. Obviously, a number of factors caused these mothers to so rapidly deplete their eligibility. Conceivably, the transition from public assistance to full economic self-sufficiency will not be possible for all low-income families, particularly those headed by single mothers with special needs (e.g., chronic mental, physical, and emotional problems, substance dependency, developmental difficulties), including those with limited human capital who have exhausted their lifetime eligibility for public assistance. For this group, the transition from public support to self-sufficiency may not be a realistic personal nor public policy goal.

Lens (2002) and Pavetti (2002) asserted that individuals suffering from multiple problems including mental illness, substance abuse, physical and learning disabilities are most likely to be long-term recipients of public assistance. These individuals face more personal, family, and human capital obstacles to employment. Duncan, Harris, and Boisjoly (1997) found in their research using Panel Study of Income Dynamics (PSID) data on the monthly patterns of AFDC receipt during the 1980s and early 1990s that the characteristics most predictive of reaching the time limit are: youth (less than 22 years of age), never married status, lacking a high school diploma, and the presence of preschool children at the time of welfare entry. Additionally, Duncan et al. found that race is a predictive factor with African American mothers more likely to reach the lifetime limits on benefits. This finding is of particular significance to Georgia policy makers because African American mothers make up an exceptionally large segment (77 percent) of the recipient population (DHR, 2004). For African American mothers, race may be a major

barrier to employment, well-paying jobs, and ultimately self-sufficiency—the primary goal of welfare reform.

Statement of the Problem

Since implementation of welfare reform in Georgia a substantial number of impoverished single mothers and their children have been dropped from the welfare rolls because they exhausted their four-year maximum lifetime limit on total receipt of TANF. Generally, the limit applies to the entire household and to all forms of assistance under the grant. Policymakers and legislators alike proudly proclaim that recipients have been moved from dependence on welfare into work and self-sufficiency. However, declining caseloads may not be a reliable measure of self-sufficiency, especially where self-sufficiency is defined as one's ability to independently manage the expenses of daily living without relying on outside support to make ends meet. Alternatively, declining need for assistance may tell more about self-sufficiency, how former recipients are coping, and their quality of life since leaving welfare.

A considerable body of literature has been generated with respect to understanding the impact of welfare reform on single mothers who periodically return to welfare during times of economic crises. The literature shows that all experienced some degree of material hardship towards which a combination of coping strategies is employed to make ends meet. Included among these well-documented strategies are the temporary return to welfare, and reliance on family, friends, charitable, and other community-based organizations. However, the literature is silent about the hardships and about how single mothers and their children make ends meet once the safety net of public assistance has been permanently removed. Additionally, we cannot identify nor target

women and children who are more likely than not to experience difficulties making ends meet because there is a void of information pertaining to the characteristics of single-mother recipients who actually exhaust their lifetime eligibility for welfare.

Purpose Statement

The purpose of this study was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for Temporary Assistance for Needy Families (TANF). Three research questions guided this inquiry:

1. What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF?
2. How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF?
3. What coping strategies do single mothers use to make ends meet in the absence of TANF?

Significance of the Study

A segment of poor families has reached Georgia's self-imposed, four-year maximum lifetime eligibility cap and no longer have the safety net of cash assistance upon which to rely. As welfare offices permanently remove low-income families from the caseloads an examination of these families will provide considerable social policy information and insight into how this unique group of underprivileged families is making ends meet since losing TANF. This population of Georgians is particularly vulnerable and more likely to struggle for sufficient food, shelter, and medical care and may be suffering more material hardships than before leaving welfare. Generally, material hardship is thought to exist when families are not able to provide adequate or sustainable

levels of food, clothing, shelter, transportation, and childcare, and are unable to pay cost of living expenses when due.

Additionally, this study adds to the existing body of knowledge regarding welfare leavers in two important ways. First, it bridges the gap between what we know about leavers who have the option of returning to welfare and those who do not. The large body of existing welfare leaver literature is based on individuals who temporarily leave welfare, but retain their eligibility for benefits and services. Some may actually be receiving benefits at the time of the research. Conversely, this is a study of former recipients who have been permanently dropped from the welfare rolls. Therefore, these individuals do not have the option of returning to TANF during times of economic crises because they have reached their lifetime benefit cap. Second, this study fills the void between predictive research and studies that provide a rich understanding of the participants' perspectives. The General Accounting Office (GAO) (2002) recognized the inherent difficulties in collecting quantitative data from leavers and suggested that "other data collection strategies that use local communication networks to identify families as well as interview respondents in their homes may be needed to gain information about the lives of TANF leavers" (p. 38).

Finally, this study will provide relevant information for social work practitioners who advocate for the needs of poor disenfranchised families. Given these impoverished mothers and children were removed from the welfare rolls with great accolades about declining caseloads, their needs were inadvertently hidden from public view and concern. As a result, these single mothers and their children are the invisible poor living amongst us in the shadows of welfare reform. Anderson and Gryzlak (2002) argued that

“caseload reductions do not necessarily imply program success, and a focus on such declines may divert attention from the well-being of people leaving welfare” (p. 302). Consequently, this study also redirects public, governmental, and literary attention to the characteristics, quality of life, and needs of former recipients who permanently leave welfare. With current public policy goals shifting away from child and family well-being to self-sufficiency we need to study and know more about how families are making ends meet, their hardships, and their resulting quality of life without the safety net of TANF upon which to rely.

Definitions

Definitions of the terms central to this study are presented in this section.

Coping: “Constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person” (Lazarus & Folkman, 1984, p. 141).

Cyclers: Persons who leave welfare for any number of reasons, but return for temporary spells (periods of welfare receipt) because they need financial help to make ends meet.

Human capital: “An individual’s overall skills, abilities, educational experiences, and intellectual potential, which are brought to the labor market” (Baker, 1999, p. 222).

Leavers: Single parent families who are permanently removed from the welfare rolls because they exhaust their maximum lifetime eligibility for cash assistance. Synonyms included in this study are: permanent leavers and permanent welfare leavers.

Material hardship: An inability to provide adequate or sustainable levels of food, clothing, shelter, transportation, childcare, etc., coupled with an inability to pay cost of living expenses when due.

Quality of life: An individual's overall subjective sense of well-being.

Section 8 housing: Federally funded subsidies that allow low-income families (i.e., families with incomes below 50% of area median income) to afford decent housing of their choice in the open rental market. Subsidies make up the difference between what the family can afford and the contract rent amount (U.S. Department of Housing and Urban Development [HUD], 2006).

Self-sufficiency: One's ability to independently manage the expenses of daily living without relying on outside support to make ends meet.

Single mother head-of-household: A "mother alone with children, whether divorced, separated, widowed, or never married" (Gordon, 1994, p. 6).

Spell: "Continuous periods of [welfare] receipt" (Duncan, Harris, Boisjoly, 1997, p. 3).
 "Policy analysts refer to the length of time a person is on assistance as a spell" (Poppo & Leighninger, 2001, p. 158).

Stayers: Persons who receive welfare benefits persistently for extended, uninterrupted, long-term spells.

Transient-leavers: Single parent families who leave welfare with the option of returning because they have not reached their maximum lifetime benefit cap.

Abbreviations and Acronyms

The abbreviations and acronyms used in this study are presented in this section.

ACF Administration for Children and Families

ADC	Aid to Dependent Children
AFDC	Aid to Families with Dependent Children
ASPE	Office of the Assistant Secretary for Planning and Evaluation
CPS	Current Population Survey
DFCS	Department of Family and Children Services
DHHS	United States Department of Health and Human Services
DHHS-ACF	United States Department of Health and Human Services, Administration for Children and Families
DHHS-ASPE	United States Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation
DHR	Georgia Department of Human Resources
GAO	United States General Accounting Office
NSAF	National Survey of American Families
PRWORA	Personal Responsibility and Work Reconciliation Act of 1996, alternatively known as H.R. 3734, 1996
PSID	Panel Study of Income Dynamics
SIPP	Survey of Income and Program Participation
SSA	Social Security Administration
SSI	Supplemental Security Income
TANF	Temporary Assistance for Needy Families
TMA	Transitional Medical Assistance

CHAPTER 2

REVIEW OF THE LITERATURE

Introduction

The purpose of this study was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for Temporary Assistance for Needy Families (TANF). The central questions guiding this study were: (1) What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF? (2) How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF? and, (3) What coping strategies do single mothers use to make ends meet in the absence of TANF? This chapter presents an examination and discussion of the relevant literature. It explores conceptual definitions and the rationale for the dearth of existing literature concerning recipients who exhaust their TANF eligibility. It also provides information concerning the theoretical lens through which personal coping is viewed in this study. In order to situate the research questions related to this inquiry, an examination of the literature is undertaken concerning the topics that are central to this investigation. These topics include an examination and discussion about the characteristics of families remaining on welfare, single mothers and poverty including their material hardships and quality of life, and finally, the social context of coping with poverty.

Currently, the literature is relatively silent about the hardships, quality of life, and coping strategies used by single mothers who exhaust their lifetime eligibility for cash

assistance from welfare. This notable void in the literature exists primarily because policy makers and traditional funders of welfare reform studies are not asking questions about the well-being of impoverished mothers and children once permanently dropped from the welfare rolls. Notwithstanding past research (Cancian, Havenman, Meyer, & Wolfe, 1999; Foster & Rickman, 2001; Lewis, 1998; Loprest, 1999, 2001a; Sherman, Amey, Duffield, Ebb, & Weinstein, 1998; Wisconsin Department of Workforce Development, 1999) that investigated the difficulties of life after welfare for transient leavers, “almost every official ‘evaluation’ or assessment looks only at two indicators: (1) the number of people who have left welfare and/or (2) the number of current and former welfare recipients who have entered paid employment” (Pearce, 2002, p. 136). A primary and laudable focus of a considerable body of this research concerns whether transient welfare leavers—not permanent welfare leavers—have found jobs and, if so, are wages sufficient to lift their families out of poverty.

Since the implementation of strict time limits on receipt of cash assistance, over 12,000 former welfare recipients residing in Georgia have exhausted their four-year lifetime limit on cash assistance (Georgia Department of Human Resources [DHR], 2006a), and have vanished from the scope of public and government concern, not to mention debate and political discourse. By and large, former recipients who exhaust their eligibility for cash support live with their dependent children in the shadows of welfare reform—unnoticed, dispensed, disregarded. Who, among the population of recipient mothers is at greatest risk of exhausting future benefits, and “whether those mothers who have [permanently] left welfare, working or not, have enough resources to take care of

their children adequately is simply and largely unknown because officials are not asking... [these] questions” (Pearce, 2002, p. 136).

Nationwide, welfare caseloads have plummeted an astonishing 54 percent (DHHS, 2004) since the implementation of recent welfare reform legislation and policies. “Although there have always been families leaving the welfare rolls, these recent policy changes have done more to explicitly ‘create’ leavers, mainly through stricter sanctions for failure to meet program requirements and the institution of time limits on benefits receipt” (Loprest, 2001b, p. 9). For the first time in American social welfare policy, scholars and researchers are confronted with new conceptual populations of welfare recipients to investigate—leavers, stayers, and cyclers.

However, taking into consideration that research concerning welfare reform—as we now know it—has a relatively short history dating back to passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) on August 22, 1996, a generally accepted set of conceptual definitions for these new welfare population terms has not yet evolved. On the whole, the term “leaver” is most often used to describe persons who leave welfare and do not receive cash assistance for some specified period of time (e.g., one month, two months, one year). These individuals may periodically return to TANF for assistance because in most cases their time limit on receipt of cash support has not been exhausted. Upon returning to the welfare rolls, they are considered “cyclers”—persons who return to welfare for a temporary spell (periods of welfare receipt) because they need financial help to make ends meet, but leave for any number of reasons, generally because the crisis that necessitated a return to TANF has abated. Cyclers are the on-again off-again recipients of service. On the other hand, long-term

recipients of benefits are frequently thought of as “stayers.” These persons remain on welfare persistently for extended, uninterrupted, long-term spells.

Remarkably, present welfare leaver constructs fail to adequately capture the breadth of persons who leave the welfare rolls. Those who permanently leave welfare by and large are not collectively included in the definition of welfare leavers. More often than not “much of the research on leavers focuses [*sic*] on people who ‘ever left’ welfare at some point in the recent past, which includes a fair number who may have returned to welfare fairly quickly” (Miller, 2002, p. 1). I refer to these families as “transient leavers” because they leave welfare with the option of returning since they have not reached their maximum lifetime benefit cap. Thus, cyclers can be considered a type of transient leaver. However, notwithstanding a limited number of studies (Gordon, Khuns, Loeffler, & Agodini, 1999; Richardson, Schoenfeld, LaFever, & Jackson, 2002), the overwhelming majority of existing research—including studies funded by the Department of Health and Human Services (DHHS), Office of the Assistant Secretary for Planning and Evaluation (ASPE)—does not include investigations of single parent families who were permanently removed from welfare because they exhausted their maximum lifetime eligibility for cash assistance. I define these families as leavers. In this study the terms “leavers,” “permanent leavers,” and “permanent welfare leavers” are used interchangeably.

Online searches via the World Wide Web, including GALILEO and GIL at The University of Georgia were conducted. Academic Search Premier, Business Source Premier, JSTOR, netLibrary, PsychInfo, ScienceDirect, Social Science Citation Index, Social Services Abstracts, Social Work Abstracts, and Sociological Abstracts were the primary databases searched. Numerous descriptors and combinations of keyword

descriptors were used including, but not limited to coping, single mothers, material hardship, quality of life, well-being, and welfare reform. Although the literature on single mothers who exhaust their lifetime eligibility for income support from welfare is surprisingly scarce, there exists an abundance of research addressing the issues of welfare dependence, material hardship, quality of life, and coping strategies for making ends meet by low-income single mothers. Many disciplines have contributed to this literature, including social work, psychology, economics, sociology, and political science. Additionally, DHHS has generated considerable research in the area of welfare reform through its funding initiatives and contractual relationships with private research corporations, colleges, and universities. The U.S. General Accounting Office (GAO) has produced numerous investigations as well. Nonpartisan policy research organizations (e.g., The Urban Institute, Brookings Institution), and university-based research centers (e.g., Institute for Research on Poverty, National Center for Children in Poverty) have also contributed to the existing body of literature.

Characteristics of Families Remaining on Welfare

Seminal investigations by Ellwood (1986) and Blank (1989) found that the welfare population is remarkably more diverse than previously believed, “with some women leaving welfare quickly, while others have few non-welfare opportunities” (Blank, p. 272). Customarily, this latter group of women becomes long-term recipients of service, and is at greatest risk of reaching the lifetime benefit cap imposed by welfare reform legislation. In the current welfare climate of discouraging dependency, promoting personal responsibility, and sanctions for failure to comply that have targeted primarily poor women with dependent children, government has shifted social welfare policy away

from enhancing child well-being to programs intended to help recipient mothers transition into work, and permanently off the welfare rolls. A resulting 54 percent decline in public assistance caseloads since 1997 (DHHS, 2004) has catalyzed and heightened current interest in the characteristics of families remaining on welfare. Even before time limits, however, policymakers were concerned about the nature of welfare caseloads for fiscal and sociopolitical reasons. If policymakers are to adequately address the needs of families who stay on welfare for extended, uninterrupted periods of time, more attention must be directed to addressing the individual needs and differences between those who leave, those who stay, and those who cycle off the welfare rolls.

Pavetti (1995) found, as did earlier studies (Bane & Ellwood, 1983; Ellwood, 1986; O'Neill, Bassi, & Wolf, 1987), that recipients leave welfare within a year or two, but nearly 60 percent (Harris, 1996) of those who leave return almost as quickly to the program for additional spells of assistance. If looked at over time, the median length of total welfare receipt is about four years. According to Pavetti, when multiple spells are added together, 42 percent receive benefits for less than two years, with 35 percent remaining on welfare for more than five years. Since these long-stayers accumulate in the system, however, 76 percent of current recipients are in the midst of a 60-month or longer stay. Consequently, at any given point in time, the welfare system is dominated by long-term recipients of service.

Numerous studies (Bane & Ellwood, 1983, 1994; Blank, 1989; Duncan, Harris, & Boisjoly, 1997; Ellwood, 1986; Len, 2002; Moffitt, Cherlin, Burton, King, & Roff, 2002; Nielsen, Juon, & Ensminger, 2004; Pavetti, 1995, 2000) have identified the characteristics of long-term stayers. Repeatedly, these investigations have found an array

of distinguishing traits that may be used by policymakers and program administrators to target recipients most likely to reach the time limit on receipt of benefits. Overall, these studies show that long-term recipients of welfare are a particularly disadvantaged group facing multiple problems. These include: (a) personal and family difficulties, such as substance abuse, physical and mental health problems, domestic violence, and learning disabilities, (b) human capital deficits because of their limited work experience and low levels of education attainment, and (c) logistical problems, such as child care and transportation (Pavetti, 2002).

Moffitt et al. (2002) found that long-term recipients with multiple problems, and who care for an ill or disabled child, are unlikely to become economically self-sufficient. Their ethnographic case studies revealed that because of the substantial investment of time, “many of these mothers feel they would be unable to find employment that would provide them with the flexibility they needed in order to meet the demands of caregiving” (p. 19). GAO (2002) recognized that many welfare recipients often enter low or unskilled jobs that offer limited flexibility and benefits, such as sick leave, vacation time, and health insurance. Consequently, maintaining employment may be particularly problematic for poor women caring for children with impairments. These mothers may be absent from work frequently, and with little or no advance notice to their employers, because of the chronic nature of many impairments, such as severe asthma and seizures.

The findings by GAO (2002) underscore those reported by Moffitt et al. (2002) and Pavetti (1995). GAO’s analysis of self-reported data from the Census Bureau’s Survey of Income and Program Participation (SIPP) revealed that recipients with impairments (e.g., physical conditions that hinder movement, cognitive impairments, or

mental conditions such as chronic depression) were 50 percent less likely to exit TANF, more likely to be White, and over the age of thirty-five. Using a definition of impairment that encompasses both severe and non-severe physical and mental conditions, 44 percent of recipients reported having at least one impairment, caring for a child with at least one impairment, or both, compared with only 15 percent of the non-TANF population. Similarly, recipients caring for a child with impairments were also less than 50 percent as likely to leave welfare.

Surprisingly, the effects of cognitive and other learning disabilities on long-term receipt of welfare and time limits have received relatively little attention in the research literature. For those who are severely impaired and do not have a work history sufficient to qualify for the Social Security Administration's (SSA) Disability Insurance, other benefits such as Supplemental Security Insurance (SSI) and food stamps are available. However, welfare recipients with mild cognitive impairments generally do not qualify for SSI. Ramey and Keltner (2002) made the argument that while it is not possible to determine precisely, some estimate that 25–35 percent of TANF recipients may be mildly mentally retarded, having IQ's between 55 and 75. By definition, these women have significant deficits in academic skills, personal responsibility, social behavior, and community living skills. "Although the school label of mild mental retardation may be dropped for understandable reasons in adulthood, this does not indicate that these mothers no longer have serious difficulties in negotiating their daily lives" (Ramey & Keltner, p. 82). While we do not know the number of mothers with low IQ's who are in the welfare population, research (Bane & Ellwood, 1994; Ellwood, 1996; Miller, 2002;

Moffitt et al., 2002; O'Neill et al, 1998; Pavetti, 1995, 2000) has consistently shown that many recipient mothers have less than a high school diploma or GED.

Pavetti (1995) found that 53 percent of long-term (i.e., 60 or more total months) stayers are more likely to be under the age of 25; 63 percent of these women do not have a high school diploma or GED when they first begin welfare; 52 percent have at least one young child under 13 months; 39 percent do not have any prior work experience; and 58 percent report their marital status as single, never married. Pavetti's findings are supported by the research of Duncan et al. (1997), and more recently Moffitt et al. (2002) who found in their three-city investigation—Boston, Chicago, and San Antonio—that women remaining on welfare have low levels of education, serious health problems, high levels of domestic violence, and very low employment rates with average employment of 18 percent, and poverty rates as high as 89 percent for never-married women. According to Ellwood's (1986) seminal research on targeting prospective long-term recipients, the single most powerful predictor of welfare duration, when all other variables are not held constant, is marital status. A sizable 40 percent of women who were never married when they started welfare tend to remain on TANF for a total of 10 years or more. Research (Duncan et al.; Kimenyi, 1991; Miller, 2002; Moffitt et al.; O'Neill et al., 1987; Pavetti; Richardson et al., 2002) also showed that a higher fraction of minority women remain on welfare for extended periods of time, or reach the time limit, with 49% African American women and 48% of Hispanic women represented in this group according to Moffitt et al.. The follow-up study by Richardson et al. of welfare leavers in South Carolina found that African American mothers accounted for an astonishing 93 percent of persons leaving

welfare because of time limits, but for only 70 percent of the persons who left welfare due to earnings.

Given the heavy emphases on work requirements under welfare reform, a popular argument in the literature is that the most employable recipients have left the welfare rolls, leaving behind those mothers with multiple barriers to employment, and especially those with limited human capital. According to some who argue the human capital view (Duncan & Caspary, 1999; Moffitt et al. 2002; Pavetti, 1996, 2002), mothers without a high school education or GED, and who have little or no work experience and jobs skills, are more likely to be long-term recipients of TANF. These characteristics are predictive of poor employment prospects. In consequence, those most likely to receive benefits for ongoing, continuous periods, are also more likely to exhaust time limits, and are the least likely to find employment. Risler et al. (2000) found in their investigation of remaining Georgia TANF recipients that low educational attainment, limited job training, and lengthy absences from the labor market are associated with early pregnancy before age 18. In testimony before the House Ways and Means Committee, Subcommittee on Human Resources, Pavetti (1996) reported that the

strongest predictors of whether a recipient will leave welfare for work in a given month is recent work experience and educational attainment, including mastery of basic skills. Thus, recipients who spend long periods of time on the welfare rolls are primarily women with limited job prospects. (¶ 12)

Harris (1996) found that mothers “who remain off welfare following their first exit are those who have more human capital, fewer family responsibilities, and who are less isolated in an urban center” (p. 423). By human capital, economists and social

scientists generally mean an individual's overall knowledge, skills, ability, aptitude, educational attainment, training, and other acquired traits and investments that the individual brings to the labor market. Beverly and Sherraden (1997) noted that human capital, like other forms of capital, "is expected to have future payoffs, frequently in the form of individual employment opportunities, earnings, and productivity in market and non-market sectors" (p. 2). In the perspective of human capital theory, workers with marginal skills are generally less productive than those with more skills and experience. Because workers with limited human capital tend to be in great supply, and because they have not invested in specialized training and education for which an employer would be willing to pay a premium to acquire, the value of their labor is deeply discounted to reflect these conditions. Consequently, low-skilled workers—while needed in the market—are paid considerably less than their skilled counterparts, and are more likely to be poor (or not employed at all) because of their perceived marginal utility to employers. In general, most low-skilled workers are easily replaceable. On the whole, human capital theory does not concern itself with principles of equity, fairness, justice, nor notions about a living wage. It is a capitalistic ideology of utility based on the supply and demand for labor.

The welfare reform debate was fueled by a growing perception that public assistance caseloads had increased dramatically because of increased long-term dependence on government handouts by never-married women with children, who in turn grow up to perpetuate yet another generation of long-term recipients of public aid. As a consequence, the culture of poverty theory has received widespread attention in the research literature, including public and academic discourse regarding the nature of

welfare dependency and duration. This ideology—developed by anthropologist, Oscar Lewis (1959), as a result of his case study investigations of Latinos living in poverty—asserts that the culture of poverty is not only an adaptive way of life by the poor to conditions of the larger society (e.g., social isolation or exclusion from participation in the major institutions) but once evolved, it is self-perpetuating from one generation to the next.

In his writings, Lewis (1968) argued that by the time “slum children are age six or seven they have usually absorbed the basic values and attitudes of their subculture and are not psychologically geared to take full advantage of changing conditions or increased opportunities which may occur in their lifetime” (p. 6). In other words, “there are those who are born poor and are in turn socialized to remain poor. Poverty is their cultural destiny, and it is passed on from one generation to another” (Segal & Brzuzy, 1998, p. 49). In this view, persons who grow up in welfare-reliant homes and in poor neighborhoods where segments of the population depend on welfare are more likely to view receipt of public assistance as an acceptable alternative to work and self-sufficiency, and are more likely to receive welfare as an ongoing way of life when they themselves become adults.

The linkage between culture, welfare dependence, and duration of receipt has been investigated extensively (California Department of Social Services, 2001; Duncan, Hill, & Hoffman, 1988; Edin & Lein, 1997a; Gottschalk, 1990, 1992; Kimenyi, 1991; Rank & Cheng, 1995; Vartanian, 1999). Taken as a whole, research simply does not support the belief, regardless of its popularity, that welfare use breeds welfare use and duration across the generations. Duncan et al. concluded that despite the impression

given by case studies focusing on multigenerational welfare use, the majority of children who grow up in heavily dependent homes do not become heavily dependent adults.

While the stereotype of intergenerational dependence is clearly inaccurate, there is however a higher incidence (20 percent) of welfare dependence among young adult (age 21-23) women with welfare backgrounds as compared to young adult women who become welfare dependent from non-recipient homes (3 percent). Although growing up in a welfare reliant home increases the chance of intergenerational dependence, Duncan et al. found that 64 percent of young adult women from welfare dependent homes did not themselves receive welfare. Similarly, Rank and Cheng found that 75 percent of welfare recipients did not grow up in families that received welfare. These findings, however, do not suggest that policymakers should ignore the evidence that children growing up in recipient families are at greater risk of adult poverty and, presumably, future dependency.

Corbett's (1993) conceptual framework, known as the onion metaphor, is useful when putting into perspective the various groups of recipients that comprise the TANF caseload, including those who remain on welfare and are most at risk of exhausting the time limit on receipt of assistance. In this construction, the diversity of people who make up the welfare population is related to the layers of an onion. The outer layer consists of recipients who receive assistance for a short period, perhaps two years or less. These recipients apply for welfare because of some discrete and observable life event, such as the loss of employment, divorce, or illness. In general, they are able to acquire economic self-sufficiency and will re-enter the labor market in the short-term because they possess the necessary experience, skills, education, and motivation. In the human capital perspective, employers would be willing to pay some level of premium to secure the

services of these recipients. Consequently, with short-term financial help and assistance with re-entering the labor market, these recipients tend to gradually transition into self-sufficiency, according to Popple and Leighninger (2001).

The middle layers of the onion consist of recipients with basic skills and education, but limited labor market opportunities. Given their very low earnings capacity, employment opportunities do not exist that would allow these recipients to lift their families permanently out of poverty. Even when motivated, these individuals experience enormous difficulty finding and maintaining employment because, as Popple and Leighninger (2001) see it, their employment opportunities are extremely susceptible to the functioning of the economy. When the economy is doing well, recipients in the middle layer will have employment opportunities that are otherwise not available to them when the economy is doing poorly. Because of their relatively low level of educational attainment and skills, members of the middle layer are generally the last to be hired and first to be fired. Consequently, these individuals are more likely to be welfare cyclers—the on-again, off-again recipients of TANF.

The core of the onion is composed of recipients with multiple barriers to employment, including human capital deficits. Also included in this layer, according to Corbett (1993), are the multigenerational welfare recipients—although their numbers are relatively small—who grew up in welfare dependent homes. Generally, these individuals are suspected of lacking basic motivation and work-centered values. On the whole, members of the core are long-stayers in the system because they face multiple barriers to employment and typically lack the basic education, knowledge, skills, and abilities that would allow them to transition into economic self-sufficiency in the short term. These

recipients have poor job prospects, and are most likely to exhaust the time limit on receipt of TANF. In consequence, this group is sometimes referred to as the system-dependent. If the members of the core are to achieve economic self-sufficiency, however, policymakers and administrators will need to implement more extensive interventions than those needed by members of the two outer layers (Popple & Leighninger, 2001).

Finally, at the deepest portion of the onion lies the inner core. These recipients face permanent limitations because they are functionally impaired physically, emotionally, and/or cognitively. However, their impairment is not so debilitating that they qualify for services geared to those with severe disabilities. Although, no one really knows the size of this group, these recipients are long-term stayers who will never be totally self-sufficient. Consequently, these mothers, like those in the outer core, remain on the rolls for continuous spells and are considerably more likely to exhaust the maximum benefit cap on receipt of TANF. Since self-sufficiency is not a realistic nor achievable objective, to assist these recipients Corbett (1993) argued that “liberalization of Supplemental Security Income seems an appropriate vehicle through which to assist this group” (p. 12).

Single Mothers and Poverty

Female-headed households suffer a high but rather steady rate of poverty. As the proportion of all such households has grown, their high rate of poverty has encompassed larger and larger numbers of poor women and children. Poverty, in other words has become a matter not just of economics, but also of family structure (Rodgers, 1996, p. 31).

In 2003, the median income (\$29,301) for families maintained by all groups of single women, collectively, without husbands present because of divorce, separation, death of a spouse, and never married status, was lower than for families maintained by single men with no wives present (\$41,959), and substantially lower than for married-couple families (\$62,404) (DeNavas-Walt, Proctor, & Mills, 2004). While employment among TANF recipients and leavers has increased substantially since the advent of welfare reform (Acs & Loprest, 2001; DHHS, 2004; O'Neill & Hill, 2003), it should come as no surprise that the earnings for single mothers with characteristics associated with welfare (e.g., low skills, training, and marginal educational attainment) is inadequate to lift children out of poverty. On the whole, recipients who leave welfare generally earn somewhat more than the minimum wage. By and large they find jobs that pay “between \$6 and \$8 an hour, well below the income needed to bring a family of three above the federal poverty level [currently \$16,090 (DHHS-ASPE, 2005)]. Moreover, there is little evidence of significant wage increases for those who stay employed, even after three years” (Kazis, 2001, Chapter 1, ¶ 3).

Axinn and Stern (2001) made the case that employed former TANF recipients, while earning more than they would have collected from welfare, continue to be extremely destitute. “The failure of welfare reform to provide much incentive to the state to train and educate recipients meant that as recipients left the rolls they found themselves in low-wage jobs that could not lift them out of poverty” (p. 320). Research (Acs & Loprest, 2001; Brauner & Loprest, 1999; Cancian et al., 1999; Loprest, 2001a, 2001b; Sherman et al., 1998) has generally shown that a majority of TANF transient leavers enter low-paying jobs with wages below the poverty line. Danziger’s (2002) review of

changes in earnings and family incomes since 1980 revealed that annual earnings of single mothers suggests that a typical welfare recipient is not likely to earn enough to support her family. Danziger observed a “trend for single mothers at the 20th percentile of the annual earnings distribution . . . [that] better represents the earnings prospects of welfare recipients, whose educational attainment and skills are significantly lower than those of the median single mother” (p. 5). Cancian et al. found poverty rates, based only on income from earnings, to be as high as 63 to 74 percent. The encouraging news was that over time, the rate of poverty actually declined, albeit fairly little. However, the evidence on the findings discussed above is mixed.

O’Neill and Hill (2003) found in their investigation, using data on single mothers from the Current Population Survey (CPS) and panel data from SIPP, that not only did the rate of poverty decline for all groups of single mothers in the post-welfare reform period, but that poverty had also declined nearly 50 percent between 1996 and 1999 for single mothers who left welfare after welfare reform. Surprisingly, they stated that for welfare leavers, the rate of decline in poverty “suggest[s] substantial convergence in income with the general population of single mothers [\$11.60 an hour (O’Neill & Hill)]” (p. 8). Additionally, by the fourth year, the poverty rate for those who left welfare in 1996 was quite close to that of all single mothers who do not receive welfare. Former recipients could expect their prospects of being poor to decline with the passage of time, because leaving welfare for work substantially increased their incomes. However, O’Neill and Hill also found that for single mothers without a high school diploma—a sizable proportion of the welfare caseload—the median wage in 2001 was \$7 per hour, and \$6.25 an hour at the 25th percentile income. Clearly, these women have not escaped

poverty. According to the 1999 and 2002 National Survey of America's Families (NSAF), during these years the median hourly wage for all former TANF recipients, including those who failed to complete high school, was only \$7.72 and \$8.06 respectively (Loprest, 2003a).

Notably, the percent of female-headed families who live below the federal poverty threshold (otherwise known as the poverty rate) has declined substantially since the late 1950s. However, little if any solace can be found in the fact that the poverty rate for all single mothers, with dependent children under age 18, has fallen from its all-time high of 59.9 percent during 1959—the first year for which census data are available—to 41.9 percent in 1996, and yet again to 35.5 percent by 2003 (U.S Bureau of the Census, 2003a). Although the poverty rate has declined precipitously over the last three and a half decades, unfortunately, the corresponding number of single mothers with dependent children living below the poverty line has increased dramatically from 1.5 million in 1959 to 3.4 million in 2003. Historically, single-mother families whether with or without children under age 18, are more likely to be poor than are similarly situated men and married-couple families. In 2003, the poverty rate for all single-mother families with dependent children (35.5 percent) was considerably higher than for single-father families with dependent children (19.1 percent), and five times higher than for married-couple families (7 percent) (U.S Bureau of the Census, 2003).

Since the welfare caseload is heavily populated by single mothers with poverty rates substantially higher than for married-couple families, and because mothers who have never married tend to remain on welfare for longer periods of time, some, especially conservative legislators, have come to believe that an acceptable solution to welfare

dependency is for women to marry their way off the program. Indeed, one of the stated goals of welfare reform legislation is to end the dependence of needy parents on government benefits by promoting marriage (PRWORA, Sec. 401). Increasingly, in this country women must depend on their own earnings, because of the decisions they are making regarding single motherhood and their reproductive rights, higher divorce rates, and delayed age of marriage. For these reasons, men are contributing far less than previously to the incomes of women and children. However, there is a conspicuous absence of serious political discussion regarding the need for structural changes in the wage compensation system from a minimum wage arrangement to a living wage with which the poor—the majority of whom are single mothers—could actually achieve economic self-sufficiency. As observed by O'Connor (2001), “the overwhelming emphasis on individual-level attributes as the causes of poverty . . . avoids recognition of politics, institutions, and structural inequality” (p. 143).

The rise in the “feminization of poverty”(Goldberg & Kremen, 1990) in American society has been extensively chronicled in the lines of government-generated census reports and in the literature. Goldberg and Kremen gave conceptual meaning to the phenomenon that women who support themselves or their families were fast becoming the majority of the poor. However, American families with female householders have historically been in severe economic jeopardy (Rodgers, 1996). Although, families with single-mother heads comprised only 9.8 percent of all families in 1959, this family type represented 23 percent of all poor families, and only 6.8 percent of non-poor families. In 2003, this trend was equally persistent and pronounced at 18 percent, 50.7 percent, and 14 percent respectively (U.S Bureau of the Census, 2003b). According to Rodgers, the

most significant change in the composition of the poor has been the remarkable increase in the proportion of all the poor who live in households headed by females. As the number of single parent families for all races has risen continuously in American society between 1970 and 2003, the number of two-parent families with their own children has remained fairly constant across the races. However, single-mother families increased from 3 million in 1970 to 10 million in 2003, while at the same time, the number of two-parent families remained relatively unchanged at 26 million (U.S. Bureau of the Census, 2004a). Consequently, the feminization of poverty has resulted from increased vulnerability, and from an increase in the number of these economically precarious families.

Regardless of race, the rate of poverty has always been high for all single-mother families. However, African American and Hispanic women have suffered disproportionately higher rates of poverty—relative to their numbers in the population—than their Caucasian counterpart. Overall, the proportion of the population represented by African Americans and Hispanics (of any race) is only 12 and 13 percent respectively, yet in 2003, these single mothers and their dependent children suffered a rate of poverty that exceeded 42 percent. In contrast, while Non-Hispanic Whites comprised a considerably larger share of the population (75 percent), only 32 percent of these single mothers and dependent children were in poverty (U.S. Bureau of the Census, 2000, 2003a). Because single-parent women of color have historically experienced disproportionately higher rates of poverty than their White counterpart, many deeply believe that American society is overly populated by poor Black women, without husbands present, and that more of these women and their children live in poverty than

do White single mothers. The tendency to focus exclusively on the percent of a phenomenon, without reference to the underlying number from which it is derived, has reinforced the stereotypical image of the Black welfare queen. However, as shown in Table 1 (U.S. Bureau of the Census, 2003a), an affluent American society has not only traditionally produced more poor White single-mother families with dependent children, but also a greater number of these women than Black mother-only families live in poverty.

A number of major changes in the characteristics of welfare recipients occurred in the 1990s, including the racial composition of welfare families. White recipients collected the lion's share of welfare payments until 1996, the first year in the Nation's history during which Black TANF participation rates begin to exceed that of White recipients (The Journal of Blacks in Higher Education, 1998). However, since welfare reform, White recipients are leaving the rolls faster, creating a major change in the racial composition of recipient families for the first time since the inception of public assistance. In consequence, the proportion of Black families who receive TANF (38.3 percent) is now greater than the proportion of White welfare recipients (31.6 percent) (DHHS, 2004).

Like single mothers, American children have not fared well in an affluent land of plenty. They continue to be more vulnerable than are the adult members of society. Remarkably, children under the age of 18 experience rates of poverty well above those for adults. For these children, the poverty rate increased from 16.7 percent in 2002 to 17.6 percent in 2003. As a result, the number of children living in poverty has risen from 12.1 million to nearly 13 million as of 2003 (U.S. Bureau of the Census, 2004b). Child

Table 1

Female Householder, No Husband Present, with Children Under Age 18, 1980 to 2003

(Numbers in thousands. White Only and Black Only Racial Groups)

Race and Historical Poverty Status								
Year	Racial Characteristic			Below Poverty Level				
	Racial Characteristic			Racial Characteristic				
	Total Number	Differential		Number	Differential	Percent		
	White	Black	More Whites than Blacks	White	Black	More Whites than Blacks	White	Black
2003	6,003	3,082	2,921	1,912	1,320	592	31.8	42.8
2002	5,867	3,065	2,802	1,744	1,267	477	29.7	41.3
2001	5,759	2,994	2,765	1,704	1,220	484	29.6	40.8
2000	5,579	2,873	2,706	1,594	1,177	417	28.6	41.0
1999	5,533	2,869	2,664	1,672	1,320	352	30.2	46.0
1998	5,691	2,940	2,751	1,926	1,397	529	33.8	47.5
1997	5,502	3,060	2,442	2,069	1,436	633	37.6	46.9
1996	5,501	3,120	2,381	2,032	1,593	439	36.9	51.0
1995	5,554	2,884	2,670	1,980	1,533	447	35.6	53.2
1994	5,390	2,951	2,439	2,064	1,591	473	38.3	53.9
1993	5,361	3,084	2,277	2,123	1,780	343	39.6	57.7
1992	5,099	2,971	2,128	2,021	1,706	315	39.6	57.4
1991	4,968	2,771	2,197	1,969	1,676	293	39.6	60.5
1990	4,786	2,698	2,088	1,814	1,513	301	37.9	56.1
1989	4,627	2,624	2,003	1,671	1,415	256	36.1	53.9
1988	4,553	2,583	1,970	1,740	1,452	288	38.2	56.2
1987	4,548	2,453	2,095	1,742	1,437	305	38.3	58.6
1986	4,552	2,386	2,166	1,812	1,384	428	39.8	58.0
1985	4,470	2,269	2,201	1,730	1,336	394	38.7	58.9
1984	4,337	2,335	2,002	1,682	1,364	318	38.8	58.4
1983	4,210	2,244	1,966	1,676	1,362	314	39.8	60.7
1982	4,037	2,199	1,838	1,584	1,401	183	39.3	63.7
1981	4,237	2,118	2,119	1,564	1,261	303	36.9	59.5
1980	3,995	2,171	1,824	1,433	1,217	216	35.9	56.0

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2003.

poverty persists, according to Corbett (1993), because we have not honestly confronted the essential conundrum of welfare: to reduce child poverty and welfare dependency—targeted primarily at poor women with dependent children—at the same time. He made the case that

despite an apparent deterioration in the economic well-being of American children, the reform discussion in this country has focused almost exclusively on the question of dependency—the failure of adult welfare recipients to become self-sufficient. Reform, consequently, has been operationalized as reducing welfare cost and caseloads . . . (p. 2).

Material Hardships and Quality of Life

Few would argue that mothers leaving welfare for work, or because of time limits, improve their personal circumstances so dramatically that material hardship is simply a distant memory of times past. While there is no clearly agreed upon measure for assessing material hardship (Rector, Johnson, & Youssef, 1999), social science researchers typically evaluate the sufficiency of a range of necessities essential for sustaining the basic needs of life, such as food, clothing, shelter, health care, and the like. In view of the large number of families leaving the welfare rolls because of sanctions, work opportunities, and time limits imposed under PRWORA, there has been considerable interest at all levels of government in understanding the overall well-being, including the material hardships, of transient TANF leavers. Since the overarching goal of welfare reform was caseload reduction, provisions were not made in the welfare reform legislation to track families over time once permanently removed from the rolls. Primarily, single mothers who exit welfare, because they reached the maximum lifetime

allowed on receipt of cash benefits, have literally joined the ranks of the non-recipient, low-income poor—a segment of impoverished women and children not covered by TANF rules, regulations, nor benefits. Consequently, past research provides little information about whether former recipient-mothers and their dependent children have sufficient food, clothing, shelter, transportation, utilities, medical coverage, and childcare. However, existing literature concerning the hardships and quality of life experienced by TANF recipients, whether presently on or temporarily off the rolls, can inform our understanding about single-mother families who permanently leave welfare. These groups share similar characteristics in family structure, gender, basic skills and education, economic status, and a mutual history of welfare receipt.

A considerable body of research literature exists concerning the well-being of families leaving TANF as a result of research grants provided by DHHS-ASPE to 15 states and localities to study the outcomes of welfare reform. These studies are generally known as leaver studies. Under contract with ASPE, Acs and Loprest (2001) compiled the final synthesis report of the research findings produced by each state. However, as noted by Acs and Loprest, since these studies did not use uniform definitions of welfare leaver, outcome measures, and standards of rigor, it is difficult to draw general conclusions about the status of welfare leavers nationwide. Nonetheless, a number of major patterns emerged. Several of these studies examined the extent to which those leaving welfare (transient leavers) experienced material hardships, such as hunger and housing problems, and whether these hardships are different for stayers and cyclers. Highlighted below are several of the key findings reported by Acs and Loprest. They show:

- a) One quarter or more leaver families experienced food hardship, in that these families did not have enough money for food, or food did not last for the month. Between 44 and 53 percent of families in Illinois, Washington, DC, and South Carolina reported that food sometimes, or often, did not last until the end of the month. In three of the studies (Iowa, Massachusetts, and Cuyahoga County), as many as 32 to 46 percent report experiencing food insecurity. While only 18 percent of Georgia leaver families said they could not afford balanced meals, as many as 38 percent of South Carolina leavers experienced this hardship.
- b) Leaver families experienced trouble paying rent or utilities as well. Over thirty percent of leaver families report living in crowded housing conditions in the Bay Area. Nearly 26 percent were forced to move because of housing costs in Cuyahoga County. On the other hand, in Georgia and Washington, a considerably smaller proportion (4 to 7 percent respectively) of leaver families experienced eviction, and of these families, only 1 to 3 percent were forced to take up residence at a homeless shelter. However, the ability to pay utilities presents a considerable hardship, ranging from 22 percent in Georgia, to nearly 50 percent in South Carolina.
- c) The evidence is mixed regarding the level of food and housing-related hardship before and after welfare. Some studies show that leavers experience considerably higher levels (43 percent) of these hardships after leaving TANF, relative to when on welfare (30 percent). However, other

studies (Arizona) show that the level of food and housing-related hardship decreases, or remains about the same after leaving welfare.

- d) In four studies, leavers are more likely to report being unable to afford health care for their families after exit, as compared with before leaving welfare. Overall, in all four studies that reported pre-and post-exit health care problems, the incidence of problems is higher after leaving welfare.
- e) On the whole, there is relatively little evidence of difference between families who left welfare because they reached the time limit, and those who left for other reasons. The biggest difference in these groups is that time limited families experienced greater food hardship (33 percent), as compared to non-time limited families (26 percent).
- f) Quality of life before and after TANF, defined alternatively by individual studies as overall well-being, emotional well-being, or general standards of living was reported in six studies. Surprisingly, a sizable majority of families report they are better off since leaving welfare. More than 66 percent of Arizona leaver families reported being better off since leaving TANF, than before exit. Only one-fifth of families reported they were worse off after leaving welfare in all states except Massachusetts, where nearly 30 percent reported they are worse off. On the other hand, South Carolina was an outlier, with 80 percent of families reporting that life was better when receiving welfare. In the aggregate, 50 percent or more families report they are better off since leaving TANF, than they were prior to leaving welfare.

Employment, earnings, and income are also indicators of overall well-being and economic hardship. Consequently, all 15 studies collected data on these indicators.

Several of Acs and Loprest's (2001) major findings across studies in these areas indicate:

- a) For leavers who work, wages average between \$7 and \$8 an hour. Although these earnings are above the federal minimum wage, they are nonetheless low. This finding is consistent with a recent investigation by Loprest (2003a). Additionally, employed leavers work close to full-time, on average, at least 35 hours per week.
- b) About half of all working leavers are offered employer-sponsored health insurance through their jobs, but only about one-third actually has coverage. In general, no more than half have paid sick leave or pension coverage. Paid vacation days are more common. These findings are consistently supported by other researchers (Danziger, Corcoran, Danziger, & Heflin, 2000). Danziger et al. found that a "lack of health insurance is highest among those who have worked in every month: 20 percent are not covered and 9.3 percent do not have coverage for their children" (p. 24).
- c) While no single barrier to work consistently affects a majority of leavers, a substantial minority of leavers must overcome childcare, and health-related problems, in order to work.
- d) In the four studies that explicitly examine poverty rates of leaver families, on average, over half of these families are poor. Two studies found that the majority of leavers have incomes below 185 percent of the federal poverty

line. It is, therefore, not surprising that 25 to 30 percent of leaver families typically return to welfare.

Given the strong emphasis of welfare reform on self-sufficiency through work, a vast majority of studies assessed a number of key questions regarding employment status and economic well-being of recipients, and transient welfare leavers. However, the literature was relatively silent concerning the relationship between work, material hardship, and quality of life. Recently, Danziger et al. (2000) examined the association between the amount of time spent working with experiences of material hardship, and subjective well-being. They examined the incidence of nine material hardships, including food insufficiency, lack of health insurance for either mother or child, instances in which the mother or her child did not receive needed medical care, and experiences of utility shut-off, eviction, or an episode of homelessness, and whether the mother currently lacks a telephone.

Their research (Danziger et al., 2000) revealed that women who worked more tend to have more disposable income and less poverty. These women also experience fewer material hardships and higher levels of subjective well-being, than do non-working or intermittently working persons. However, the decrease in material hardship on 4 of the 9 indicators (mother did not receive needed medical care, no health insurance for the child, child did not receive needed medical care, and utilities cut off) was relatively small for persons who worked in every month over a 12-month period. Consequently, while women who work most are better off, “working is associated with reductions in, but not elimination of, economic vulnerability and material hardships” (p. 26) for low-income working women. A sizable 56 percent found it difficult to live on their own income, and

21 percent expected to experience additional hardships in the future. In an earlier study, Edin and Len (1997a) found that working single mothers experienced more economic hardship than welfare recipient mothers, essentially because their work-related expenses were greater than the income they earned from work.

On the whole, research reveals that many families who leave welfare, working or not, are not escaping poverty, deprivation, and material hardship. Loprest (2001b) found that a third of leavers report not having enough food, more than half worry that food would run out before they received money to buy more, a third experience problems paying rent or utilities, and about 9 percent of others have to move in with someone else because of this inability to pay. Similarly, Sherman et al. (1998) found that while 40 percent of former recipients were working, over 30 percent report 3 or more hardships.

As more recipients reach the time limit, research concerning the hardships and well-being of a group of “disconnected leavers” (Loprest, 2003b), so called because they are neither employed nor receiving cash assistance, is evolving. Loprest found that 57 percent of disconnected welfare leavers face more than one barrier to work, compared to only 17 percent of working welfare leavers. The vast majority (63 percent) of these leavers report considerable hardship with running out of money with which to purchase food, compared to 43 percent of working former recipients. Income for these families typically comes from family members, friends, charities, occasional side jobs, and child support. As observed by Danziger et al. (2000), former welfare recipients who are not “succeeding in moving into work and are no longer receiving welfare are living in very precarious circumstances” (p. 18). These welfare leavers experience considerable levels of hardships on all indicators. Helping disconnected families “poses a difficult challenge.

Welfare offices may not even know who these families are, since offices do not necessarily follow up on those that leave welfare” (Loprest, p. 2). These families will call upon American society to honestly resolve the conundrum of welfare—encouraging self-sufficiency of single mothers, while at the same time ensuring child safety and well-being.

Social Context of Coping with Poverty

Individuals are not islands unto themselves living separate and apart from society, its institutions, norms, traditions, values, and socio-economic structure and classifications. To varying degrees, these social elements influence, shape, and define the circumstances and conditions of our lives. As such, individuals cannot sever themselves from their physical and social contexts. Welfare mothers and former recipients are generally situated in a context of economic deprivation, low socio-economic and political status, single-mother parenthood, and are frequently not able to make ends meet without outside aid. These women are desperately poor. In order to be eligible for TANF, low-income mothers must provide evidence that their “household income is less than one-half of the federal standard for poverty. In 2002, that meant a mother with two kids must show an income less than \$7,510 a year—but most prospective clients had much less than that” (Hays, 2003, p. 7).

Poverty limits choice and alternative solutions to problems of daily living. The choices that are available to women having marginal economic and limited environmental resources are vastly different from those available to middle class individuals. In the effort to cope, the individual can use only those environmental and personal resources that are available, or perceived to be available (Dill, Feld, Martin,

Beukema, & Belle, 1980; Gottlieb, 1988; Lazarus & Folkman; 1984). A number of studies (Kessler & Cleary, 1980; Langner & Michael, 1963; Pearlin & Johnson, 1977; Thoits, 1982) indicated that as the level of stress increases, women, the unmarried, and the poor exhibit more psychological distress or impairment than their more advantaged counterparts, and are therefore more psychologically reactive to the impacts of major life events. Thus, coping is inextricably linked both to the life strains and stressors experienced by people, and to the social context and circumstances of their environment. Accordingly, coping is best understood when viewed within the larger social context of the circumstances and conditions of the person's life. This ideological perspective of coping is known as the transactional approach (Suls, David, & Harvey, 1996).

Interestingly, as observed by Lazarus and Folkman (1984), the coping literature rarely mentions material resources such as money, although it is implied in studies concerning economic status, stress, and adaptation. They made the case that

people with money, especially if they have the skills to use it effectively, generally fare much better than those without. Obviously, monetary resources greatly increase the coping options in almost any stressful transaction; they provide easier and often more effective access to legal, medical, financial, and other professional assistance. Simply having money, even if it is not drawn upon, may reduce the person's vulnerability to threat and in this way also facilitate effective coping. (p. 164)

As indicated earlier, coping is defined as “*constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person* [emphasis in original]”

(Lazarus & Folkman, 1984, p. 141). In this view, coping involves three key features: process, context, and no a priori assumptions. First, coping is dynamic and process oriented, as opposed to trait oriented. A process-oriented approach to coping is concerned with what the person actually thinks or does, and how these thoughts and behaviors change as the specific stress situation progresses. Coping is, therefore, a process in which the person must utilize various forms of coping, ranging from defense strategies to problem-solving strategies.

In contrast, the more positivist, psychoanalytic, trait-oriented view of coping is concerned with what the person typically does, would or should do, given a particular stressful encounter. Essentially, traits are characteristics or personality dispositions that predispose the individual to react in certain predictable ways. As explained by Lazarus and Folkman (1984), “it is difficult to see how the unfolding nature of most stressful encounters, and the concomitant changes in coping, could be adequately described by a . . . general trait or personality disposition” (p. 142). Cohen and Lazarus (1979) asserted that since coping is more inconsistent than consistent from one situation to another, personality traits have little predictive value. Moreover, they maintained that since different coping strategies may be used in dealing with a single stressful encounter (e.g., permanent loss of TANF benefits), situations more so than dispositions, influence coping behavior.

Second, coping is viewed contextually. The emphasis on context means that coping effort is influenced and shaped by the person-environment relationship, and the resources that are available to the individual for managing the stressful condition. Consequently, coping is determined by the person’s “cognitive appraisal” of the

significance of what is happening, and an assessment concerning available resources for coping. These include such things as personal resources (e.g., problem-solving skills and abilities, physical health and stamina, mental health), social resources (e.g., people from whom one can obtain material goods, emotional and informational support), economic resources (e.g., money and employment), and institutional, cultural, and political resources (e.g., agencies, civic, governmental, and charitable organizations) (Folkman, Chesney, Mckusick, Ironson, Johnson, & Coates, 1991).

According to Lazarus and Folkman (1984), there are three forms of cognitive appraisal—primary, secondary, and reappraisal. They refer to the initial appraisal that individuals make concerning the problem and available coping resources as a primary appraisal. A subsequent “secondary appraisal,” that can be equated to a theory of rational choice, follows. Here, the individual makes a judgment concerning what might be done given the situation, the available resources, and consequence of selecting a particular strategy. The central question during secondary appraisal is: What can I do, within the context of my personal and environmental resources? This assumes that the individual ranks all the alternatives that are available in order of preference, and will then select the one that yields the most utility. A “reappraisal,” based on new information and feedback from the environment, concludes the appraisal procedure that individuals undergo in the process of determining what can be done to manage the threatening situation, and the efficacy of the selected strategy in resolving it. Because cognitive appraisal—regardless of type (primary, secondary, or reappraisal)—is a subjective process emerging from the person’s unique interpretation of events, it has its origins in phenomenology (Lazarus & Folkman, 1984). Phenomenology is both a school of philosophy and a type of qualitative

research that focuses on the subjective experiences of individuals (Merriam, 2002). It posits the existence of multiple constructions and interpretations of reality that are different for each person.

Third, and final feature of Lazarus and Folkman's (1984) definition of coping, is that "no a priori assumptions are made [by the researcher] about what constitutes good or bad coping; coping is defined simply as a person's efforts to manage demands, whether or not the efforts are successful" (Folkman, Lazarus, Dunkel-Schetter, DeLongis, & Gruen, 1986). The tendency to equate coping with successful outcomes implies that all successful coping results in mastery. However, coping also involves coming to terms with situations and outcomes over which the individual lacks control. In general, these situations and outcomes cannot be mastered. Additionally, to equate the coping process with successfully altering the outcome that it is used to explain is to confound the coping process with its outcome.

The process approach to coping posits that coping has two major functions: to manage or alter the problem causing the distress, and to regulate emotional responses to the problem. The former is called problem-focused coping, while the later is called emotion-focused coping (Folkman & Lazarus, 1980; Kahn, Wolf, Quinn, Snoek, & Rosenthal, 1964; Leventhal & Nerenz, 1983). However, problem-focused and emotion-focused forms of coping are not mutually exclusive coping strategies. Typically, both forms of coping are used over the course of a stressful situation. The choice of which strategy to use varies with the perceived changeability of the outcome (Folkman & Lazarus, 1980). According to Lazarus and Folkman (1984), emotion-focused forms of coping are efforts to deal with the emotional response to a stressful situation, and include

strategies such as avoidance, minimizing, and finding the positive in negative events.

This form of coping is more likely to be relied upon when a secondary appraisal has been made that nothing can be done to modify or change the situation (Lazarus & Folkman, 1984; Pearlin & Schooler, 1978).

On the other hand, problem-focused forms of coping include problem-solving strategies that are directed both outwardly at changing or modifying the environment (e.g., social networks, new sources of information, and employment), and inwardly at the self (e.g., developing new job skills) (Kahn et al., 1964). Problem solving includes making a secondary appraisal, decision making, and action. As such, both inwardly-directed and environmentally-directed problem-focused forms coping involve “defining the problem, generating alternative solutions, weighing the alternatives in terms of their costs and benefits, choosing among them, and acting [to implement a plan of action]” (Lazarus & Folkman, 1984, p. 152). Problem-focused forms of coping are more likely to occur when the situation has been appraised as amenable to change (Lazarus & Folkman).

Taken as a whole, past research (Edin, 1991; Edin & Lein, 1997a, 1997b; Gilbert, 1998; Pearce, 2002; Seccombe, 1999; Stack, 1974; Zedlewski, Nelson, Edin, Koball, Pomper, & Roberts, 2003) revealed that low-income mothers, whether welfare reliant or not, utilize a number of problem-focused strategies to make ends meet. These include an elaborate network of social supports, and employment—both legal and underground. Edin and Lein’s (1997a, 1997b), extensive investigation of welfare-reliant and wage-reliant mothers documented that low-income mothers rely extensively on a combination of three primary strategies for making ends meet: (a) work-based strategies, (b) network-

based strategies, and (c) agency-based strategies. Work-based strategies included earnings from low-wage jobs that most often did not cover the basic expenses of daily living. Consequently, a small portion (8 percent) of mothers turned to underground work to supplement their earnings. This sometimes included the sale of illicit drugs and sex.

Forty-six percent of welfare-reliant mothers bolstered their income by relying on a network of family members and friends. For both groups, mothers' own mother was the most called upon supporter and provided both cash and in-kind support. Social networks generally included family members and older working children, friends, boyfriends, absent fathers, and kin of absent fathers. Stack (1974) observed, based on her early study of an impoverished Black community, "that the most typical way people involve others in their domestic lives is by entering with them into an exchange relationship. Through exchange transactions, an individual personally mobilizes others as participants in his social network" (p. 43). Although low-income mothers do not have disposable cash to exchange or lend, they often provide other in-kind services, such as childcare for members of their network.

Agency-based strategies include reliance on food stamps, or direct assistance from charitable organizations for assistance with paying rent, utilities, food, and clothing. Edin and Lin (1997a) found that 26 percent of wage-reliant mothers relied on direct assistance from agencies in paying their bills or on cash from student loans and grants. However, these mothers were somewhat less likely to rely on agency-based assistance than their welfare-reliant counterparts. Agency-based strategies, as well as work-based and network-based strategies, are linked to the environment, and as such are considered environmental resources. Alternatively, problem-solving skills reside in the individual.

Thus, they are considered personal resources. Seccombe (1999), as did Edin and Lin (1997a, 1997b), made the case that surviving welfare and poverty requires both problem solving skills and environmental resources.

The coping literature that addresses coping as a process, stresses environmental context, and problem-solving strategies is known as the transactional approach (Suls et al., 1996), and has been discussed extensively above. This school of thought is strongly identified with Lazarus and Folkman, although other scholars (Meichenbaum, 1977; Moos, 1977; Silver & Wortman, 1984; Taylor, 1989) have been major contributors as well. Suls et al. identified three generations of coping theory and research: (a) the psychodynamic and ego development school (also called the psychoanalytic approach), (b) the transactional approach, which appeared in the 1960s and emphasized situational and cognitive influences on coping while down playing the role of individual personality traits and styles; and (c) the personality and coping perspective which focuses on the role of personality, appraisal, and adaptive outcomes.

The psychoanalytic approach, as reflected in Freudian theory, was the dominant framework for understanding coping early in this century. During this period, coping was conceived as a defense mechanism for dealing with internal psychological conflict. In this view, each form of psychopathology was associated with a particular defensive style, such as regression, repression, projection, and the like (Lazarus, 1998). Numerous scholars (Freud, 1946; Goldstein, 1973; Groot, 1957; Haan, 1963, 1969; Menninger, 1954; Vaillant, 1971, 1977, 1986, 1994; Vaillant, Bond, & Vaillant, 1986) contributed to the evolution and popularity of the psychodynamic/ego development school of thought, including Anna Freud (1946) who is most responsible for conceptualizing that some

defenses are more pathological than others. According to Parker and Endler (1996), “this idea was quickly embraced by a number of theorists who began to stress the adaptive (nonpathological) features of some defensive responses” (p. 5).

Adaptive theorists (Haan, 1969; Menninger, 1954; Vaillant, 1971; Vaillant et al. 1986) represented a different psychoanalytic view of coping. These theorists took a hierarchical approach to the concept of defense, considering they viewed some defenses as healthier than others. In this framework, defense mechanisms were classified according to their pathology. Haan (1969) conceptualized a tripartite hierarchy consisting of coping (the most healthy form of adaptation), defense (a neurotic process), and ego-failure (a psychotic adaptive process). Similarly, Vaillant (1971) developed a four-level conceptual hierarchical model in which ego defenses are classified as psychotic (e.g., distortion of reality), immature (e.g., passive aggressive, acting out), neurotic (e.g., repression, intellectualization), and mature (e.g., humor, suppression).

Perhaps more so than any other, Vaillant (1971, 1977, 1986, 1994) has been one of the more prolific contributors to the defense literature. However, the psychodynamic/ego development perspective is no longer dominant in the literature on personality and coping for a number of reasons. Lazarus and Folkman (1984), the more vociferous critics of the approach, argued that the concept of adaptation implies that all coping is successful, and as such the psychodynamic/ego perspective confounds coping with its outcome. Coping is what one does; outcome is the result of the action. In essence, the psychodynamic/ego development perspective does not treat coping and outcomes as separate and distinct variables, making it impossible to assess and evaluate coping. Lazarus and Folkman further asserted that ego defenses fail to recognize that

coping is situation-specific and changes as the situation changes. Moreover, according to Folkman and Lazarus (1980), the perspective does not encompass cognitive and problem-solving strategies, but rather personality traits and style. These issues, according to Suls et al. (1996) “contributed to general discontent with the psychodynamic perspective of coping and helped to usher in a new period of theory and research” (p. 714).

Because the third generation of coping research and theory is still evolving, it is summarily recognized here. Essentially, the personality and coping perspective can be thought of as marriage between the psychodynamic/ego perspective and the transactional approach. Suls et al. (1996) provide an excellent overview of this framework. They wrote the following:

a third generation of coping theory and research had emerged because of several factors, primarily the availability of reliable models and broad, dimensional measures of personality. . . . Furthermore, it has become clear (empirically) that situations do not account for all, or necessarily even most, of the variation in coping behavior. . . . many researchers acknowledge the importance of both situational and individual determinants of coping. . . . particular strategies are not necessarily assumed to be either adaptive or maladaptive. . . . Compared to the first two generations, current researchers put more emphasis on the premise that stressors can influence aspect of one’s personality, either positively or negatively, and that encounters with earlier stressors can influence future coping efforts. (pp. 720-721)

Chapter Summary

The 1996 Personal Responsibility and Work Opportunity Reconciliation Act, also known as welfare reform, profoundly changed the nature of public assistance that is provided to impoverished mothers and their dependent children. Welfare reform legislation ushered in a new era of social welfare policy in American society—an era in which the poorest of the poor can no longer expect to receive unlimited access to cash support during times of economic crisis and hardship. For the first time in the Nation’s history, cash assistance for poor families with dependent children has officially become temporary. This new reality is reflected in the name of today’s welfare reform program—Temporary Assistance for Needy Families. Although most recipients remain on the welfare rolls for no more than four years, public perception ran counter to this fact. Remarkably, for most recipients, public assistance was already temporary. However, stereotypical images of the multigenerational welfare recipient proliferated public beliefs, opinion, and discourse. Consequently, a major goal of welfare reform was caseload reduction, expressed in the form of self-sufficiency, strict work requirements, and sanctions for failure to comply with administrative rules and regulations.

Since 1997, welfare caseloads have dropped sharply by 54 percent nationwide. Such dramatic decline in welfare caseloads has caused policy makers to inquire about the nature and characteristics of families remaining on welfare. Research in this area tells us that those remaining on welfare are not inherently different from those who left prior to reaching the maximum cap on receipt of benefits. However, recipients who exhaust TANF benefits are more likely to face multiple barriers to employment and self-sufficiency. These women lack sufficient human capital, education, and marketable skills

that are needed to lift their families out of poverty. They are also more likely to need other logistical resources, such as transportation and affordable childcare. For recipients with cognitive, mental health, and physical impairments, self-sufficiency may not be a realistic personal nor public policy goal.

Whether remaining on welfare or not, the economic status and circumstances of most single-mothers, heading households with dependent children, can only be described as dismal. As noted by Rodgers (1996), poverty in American society has become a matter of economics and family structure. In 2003, families with single-mother heads represented more than 50 percent of all poor families, and only 14 percent of non-poor families. Consequently, children growing up in families headed by single mothers are living in extraordinarily precarious circumstances. Given these facts, it is not surprising that single-mothers comprise 89 percent of the welfare roll at any given point in time.

However, existing literature is extraordinarily sparse concerning those who permanently leave the welfare rolls because provisions were not made in PRWORA legislation to track families once permanently dropped from TANF. Consequently, we do not know much about the characteristics of single mothers who exhaust their lifetime limit on receipt of TANF benefits. We also do not know what coping strategies they use to make ends meet. We are equally uninformed about their hardships and quality of life. Finally, we do not know what life events caused these mothers to so rapidly exhaust the maximum lifetime limit on receipt of TANF.

In contrast, the literature is replete with transient leaver studies. These investigations show that most transient leavers are working more than ever before, but at low-wage, dead-end jobs that are insufficient to lift their families above the federal

poverty line. On the whole, research shows that many families who leave welfare, working or not, are not escaping poverty, deprivation, and material hardship. Research findings concerning the quality of life are somewhat mixed. In the aggregate, some 50 percent of transient leavers report being better off since leaving TANF, although most report multiple hardships, and an inability to live on their own income. Many cope by relying on income from work, in addition to an elaborate network of social supports, and agency-based assistance from charitable, religious, public, and private organizations. While the coping literature is extensive, it is worth noting that existing literature rarely mentions monetary resources, although it is implied in studies concerning economic status. For leavers of TANF, whether transient or permanent, having money may reduce vulnerability and hardships, because money increases options.

A review of the coping literature reveals a theoretical shift in orientation over time. The psychodynamic/ego development perspective (also called the psychoanalytic approach) dominated early coping research at the beginning of the century. This perspective was based in Freudian theory and perceived coping as defense mechanisms for dealing with internal psychological conflict. In this view, individuals were considered to have specific, discernable, coping traits and styles. These personality traits predisposed the individual to react to stressful situations in predictable ways. In essence, personality traits determine how individuals cope. As the psychodynamic perspective evolved over time, adaptive theorist began to express the adaptive (nonpathological) features of some defensive responses.

However, the psychodynamic/ego development perspective became less dominant with the arrival of the transactional approach to coping. In this view, coping was

determined by the situation--not personality traits and styles. This theoretical perspective represents the lens through which coping is viewed in this study. It emphasizes social context, process, and the environment. Major features of the transactional approach are emotion-focused and problem-focused forms of coping. However, a third generation of coping research has evolved—the personality and coping perspective—which combines the psychodynamic/ego development and transactional approaches into a single perspective of coping. While this perspective seeks to combine the best of past generations of coping theory, it is relatively new and evolving.

CHAPTER 3

METHODOLOGY

Introduction

The purpose of this study was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for Temporary Assistance for Needy Families (TANF). Three research questions guided this inquiry. Specifically, (1) What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF? (2) How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF, and (3) What coping strategies do single mothers use to make ends meet in the absence of TANF? This chapter presents the qualitative research methodology used to investigate these central questions. Covered in this chapter is a detailed discussion of the rationale for selecting a qualitative research methodology for this study; sampling strategies and procedures that were used to select information-rich cases; specific methods utilized for collecting and analyzing the research data; measures for ensuring validity and reliability, along with limitations of the study, and a review of the researcher's bias and assumptions.

Design of the Study

Without fail, the broad array of welfare leaver studies funded by the Department of Health and Human Services (DHHS), Office of the Assistant Secretary for Planning and Evaluation (ASPE), relies extensively on administrative records and survey data. Unquestionably, use of this data offers enormous advantages for funding agencies and

researchers. These advantages include benefits such as the relative ease with which information is collected from administrative databases and participants who respond to questionnaires with predetermined answer categories, the cost effectiveness of survey research, and the limited amount of time required to generate and analyze the resulting numbers following data collection. Grinnell (2001) pointed out that “some of the best-known research studies on the effects of public assistance programs have come from the Panel Study on Income Dynamics (PSID)” (p. 302), a longitudinal survey that reflects statistical trends in U.S. households over time.

However, to fully understand the complexities and consequences of dramatic changes in social welfare policies on the lives of single mothers with dependent children who exhaust their lifetime eligibility for TANF, researchers and policy makers need to look behind the numbers provided by state administrative records and survey research drawn from individuals and national panel studies. Although useful, survey research and panel studies are inherently limited in their ability to discover critical underlying issues and may overlook those not easily measured through fixed-choice questionnaires. Nor do these methodologies allow us to explore in greater detail the unintended consequences and firsthand accounts of dramatic changes in social welfare policies on the lives of poor mothers with dependent children. Considering these limitations, I decided to use a qualitative research methodology, bearing in mind the intrinsic capacity of qualitative research “to dig deeper than any survey can go, [its power] to excavate the human terrain that lurks behind the numbers” (Newman, 2002, p. 357), and its inherent ability to help us understand and explain the meaning, rather than statistical significance, of social phenomena unconstrained by frequencies and simple dependent variables.

Creswell (1994) made the case that qualitative inquiry is the appropriate methodology for answering research questions where little information exists on the topic, variables are largely unknown, and the “researcher wants to focus on the context that may shape the understanding of the phenomenon being studied” (p. 10). Merriam (2002) added that qualitative research may be undertaken “because there is a lack of theory or an existing theory fails to adequately explain a phenomenon” (p. 5). In view of the fact that the permanent removal of poor women with dependent children from the welfare rolls has such a short history within American social welfare policy and practice, we are only now beginning to study the policy impact and consequences for this unique group of women and children. Consequently, there is not much research, either theoretical or empirical, to be cited regarding their hardships, quality of life, and the coping strategies they use to make ends meet since leaving TANF. Therefore, qualitative inquiry provided the best and most appropriate methodology for this study.

Qualitative research is a field of inquiry that emphasizes process, meaning, and in-depth understanding of the phenomenon in question (Denzin & Lincoln, 2003). As a consequence, it does not attempt to predict what may happen in the future. Instead, qualitative research is an effort to understand the firsthand accounts of how people perceive and make sense of their experiences, unfiltered through operational definitions or rating scales. Because the fundamental purpose of qualitative inquiry is to describe and interpret rather than measure and predict, it is “research that produces descriptive data based upon spoken or written words and observable behavior” (Sherman & Reid, 1994, p. 1).

Moreover, qualitative inquiry is an umbrella concept encompassing a range of philosophical orientations (Merriam, 2002), interpretive practices, and designs (Denzin & Lincoln, 2003), each of which seeks to understand people in the context of their pasts and the situations in which they find themselves (Taylor & Bogdan, 1998). A basic interpretative or descriptive design is used by qualitative researchers when the overall purpose of the study is “to understand how people make sense of their lives and experiences” (Merriam, p. 38). While all qualitative designs mutually share this goal, other qualitative designs or strategies such as ethnography, phenomenology, or grounded theory have additional purposes. Given that the overall purpose of this research is to understand the perceived hardships, quality of life, and the coping strategies used to make end meet by single mothers who exhaust their lifetime eligibility for TANF, a basic interpretive or descriptive design that emphasizes “(1) how people interpret [make sense of] their experiences, (2) how they construct their worlds, and (3) what meanings they attribute to their experiences” (Merriam, p. 38), provided the best design or strategy for this inquiry. Merriam explained, with the basic interpretive design as with qualitative inquiry on the whole, that the researcher is the primary instrument for data collection and analysis—as opposed to questionnaires or inventories—the strategy is inductive, and the research product or outcome is richly descriptive in that words and pictures, rather than numbers, are used to convey what the researcher has learned about a phenomenon of interest.

Like other empirical approaches, qualitative research is distinguished by a unique set of philosophical and methodological assumptions. Although several authors (Bogdan & Biklen, 2003; Grinnell, 2001; Janesick, 2000; Merriam, 1998; Rogers, 2000; Rossman

& Rallis, 2003; Shaw & Gould, 2001; Snape & Spencer, 2003; Taylor & Bogdan, 1998) have delineated an array of key assumptions that underpin the paradigm, the following is a brief synthesis of several basic assumptions around which consensus is generally expressed.

1. “Qualitative researchers are interested in understanding the meaning people have constructed” (Merriam, 1998, p. 6). In the search for meaning and understanding, qualitative inquiry recognizes the existence of multiple constructions and interpretations of reality that are different for each person and that change over time as a function of lived experiences and perceptions (Merriam, 2002). Thus, qualitative research examines how things look from multiple vantage points. The research allows the investigator to enter the participants’ worlds through the gateway of their perceptions and the realities they construct, given the experiences of everyday living. Like Reeves (1998), my goal was to “figuratively *crawl behind the eyeballs* of the participants” (p. 88) in order to view—from their particular vantage points—the hardships, quality of life, and the coping strategies they use to make ends meet. As stated by Shaw and Gould (2001), a primary task of qualitative inquiry is to “explicate the ways people in particular settings come to understand, account for, take action, and otherwise manage [cope with] their day-to-day situations” (p. 7).

2. Qualitative inquiry is “research that represents human beings as whole persons living in dynamic, complex social arrangements” (Rogers, 2000, p. 51). For qualitative inquiry, people and environment are not viewed separately or independent of the other, but holistically and in context. “This respect for context draws qualitative researchers to look at social worlds *holistically*, as interactive, complex systems rather than as discrete

variables that can be measured and manipulated statistically” (Rossman & Rallis, 2003, p. 9). The literature (Edin & Lein, 1997; Rank, 1994; Seccombe, 1999) revealed that poor women with dependent children who receive public assistance are not able to survive and support their families on welfare alone. They most often rely on a complex system of social, kinship, and formal supports, including undocumented labor market participation. Obviously, poor women who exhaust their lifetime eligibility for welfare will find it imperative to strengthen and continue these complex social arrangements, and will need to develop additional sources of support—employment and otherwise—to fill the gap created by the loss of income provided by welfare. Consequently, our knowledge concerning the coping strategies used by single mothers to make ends meet can be richly informed by investigating how these women construct their worlds and the social arrangements that buttress their survival given the absence of welfare.

3. On the whole, although not entirely, qualitative inquiry employs an inductive logic (Bogdan & Biklen, 2003; Merriam, 1998; Snape & Spencer, 2003). Therefore, qualitative researchers do not enter the study with a set of preconceived hypotheses and theories for which they hope to find supporting data. Instead, qualitative researchers primarily utilize an inductive analytic process in which specific observations lead to theories, concepts, insights, and understandings about the phenomenon or situation being studied. As explained by Bogdan and Biklen (2003), “you are not putting together a puzzle whose picture you already know. You are constructing a picture that takes shape as you collect and examine the parts” (p. 6). In view of Bogdan and Biklen’s puzzle analogy, this study was utilized to “construct the picture” concerning hardships, quality of life, and coping strategies used to make ends meet by poor mothers who no longer

have the safety net of welfare upon which to rely. Accordingly, the investigation was not guided by a set of predetermined (*a priori*) hypotheses or theories concerning the research questions. Instead, this research was informed by concepts and themes as they emerged from a systematic examination of the data.

4. The researcher is the main instrument for data collection and analysis (Merriam, 1998; Shaw & Gould, 2001; Snape & Spencer, 2003). Because qualitative analysis strives for depth of understanding, there is a need for human intelligence capable of exploring beyond rigidly fixed questions that are unavoidably imposed by standardized instruments. As a result, in qualitative inquiry data are mediated through the human instrument, the researcher, rather than through questionnaires or other inanimate data collection mechanisms. The human instrument, or researcher, “can process data immediately, can clarify and summarize as the study evolves, and can explore anomalous responses” (Guba & Lincoln, as cited in Merriam, 1998, p. 7). Moreover, the exclusive domain and strength of the human instrument lies in the researcher’s capacity to formulate an understanding of peoples’ perspectives in the context of the conditions and circumstances of their lives, and to “see events holistically. . . and individually in their social context” (Williams, Unrau, & Grinnell, 2001, p. 110). This is known as the interpretative nature of qualitative research in that the “researcher makes meaning (interprets) what he learns as the study goes along” (Rossman & Rallis, 2003, p. 35). As a consequence, data are filtered through the “personal biography of the researcher who speaks from a particular class, gender, racial, cultural, and ethnic community perspective” (Denzin & Lincoln, 2003, p. 29). Therefore, data collection and analysis are particularly vulnerable to the biases of the data collector (Williams et al.).

According to Auerbach and Silverstein (2003), “examining the way one’s own subjectivity influences one’s research is called *reflexivity*, and is a goal of qualitative research” (p. 27). In so doing, the data collection and analysis processes will be less vulnerable, although not entirely, to the prejudices of the researcher. While the concept of reflexivity is discussed in greater detail throughout this chapter, it is introduced here because of its centrality to the very nature of qualitative inquiry. Consequently, a reflexive technique (i.e., field notes and journaling concerning my reactions, feelings, and thoughts) was employed to process and examine personal biases, opinions, and prejudices that may adversely influence the collection and analysis of data. As an African American social work practitioner/program administrator responsible for policy decisions and implementation, and one with many years of experience, I realize the importance of giving bias-neutral *clear voice* to all, particularly the usually unheard populations in society, and the ethical obligation to respectfully and confidentially treat information provided by participants.

5. Qualitative research is emergent and flexible in that the researcher is responsive to changing conditions (themes, questions, concepts, events) that emerge during the course of the study (Grinnell; 2001; Merriam, 1998; Rossman & Rallis; 2003). Although, Marshall and Rossman (1999) made the case that qualitative researchers should reserve flexibility in the research design and questions given these are likely to change as the study progresses, Merriam pointed out that adopting a flexible research strategy is not always possible because “dissertation committees, funding agencies, and human subject review boards often require the design of the study be specified ahead of time” (p. 8). Therefore, this study adhered to standards and

expectations imposed by the Institutional Review Board (IRB) for human subjects, and by the dissertation committee. As a result, flexibility was maintained to the extent it did not conflict with these requirements and standards.

Sample Selection

Flick (2002) made clear that there are no sampling decisions or strategies “which are right *per se*” (p. 71). Instead, the vast array of decisions related to sample selection is ultimately influenced by the research questions and the specific research methodology utilized by the examiner to investigate a phenomenon of interest. This section provides information concerning the sampling decisions and strategies used in this study, and discusses the distinctive logic that underpins qualitative sampling. It also addresses the number of participants, presents the selection criteria that were used in the selection process, and discusses the procedures employed to locate and recruit respondents for this study.

Sampling Strategy and Participants

Since qualitative analysis strives for depth of understanding, qualitative researchers use non-probability sampling because it allows the investigator to deliberately select, not randomly select, information-rich cases “from which one can learn a great deal about issues of central importance to the purpose of the inquiry” (Patton, 2002, p. 230). Additionally, qualitative inquiry most often focuses in depth on small samples (1 – 50 units) that have “particular features or characteristics which will enable detailed exploration and understanding of the central themes and puzzles which the researcher wishes to study” (Ritchie, Lewis, & Elam, 2003, p. 78). This is because qualitative research is not interested in making generalizations in the statistical sense to a larger

population nor in determining the statistical significance or incidence of a phenomenon in the wider population.

Merriam (1998) explained that since “generalization in a statistical sense is not a goal of qualitative research, probabilistic sampling is not necessary or even justifiable in qualitative research” (p. 61). Qualitative sampling requires a different logic, one that allows the researcher to “purposefully select informants (or documents or visual material) that will best answer the research question” (Creswell, 1994, p. 148). Thus, non-probability sampling—the most common form of which is called purposeful, purposive, or criterion based—is the most appropriate sampling strategy and method of choice for most qualitative research (Mason, 2002; Merriam; Patton, 2002; Ritchie et al., 2003). For these reasons, I used purposeful sampling (specifically, maximum variation and snowball) to select participants for this study.

Typically, qualitative researchers use a wide range of purposeful sampling approaches, each of which is “designed to yield different types of sample composition [*sic*] depending on the study’s aims and coverage” (Ritchie et al., 2003, p. 79). For maximum variation (heterogeneity) sampling, the aim is to identify and describe common themes or patterns that cut across the variety of participants selected for the study. This sampling approach assumes that if very different selections of people are interviewed their collective answers will be close to the common or typical experience. According to Patton (2002), “any common patterns that emerge from great variation are of particular interest and value in capturing the core experiences and central, shared dimensions of a . . . phenomenon” (p. 235).

The sample for this study contained a diversity of single mothers with dependent children who exhausted their lifetime eligibility for TANF. The sample included 15 participants who varied in race, age, marital status, educational attainment, employment status, and length of time since leaving welfare. Patton (2002) pointed out that when selecting a diverse small sample, data collection and analysis will generate two kinds of findings: “(1) high-quality, detailed descriptions of each case, which are useful for documenting uniquenesses [*sic*], and (2) important shared patterns that cut across cases and derive their significance from having emerged out of heterogeneity” (p. 235).

Additionally, a purposeful sampling strategy known as snowball or network sampling was used to locate participants for this study, principally, because once recipient mothers permanently leave welfare they become hard to track, and because it was anticipated that the response rate for this population might be low. According to Robson (2002), snowball sampling is especially useful when it is difficult to identify and locate members of the target population of interest. It is also useful when studying sensitive topics. With snowball sampling, “the researcher identifies one or more individuals from the population of interest. After they have been interviewed, they are used as informants to identify other members of the population, who are themselves used as informants, and so on” (Robson, p. 266). Consequently, maximum variation and snowball sampling provided the best sampling strategies for this inquiry.

As anticipated, no more than 15 participants were needed for this investigation. Consistent with the flexible and emergent nature of qualitative research, participants were added to this study until the point of diminishing returns on new information had been reached. Therefore, I terminated sampling at the point of redundancy (also known as

saturation) where no new information was forthcoming from subsequent participants.

Ritchie et al. (2003) indicated that because the type of information that qualitative studies yield is descriptively rich, “sample sizes need to be kept to a reasonably small scale” (p. 83) in order to do justice to the hundreds of bites of information that will be collected for analysis.

Selection Criteria

For purposeful sampling, Merriam (1998) made clear the significance of “first determining what selection criteria are essential in choosing the people to be studied” (p. 61). This is necessary because the criteria established “reflect the purpose of the study and guide in the identification of information-rich cases” (Merriam, p. 62).

Consequently, individuals who met the criteria listed below were eligible to participate in this study. Participant received a one-time cash incentive of \$25 for their participation and time. Given that past research (Church, 1999; Singer & Kulka, 2002) revealed that participation increases when offering cash incentives to members of low-income groups and hard-to-reach populations, a cash incentive given at the completion of an interview was considered appropriate for participants in this study. In order to be a participant, the individual was required to:

- (a) Be at least 18 years old;
- (b) Be a single mother, head-of-household, with dependent children;
- (c) Be permanently dropped from welfare because she has exhausted her maximum four-year lifetime eligibility for welfare benefits;
- (d) Be ineligible for receipt of cash assistance from welfare for at least six consecutive months or more;

- (e) Be willing to discuss how she perceives her current hardships, quality of life, and the coping methods used to make ends meet now that she no longer receives cash benefits through welfare;
- (f) Be willing to participate in a 90-120 minute face-to-face interview, and one follow-up interview (by telephone or face-to-face, her preference) if necessary;
- (g) Speak English clearly; and
- (h) Reside in Georgia within a two-hour commute of the Atlanta metropolitan area.

The rationale for many of these criteria is fairly obvious and supported by the purpose of this investigation. Notwithstanding the fact that participants in this study are members of the target population of interest, consisting of single mothers with dependent children who exhausted their lifetime eligibility for TANF, the minimum age of eighteen was set as a criterion for inclusion because it provided the opportunity to create an age-diverse sample, and because the issues for single mothers, younger than eighteen years, are inherently different than for older mothers with more years of lived experience. In addition, TANF regulations mandated recipient mothers younger than eighteen live with a parent or legal guardian (PRWORA, 1996). This factor alone impacts perceived hardships, quality of life, and the methods younger mothers with dependent children choose in coping to make ends meet.

The reason for including single mothers heading households as a criterion for inclusion in the sample is obvious. This criterion reflected the target population towards whom welfare reform was directed. Since 89 percent of recipients were unmarried mothers (PRWORA, 1996), a major impetus for reforming welfare centered on concerns that welfare caseloads had become overly populated with single mothers without fathers

present in the home. Also included in the selection criteria were recipient mothers who were permanently dropped from welfare after they exhausted their maximum four-year lifetime eligibility for TANF. These women represent a relatively new and growing segment of poor mothers and children who no longer have the safety net of public assistance. This was a study of how these women perceive their hardships, quality of life, and the coping strategies they use to make ends meet. Consequently, the sample did not include recipient mothers who were “temporarily dropped or suspended” from welfare, because these women have the safety net of public assistance, and remain eligible for future TANF benefits.

Additionally, included in the selection criteria were persons ineligible to receive cash assistance from welfare for at least six consecutive months or more, as well as persons who were willing to discuss how they perceive their hardships, quality of life, and the coping strategies used to make ends meet without TANF. These criteria were important for two major reasons. First, because the quality and depth of information provided by individuals permanently removed from the welfare rolls for an extended period of time—without the possibility of returning during times of economic crisis—would be far richer than the information provided by more recent welfare leavers, primarily, because the passage of time generates more lived experiences. Second, the richness of the data collected is directly influenced by the participants’ willingness to openly and freely communicate. This is especially so and relevant when the strategies used to make ends meet contain very sensitive information.

Similarly, the richness of the data collected is influenced by the participants’ ability to speak English clearly. Although, a number of welfare leavers may speak

English as a second language, when the data collector is not bilingual the clarity with which participants are able to communicate cannot be overstated in a study that sought to understand the participants' perspectives. Therefore, the ability to speak English clearly was set as a criterion for inclusion in the sample.

As a final point, the selection criteria included only those persons residing in the state of Georgia within a two-hour commute of the Atlanta metropolitan area. While welfare reform is a federally sponsored program, each state has free reign with respect to how the program is implemented. Limiting participants to a specific state is reflective of the new federalism in which responsibility for welfare has shifted from federal government to state legislative bodies across the country. In light of decentralized state emphasis on program implementation, this study explored the hardships, quality of life, and coping strategies used to make ends meet by Georgia residents. The resources and time needed to expand the study beyond the Atlanta metropolitan area, or to include residents of other states, would have been prohibitive, although, such a study would be informative.

Sampling Procedure

I began the search for study participants by contacting regional welfare administrators. Specifically, personal contacts at Fulton County and Walton County Department of Family and Children Services [DFCS] were called upon to assist with this inquiry. Each agreed to search their databases for former recipients who met the study's selection criteria, and to mail recruitment flyers *directly* [italics added] to these individuals. This procedure was necessary to protect the confidentiality of former recipients. I supplied the postage. The participant recruitment flyer (Appendix A)

detailed the criteria for inclusion in the study; outlined ways (telephone, e-mail, or U.S. postal service) prospective participants could contact me, depending of their desire for anonymity; and informed prospective participants that each person selected will receive \$25 for participating in the study. Two separate waves of agency mailings—one in June 2005 from Fulton County DFCS to 160 prospective participants, the other in August 2005 from Walton County DFCS to 18 prospective participants—produced 13 participants for this study.

Because it was anticipated that the response rate to the agency mailing might be low, participants who responded to the initial agency mailings from the county Departments of Family and Children Services were asked to inform friends and acquaintances to contact me if they might be interested in participating in the research. Individuals helping to locate participants were provided with written information in the form of the recruitment flyer (Appendix A). To increase the participation pool, a \$10 referral incentive was provided to the referring party for each referee who met the selection criteria, and agreed to participate in the study.

Prospective participants began calling within three days of the initial Fulton County DFCS mailing and continued calling over the next two weeks. A similar response occurred following the Walton County DFCS mailing. Seven individuals were selected as participants from the Fulton County wave, 6 participants were selected from the Walton County wave, and 2 participants were obtained through snowball sampling. The snowball sample occurred as a result of referrals made by Walton County participants. Since the agency mailings and snowball sampling produced a sufficient number of participants for this study, it was not necessary to place additional recruitment

flyers, as I had initially anticipated, in the offices of private and charitable organizations. Short telephone screening interviews, lasting 15-20 minutes, were conducted with prospective participants to give them more information about the study's scope and purpose, and to assess their eligibility for inclusion in the research.

A standardized telephone-screening questionnaire (Appendix B) with fixed questions was utilized to conduct the assessment interview. Questionnaires are widely used in conjunction with telephone interviews, primarily because they allow the researcher to quickly obtain a small amount of information from a large number of informants. Additionally, bearing in mind that the exclusive goal of the telephone assessment interview was to determine whether prospective participants met *explicit* selection criteria for the study, the use of a questionnaire was an ideal instrument for obtaining a maximum variation sample from the list of respondents who met the selection criteria. This is so because responses can be directly compared. Direct comparison of responses assured that only those respondents who diverge with respect to demographics (race, age, marital status, educational attainment), employment status, and length of time since leaving welfare were included in the sample for this study.

Although, the assessment interview was tightly prefigured, prospective participants were invited to ask for clarification of questions as well as offer comments and explanations, because the assessment interview provided an excellent opportunity to build rapport. Realizing that qualitative inquiry is deeply personal, creating relationships is essential to the very nature of the research. However, only those individuals who met the selection criteria, indicated a willingness to participate, and varied on some dimension of the selection criteria were selected as participants for this study.

Overall, 178 recruitment flyers were mailed to prospective participants for this study. As anticipated for this target population, response rate to the recruitment mailings was low (14 %). Of the 178 recruitment flyer mailed, a total of 25 prospective participants responded. A number of these respondents (5) were not interested in participating in the study after discovering that their participation would not cause TANF benefits to be restored. Some prospective participants (3) declined to participate because they believed their information would not be held confidential. These individuals were fearful that information would be shared with their DFCS caseworkers. This belief tended to emanate from the fact that recruitment flyers were mailed from the DFCS office, and not from the researcher. However, it was ethically important not to release the names and addresses of former recipients without prior authorization. Therefore, the decision to mail flyers from DFCS was a necessary measure to protect the confidentiality and identities of former recipients. Additionally, a group of individuals (4) selected as participants for the study failed to keep appointments. The failure to keep an appointment was more likely to occur with individuals scheduled a week or two beyond the initial telephone-screening interview.

Data Collection

In conducting a basic interpretive study, qualitative researchers typically rely on several methods for collecting data—interviews, direct observations, documents, and artifacts (Merriam, 2002). Although multiple data collection approaches may be used in a single interpretive study, the adequacy of the data collection method depends largely on the research questions. If the researcher wishes to gather information about questions concerning how people behave within a particular social context or setting, direct

observation or interviews, or both, could be used as data collection strategies. Direct observation allows the researcher to document and describe complex actions and interactions. However, we can only infer the meaning of these actions without other sources of information (Marshall & Rossman, 1999).

According to Patton (2002), “we interview people to find out from them those things we cannot directly observe” (p. 340). For instance, we cannot observe thoughts, feelings, intentions, past situations, nor the meanings people attach to the circumstances and conditions of their lives. To understand these things, the researcher must ask questions. Consequently, the interview is the most utilized data collection method in qualitative research (Rogers & Bouey, 1996). For qualitative inquiry, interviewing can be defined as a “conversation with a purpose” (Dexter, 1970, p. 136) that provides a gateway into the perspectives of others. Considering that the purpose of this study was to understand the perspectives of single mothers who exhaust their lifetime eligibility for TANF—their perceived hardships, quality of life, and the coping strategies used to make ends meet since leaving welfare—interviews offered the best data collection method for this study.

Fundamentally, the aim of qualitative interviewing is to provide a framework within which the participants’ perspectives on the phenomenon of interest can be expressed in their own words, that is, as the participants view it, not as the researcher views it (Marshall & Rossman, 1999). Words are by far the most common form of qualitative data (Robson, 2002). Therefore, qualitative researchers rely extensively on in-depth, open-ended interviews. In addition, there are several types of open-ended

interviews from which to choose—the fully structured interview, semi-structured interview, and the unstructured interview.

Semi-structured interviews and unstructured interviews are typically used in flexible qualitative designs (Robson, 2002). Semi-structured interviews offer the conversational flexibility of the unstructured interview, but are distinguished by the use of a predetermined set of questions and topics that the researcher explores during the course of the interview. To ensure that the list of questions and topics is explored with every person interviewed, the researcher prepares an interview guide that contains the topics and questions that will be discussed with participants. Patton (2002) explained that the “guide helps makes interviewing a number of different people more systematic and comprehensive by delimiting in advance the issues to be explored” (p. 343).

The semi-structured interview is widely used in situations where the research questions are relatively clear and well defined, the researcher wishes to “ensure that all the relevant themes are dealt with and all the necessary information collected” (Corbetta, 2003, p. 270), the opportunity to interview a participant is limited to one or two occasions, and the researcher wants to provide a structured, yet flexible conversational framework, in which the participants’ perspectives and understandings of the world are able to unfold during the discussion. According to Marshall and Rossman (1999), if only the subjective view is what matters, interviews may be used as an exclusive method for gathering data when the stated purpose of the research is to discover and interpret the participant’s perspectives on events and behavior.

Corbetta (2003) argued that qualitative interviews can only be carried out face-to-face because of the inherent nature of qualitative research. In essence, face-to-face

interviews allow the researcher to understand the meanings and social context of people's lived experiences in ways that telephone, computer-assisted, postal, and other types of interviews cannot. Some of the latter approaches do not allow the researcher to probe for deeper meaning and understanding, to ask for clarification, examples, or more details.

Collecting information one-on-one avoids the "group think" bias so often found in focus groups. Moreover, Patton (2002) emphasized the view that controversial and highly personal issues are poor topics for group interviews. Taking into account that multiple informants are involved in focus group interviews, less than ten questions are typically covered during the course of an hour (Robson, 2002). Therefore, focus group interviews are generally not appropriately suited for interpretative studies in which researchers are interested in the depth and breadth of responses provided by participants. Considering the issues discussed above, I used one-on-one, face-to-face semi-structured interviews, along with an interview guide, as the sole method for gathering data from participants for this inquiry.

During the individual interviews participants were asked to sign a participant consent form (Appendix C) indicating their voluntary, informed consent to participate in the study. The participant consent form detailed what was expected of the participant, including the purpose of the study, addressed issues of confidentiality, and secured permission to audio tape record all interviews. In addition, the consent form provided the name, telephone number, and address of the university's institutional review board contact person for human subject studies. It restated the information shared with prospective participants during the initial telephone-screening interview.

An interview guide (Appendix D) was used to ensure the comprehensiveness of the data collected during the interview. The guide covered a detailed list of questions central to the purpose of this study. These questions were organized under the following broad categories: a) sociodemographic information; b) characteristics; c) coping strategies; and d) perceived hardships and quality of life. However, consistent with the emergent nature of qualitative research, the original interview guide was refined, based on emerging themes and patterns in the data that arose from the interviews.

Each semi-structured interview lasted, on average, about 90 minutes. Considering that some participants required more time than others to share their narratives, additional time was necessary to complete the interview. However, total interview time did not exceed 120 minutes. Interviews were recorded via audiotape so that participants' accounts were preserved in their original and complete form. Recording the interview enables the researcher to concentrate on the conversation and to maintain a more natural relationship with informants (Corbetta, 2002). To protect the confidentiality of participants' identities and involvement in the study, their names were neither transcribed nor used within the interview transcription content. A unique pseudonym was assigned to each participant. Although informants in this study were addressed by their personal names during the interview, audiotapes were erased immediately upon completion of data collection and analysis, as an additional measure to protect participant identities.

Data collection was an ongoing process, lasting nearly three months. Between two and three interviews were scheduled each week. This allowed time for reflection, recording field notes, and listening to the tape of the most recent interview before venturing out for the next. Although participants were offered the option of meeting at a

mutually agreed upon public location (e.g., public library, private office), or in their homes if they preferred, all except one participant chose to meet at their homes. This participant preferred meeting at a public library. Because only three of the participants in this study owned automobiles, meeting in their homes was an important consideration. While several of the participants had access to cars, the overwhelming majority of the participants would have incurred transportation costs to and from the interview, if others arrangements were not made. Ultimately, meeting at the home negated the costs and the need for participants to arrange transportation to a public location.

Although, I initially planned to transcribe most of the tapes using voice recognition software, the learning curve and time that were required to train the software to recognize my voice and for me to learn the software, proved not feasible given the time constraints of completing this study. For this important reason, I transcribed the tapes of the first three interviews; tapes of the remaining 12 interviews were professionally transcribed. All tapes were transcribed verbatim. According to Patton (2002), “doing your own transcriptions . . . can be quite different from just working off transcripts done by someone else” (p. 441). This is because written statements can have very different meanings based on voice inflections and tone. Therefore, I checked transcripts done by others by listening to the audiotape of the interview as I read the transcript. However, transcribing the first three interviews afforded an opportunity to become fully immersed in the data early enough so that modifications could be made to the interview process and guide for subsequent interviews.

Although interviews were the sole method of gathering data from participants for this inquiry, field notes are important sources of data for qualitative studies. The personal

journal represents one of the many different types of field notes that researchers use, regardless of qualitative genre, to reflect on personal experiences and perspectives, including “prejudices and biases (personal and professional)” (de Laine, 2000, p. 148) that influence the study. According to Rogers and Bouey (2001), keeping a personal journal allows the researcher to document and record feelings, insights, perceptions, and emotional reactions, including the experiences of being the researcher. These are rich sources of data that can be used as a basis for additional questions to ask participants in order to examine emerging hypotheses, assumptions, concepts, and understandings. For these important reasons, along with those mentioned earlier in this chapter, I maintained a journal throughout data collection and analysis that detailed my thoughts about those studies, the research in general, and myself.

Data Analysis

In qualitative inquiry, data collection and analysis are not separate and distinct processes, but rather overlapping ongoing practices. As data are collected in the field, they are analyzed along the way—not at the end of the data collection process. According to Merriam (1998), “data analysis is one of the few facets, perhaps the only facet, of doing qualitative research in which there is a right way and a wrong way. . . . the right way . . . is to do it *simultaneously* with data collection” (p. 162). The practice of simultaneous collection and analysis is inherent to qualitative studies. This is so because qualitative researchers are guided by emerging insights, patterns, concepts, and themes that must be explored in order to produce a coherent interpretation of the data. However, “the point of data analysis is not simply to find a concept or label to neatly tie together the data. What is important is understanding the people studied” (Patton, 1990,

p. 392). Consequently, “data that have been analyzed while being collected are both parsimonious and illuminating” (Merriam, p. 162).

To analyze the data in the study, I used the constant comparative method of data analysis developed by Glaser and Strauss (1967). The constant comparative method is an approach for making sense of the data by doing exactly what the name implies—constantly compare—one unit of information with the next in order to find recurring patterns, themes, or regularities in the data (Merriam, 1998). Data, in the form of units of information, are analyzed in order to find conceptual categories. By constantly comparing specific incidents in the data, the researcher refines these categories, identifies their properties (or subcategories), and explores their relationships to one another (Taylor & Bogdan, 1998). The purpose of the study is illuminated because “categories are abstractions derived from the data, and not the data themselves” (Merriam, 1998, p. 181). Merriam made clear that categories, in essence, represent answers to the research questions.

Deriving conceptual categories is an inductive process. Specifically, as I read through each transcript, notes were made in the margins about information that struck me as interesting, potentially relevant, or important to the purpose of the study. This was possible because tapes were transcribed with sufficiently large margins (3 inches) on the right side of each page. Additionally, transcription lines were continuously numbered so that particular quotes could be easily found and referenced. This approach made it easy to cross-reference my notes with the location of specific information in the transcript. After working through an entire transcript in this manner, I revisited my marginal notes looking for common concepts, terms, and incidents. Notes with something in common

were sorted into groupings, given a descriptive group label, and recorded by their group name. At the beginning of the study the initial groupings were quite lengthy, because as Merriam (1998) pointed out, there is no way to determine what will ultimately be meaningful.

I then reviewed the next interview transcript in exactly the same manner as the first, following the same procedures. Keeping in mind the initial list of groupings derived from the first transcript, I checked to determine if they were present in the second list. These comparisons led to tentative categories and subcategories that were then compared to each other and to other instances. By constantly comparing data within sources and between sources, conceptual categories emerged that reflected the purpose of the study, were exhaustive, mutually exclusive, sensitizing, and conceptually congruent (Merriam, 1998).

According to Spencer, Ritchie, and O'Connor (2003), if properly collected, qualitative "data will be rich in descriptive detail and full of explanatory evidence. But, almost inevitably, the data will be unwieldy. . . in its raw form" (p. 199). Data analysis "is the process of bringing order, structure, and interpretation to the mass of collected data" (Marshall & Rossman, 1999, p. 150). Consequently, there are several recommended data management techniques that are used during qualitative analysis—the use of index cards, file folders, and computers (Merriam, 1998). To manage the volumes of data at my disposal, the cut and past functions of my word processing software were used. Selecting this approach over software programs specifically designed for qualitative research allowed me to rely on computer skills already well developed, and to draw from a word processing software program with which I was most proficient.

Keeping in mind the process described above that detailed how the data were analyzed and categories derived, using the text box function of the word processing software emerging tentative categories were noted in the margins as I read through the transcripts. After reading through a transcript, a computer file representing each of these categories was created. Next, I “cut” the data corresponding to each category and “pasted” this data in their respective categorical files. Files were then read to double check the contents for commonalities. Incongruent data were either moved to an appropriate categorical file using the “move” function, or discarded all together with the “delete” key. As I reviewed the next transcript in the same manner, new data were added to the existing files, and additional files were created as new categories emerged. Since my goal was to inductively derive categories that represented a preponderance of the data, if something important but not preponderant was discovered during the analysis, it is addressed in the discussion.

Validity and Reliability

Rossman and Rallis (2003) made the case that qualitative findings are worth paying attention to, trustworthy, only to the extent that the research is valid, reliable, and ethically conducted. However, because of the basic assumptions that underpin qualitative inquiry, the concepts of validity and reliability are viewed and operationalized somewhat differently than for quantitative research. As such, qualitative inquiry has a set of unique “strategies for establishing validity and reliability, strategies based on the different worldview and different questions congruent with the philosophical assumptions underlying this perspective” (Merriam, 2002, p. 24), strategies that reflect the conditions and circumstances of flexible, qualitative research design. Issues pertaining to this

study's validity and reliability are discussed in the following sections. In particular, the specific measures that were employed to ensure the study's internal validity, reliability, and external validity are presented below.

Internal Validity

Internal validity has to do with the accuracy of the findings and conclusions, i.e., the truth-value of what is reported. However, as Robson (2002) cautioned, strategies that qualitative researchers use to ensure the accuracy, correctness, or truth of the research “undoubtedly help in ruling out threats to validity, [although] there is no foolproof way of guaranteeing validity” (p. 176) in a flexible qualitative research design. Consequently, the objective is to clearly demonstrate that methodologically appropriate techniques that buttress the study's validity were applied so that an objective outsider is able to reasonably conclude that the researcher has indeed accurately captured what is really there.

For interpretative studies, Mason (2002) explained that validity of interpretations must also be considered and demonstrated so that others are able to reach their own conclusions regarding the credibility of the research. “The challenge in this case is how to demonstrate that your interpretation is indeed valid, without resorting to claims to ultimate truth and objectivity” (p. 191). According to Rossman and Rallis (2003), “readers depend on how adequately multiple understandings (including the researcher's) are presented and whether they ‘ring true’ (have face validity)” (p. 66).

According to the literature (Mason, 2000; Merriam, 1998, 2002; Patton, 2002; Robson, 2002; Rossman & Rallis, 2003; Taylor & Bogdan, 1998), there are numerous strategies that are used to enhance the internal validity of qualitative studies. These

include triangulation, member checks, peer review or examination, researcher position, long-term observation, negative case analysis, and participatory or collaborative research. I used member checks, peer review, and researcher position—each of which can help to counter threats to internal validity and simultaneously strengthen a study’s reliability according to Merriam (2002).

Member checks involve taking tentative findings back to some of the participants from whom the raw data were derived through interviews, and asking whether the interpretations “ring true” (Merriam, 2002). Therefore, throughout data analysis, I checked by telephone with five participants who expressed an interest in member checking to determine if information and perceptions “rang true.”

Peer review or examination is another strategy for reducing researcher bias and for strengthening internal validity and reliability in qualitative design. It involves asking colleagues to review and comment on emergent findings throughout the course of the study (Merriam, 1998). My committee chairperson helped in this capacity as did trusted colleagues familiar with TANF and this research.

The final way validity of this study was enhanced was to explicitly state, at the outset of this study, my position concerning theoretical orientation, assumptions and biases in enough detail so that consumers of the research are able to understand and discern how these shaped and informed my interpretation of the data. Personal biases are discussed in a later section of this chapter.

Reliability

For qualitative inquiry, the question of reliability is not whether you receive the same results if the study is repeated by using an instrument to measure something more

than once, but rather, given the data collected, do the results make sense? Therefore, “replication of a qualitative study will not yield the same results, but this does not discredit the results of any particular study; there can be numerous interpretations of the same data” (Merriam, 2002, p. 27). As explained by Rossman and Rallis (2003), rather than judging whether the same results would be obtained, the standard for practice in qualitative inquiry assesses whether an outsider would “concur with the results of the study, given the data collected and displayed (p. 67)? Consequently, it is appropriate to think in terms of the rigor or thoroughness with which a study is conducted. As such, the concept of reliability in qualitative inquiry is typically conceptualized to denote that a study has been conducted with sufficient rigor that others are able to conclude that the results are collectively dependable, consistent with the data, and grounded in the data, according to Rossman and Rallis.

There are four basic strategies—peer review, researcher position, triangulation, and the audit trail (Merriam, 2002; Rossman & Rallis, 2003)—that are used by researchers conducting qualitative inquiry to help ensure the study’s rigor and consistency (reliability) of the findings. I used peer review, researcher position, and an audit trail to enhance the reliability of this study. As discussed and presented in the preceding section, each of these approaches helps to strengthen reliability and internal validity of qualitative inquiry. Ultimately, they assist consumers of the research with making their own decisions concerning whether the study was well conceived and conducted (reliable), and whether the interpretations and results are credible (valid).

The use of an audit trail is an effective strategy for reducing researcher bias (Robson, 2002) and enhancing the dependability or reliability of qualitative inquiry

(Merriam, 2002). The audit trail “is a detailed account of how the study was conducted and how the data were analyzed” (Merriam, 2002, p. 28). To establish an audit trail, I maintained a full record of the raw data (transcripts of interviews), along with a research journal containing personal journal notes, details concerning data collection and analysis, and the research in general.

External Validity

As discussed earlier in this chapter, “the goal of qualitative research is to understand the particular in depth, rather than finding out what is true of the many” (Merriam, 1995, p. 57). Therefore, qualitative research is not interested in making strict probabilistic generalizations in a statistical sense. According to Merriam (2002), generalizability in qualitative research becomes possible when one considers what can be learned from an in-depth analysis of a particular situation or incident, and how that knowledge can be transferred—not generalized in a quantitative sense—to another situation.

Case-to-case transfer (Firestone, 1993), also referred to as reader or user generalizability, represents the most common way generalizability has been conceptualized in qualitative inquiry (Merriam, 2002). “In this view, readers themselves determine the extent to which findings from a study can be applied to their context” (Merriam, p. 28) or present situation. In essence, the researcher does not determine how the findings of the study can be applied to other situations, but rather, it is the researcher’s responsibility to provide the reader with enough detail of the study’s context so that the reader is able to make comparisons and determine if the findings are transferable to another situation.

Merriam (2002) identified two major strategies for ensuring external validity or generalizability in the qualitative sense—providing rich, thick description and maximum variation sampling. Maximum variation sampling, a special kind of purposeful sample used in this study to select participants was discussed earlier in this chapter under the sampling strategy and participants section. Normally, a purposeful sample is not representative, and does not claim to be. However, as explained by Merriam, the logic behind maximizing variation in the purposefully selected sample is that the “results can be applied to a greater range of situations by readers or consumers of the research” (p. 29), if there is diversity in the study’s participants (for example, age, race, marital status, educational attainment, employment status, and time since leaving welfare).

Providing rich, thick description involves giving “enough description and information that readers will be able to determine how closely their situations match, and thus whether findings can be transferred” (Merriam, 2002, p. 29). Therefore, I made every effort to increase the generalizability of this study by providing sufficiently comprehensive descriptive information.

Limitations of the Study

The findings of this study represent my investigation of the perceptions of single mothers residing in Georgia who exhausted their lifetime eligibility for TANF, their perceived hardships, quality of life, and the coping strategies they use to make ends meet. Overall, research findings are limited by the design and methods used to investigate a phenomenon of interest. The findings of this study are contextually bound by the assumptions that underpin qualitative research design and methodology.

The size and nature of the sample also limits the findings of this investigation. A small, nonrandom sample prevents generalization of findings in the statistical sense. Although the findings of this investigation cannot be generalized in the statistical sense, they are nonetheless, transferable to other situations on a case-to-case basis. Additionally, the sample selection criteria may also limit the findings of this research. Even though a maximum variation sample was employed, individuals selected for participation in this study were insightful and articulate, with the ability to speak the English language clearly. As such, the perceptions of a segment—a segment of welfare leaver mothers who do not meet these criteria—were not included in this study.

This study may also be limited by a lack of candor on the part of participants. The willingness to openly and freely discuss one's hardships, quality of life, and strategies used to make ends meet can be an extremely sensitive subject for impoverished individuals, particularly when coping involves illicit or black market activities. Some individuals may have the desire to be perceived in a more flattering light. As a result, there is no guarantee that participants were completely candid when sharing their perceptions and experiences.

Finally, issues of gender, race, socio-economic class, and "outsider" status may have interacted in such a way to negatively influence or diminish participant candor and limit the findings of this study. Considering African American females represent 77 percent of recipient mothers in Georgia (DHR, 2004), the gender and racial background of most participants mirrored my own. However, I am somewhat of an "outsider" given my socio-economic class and status. Being perceived as an outsider by participants may have caused some informants to be less candid. Traditional gender and racial bonds that

intersect to unite most African American females may not have been sufficiently strong to overcome participant apprehension resulting from this perception. On the other hand, a number of participants with different racial backgrounds, from my own, may well have been unable to overcome racial stereotypes that wedge trusting relationships and prohibit candor.

Researcher Bias and Assumptions

A number of key interests coalesced to create an academic inquisitiveness on my part about the lives and well-being of impoverished women with dependent children who exhaust their lifetime eligibility for TANF. Among these is a long held interest in social and political issues affecting women and children, such as poverty, unemployment, and discrimination against women, especially African American women. Remarkably, the percent of African American women receiving TANF in Georgia is more than twice the national percent of African American recipient women. This fact, in and of itself, caught my attention and stimulated an academic and personal interest in welfare reform because of the identicalness of my own ethnicity and gender with this population. As is true of qualitative research overall, data in this study are filtered through my personal biography as a human instrument speaking from a “particular class, gender, racial, cultural, and ethnic community perspective” (Denzin & Lincoln, 2003, p. 29).

The fact that I am African American and female, with many years experience as a social work practitioner and administrator, speaks volumes concerning personal and professional biases that I bring to the research situation. By definition, social workers are social change agents, working to promote social justice with and on behalf of clients, and seeking to enhance clients’ capacity to change and to address their own needs. Whether

working with individuals, families, organizations, or communities, a defining feature of the work and those engaged in its practice is active involvement in activities that help to create change within these interrelated systems.

The social work profession is grounded in a set of core values and beliefs that are fully explained in a code of ethics. These values and beliefs are fundamental to the way I see and interpret my role as a helping professional and social change agent committed to notions of social justice, service, and the empowerment of people who are vulnerable, oppressed, and living in poverty. While I view my commitment to these basic values as part of my professional biography, it was imperative that I not let my orientation as a member of a “helping profession” distort the findings of this research.

On the other hand, a basic assumption central to the profession is the notion that human well-being is influenced by personal and environmental (i.e., social, political, and institutional) forces. A “historic and defining feature of social work is the profession's focus on individual well-being in a social context. . . . fundamental to social work is attention to the environmental forces that create, [and] contribute to . . . problems in living” (National Association of Social Workers, 2004, Code of Ethics). As a consequence, this distinguishing assumption and perspective concerning the nature of human well-being directly influenced the way in which I interpreted the data.

CHAPTER 4

FINDINGS

Introduction

The purpose of this study was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for Temporary Assistance for Needy Families (TANF). Specifically:

1. What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF?
2. How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF?
3. What coping strategies do single mothers use to make ends meet in the absence of TANF?

This study employed a qualitative research design. Fifteen single mothers who exhausted their lifetime eligibility for TANF were purposefully selected and interviewed for one-and-a-half to two hours in a one-on-one, face-to-face setting between June 20, 2005 and September 15, 2005. All interviews were conducted within a two-hour commute of the Atlanta metropolitan area in the participants' homes, with the exception of one interview that was conducted at a public library. Interviews were taped-recorded and transcribed verbatim. The first three interviews were researcher transcribed. Tapes of the remaining 12 interviews were professionally transcribed.

A criterion for inclusion in the sample was that participants agree to a brief follow-up interview (by email or telephone, their preference) if a review of the transcription of the first interview revealed a need for clarification or further discussion. After reading the transcripts, I contacted five individuals by telephone to check my interpretations of their statements.

This chapter is presented in three sections. The first section contains alphabetical profiles of the participants. Pseudonyms have been assigned to protect their identity. As an additional measure of protection, the gender of dependent children and names of employers were altered in some instances. The second section presents an overview of the findings followed by data that support the categories and their properties. Findings were derived inductively using the constant comparative method of data analysis (Glaser & Strauss, 1967). The findings also reflect the preponderance of the data (Merriam, 1998; Taylor & Bogdan, 1998).). However, in an effort to be even clearer about the weight of the data, the following terms are defined in this manner: (a) “most” indicates a majority, (b) “some,” “several,” or “many” represent roughly half, and (c) a “few” means less than half. In reporting the findings, specific numbers are sometimes used when needed to make particularly relevant distinctions. Finally, the third section consists of the chapter summary.

Participant Profiles

The participants in this study consisted of 15 single mothers (10 never married, 3 separated, 2 divorced) who exhausted their lifetime eligibility for TANF and resided within a two-hour commute of the Atlanta metropolitan area. Eight of the participants lived in a small southern town of 13,000 residents; the remaining 7 resided in a large

southern metropolitan city. The sample included diversity in race, age, marital status, education, employment, and number of years since permanently leaving TANF. Of the 15 participants, 12 are African American, 2 are Caucasian, and 1 is Hispanic. The age of the sample ranged between 24 and 46 years. Level of educational attainment ranged from tenth grade to completion of an Associate's degree. Two participants were employed part-time, while the remaining 13 were not employed. All but four participants were looking for work at the time of the interview. These participants—a severe asthmatic with clinical depression, two disabled individuals, and another individual with clinical depression—did not think their health would allow them to ever work again. Another unemployed participant generated income through babysitting in her home, although this income was not substantial, predictable, nor consistent. All participants in this study had exhausted their eligibility, and were permanently dropped from TANF. However, none of the participants were able to recall the exact length of time since termination of benefits. At the time of the interview, some had not received TANF benefits and services for approximately 1 year, while others had not received benefits for 3.5 years or slightly longer. Table 2 provides a summary of information pertaining to individual participants in this inquiry. In the individual descriptions of the study participants, their own words are used to provide a glimpse into their unique personalities, as well as a first-hand account of their life circumstances. On occasion, the environments in which participants lived are briefly described in order to provide a deeper understanding of the participants' worlds.

Table 2

Summary of Participant Information

Participant	Race	Age	Marital Status	Education	Employment Status	Years Dropped from TANF (Approx)
Anne	African American	43	Single	College (One Semester)	Unemployed	2.5
Annette	African American	33	Divorced	College (Assoc. Degree)	Unemployed	3
Barbara	African American	44	Divorced	11 th Grade	Unemployed	1.5
Daisy	African American	46	Separated	College (1 year)	Unemployed	2.5
Diane	African American	35	Single	GED	Unemployed	1.5
Lynn	African American	26	Single	GED	Unemployed	1.5
Marie	African American	43	Single	10 th Grade	Unemployed	3.5
Martha	Caucasian	27	Single	10 th Grade	Unemployed	3
May	Hispanic	29	Single	High School Diploma	Unemployed	3
Nancy	Caucasian	30	Separated	High School Diploma	Part-time (Food Service)	2
Sarah	African American	34	Single	10 th Grade	Unemployed	1
Sharon	African American	27	Single	High School Diploma	Unemployed	1.5
Sonia	African American	46	Single	High School Diploma	Part-time (Data Entry)	2.5
Tina	African American	24	Single	10 th Grade	Unemployed	3
Yetta	African American	39	Separated	High School Diploma	Unemployed	3.5

Anne

Anne, one of the older participants in this study, is a 43-year-old African American single mother of two—a 20-year-old young adult son and a 6-year-old son. She is an articulate woman who looks considerably younger than her stated age. The birth of Anne's first child at the age of 23 triggered her initial application for welfare. Over the next 16 years, she cycled more on than off welfare because she either lacked employment or found work with erratic, unpredictable hours. Unlike many participants in this study, Anne was provided a one-time extension of TANF benefits beyond the standard 48 months to 62 months. This extension was granted so that she could complete a data entry job-training program.

Anne is a high school graduate with four months of business college. She has received training as a clerical worker, nurse assistant, computer data entry worker, and as an air traffic controller. Interestingly, Anne completed air traffic control school in which she received excellent grades, but never applied for a position because, as she put it, "I didn't like heights." Although Anne did not complete her most recent training in data entry, she received the certified nurse assistant (CNA) certificate and completed Job Core training as a clerical aid. Despite this training, Anne has only been able to secure low-wage (\$6/hour), intermittent, short-term (less than 2 years) jobs in food service, seasonal postal work, and custodial services. She was unemployed at the time of the interview and had not worked since termination of TANF benefits. Consequently, Anne has been without a constant, reliable self-generated income for several years. She explained with some frustration, "I apply, but I don't get a response. I don't know what I'm doing wrong or why." Because she felt additional training might enhance her marketability,

Anne was attempting to renew her CNA certificate by applying for a training program at a local medical institute.

Like many participants in this study, Anne lives in Section 8 single-family housing that she maintains in neat and orderly condition. She also receives food stamps and Medicaid for the youngest child and herself. Although she receives a small utility check, it is inadequate to cover the monthly utility expense “since everything is totally electric.” Even though the oldest child maintains two jobs and contributes to the household, he is preparing to move into an apartment of his own. Since Anne lives exceptionally close to a metropolitan transit line, access to transportation is not an issue although “having enough money to ride is a major problem.”

Annette

Annette is a 33-year-old, divorced, African American mother of two young children, ages 5 and 7. She is an out-spoken, pleasant woman who applied for welfare following the termination of her marriage four years ago. Annette has an Associate’s degree, but is currently unemployed despite periods of long-term employment (two or more years) as a textile factory worker, and later as a receptionist. She does not believe that she will ever work again because of chronic asthma and clinical depression for which she takes medication, and a prior “nervous breakdown” for which she was hospitalized. Although she had not worked for almost three years at the time of the interview, when asked what her most pressing needs were, she replied, “a better education for my kids, especially the 5-year-old who has Cerebral Palsy, and a car.” Annette lives in a small town in which there is “no public transportation.” Consequently, she is totally dependent

upon the use of her mother's vehicle, which is not always available, for her commuting and transportation needs.

Annette lives in Section 8 single-family housing in what appears to be a reasonably safe neighborhood in which to raise her family, receives food stamps, and Medicaid for herself and children. Although she is not responsible for any portion of the monthly rent, she is responsible for all utilities, which are billed jointly in her community, not separately. As Annette explained, "Everything is in one bill. So, if you don't pay that light, really that electricity bill, not only will you not have electricity, you won't have water; you won't have sewage; you won't have cable; you won't have any of that." Consequently, utilities often exceed \$270 a month. Annette receives the current monthly allowance of \$579 SSI for her disabled child because she is no longer qualified for receipt of TANF. This amount is slightly greater than her former \$235 monthly welfare benefit.

Barbara

Barbara is one of five study participants whose age exceeds 40 years. She is a 44-year-old, divorced, African American mother of two closely spaced 11 and 12-year-old children. Of those interviewed, Barbara was most guarded in her speech and appeared more comfortable to freely share information when the audio tape recorder was not in use.

For Barbara, like other study participants, the needs of her children "come first." She had her first child relatively late in life, at 32 years of age. She married the following year at age 33. As Barbara explained, "I wasn't no fast momma when I was growing up." The birth of her first child, however, served as the impetus for public assistance.

Because Barbara provided in-home care during her mother's long-term illness, she was granted a long-term extension of TANF beyond the customary 48 months to 84 months. Barbara shared an exceptionally close relationship with her mother. As she put it, "I never left my momma." Barbara lived with her mother, until her death one-and-a-half years ago (and during her eight-year marriage as well).

Barbara was the youngest child in a very large family of 13 siblings. She grew up in a rural, rather isolated community, in which her parents worked as sharecroppers. She did not complete high school; instead, she stopped in the eleventh grade. As she shared, "I didn't like school when I was in there. I didn't want to go to school." According to Barbara, she was the youngest child in her family. Therefore, not much was expected of her, except "to play," until she was about 16 years old. This was a turning point, at which time she was expected to take on many of the household chores. As she explained, "It was time for me to start doing something." By the age of 18 she ran her own in-home business, taking in neighborhood kids as a babysitter.

Unlike the vast majority of participants in this study, Barbara has never sought nor received any formal job training, and has never worked outside her home. Consequently, she does not have marketable job skills. She reveals that since the birth of her children, the earnings from her in-home childcare business unexpectedly declined dramatically. Currently, she sits for only two children two times a week, but is generally unable to rely on this schedule. Consequently, beyond money that is provided by her male partner, Barbara has been without a constant source of income since her loss of TANF and the income that was provided by her mother. (Her mother received SSI

compensation and a social security death benefit resulting from her spouse's work as a minister.)

Barbara lives in a small town in Section 8 single-family housing that is located in a modest, but relatively safe neighborhood. However, she does not pay any portion of the rent. She is expected to make up any difference between the \$163 utility assistance that she receives from Section 8, and the actual utility bill that often exceeds \$200 each month. Like many other participants in this study, she also receives food stamps and Medicaid for herself and children. While there is no public transportation in her town, she is generally able to get about with transportation from neighbors and family members.

Daisy

One of the oldest participants in this study, Daisy is an exceptionally petite, somewhat frail looking 46-year-old, separated, African American female who is well spoken and outgoing in her mannerisms. She is the mother of one, a disabled child of whom she speaks with great pride and admiration. Daisy appeared devoted to his needs and made empathically clear that, "My first priority is to my son." The birth of this child—premature and blind—when she was 33 years old prompted Daisy to apply for welfare. Although she was married at the time, the marriage had disintegrated several years prior as a result of domestic violence. As she put it, "I could not work. My baby was in the hospital. I had to have money to get from here, to Augusta, to the hospital."

Unlike most participants in this study, Daisy owns the home in which she lives, a farmhouse she inherited from her father. Although she does not have rent expense with which to contend, she identified utilities as her most pressing need. For Daisy, having

utilities is not an option because, “my son is blind, and he has to have his light, and I have to have it too. He takes breathing treatments four times a day, and I do breathing four times a day.” Both Daisy and her son are severe asthmatics. Having enough money to cover the cost of medication, beyond that provided by Medicaid, is another problem for Daisy who takes “10 pills a day, two times a day.” She made known that she has “deteriorating disks in my neck and back. I had disks replacements. I have a pinched nerve. Some mornings, I can’t get out of my bed.” Additionally, because of crippling arthritis, Daisy has undergone “seven operations in the last two years.” As a result of these surgical procedures, she “had to learn how to walk all over again.” She received a one-time hardship extension of TANF benefits because of her debilitating medical problems. Daisy has applied for SSI disability and is awaiting a decision on her claim.

Daisy completed one year of college, is a certified nurse assistant, and a data entry clerk with 15 years of employment. However, maintaining regular employment since the birth of her son has been exceptionally difficult because of chronic medical problems, in addition to the demands of caring for a disabled son who has “been in every hospital in the state of Georgia.” Although Daisy received a 12-month hardship extension of TANF, since her loss of welfare, her only reliable source of income has been substantially reduced from \$814 to the \$579 monthly SSI disability payment for her son. Daisy made known that she struggles to pay utilities which are currently \$306, homeowner’s insurance and general household maintenance, property taxes, and clothing. While Daisy is the only participant in this study with the financial obligations of homeownership, she does receive food stamps (\$274) in an amount sufficient to supply an adequate quantity of food each month. Like several participants, Daisy resides in a

rural area in which there is no public transportation. She is generally able to get around with the use of an automobile that belongs to her male partner.

Diane

Diane, a 35-year-old African American female is single, and has a 16-year-old son she glowingly describes as “a computer wizard.” It was exceptionally clear that this child is the center of her world. Her modestly furnished living room with only a covered sofa, chair, and television were organized around a four-shelf bookcase on which she proudly displayed his many academic awards. Diane’s application for TANF, six years ago, was precipitated by the disintegration of her relationship with the child’s father (and person with whom she lived), because of his drug use and eventual abandonment of the family. For Diane, applying for public assistance was a humbling event, because as she saw it, “I never thought that I would be one of those women on welfare.”

Diane described herself as “a rather smart person” who did not complete high school because of her pregnancy. Instead, she received a GED and commenced working to support her new baby. Because she lived in a small town, well-paying jobs were limited for persons without special skills. Consequently, she generally found work as a waitress, and in the local textile factory on occasion. Diane’s limited earning capacity was not a concern, because of the income generated by her live-in partner. With the loss of his income, Diane found herself unable to “pay the rent, utilities, food, car note, and all that stuff.” For a brief period of time, “about two years,” Diane turned to alcohol, but discontinued its use as she came to realize that her son had “absolutely nobody else, but me, that he could look to and be there for him.” Since that time, she has developed a close relationship with her church family.

Given her past earning history, Diane expressed bewilderment and doubts that she will ever earn enough to cover all the expenses of daily living, which include a single family home located in a reasonably safe neighborhood in which to raise her son, food, utilities, transportation, and health care. Currently, these expenses are covered in part by Section 8 housing, food stamps, and Medicaid for herself and family. While she does not own an automobile, she is generally able to rely on one of her three siblings, neighbors, and friends for transportation, given there is no public transportation in her town.

At the time of the interview, Diane, a bright articulate woman, was unemployed and without an income of her own. She lost her job due to downsizing by her employer about a year ago, but was seeking additional employment. Although her portion of the utility expense is marginal (approximately \$40 per month) it represents “a source of constant stress and worry.” Diane had only recently begun to explore the possibility of training in the computer field, since she had learned a considerable amount about computers from her son. Her primary concern was training that would generate a sufficient level of income with which she could reasonably support herself and family.

Lynn

Lynn, one of the youngest participants in this study, appeared utterly sad as she wept frequently throughout most of the interview. She is a 26-year-old African American single mother of one child, a 5-year-old preschooler with whom she lives in her mother's home. The birth of this child served as the impetus for her welfare application. As Lynn put it:

I had my son when I was 21, and I thought I was going back to work after my six-week checkup, but I realized the money I was making would only cover daycare.

Someone told me you can get a check until you figure out what you can do.

Lynn is a very personable, yet bewildered mother who freely shared her sense of absolute exasperation concerning her current life situation—unemployed without any job prospects, no income, transportation, after-school daycare, and no home of her own at the time of the interview. Although Lynn's mother was actively involved in her education and pushed her to complete school, she did not finish high school. Lynn stopped in the tenth grade firmly believing, "I don't need school." Reflecting back, she realized that her plan to drop out of school so that she could, "get a job working at McDonalds and have some money in my pocket" made no sense, because "when I had my son, that's when I realized that it's not going to work." To Lynn's credit, she completed a GED program. However, she does not have marketable jobs skills beyond working as a grocery store and fast food restaurant cashier. Consequently, Lynn has applied to a local medical institute for training. If she attends, her mother has offered to provide MARTA transportation cards. Her lack of after-school childcare will not present a problem because of her class schedule. As Lynn explained, "I'm trying to take this step so I can have my own. I don't want to have to keep begging and borrowing. You get tired of that. Never having nothing for your child."

Lynn made known that she "always kept a job" prior to the birth of her son who has chronic asthma. However, providing care for him has presented occasional problems with past job attendance. She has applied for Section 8 housing and is awaiting the decision.

Marie

Marie, a talkative and engaging woman, is the only grandparent in this study. She is a 43-year-old African American single mother of two disabled children, ages 26 and 14. Although Marie has not received TANF for approximately three-and-a-half years, she does receive food stamps and Section 8 single-family housing in which she lives with her two disabled sons and a grandchild. Because of their disability and the loss of welfare, SSI now provides approximately \$1,158 disability allotment each month, an amount considerably greater than the previous TANF allotment for herself and youngest child. The oldest son received SSI (\$579) previously; the youngest child's eligibility (\$579) was approved only following Marie's loss of TANF. However, as Marie indicated, "That little check don't last long." She explained that her income is not adequate to cover all the monthly expenses, including \$139 rent expense; utilities that reached \$304 last month; automobile loan, insurance, and maintenance; and the out-of-pocket costs for medical appointments and medications that are needed "for hypertension, stress, and clinical depression." At the time of the interview, Marie was not covered by health insurance. Additionally, she expressed concern regarding a host of other incidental costs, including food beyond that covered by her \$86 monthly food stamp allowance. Marie revealed that the increase in income, which she received as a result of the youngest child's disability, resulted in a corresponding increase in her share of the monthly rent and utility costs.

Although Marie and her oldest son own three economy-size automobiles, the same make and model, one does not work and is used for parts to keep the others up and running. This car, including many of its disassembled parts, rests on blocks under a very

cluttered carport. While Marie struggles to keep up the insurance and other expenses of auto ownership, she feels fortunate to have access to her own transportation, “because we live in a country area, and there is no public transportation out here. You have got to have some way of getting around.” With some assistance in the form of automotive repair provided by her son, at least one of the vehicles is generally operable.

Marie did not complete high school due to the birth of her first child at the age of 17. Her initial application for welfare, some two years following the birth of this child, was prompted by a decision to establish her own household independent of her parents. Although Marie is presently unemployed, she has a history of intermittent periods of long-term employment as a textile factory worker, fast food cook, and custodial worker. Additionally, from time-to-time Marie held multiple jobs simultaneously. As she indicated, “When I worked for Johnny Textile, I had that second job with Food Hut.” Since Marie “always enjoyed work,” she tended to cycle on welfare when unemployed because of pregnancy, lack of transportation, or plant closings, and then off again as she was able to find employment. Marie recently applied for SSI disability because of failing health and is awaiting a decision. However, she expressed an interest in the home health care field. Presently, she oversees the health and well-being of her sick, elderly mother; her brother who resides in a nursing home; an uncle who is an amputee; and her disabled sons. Additionally, she takes care of her grandbaby. As Marie sees it, she is the “only one they’ve got to depend on.”

Martha

Martha is a 27-year-old female and one of two Caucasians in this study. She is single with two children, a 12-year-old daughter and a 9-year-old son. Unlike other

study participants, Martha has an extensive drug history dating back to her youth. Her experimental use of alcohol eventually led to experimentation with harder drugs that included crack cocaine. By age 15, Martha had stopped attending school, in spite of her mother's constant urging; at 15 she also gave birth to her first child. It was the birth of this child that led Martha to apply for welfare. Over the next three years, Martha lived in her mother's home with her child. The birth of Martha's second child inspired her to establish a home of her own. Looking back, Martha expressed many regrets for her life choices. She commented, "Things were so confused then. I thought that I was grown, and didn't want to hear it. I'm sure the drugs had something to do with it too." To her credit, Martha reported being drug free for over eight years. As she put it, "I had to be there for my kids. I've got good kids. Teach them to stay in school and away from drugs because they, you know, almost ruined my life."

Martha is a very likable, introspective woman who looks considerably older than her stated age. Although she was unemployed at the time of the interview and without income of her own, she worked periodically in the fast food industry and in custodial services. She does not have marketable job skills, but was looking for work with hours that would allow her to use her male partner's car, while at the same time would not interfere with his ability to get to work. Access to an automobile is a major issue in that she lives in a town that does not have public transportation.

Like other participants in this study, Martha lives in Section 8 single-family housing located in what appears to be a reasonably safe neighborhood, receives food stamps, and Medicaid for herself and family. However, she struggles to meet her portion of the monthly utility expense. Clothing her children presents a problem only to the

extent that she cannot afford fashionable wear “which they don’t need anyway. I do the best I can.”

May

The only Hispanic participant in this study, May is a 29-year-old single mother of six children ranging in age from 6 through 14. May applied for welfare following the birth of her first child when she was 15 years old, and continued receipt on an ongoing uninterrupted basis over the next 10 years. Because the birth of each child occurred so close to the next (they are 14, 13, 12, 9, 7, and 6 years old), she was unable to complete high school. “Looking back,” May commented, “I just gave up. Back then, they didn’t have the help with daycare.” However, she earned a GED in 1997. Following receipt of the GED, May began to work and periodically cycle off welfare. She made known that since losing TANF “it’s even harder to find employment, because they don’t give us the daycare. They don’t give us the MARTA cards to go find employment, so I have to find a way to do all of these things.” Although at the time of the interview May had not worked during the past six months, over the years she worked for brief periods—less than two years with a particular company—as a telemarketer, cashier, file clerk, and as a childcare assistant. For May, “I don’t want to settle for less and that’s got a lot to do with me finding employment too, because I feel like if I set my goals higher, I can reach them.”

Although May lived for five years in Section 8 housing, she did not have her own place at the time of the interview. She was living with her six children in overcrowded conditions in a three-bedroom apartment with the grandmother of the two youngest children. May was recently forced to move from her home, but was in the process of

finding more suitable accommodations. Her current living arrangements occurred, “because the Section 8 didn’t pass the inspection for the house. The landlord sold anyway. So I had to find somewhere to go. That’s what I’m in the process of doing now.” Like most study participants, May does not have her own income since losing TANF. However, she does receive food stamps and Medicaid for herself and her children.

Nancy

Nancy, a 30-year-old Caucasian female, is the mother of three daughters, ages 10, 8, and 5. She is a soft-spoken woman with gentle mannerisms. Nancy married her high school sweetheart one week after graduating, but left the marriage eight years later because of domestic violence and infidelity. Although her dream “was to always have a family,” she feared for the safety of her life and her children. As she explained, “he made it impossible to have a normal family.”

Because Nancy was a stay-at-home mom, she did not develop marketable job skills. Consequently, the breakup of her marriage caused her to apply for TANF. At the time of the interview, Nancy was working part-time in food services, and was eagerly looking forward to a pending increase in her hours to full-time status with benefits.

Unlike most participants in this study, Nancy did not live in low-income housing. However, she did not own the home in which she lived (and it was in need of paint and repair). A family member was allowing her stay rent-free until such time that she could pay her way. Nancy also had use of her own automobile—a hand-me-down fixer upper—with which she could get back and forth to work, but “wouldn’t trust it to make a trip in.” Although Nancy did not live in subsidized housing, she did receive food stamps

and Medicaid for the children only. Unfortunately, she was not covered by health insurance. This was a major concern for her.

For Nancy, having enough money to keep gas in the car; buy additional food for her family because her food stamp allotment is inadequate to supply a sufficient quantity; buy needed clothing; and cover utilities seemed insurmountable. She worried constantly about how she “will manage to keep the automobile on the road and running, and pay the taxes on the car next year.” As Nancy saw it, “There are times when I want to give up, but the kids keep me going. They come first, because they did not ask to be here. They’re my responsibility to look after.”

Sarah

Sarah is a 34-year-old, African American single mother of two, a 5-year-old son and a 17-year-old daughter. The birth of Sarah’s second child, not the first, caused her to apply for welfare for the first time at age 29. Sarah lives in a small, well kept, modestly furnished, two-bedroom, Section 8 single-family home for which she pays \$6 per month in rent, and for which she expressed great pride and gratitude. For her home, she must also pay utilities—an expense that she expressed great difficulty meeting most of the time. She also received food stamps and Medicaid for herself and children. Sarah is a deeply religious person who maintains close ties and involvement with her church family. Because of her frequent borrowing habits, Sarah’s relationship with siblings is strained, although she enjoys a very close relationship with her mother.

Sarah is a very articulate woman with only a junior high school education, having stopped school while in the 10th grade. Her decision not to complete high school was precipitated by the birth of her first child. Sarah disappointedly explained, “All my

sisters and brothers graduated from school except me.” Although she expressed interest in obtaining a GED, she has not yet done so “because of the enrollment fee.”

Sarah was terminated from TANF approximately one year ago. She is presently unemployed, and has not worked since her permanent removal from welfare. Therefore, Sarah, like most participants in this study, does not have any income of her own. Up until the birth of her second child some five years ago, and the precipitating incident that led to her initial application for TANF, Sarah supported herself through work, generally low-wage jobs, and with additional income provided by the man in her life. When employed, she typically worked as a waitress in large restaurants or in fast food establishments. For Sarah, transportation is not a problem because she owns a car that was purchased by her mother. Normally, Sarah is responsible for the insurance, maintenance, and monthly car note. However, her mother paid these expenses over the past year, as Sarah has not been employed.

Sharon

Sharon, a loquacious, serious woman, is a 27-year-old very petite African American single mother of four. She applied for welfare upon the birth of her first child at the age of 16, and has cycled on and off since that time. In spite her pregnancy, Sharon managed to completed high school.

For the past two years, Sharon and her family have lived in extraordinarily overcrowded conditions in a three-bedroom apartment with another family of five children and their mother. Eleven persons share this home. Sharon made the point that “right now, in order for me to get another apartment, I have to pay another apartment \$600, and I don’t have it right now. It’s been hard for me to get that.” She has not

received TANF for approximately one and one-half years. Although she is presently unemployed and has not worked since her termination from TANF, she generally works in security services, hotel housekeeping, food preparation, or in managerial positions at fast food restaurants when employed.

Sharon receives food stamps and Medicaid for herself and her family, in addition to a \$579 monthly Social Security death benefit resulting from the death of the father of one of her children. For Sharon, this amount is somewhat greater than the \$280 received from TANF. Additionally, she does not have utility expense, and presently “I don’t have any bills. The only thing I pay is rent. And that’s nothing because my friend is not charging me a lot.” Although her current living arrangements may be economically advantageous, Sharon wistfully spoke of a “place of my own,” and perceived her current living arrangement as temporary.

Although transportation has been somewhat of a problem in the past, the best friend with whom she lives has an automobile that is available when she needs it. Typically, Sharon finds work along the MARTA transportation line. Her past difficulty in using MARTA occurred when her late night work hours extended beyond the MARTA transport schedule. Consequently, finding transportation from work on a regular basis presented a challenge. Recent medical complications, including an unspecified surgery, have interfered with her returning to work. She is looking for something that would not require standing for extended periods of time, because as she explained, “I get dizzy because I’m taking this medication right now.”

Like many of the participants in this study, Sharon expressed a strong sense of parental responsibility that included a need to provide stability, guidance, and care for her

children. She realized that while she could not make her sons men, should can “teach them the right way to go, and show them that you can do better than I did.”

Sonia

One of the oldest participants in this study, Sonia is a 46-year-old, single, African American mother of two children who are generationally separated by age. The oldest is 30 years old; her youngest is 10 years old. Sonia gave birth to her first child at the age of 16 and applied for welfare. To her credit, she finished high school and furthered her education by attending technical school. After only four months as a welfare recipient, the experience of receiving only about \$125 a month caused her to realize, “This is not enough for me.” Therefore, following her eighteenth birthday, she found employment in the data management department of an organization. Unlike any other participant in this study, Sonia worked for 22 consecutive years at the organization. However, she was terminated under a cloud of controversy and without benefit of full retirement pay or pension. She received short-term unemployment insurance as well as the return of money she contributed to the retirement system over the years. Consequently, the loss of full-time employment led Sonia to apply for TANF.

Sonia was able to share that following the loss of her father with whom she was very close, a miscarriage, and trouble with her oldest son, she turned to alcohol and drug use. Feeling that she needed time away from work, she simply took it without authorization. Since losing her job in 1998, Sonia has been unable to find long-term work. As a result, she has cycled on and off TANF. Because of her extensive work history in data entry, she managed to find employment with the aid of a temporary agency in the tax industry, banking, and in cleaning services. At the time of the

interview, Sonia was working part-time and earning approximately \$400 a month. She had an interview scheduled with a banking company the following day for a full-time position.

Sonia is an articulate, energetic woman who lives in a rather old, somewhat cluttered, Section 8 single-family home for which she is expected to pay a portion of the rent and utilities because of her employment status. She reports being “barely” able to pay her bills, and “like I told you the last time you were here, the gas was cut off.” When asked what she liked least about herself, she replied, “That I cannot provide good enough for me and for my children. I can’t stand DFCS, but I had to go there. I hate going there, but I know it’s the only way I could get the needed income.”

Tina

Tina, the youngest participant in this study, is a 24-year-old African American single mother with 5 young children ranging in age 11 months to 6 years. Her oldest children, a set of premature twins, were born when Tina was 18 years old. This event caused Tina to apply for SSI, and later for welfare. The SSI benefit was eventually terminated, although “one of the twins stayed in the hospital for a year and continues to be very slow.” Termination of SSI resulted in Tina’s qualification for TANF, which she received without interruption for four consecutive years.

Tina is a soft-spoken, friendly woman who wore a pull-over shirt with shorts that appeared to have been cut above the knee so as to alter the length. She lives in a modestly furnished, two-level low-income apartment—not Section 8 housing—for which she pays \$124 per month. Her living room is furnished with one couch and an end table. The kitchen is small with a table for two and one chair. Tina brought another chair from

upstairs so that we could sit and talk at the kitchen table. Although the kitchen was roach infested, the general upkeep and appearance of her home looked well kept.

Since termination from welfare some three years ago, Tina worked “for about three months at a shipping and receiving warehouse.” However, she has been unemployed since that time. Previously, she found work as a stock clerk. At the time of the interview, she was looking for employment at any point along the MARTA transportation line. Tina does not have access to an automobile of her own and cannot depend on others for unlimited transportation.

Considering Tina’s prolonged lack of employment, her rent appeared somewhat high for low-income housing. This fact suggested that she might have additional income, perhaps Social Security for one of the children; however, she indicated this was not the case. Tina does receive food stamps. Only her children receive Medicaid. Consequently, Tina is uninsured. Her lack of health insurance presents a major concern and worry.

Tina made known that she did not receive job training by DFCS during her period of eligibility; DFCS provided GED classes. However, she did not “complete the GED program because of the demands of work, single parenthood, and school.” Tina commented that her father, who raised her and her siblings as a lone parent, “wanted one us to finish school. He probably wanted one of us to go to college, but none of us finished school. I think because we did not have a stable childhood.”

Yetta

Yetta, a friendly woman with a warm reassuring smile and personality, is a 39-year-old, separated, African American mother of two, ages 12 and 10. Yetta is disabled,

and therefore, not able to maintain employment. She is a morbidly obese “free bleeder” with diabetes, high blood pressure, arthritis, sleep apnea, and seizures. Since third grade, Yetta has experienced medical problems of some type. However, in spite her medical difficulties she was able to finish high school. Although Yetta has attempted to work in the past, her efforts have generally been hampered by physical problems that eventually led to her inability to continue. Consequently, she has not worked in nearly 14 years.

The birth of Yetta’s first child at the age of 27 led to her initial application for welfare. Although she married the father of her second child, the marriage was brief, lasting less than one year. Excluding the time of her marriage, Yetta received TANF until she was terminated almost four years ago. She was approved for SSI disability shortly following her loss of welfare. While the monthly SSI allotment (\$579) is greater than her former monthly TANF allotment (\$280), Yetta is expected to pay a higher portion of the Section 8 rent and utilities because of the increase in her income. As a result, she continues to struggle with paying all her bills, “although not quite as much.” For Yetta, the need for her own transportation is somewhat of a problem, because she is totally reliant on the use of her mother’s automobile. Although she and her children receive food stamps and Medicaid, having enough food to last the entire month is a problem. Yetta’s ideal life style is, “To live comfortably without struggling.”

Overview of Categories and Properties

The purpose of this study was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for Temporary Assistance for Needy Families (TANF). Three central questions were addressed:

1. What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF?
2. How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF?
3. What coping strategies do single mothers use to make ends meet in the absence of TANF?

Four categories emerged from data analysis concerning shared characteristics that identify single mothers who exhaust their lifetime eligibility for TANF: defiance of social stereotypes, chronic health problems, sporadic employment, and material hardships. Analysis revealed two categories related to how the level of hardship and resulting quality of life differ since leaving TANF. They reported a difference in financial stability, and collectively, they experienced diverse states of emotional well-being. Finally, two categories emerged from data analysis concerning coping strategies that are used by single mothers to make ends meet in the absence of TANF: help from external sources, and reliance on internal resources. Each of these categories has a varying number of associated properties. These categories of findings and their respective properties are displayed in Table 3.

Common Characteristics

To explore the shared characteristics that identify single mothers who exhaust their lifetime eligibility for TANF, participants were asked a number of direct and probing questions concerning their demographics and their social, medical, and psychiatric histories. These questions explored a number of areas, including the participants' childhood and family life; personal beliefs about self and others; and

Table 3

Conceptual Categories and Respective Properties

Research Interest	Categories and Properties
Common Characteristics	<p>DEFIANCE of SOCIAL STEREOTYPES</p> <p>First Generation Recipient</p> <p>Better Educated</p> <p>Absence of Substance Abuse</p> <p>Absence of Child Abuse and Neglect</p> <p>Hopes and Aspirations for Own Children</p> <p>CHRONIC HEALTH PROBLEMS</p> <p>SPORADIC EMPLOYMENT</p> <p>MATERIAL HARDSHIPS</p>
Difference in Level of Hardship and Quality of Life	<p>FINANCIAL STABILITY</p> <p>DIVERSE STATES of EMOTIONAL WELL-BEING</p>
Strategies for Making Ends Meet	<p>HELP FROM EXTERNAL SOURCES</p> <p>Social Networks</p> <p>Public and Private Assistance Organizations</p> <p>RELIANCE ON INTERNAL RESOURCES</p> <p>Money Management Skills</p> <p>“Expert” Knowledge</p>

significant life events which led to the application for welfare, and the eventual exhaustion of benefits. Four distinct themes emerged: Defiance of social stereotypes, chronic health problems, sporadic employment, and material hardships.

Defiance of Social Stereotypes

Many negative stereotypes persist regarding the attributes of persons who receive welfare that are firmly entrenched and widely held by society at large. Annette's comment exemplifies how recipients are stereotyped, discounted, and deeply stigmatized as a group:

A lot of people, maybe 10 percent of these African Americans have high school diplomas. The majority of them don't, so they need those welfare classes. You get me, and maybe a couple other girls, who got caught up in the system because of the dad. We had no other choice. We get caught up in the system with the other kind of people, who are 16 and 17 years old, who need to be in school instead of having two or three kids hanging on their shoulder. You understand what I'm saying. When you take them welfare classes, you're stuck with the ignorant ones.

However, most participants in this study draw into question and defy many of the popular well-established stereotypes concerning the characteristics of persons who receive welfare. The theme "defiance of social stereotypes" has five dimensions—first generation recipient, better educated, absence of substance abuse, absence of child abuse and neglect, and hopes and aspirations for own children.

First generation recipient. Interestingly, the vast majority of participants in this study were first generation, not multi-generational, welfare recipients who grew up in working families with parents, or in extended families, that were not welfare dependent. Sharon, in describing the family in which she was raised, rather factually stated, “My stepfather did a lot to make sure that my mom had, because he had a good job. He went to college. He was the man of the house, so he made sure the house was taken care of.” Similarly, Marie shared, “My mom and dad are together. They raised us together. We lived on a farm. Farming is all my dad ever did.” Sarah also underscored the fact that she did not grow up in a welfare dependent home, as she humorously recalled:

My father was a school bus driver. We should have been wealthy, had my father let my mom count the money. So, since he didn’t let my mom count the money, we were way off, but we didn’t want for anything.

Lynn was raised by her mother, who at the time of the interview was still working. As Lynn put it, “My parents got divorced when I was like 5 or 6, but my dad was always there when you needed him financially.” Like Lynn, Annette’s parents did not remain married; her parents separated. As a consequence, their mothers raised them in close-knit, extended, working families with grandparents and aunts. Annette recalled:

He [dad] never did really come here to live. So they separated, but they were never divorced. So, she [mother] always worked. She stayed with my grandparents. We all were raised together in that house. . . . My grandfather was a Deacon.

Barbara’s father “died in 1996,” and like the parents of other participants, he worked to support his family without benefit of public assistance or welfare as well. She

memorialized his memory by stating, “I have nothing bad to say about him, because he was a good father. He worked hard all his life and took care of his family.” Additionally, Anne echoed a similar point concerning hard-working parents when describing her childhood and family life. She proudly proclaimed:

I came from a good family. I’m not saying we had lots of money or anything. As far as I know, growing up, if I wanted anything I didn’t know it. My mother never had to work. My father was a hard-working man. So, I came up from good upbringings.”

Tina was raised by her father “who did all the things that a mother would do, plus what a father would do,” and like the parents of other participants, “He had a job. He was working. He made ends meet,” she explained. Yetta, like other participants, further underscored the fact that she did not grow up in a welfare dependent home. She lovingly and warmly recalled her childhood with a mom and dad who both worked to support their family:

Well basically, my dad was a fun person. He was a minister. He loved kids. My oldest [sister], the one that passed, she was a momma’s baby. Anything I asked for, I would ask her, and she would be like, “No, you can’t get it.” I always would go to daddy, and then be like, “Okay, you can have it. . . .” Mom, she worked at Duck Head, when I was growing up.

Better educated. Not only were the participants in this study first generation—not multi-generational—recipients of welfare, overall, they were better educated than suggested by popular beliefs. Annette is not alone in her perception that recipients of welfare are “the other kind of people” who are largely young teenage mothers, and “the

ignorant ones.” Participants in this study defy these stereotypes in that most are better educated than commonly believed, and for the most part, were not young teenage mothers. Three participants, Annette, Daisy, and Anne attended college; Annette received an Associate’s Degree, Daisy completed one year, and Anne completed one semester. Most other participants completed high school, or received a GED, as noted in Table 2. Additionally, participants generally completed high school prior to the birth of their first child. Consequently, they were not teen mothers, younger than 18, on the whole. Table 4 provides additional information concerning participants, including details related to their age at the birth of the first child.

Anne was 23 years old at the birth of her first child. Like many participants in this inquiry, she too, was not a teen mother. Completing high school was important. When asked to describe her level of education and training, she responded:

I’m a high school graduate. I started on college, but didn’t finish that. I went to Phillips College. . . for like four months. . . . I left there and went to Job Corp and took up clerical aide. . . I also went to aeronautical training and took up air traffic control. . . . I was an A-B student in that.

May and Sarah provided additional evidence that participants are better educated and more intelligent than is commonly believed. May glowingly shared:

Remember, I told you I stopped working at K-Mart and had my last child. At that time, I went and got my GED. I was real proud of myself, and I did very well on that. I got a lot of praise. I got a trophy, because I got the highest score. . . . I got a lot of praise in school, even in my rebellious years when I was going to high school.

Table 4

Characteristics of Participants

	Age at Birth of First Child	Number of Children	First Generation Recipient		History of Substance Abuse		History of Child Abuse		Chronic Health Problems	
			Yes	No	Yes	No	Yes	No	Yes	No
Anne	23	2	•			•		•	•	
Annette	26	2	•			•		•	•	
Barbara	33	2	•			•		•	•	
Daisy	33	1	•			•		•	•	
Diane	19	1		•	•			•		•
Lynn	21	1	•			•		•		•
Marie	17	2	•			•	•		•	
Martha	15	2		•	•			•		•
May	15	6		•		•	•		•	
Nancy	20	3		•		•		•		•
Sarah	17	2	•			•		•		•
Sharon	17	4	•			•	•		•	
Sonia	16	2		•	•			•		•
Tina	18	5	•			•	•		•	
Yetta	27	2	•			•		•	•	

Sarah emphatically made known that her family fully expected her to excel academically, and to finish high school by explaining:

Oh yeah! I finished high school. Momma didn't play that. Even though I had my oldest boy, I finished high school. I went to Area Tech. That's how I got my degree in data entry—with A's. I like programming, but see, programming now is different than when I was going to school. I programmed also.

Daisy attended a prestigious four-year institution, "Florida State," after graduating from high school. She commented, "Like I said, I have some problems, and all this, but I'm no dummy." Similarly, Nancy further underscored the fact that participants are better educated than popularly believed. She explained:

I was looking forward to finishing high school, because we were planning to get married real soon after graduation. It was hard for me to keep up my good grades, but I did, because I was in love at the time and wanting to get started with the rest of my life. It was clear to me that graduation came first; marriage came next.

Absence of substance abuse. Remarkably, all participants reported that the abuse of substances, specifically alcohol and illicit drugs, does not characterize ways in which they cope, or lead their lives at the present time. Sharon emphatically underscored this fact by explaining, "My momma didn't play that. Occasionally, I'll drink a wine cooler, but I don't do that often." Interestingly, two other participants, Lynn and Sarah, used an identical phrase, "my momma didn't play that," to describe the ways in which their own abuse of alcohol and other drugs, influenced their lives. Lynn, in a culturally specific language, merrily recounted a time during her teen years when her mother discovered that she was experimenting with drugs:

It was all over, because my momma didn't play that. Streets came on; she called your name, Ben! May! Dee! let's go in the house. She just looked in that

direction, because plenty of people my age nowadays using crack cocaine. In a way, I'm glad that she did, because what if I would've been on crack, my son really wouldn't have nothing. So, my momma caught us trying to smoke a joint, and that was the end of that! You never put nothing near your lips again.

Sarah expressed this very same sentiment most succinctly and without equivocation, "That was a no-no. My momma and daddy didn't play that."

Although none of the participants related any recent episodes of drug abuse, a few (Diane, Martha, and Sonia) noted prior periods in life during which their use of drugs or alcohol was clearly excessive. In essence, these participants were substance abusers. However, all reported being drug-free for many years. This group of participants tended to share a common belief that they were absolutely needed by their children who, essentially, had nobody else on whom they could depend. Consequently, their drug abuse had to come to an end. Diane clearly expressed this point:

It [alcohol] was always a part of my life, but I let it get out of control, like my momma. When I was going through all that mess with Tom, I used it more and more. Before I knew anything, I was drinking just to cope. I promised myself that I'd never be like momma, but wouldn't you know it, there I was just like her. What got me though, I wasn't paying enough attention to my son. I knew I had to stop, because I saw what it did to momma. You know, I couldn't let my son down, because he didn't have nobody else to take care of him, but me. Once that hit me, I stopped drinking, because I could see it wasn't going to come to no good.

Martha's drug use began early in life, and progressed from recreational use of alcohol to experimentation with harder substances. She reported being drug-free "for eight years and counting," because as she put it:

I had to be there for my kids. Like I told you. They're good kids, and I had to raise them right. Nobody was going to do that for me. I had to grow up and be responsible, because they needed me.

Sonia also articulated the belief that she absolutely needed to be there in order to raise and care for her children; her drugs abuse was an impediment to this goal. The removal of her oldest son by Child Protective Services due to deprivation, and the desire to regain custody, were motivating forces that led to her eventual recovery. Sonia recalled:

Mom and them had him taken out of the home saying I wasn't providing good care for him. I wasn't doing the home cooking. I used to cook fried chicken, roast, and cream corn from scratch. I didn't do that. . . . I really wasn't able to see clearly until I became drug-free. It was like a circle, my son needed me, and I needed to be drug-free to be there for him. You understand what I'm saying. He just didn't have nobody else.

Annette and Yetta were raised in religious "church going" homes in which the use of alcohol and drugs by family members was inconsistent with family values. As expressed by Annette:

Like I said, we grew up in like a religious background, so that's not really a part of our life. Still today, knock on wood, it's hard to believe, but it's the drug abuse and all of that, that's not bad in our family at all. Some people got older, and they went to drink, but it's not a problem.

Yetta, without any ado, rather factually stated, “No, nobody in our family has that problem.” Both Tina and Barbara tended to perceive alcohol and drug use as “bad habits” that one should avoid. Tina’s comments underscored this point: “You know, I experimented, not with drugs, but I drank. I learned how not to drink though. The only thing I do is smoke cigarettes, but I know that’s a bad habit too.” As for Barbara, when asked if she used or ever experimented with alcohol or drugs, she definitively replied without hesitation, “No! No bad habits.”

Absence of child abuse and neglect. Participants in this study defy social stereotypes in that most are not products of abusive, neglectful homes in which they experienced child maltreatment. Amazingly, they described growing up in families in which they felt loved, valued, and even special. To illustrate this point, some participants frequently used the word “favorite.” Sonia commented with joy and delight:

Daddy died in '88. Me and daddy were closer than me and mother. Cause everybody use to always say me and daddy was like one-of-a-kind. I was his favorite, I guess. I was named after his mother. And I guess I was his special girl. You know, they always have one favorite. I guess I was his favorite, because I could always get anything I wanted. I can honestly say I was spoiled rotten by my daddy.

Yetta noted, “Well, I always have been daddy’s baby. Always have been my daddy’s favorite.” Sarah also echoed the sentiment that she was made to feel like a valued, special member of her family. She stated:

You know how you can be daddy’s little girl? That’s how I was. But I was daddy and mommy’s little girl, because daddy didn’t want mommy to whip me,

and mommy didn't want daddy to whip me. So, I was both their little girl. I feel that I was the favorite because I was the baby. . . . We have a good mom. We have a good father too. He wasn't a good husband, but he was a good father. You can't ask for nothing better than growing up as a baby. I tell you, it's a blessing in disguise. I tell you, that's why I am like I am—I'm spoiled. I got everything I pretty much wanted.

In a reflective tone, Barbara too, remarked that she was the favorite child, noting, "I probably was the favorite. I was the baby. I didn't have to do anything. I guess I was spoiled." Although Daisy did not use the word favorite to describe her position and status in the family, the special privileges bestowed upon her essentially confirmed her privileged status. She commented:

Let me tell you about my mom and dad. They raised 14 sets of foster children. Some of them they adopted. Some of them they got when they were little bitty babies, like seven weeks and seven months. My mom and my dad had 11 children of their own. I was the 11th one, the baby. See, me and my youngest brother were the lucky ones. They [older siblings] had to work in the fields. But when we came along, we didn't have to work in the fields. So they thought, well, they always said I was spoiled and mischievous. Spoiled, mischievous, rotten; that's what they used to say. When I graduated from high school, my mom and dad bought me a brand new 1975 Monte Carlo. They [older siblings] didn't get that.

Anne, like Daisy, did not use the word “favorite” to describe her place in the family.

However, her special status in the family was nonetheless the same. She made clearly known that she was not victimized by neglectful or abusive parents. Anne explained:

I have four sisters and I have two brothers. I’m the baby. I was a daddy’s girl. I loved my daddy. I miss him right today like he left me yesterday. My daddy died two months before my graduation, and like I said, I came from good upbringings—not abusive or nothing.

Other participants, Lynn, Nancy, and Martha, described the family in which they grew up as “close” or “normal.” They further underscored the fact that child abuse and neglect were not characteristics of the environment in which they were raised. Lynn noted, “We’ve always been a close family. We always did things together, family get-togethers, all birthdays. All our family is close. There is no domestic violence or abuse in the family. Fortunately, we turned out okay, I can really say.” Nancy stated with great relief, “Thank God that my family was normal. I didn’t grow up having to worry about child abuse, and my mom certainly didn’t neglect any of us.” Similarly, Martha noted, “I was raised by my mom for the most part. We’re very close. I talk to her almost every day. All she ever did was work hard, try to point us in the right direction, and love us.”

Hopes and aspirations for own children. Participants in this study also defy social stereotypes that portray welfare recipients as having children for the sole purpose of receiving public entitlements, and having additional ones simply to increase the amount of their benefits. To the contrary, participants generally have no more than two children, as shown in Table 4, and they exhibited caring parental attitudes through which they expressed great hopes and aspirations for their own children. Many wanted their

children to have a better life than they have been able to provide, go further in life than they have gone, and to get a better education. At times, participants used words to articulate their hopes and aspirations; at other times they are implicit in their statements. May's comments underscored this point, while simultaneously her comments drew attention to her parental hopes and aspirations. She stated:

I tell my children don't settle for less, and I thank God because they're all smart—Principal's List, Honor Roll, and all. I thank God for that, because I know when you're smart, you've just got to keep it going. Have the encouragement. See, a lot of what I went through teaches me for my children so that pattern won't keep on. I tell them to graduate college. Bump a high school year. You've got to go there, but I talk to them about what college you are going to, not about high school. I know you've got to pass through there, but what college are you going to?

May's hopes and aspirations were similarly and more directly expressed by Tina, who commented:

Well, I haven't been able to finish school, but I want my kids to have a better life than I had. I don't want them to go down there playing at school. I want them to get their education and go to college too. I talk to them about drugs, and about how they need their education. I don't want them to do the stuff that I did, because I want them to have a better life. I want them to have a perfect life.

Diane shared an equivalent set of parental hopes and aspirations. She proudly made known, on several occasions during the interview, that her son's well-being and future are of paramount concern to her:

Like I said before, my son is a computer wizard. He's always been a focused child, and so far as I know, he's not into drugs, and no gangs either. I want him to have the things that I can't give him, and I tell him all the time that computers and education is his ticket to a better life. I stay on top of him and make sure he's not hanging with the wrong kids. It's not easy raising him right.

Three participants, Annette, Lynn, and Martha, voiced the same straightforward response when asked about their hopes and aspirations for their children—"a good education," they replied. Like Diane, these participants surmised that education is the virtual bridge to better, more affluent lives than they have been able to provide. This notion was best articulated by Annette who metaphorically commented, "They say it's hard for a rich man to get to heaven, but honey, I'll tell you it's hard for a poor man to get anywhere. That's why I say stay in school, get your education." Lynn revealed that she worries incessantly about "everything," including her "son's future." She explained that she is "a worry wart," and commented:

I worry about every little thing, including how my son will do when he's all grown up. I want him to stay in school, get all his education, go on to college, get a good paying job so he doesn't have to live like this. He won't have to worry how to support himself and his family.

Martha hoped for a "good education" in addition to drug-free lives for her children. As was mentioned under her individual profile, she commented, "I teach them to stay in school and away from drugs because they, you know, almost ruined my life."

Nancy was concerned that her daughters avoid making the same mistakes she did, including early marriage, before they could support themselves on their own.

Consequently, she tended to see “a better education” as a way to make sure that “you can support yourself without depending on nobody for help, including a husband if the marriage don’t last.”

Sharon wanted her children to have stable adult lives—lives that she has been unable to provide for them. Her hopes and aspirations captured the essence of her own shortcomings, and served as a focal point against which she articulated her parental desires and goals. She explained:

I want to get me stable, so I can show them how to be stable. I got four boys and my oldest son is eleven. I want to be able to have a job that’s steady, and to show them that I’m your mother. I’m here for you, and this is how a mother should be to their children. I want to let them know that if I keep flip flopping at jobs and in my life, then that’s not the way a person should be, especially a male. I want to teach them the right way to go, and to show them that you can do better than what I can do. You can go to school, get your education, and be good providers and dads.

Chronic Health Problems

The second category, chronic health problems, is another common characteristic that identifies single mothers who exhaust their lifetime eligibility for TANF. For some, these problems are more severe and incapacitating than for others. Several participants did not believe their health would ever allow them to return to work because they lived with debilitating problems, such as clinical depression, psychotic episodes, severe asthma, seizures, sleep apnea, and the like. Other participants were simply inconvenienced by less severe, although nonetheless persistent health-related problems

such as stress and anxiety, hypertension, Carpel Tunnel Syndrome, and diabetes.

Overall, most participants reported some form of chronic health problem about which they were concerned.

Four participants, Annette, Daisy, Marie, and Yetta, were most severely incapacitated with chronic health problems. Annette did not believe she would ever work again because of clinical depression and chronic asthma, for which she takes medication, in addition to a prior “nervous breakdown” for which she was hospitalized. Annette revealed that she was overwhelmed by the demands of work and the combined responsibilities of single parenthood. She recounted:

I had a nervous breakdown. I had to quit working. Dealing with them [employers], and then coming home to like a two year old and a four year old at the time—like I said, the two year old has Cerebral Palsy—I couldn’t deal with it, so I had a nervous breakdown . . . I overdosed on anti-depressants. They were prescribed. I was already taking them. You know, it’s hard if you are a single parent trying to work. If you can’t have peace at that job, you at least want it at home. After a while, your body and your mind is going to say, “Hey, I’m just burned out. I can’t take it anymore.” It was getting to the point where I was. . . it was either my kids or that job. I haven’t worked since, and I don’t think that I will ever work again for the simple fact that I have asthma real bad too. My asthma has kept me in-and-out of the hospital a lot. I think I’ve been in the hospital like five times over the last two years.

Daisy, like Annette, is a “severe asthmatic” who also reported multiple incapacitating medical problems that interfere with her ability to function. These include

“crippling arthritis,” “a pinched nerve,” “deteriorating disks in [her] neck and back,” in addition to “migraine headaches.” She made known, “I have migraine headaches. I have them so bad sometimes, I’m in bed two or three days.” For her many medical problems, Daisy receives an extensive regimen of medications (“ten pills a day, two-times a day”), along with breathing treatments four times a day as well. Daisy explained:

Well, my doctor said it, and I know it too. I like to face things head on. I mean, I don’t want you beating around the bush with me. You know, they’ve told me, “Daisy, you just not going to be able to hold a job. You can’t do it!” If my health was good, I would work. I really would.

Marie has applied for disability related to clinical depression, hypertension, stress, and an unspecified job-related injury. Like Annette, Marie revealed that she feels overwhelmed by the demands of single parenthood in that she cares for a disabled, school-aged son, and a host of other elderly, sick family members who are dependent upon her care. She stated, “I’m going through a lot now with my kids, and my oldest son because I’m trying to help him take care of my grandbaby.” As she put it,

I am the only one they’ve got to depend on, cause the others could do, but won’t do. My blood pressure been high every day. So, that pill at night, it helps me, but during the day I get dizzy. Like when I’m behind a car or something, I stop and pull over, and I just sit there. I can’t work. I usually take eight pills.

Although Yetta did not articulate the notion that she is overwhelmed by the demands of single parenthood in conjunction with her other responsibilities, she reported a list of severe medical problems that interfere with her ability to function normally and

to maintain any form of employment. She explained, “Some days I’m sick in bed for a whole day. Other days I’ll roll around in a chair, and that’s how I get around.” In addition to morbid obesity, Yetta has “seizures, sleep apnea, diabetes, high blood pressure, and arthritis.”

Other participants reported less severe, but chronic health-related problems about which they are concerned because they, occasionally, interfere with their ability to either function, work in certain type jobs, or maintain employment. Barbara implicitly made this point when she stated:

For five years I’ve been on medication for depression, but I stopped taking it every day, because I didn’t want to become dependent on it. I work if I can, but I got Carpel Tunnel Syndrome too. I got bronchitis, whatever you call it. I’ve got to go to the doctor because I got asthma, cause I be wheezing a lot. I can’t catch my breath. I have to sit down, cause I get so tired.

When Barbara was asked to describe the ways, if any, in which her health problems interfere with her life, she stated, “I can clean my house, or go to the store, do some kinds of work, but I have to sit down, cause I be so tired.”

May, Anne, and Sharon, similarly, reflected this view concerning the relationship between their health-related problems and the ongoing, although not debilitating, impact of these problems on their lives. May reported that she, too, has asthma and that she becomes extremely hot and dizzy standing outside. “I can’t work outside,” she explained. “I can’t! I’m already anemic, and I have asthma, and I just can’t do that type work. I can do lots of other things.” Anne also made the point that she is able to function in spite of her health problems. She stated: “I have ulcers and fibroids real bad, and

sometimes it gets to me a little bit, but I'm still looking for work." Accordingly, Sharon explained:

Right now I'm on bed rest. I'm high risk because I'm a diabetic, you know, and I just had surgery in July. So from my surgery, I'm still in chronic pain. I've been going out looking for a job, but I didn't want it to be a job where I'm stressed out, always on my feet. I can't really stand on my feet a lot, because I get dizzy, and stuff like that, because I'm taking this medicine right now.

Although Tina's hypertension did not interfere with her ability to function in any way, she saw its cause related to the demands of daily living combined with the responsibilities of parenting. Tina's straightforward, unabashed comment amply made this point. She stated, "As for me, I have high blood pressure—with the kids and all."

Sporadic Employment

Sporadic employment, the third category, is another common characteristic that identifies single mothers who exhaust their lifetime eligibility for TANF. In this study, the term "sporadic employment" is used to describe intermittent or episodic periods of gainful employment. Although most participants were unemployed at the time of the interview (shown earlier in Table 2), and had not worked since termination of TANF benefits, all reported prior employment histories, generally in low-wage service-oriented markets. Exceptions to this finding existed, but were rare. As one might expect, the number of employment episodes varied among participants, with some participants having more episodes of employment than others. On the whole, an employment episode was generally short-term, lasting less than two years. Participants reported a wide variety of reasons for leaving jobs that included: problems with transportation, firings, a

better paying job, plant closings or downsizing, pregnancy or other health-related difficulties, conflicts in the home, and the lack of needed support or stability.

Sharon's statement concerning her work history exemplified in many ways the employment experiences, including logistical and other barriers, which confronted participants and frequently resulted in episodic, intermittent periods of gainful employment. Her statement, like others to follow, is full and descriptive rich. It is reported in great length so that the reader has unimpeded insight into the essence and quality of the employment experience.

Well, I was in security services at the airport for like, you might as well say, for almost four years, but it was off and on. I would go and come back. In between that time I had kids, and stuff going on. Moving around. Having problems in the home. Not really having nobody to be there for me, and stuff like that. I've worked the securities companies, managing Burger Hut, manger at Chick-Fil-A. I work, it be like a year-and-a-half, or whatever. Then I change jobs, because of the money situation, or my moving status. The last job I had was at the hotel in food prep. I worked like five in the morning until one. Transportation was a real big problem, but I had a way to get there. I worked it out. I had a way to get there every morning, and get home. But it was kind of hindering me, because my kids have to go to school. It was hindering me a little, because I had to be at work at five in the morning, and they had to be at school at 7:30. So, I wasn't always here to see them off to school. When I get home, I wasn't always up to see them get here from school, because they get home between 2:30 and 3:00. When I get home, I be tired and sleepy. I'd be in my room, not wanting to be bothered. So, it

was kind of hindering me and my kids. So, that's why I had to leave. But it was a nice job, because I wasn't really doing too much, you know. Right now, I'm looking for work, cause I haven't really worked since they cut the TANF.

Lynn described the type positions in which she worked as: "not extravagant jobs, it's Kroger, Wendy's, A & P, Food Hut, stuff like that. I was a cashier at all my jobs." Like Sharon, Lynn also struggled to manage the logistical demands of work in conjunction with her parental responsibility to provide care and supervision for her child. Working has not always allowed her to do both. Finding better paying jobs with hours (including the time needed to commute to and from work) that are compatible with school hours presented a major obstacle that frequently resulted in sporadic employment for her. Lynn explained:

I realized that up here they pay you \$5 an hour to work at McDonald, but up in Roswell, they pay you seven, eight, nine, ten dollars to work. So, that's what I was doing. I would ride all the way up there for two hours to make that nine and ten dollars, instead of staying here and making \$5. Whatever hours you wanted, you know, Kroger, fast food, you could really get up there, because it's so busy. But really, you're limited, like in the West End area. That's really why I didn't like working wherever I stayed, because you didn't get as much as you would going way out. That really blows my mind. I need to work cause I've been unemployed for like—well, I haven't really had any money coming in since they dropped me—but I need the extra money. It's a two-hour ride up there, and I wouldn't be able to get back in time to go get my son, and I wouldn't be able to take him to school, because I would have to leave here at 5:00 to get up there in

time to be at work. I've been let go so many times, cause I just couldn't make the schedule.

Sarah discussed her work history and reasons for leaving different positions. The somewhat lengthy illustration by Sarah provides evidence that she also has not worked since leaving TANF, and like other participants, her employment has been service oriented and sporadic, although for different reasons:

Well, as for me, I'm trying to find something to do. I worked waiting tables, because I like that. I didn't just go four years straight. I worked in between some years. I worked at the Georgia Dome. I worked there for a year. I worked at Dave's Restaurant. I worked at the Terrance Apartments. I worked before I got TANF too. I just haven't been able to get work since. Like I said, I use to work at the Georgia Dome. I was a waitress. I liked that job. I had worked for seven days straight. So, I was tired. I had worked that morning, so we had like a breakfast hour and a lunch hour. I didn't switch to the lunch hour. I stayed on the breakfast hour, and so I was terminated for that. But my money came up straight. God blessed me, because when I left there I went to Dave's Restaurant. I worked there for over a year-and-a-half, and the manager wanted to fire me. He said that I gave a customer a glass of ice tea with glass in the bottom of it. I said that I didn't do that because the customer gave me a \$10.00 tip. So the boss said, "Well, I got to fire you for that, cause that was real rude, and I don't like that." So, I just said, "Okay." After that, I got a job at Gray's Chicken and worked there about three months. I got transferred to another Gray's Chicken, and that's when I moved to this house. I was transferred over there by Greenbriar Mall. I worked

there at that job up until last year. I came up with an unexpected pregnancy and had a miscarriage. So, that's why I haven't been working.

Tina is the youngest participant in this study and her employment has been similarly sporadic, in spite of her youth. Reminiscent of other participants, she also worked in low-wage service positions, and had not been able to find work since leaving TANF. For Tina, an overall lack of reliable transportation presented a major problem that resulted in brief, sporadic periods of employment. She revealed:

Well, my first job, I worked at Publix. They started me at minimum wage, \$5 an hour. The manager liked the way I worked, but he didn't give me a raise, and I wasn't making that much money. I was a cashier, and a stock clerk. My second job was working for the Georgia Olympic Committee as a server. You know, in food service. The Olympic job paid \$8.00. That was nice. That was the most I've ever made. The other jobs paid something like \$5 or \$6 an hour. My third job was working at the post office. My fourth job was working through a temporary service at this place stuffing envelopes. I was working at this warehouse. It was like the post office where you have to ship and receive packages. I worked there for like two or three months, and maybe a year or so at the rest. It was so far out. My friend lived next door to me, she had a car that got us back and forth to work, but something happened to her car. So, she had one of her friends take us, but we got there late one day, and he had laid me and her off. I worked at Food Hut, too. That was about my sixth job. With two of the jobs, I was like in school and working at the same time. It was difficult to do both, so I

quit them. I went in late to one of them, and was let go. At one point, I was in a GED program and trying to work, so I had to let the jobs go.

May's employment history mirrored that of other participants in that it was sporadic, and predominantly low-wage work in service-oriented positions. Although most of her past work was full-time, much of it was part-time employment without benefits. While May's reasons for leaving positions are varied, they nonetheless reflected the same difficulty expressed by other participants with balancing competing parental responsibilities, including pregnancy, work, and personal goals. Additionally, she had similarly been unemployed since leaving TANF. May recounted her employment history in the following manner:

I had jobs on and off. I can't remember the dates. I worked at a legal documentation service where we just copied legal documents, and did all of that. I worked at Toys-R-Us, cashier. I worked at Delta, but that was security. You can say I didn't even work there. I went to the training and got the uniform. I just couldn't do that one. I worked at K-Mart, MCI, and that was '98, '99. It was on and off. Where else did I work? I worked at Sheltering Arms for about a year, I think 2002. I'm trying to think, maybe about 2002-2003. I did daycare at Shelter and Arms, and they moved to another facility. I was at the model [facility], down the street. I wasn't certified, so they cut a lot of people that wasn't certified to do childcare. Most of the jobs were full-time, but not all had benefits. Some of them, yes, like Shelter and Arms, yes. Some of the other ones, no. Not with K-Mart. I didn't stay long enough. MCI had benefits also. Toys-R-Us, I didn't stay long enough to get benefits either. The legal document service, they didn't have

any benefits. I left jobs because—well, the first ones were pregnancies. The other ones, with Shelter and Arms, it was because they cut people. They were just keeping the main teachers with their CDA's, not the assistants. The legal document service, I think they downsized also. MCI was because of pregnancy. I was feeling stressful with the commuting and all of that. Everything together was just too stressful. Toys-R-Us, I quit that one because I was still going to Georgia Medical Institute, and it was too much for me to manage, with the children and going to school and then from there, going to work, and then coming home, and having to cook and clean and everything. It was just too much. I tried to see if I could have some money coming in while I was going to school, and I just couldn't do it. I haven't worked for a while now. I know that I haven't since DFCS stopped helping.

Anne's work history further underscored the fact that participants mutually shared a history of sporadic employment, generally in low-wage jobs. Anne had not worked for several years, and was not employed at the time of the interview. Interestingly, unlike other participants, she feared that erratic part-time earnings from work without benefits would place her in an untenable situation—a situation in which she could not afford the increase in her share of the Section 8 rent payment. As Anne saw it, not working was the only logical way to protect the home in which she and her family lived. According to Anne:

I worked off and on. I've done prep at S & S Cafeteria, Piccadilly. I've worked at a barbecue pit. I worked at a sandwich shop, and the Post Office. My highest paying job was at the Post Office, and that was seasonal. My last job was

working at Fort McPherson, but that's been a lot of years ago. I worked there for like two years. I liked the job. I was a custodian working at Fort McPherson. I use to clean the Army lodges for the officers. And I liked it. And it paid pretty good. I wasn't making enough hours, but I felt independent because I could go buy, pay my bills. I was paying rent. I never paid all that kind of rent in my whole life, but it felt good to be able to pay my own rent. Since it was a 0-40 hour-a-week job, I wasn't permanent. I was flex. That was temporary. I had no benefits. I felt like, as long as I had been there and I was a good worker—I didn't lay off and stuff like that—they should have given me a permanent position. But they kept going up and down on my days, and I got to the point I couldn't pay my bills. I'm starting off five days a week, and then I drop down to three days a week. A couple of months after that, I went down to two. Then, I went back up to four. You know, it was just an up and down situation. The only way I saw out, and to keep me from losing my Section 8, was to quit and let my rent go back down to zero, so I can start over again. But I never did, because when you're on Section 8 and you get a job, you have to report it. My rent went up. I wasn't making enough money to cover my rent and my bills. The system didn't keep up with all those ups and downs in my pay. So, I had to quit. Your share of the rent is based on your income. What you make determines how much rent you have to pay. I just haven't worked since, because my second kid came along too, but I've been looking into a training program to renew my nursing certificate so that I can do something.

Yetta, like Anne, had not worked in many years, and was not employed at the time of the interview, because of her health-related disability. However, her brief employment history nonetheless paralleled the sporadic employment of other participants. On the whole, Yetta's reasons for leaving jobs were usually health related. She explained:

I haven't worked in 13 or 14 years now. Having female problems kept me to the point where I couldn't work on a regular basis. I have worked at McDonalds, and did restaurant work. Mostly, I did a little packing. Worked at different companies packing different things, like you know, cleaning products, and I sewed, and all kind of stuff. Didn't work for long at any job, before I had to quit because of my health.

Marie's work history mirrored that of other participants in that it was sporadic, low-wage work with earnings between \$5 and \$8 per hour, and characterized by a combination of full-time and part-time employment, mostly without benefits. Her reasons for leaving various positions were not totally dissimilar from those of other participants. For the most part, they included pregnancy, plant closings or downsizing, lack of reliable transportation, and unsolvable difficulties coordinating parental obligations and responsibilities with work schedules. Unlike any other participant, however, Marie left a position because of sexual harassment. She also held multiple positions simultaneously. Additionally, Marie had not worked since the loss of TANF as well. She described her work history in great detail:

I worked lots of jobs. I don't mind working. I got like a part-time job. Then, I got a full-time job, and then I worked two jobs. The most I ever made was like

\$8. All my other jobs were like \$6.50 and \$5.50. None of them had medical. None of them offered it. Let's see. I worked at Red Carpet Inn. I went from there to Pizza Hut part-time. Full-time was a textile place, Johnny Textile. I worked for them on and off. I'd say, 5 years definitely! He had me like part-time then to full-time, and back to part-time after I got pregnant with my second child. I folded rags. I folded them and tied them up. When I worked at Johnny Textile, I had a second job with Pizza Hut. Part-time with Pizza Hut. I think I worked for them 3 or 4 weeks, because at night I didn't like my kids just being there unsupervised. My oldest was like 12 at the time. I didn't really like him just being there by himself. I worked at Duck Head Company. We washed clothes, and folded them, and put them through the pressure ironing machine. Let's see. I went to, oh, I worked for Heileg Myers, the furniture store. I worked for them doing custodian work. I cleaned, polished furniture in each section every day, cleaned the floor, emptied the trash, you know, and clean all that stuff. I kept the store organized. They hired me full-time there. But I use to work in the evening time from part-time to full. Then I went from there to another job, cause they moved to Covington, and I couldn't travel with them to Covington. I got a taxidermy job right across the street. They hired me full-time there, and I worked for them for about two years, until I had a conflict with a guy there that was like flirtatious. He was talking a certain kind of trash to me. I told him I'm not going to put up with his trash. I quit on my own. I left on my own, because I didn't want to be around that type environment. From there I went to Temp services. Like at 2 or 3 temp services, I worked at full-time for like 2 or 3 months. They

transferred me to another place for 2 or 3 months. So, I did Temp service also too, but I can't work now because I've applied for disability. . . . Well, I haven't been able to work going on four years now.

Material Hardships

Material hardships, the fourth category, is the final shared characteristic that identifies single mothers who exhaust their lifetime eligibility for TANF. One might reasonably expect food, rent, childcare, and clothing hardships. However, to the contrary, most participants did not uniformly assert or identify these areas. Instead, most stated that reliable transportation and paying utilities presented considerable hardships.

Reliable transportation was a hardship for several reasons. Nancy and Marie statements exemplify the first of these reasons. Although they owned their automobiles and consequently had ready access to transportation, their vehicles were extremely unreliable, and maintenance of these vehicles tended to consume more money than they could generally afford. For them, therein lay the hardship. As a result, these participants were especially reliant on others for help, financially and otherwise, to keep their cars on the road. Nancy lived in an area without public transportation. Consequently, having reliable transportation was "an absolute necessity to getting around." However, she noted that having her own car "is both a blessing and constant headache, all rolled up in one big package." When asked how she keeps her automobile on the road, Nancy replied:

My uncle is a mechanic. I'm so grateful for that. He gives me the labor free, and if I don't have the money that I need for the parts, he will carry me if he can. I have to have a car in this town to get around. You just have to have a way to go

to work, get the kids wherever they need to be, and make your errands. Coming up with the money to fix it and keep it on the road, well, I don't look forward to that, but what are you going to do? I guess having something is better than having nothing, but having something that was more dependable would certainly be better.

Marie, like Nancy, lives in an area without public transportation. She also underscored the essential need for reliable transportation, and similarly echoed the hardship involved with owning an unreliable automobile. Marie resolutely explained, "Aside from needing more money, my biggest hardship is needing a dependable car, one that I can drive without needing to fix so often." She described her transportation hardship in the following manner:

I couldn't keep my appointment with the doctor, cause the car isn't running. My son needs to change out a part, so that we can get around. It's been down for like a week now. Can't go nowhere. Out here in this area, there isn't any public transportation, so you got to have a car. So, I can't really complain, cause I at least got a car. It's just that it ain't the most dependable. It takes a lot of money just to fix it, and fill it up these days, and sometime I don't have that. Paying monthly insurance on it keeps me struggling too, but like I said, out here you don't have a choice.

Annette, Martha, and Yetta expressed other reasons why reliable transportation is a hardship. Their reasons differed from those voiced by Nancy and Marie concerning the hardship they associate with reliable transportation. For them, the hardship rested in an overall lack of access to transportation because they do not own an automobile. Like

Nancy and Marie, they also live in an area without public transportation. Therefore, they were totally reliant on others, such as family and friends, to provide essential rides to the grocery store, shopping center, doctor's office, meetings, school appointments, and the like. By and large, these participants must wait until someone can take them wherever they must go, or borrow someone's car. Annette commented, "I would love to have a car. That's a real big hardship, not having your own way around. Usually, I borrow my mom's car, and work around her schedule, or she'll just pick me up." Martha similarly underscored this point. She commented with consternation, "Not having a car is a major problem. You're always juggling things around somebody else's schedule. It's all about waiting, and borrowing." Yette likewise made known that not having access to her own vehicle is a major hardship. She explained:

It's not just a little problem; it's a major hardship, because I have to do everything around my mother's schedule. If I need to use her car, I have to use the car between 9:00 and 10:30 in the morning. That's only 2 hours. If I get the car at 11:00, I have to pick her up at 1:00. If I use the car in the evenings, like at 2:00, I have to pick up my niece and get her home from school, in addition to doing what I need to do. So, it gets hard. See, sometimes I have to figure out a schedule where I can see the doctor. When you go to the doctor's office, you don't ever know how long it's going to take. You don't know. So, I have to really fit my schedule to where it can be around her schedule.

Finally, for participants who reside in a metropolitan area, the nature of their transportation hardship was somewhat different than for those who live in an area without public transportation. Metropolitan participants explained that their hardship essentially

rested in a lack of readily available cash to ride public transportation, which is always available but not always accessible, because of their financial situation. Anne commented: “I live close to MARTA. So, having transportation to where I need to go isn’t a problem for me, having enough money to ride is a major problem.” Tina, like Anne, noted that “it’s not much to ride MARTA, but when you don’t have money, you’re stuck without any dependable way of really getting around, cause you can’t always depend on others to get you places that you need to be.” May also underscored the fact that while transportation is available, it is not always accessible. She rather humorously commented:

Transportation, transportation, I’ve got all the transportation I need. It’s called MARTA. It’s right there whenever I need to go someplace. Now, all I need is the money to make it move. When I had TANF, they use to give us tickets to go look for work, but I don’t have that now, so I have to come up with the money, and most times I’m just broke. So, if you don’t have money, you don’t have transportation. It’s a hardship.

Regardless of where participants in the study resided, most uniformly stated that paying utilities is a major hardship as well. Annette explained that in her community:

Everything is in one bill. So, if you don’t pay that light, really that electricity bill, not only will you not have electricity, you won’t have water; you won’t have sewage; you won’t have cable; you won’t have any of that. My bill gets as high as \$300, and that’s for one month. Now, how do they expect us to pay that?

Martha also articulated the hardship she experiences with paying utilities. She stated with extreme frustration, “You’re getting utility bills that’s out of this world. I have

utilities that run like \$280. I got one this month, it was \$306. My biggest problem right now is utilities.” Similarly, Nancy stated, “I just can’t keep up with the utilities. You’ve got to have them, but sometimes I just don’t see a way to pay them. Sarah, like other participants, expressed great difficulty meeting her utility expense. “I have to pay, light, gas, and water. Lately, I haven’t been able to pay.” Anne, too, maintained that paying utilities is a major hardship. She commented:

Right now I’m in need. I haven’t been able to pay my water bill, because my light bill is so high since everything is totally electric. I thought I might be able to catch up. That’s just not going to happen, because they started billing us every month on the water, instead of every three months.

Daisy empathically made known that her most pressing need “is my lights.” She explained that having utilities is not an option because “my son takes breathing treatments, and I take breathing treatments.” She also explained that her greatest hardship is “paying utilities.” Marie, like other participants, reported that her utility bill “is like \$300 this month. I’ll pay what I can, but it’s not likely that I’m going to be able to pay it all.” Sonia underscored the fact that paying utilities presents a primary hardship for participants by reiterating information that she shared previously: “Like I told you the last time you were here, the gas was cut off.”

In summary, the common characteristics that identified single mothers who exhausted their lifetime eligibility for TANF centered around four themes: defiance of social stereotypes, chronic health problems, sporadic employment, and material hardships. Defiance of social stereotypes, the first theme, indicate that single mothers who exhausted their lifetime eligibility for TANF defy popular stereotypes in that most

are first-generation recipients, better educated, report an absence of substance abuse, describe an absence of child abuse and neglect, and possess hopes and aspirations for their own children. Chronic health problems were another common characteristic of single mothers who exhausted their lifetime eligibility for TANF. For some, these problems were more incapacitating than for others. Overall, most participants reported some form of chronic health-related problem (e.g., hypertension, diabetes, asthma, seizures, clinical depression, and the like) about which they were concerned. Sporadic employment also mutually characterized single mothers who exhausted their lifetime eligibility for TANF. It involved intermittent or episodic periods of gainful employment that varied among participants, and was generally short-term, lasting less than two years. Material hardships were the final common characteristic that identified single mothers who exhausted their lifetime eligibility for TANF. By and large, participants reported that reliable transportation and paying utilities presented considerable hardships.

Difference in Level of Hardship and Quality of Life

In addition to exploring common characteristics that identify single mothers who exhausted their lifetime eligibility for TANF, this study sought to gain an understanding of how, if at all, their level of hardship and resulting quality of life differ since leaving TANF. Two categories of findings that emerged from data analysis reveal a difference in regard to financial stability, as well as diverse states of emotional well-being. All participants mentioned a difference in financial stability concerning how their level of hardship changed since leaving TANF, although for some, the change was positive and for a greater number it was negative. Collectively, they reported diverse states of emotional well-being, since overall, perceptions concerning quality of life were about

equally mixed for the most part. For example, although some participants perceived a renewed sense of hopefulness, others perceived a decline, or did not perceive any change at all. In this study, quality of life was defined as an individual's overall subjective sense of well-being.

Financial Stability

Data analysis revealed a single category related to how the level of hardship differs since leaving TANF for single mothers who exhaust their lifetime eligibility. They reported a difference in their financial stability. While all participants mentioned a change in their financial stability, interestingly, the difference in financial stability was positive for some and negative for others. However, only a very few participants reported a positive change in their financial stability. Those who did experienced an increase in income following their loss of TANF, typically associated with receipt of SSI disability determination, either for disabled children or for themselves. On the whole, the change in financial stability was negative for most participants. These participants reported a real decline in income as a result of losing TANF. They described less financial stability associated with greater difficulties paying bills because they no longer had constant, reliable incomes.

Four participants, Annette, Marie, Yetta, and Sharon, experienced an increase in income following termination of their TANF benefits. Accordingly, they experienced a positive change in financial stability—although none considered it remarkable. Usually, the increase in income was offset to some degree by decreases in other entitlements, such as Section 8 rent allowance and their utility allotment. This, of course, caused their share of the rent and utility expense to actually increase. Consequently, no participant was

particularly ecstatic about the marginal change, albeit positive, in financial stability.

Annette's comments amply illustrated this point:

Now, I get money for April because her disability was approved. So, she's on disability. That's like \$579 and it helps. It helps a lot. But even if they see where you are getting any kind of money, especially a little more than before, they're gonna make adjustments. They pay the rent, but they give you only so much. They go by your income, as far as rent and utilities. If you get any kind of income, they are going to deduct that. Take rent, for example. Before disability for April was approved, they use to pay like \$500 for rent. Now that's gone all the way down to \$401.

Marie, like Annette, was appreciative for the increase in monthly income because it improved her financial stability, although, as she explained, the increase did not change her life dramatically. She stated:

I just got disability for my youngest son; my oldest had it all along. It fills in the gap with not having TANF, and helps us a little more than before, but my bills are high. They actually went up, now that he's getting disability.

Yetta and Sharon provided additional evidence that some participants actually experienced a positive change in financial stability. Yetta explained:

Well, you know when my TANF stopped I didn't know what I was going to do, because I didn't have disability at the time. I just had TANF. I guess about a month before my TANF stopped, my disability started. Thank God for that. I'm getting SSI disability now. All in all, it comes out to just a little more for us each month. Not a whole lot, but it helps.

Sharon articulated the same notion that the increase in monthly benefits changed her financial stability for the better:

Right now, as far as the money, my oldest son's daddy passed away, so he's getting a check from Social Security. When I was receiving TANF, the little money might have helped as far as diapers, milk, or stuff like that, but it really didn't help me to where I needed to be. Right now, financially, I'm okay.

There's nothing that I need right now. I might want to have some money in my pocket just to get stuff, but I don't really need anything right now.

The above scenarios notwithstanding, more often than not participants reported less financial stability after losing TANF. For these participants, paying bills was more difficult because they lacked constant, reliable income. Lynn's poignant comments highlighted exceptionally well this point:

When I had TANF I knew I was getting that \$235. I knew that. I knew I could tell people, I'm giving you this, and that. But now, it's like trying to figure out where I'm going to get the money. Where is it going to come from? Who am I going to ask? How am I going to ask them? How am I going to put this to them?

May similarly described the difference in her financial stability, and underscored that she struggles more since losing TANF as well. She explained:

Oh yes! There's a big difference without TANF. It's more of a struggle to get the things my kids need. Like the children going on a school trip, and they need money. There have been times I haven't had the money for them to go, even if it's \$5 or \$10. I haven't had it. Before, I was able to come up with small change, especially if I knew ahead of time. At least before, I could pay half of one bill,

and half of another, but now it's like deciding which one to pay, and trying to figure out what to do about the rest. Now, there are more bills than I can pay.

Sarah also articulated that she is less financially stable since termination of TANF benefits. Although she expressed the point from a different perspective, it nonetheless conveyed the same message:

My hardship was low when I had TANF. It was different, because I knew that I was getting that welfare check every month. So, I knew I had my bills covered, because I was staying in low-income housing. I could pay all my bills with the \$235 that I got from TANF. My rent was \$143. My phone bill was like \$50. I didn't have all the pressure of getting the water, gas, and light bill. You didn't have those three bills. You just had one utility bill, and that was \$3 or \$4 dollars, but all that's changed now.

Martha succinctly, and without deliberation, described her current financial stability, "Without TANF, I just struggle more." Sonia, likewise, echoed the fact that she also struggles more since losing TANF, she is less financially stable, and experiences greater difficulties paying her bills. "When I had TANF, I never missed a rent payment, cause I always had something to give them. I struggle now because I don't have a job, but at least with that TANF check, it came every month. I could pay the bills off the check."

Daisy stated, "When I had TANF and my son's disability check coming in, it was to the point where I could handle everything. Losing TANF really hurt, because I could plan on it coming in."

Four participants, Nancy, Tina, Diane, and Anne, voiced the same point concerning the loss of TANF. They also asserted less financial stability, and reported

that they similarly struggle to pay bills without the constant, reliable income provided by TANF. However, these participants clearly articulated, as did Sharon, that TANF was never sufficient to cover all their expenses, but it was nonetheless a reliable income on which they could depend. Nancy commented, “It was never enough to cover all the bills we had, but it allowed me a little breathing room, cause I knew it was coming, and when it was coming. It’s harder now to keep everything afloat.” Similarly, Tina echoed this view. She reflectively stated:

I got \$280 each month, and it really didn’t cover my bills. It was just enough to cover my rent, and pay the phone bill. Sometimes, other stuff just didn’t get paid. But I was happy at the first of each month just knowing that it would be coming, cause it helped. It would help now.

Diane also underscored the insufficiency of her TANF allotment, and clearly made known that she experiences greater difficulty paying bills since losing TANF as well:

It’s funny how I feel like the rug has been pulled from under my feet, because that little check didn’t go very far at all. It never did, but I could plan better, because it was regular. But you know, not having it is like a huge difference in what I can do for my son. We’re hurting right now, real bad, because I just don’t know if the bills may get paid or may not get paid, because I’m totally depending on somebody’s else’s money.

Anne’s comments epitomized the views and experiences of this group of participants. She explained it like this:

It came every month, \$235. It was reliable, but not a lot of money. It helped me pay my bills, but not all my bills. I didn’t know which bills may get paid, but I

depended on the money. So really, I'm still struggling. The only difference is that I'm struggling more without TANF.

Diverse States of Emotional Well-Being

Collectively, participants reported diverse states of emotional well-being and on the whole, perceptions concerning quality of life were about equally mixed. While some participants perceived a renewed sense of hopefulness, others perceived a decline, or did not perceive any change whatsoever.

Six participants—Yetta, Marie, Annette, Sarah, Sharon, and Daisy—felt a renewed sense of hopefulness following the loss of TANF benefits. These participants unanimously perceived their quality of life to be better since leaving TANF, although for different reasons. More often than not, participants in this group fared better financially following the loss of TANF. The increase in their income corresponded with the loss of TANF benefits. They were able to secure SSI disability determinations for their children or themselves shortly after removal from welfare. The comments of Yetta, Marie, and Annette illustrate that they perceived their quality of life as better since leaving TANF. Yetta explained, “I would say my quality of life is better since losing TANF, because I do get more money towards my bills, and it helps the kids out a little more.” Marie expressed a similar view, “With TANF, my quality of life was okay, but I'm happier because I got off. I'm happier because I don't have to depend on that for income anymore.” Although Annette, like Yetta and Marie, was financially better off following the loss of TANF, and likewise perceived that her quality of life had changed for the better, she implicitly articulated an additional view as well: Her quality of life had

improved since TANF because she was no longer associated with a stigmatized group of welfare recipients. Annette explained:

I'm happier now that I no longer have it, because it wasn't very much, \$235 a month. Even though I'm still getting help, it's not like I'm getting help because I can't do. It's not like a crutch. This help that I'm getting is for April, because April needs this. It's the law. She's got to be provided for because of her disability, and it's not that I'm just sitting at home. Although we benefit, the money I'm getting from SSI for her is used to make sure that she's clean, that she has a roof over her head, and that she's eating, and that she's a happy child.

Likewise, Sarah, Sharon, and Daisy similarly perceived that their quality of life was better after leaving TANF. However they, unlike Yetta, Marie and Annette, felt a sense of renewed personal motivation and strength as a result of their permanent, involuntary removal from welfare. Sarah's comments concerning the change in her quality of life highlight this point. She passionately articulated her perceptions in the following manner:

I'm happier because I have more motivation. I'm not looking at that check coming every month. So, it's time for me to get out and get my own paycheck. I want to be able to have my own house, and car. So, by cutting me off welfare, it motivated me to get a job and make my own way. That was something temporary. Now, let's take care of business and get a job. So you can pay into social security, and when you get old, that's something you can fall back on. Look forward to that check. Stop looking for a welfare check. Look for a social security check. TANF is gone! Now it's time to deal with the real world.

Sharon also stressed a similar view concerning how her quality of life has changed for the better since leaving TANF. She explained it this way:

It's better after TANF, because TANF is not a source of stability. It's something that pushes you along to help you. When I had it, I thought that I really didn't need it, cause I can do this by myself. It's better because I can look back in the past and see that I wasn't doing what I was supposed to do. I was thinking of other things. Now, I'm thinking of what I'm supposed to do, and what I need to do. I'm happier now, because I'm not sitting around waiting for things to happen. I'm making things happen. My self-esteem was so low. So, when they took it, it made me get my self-esteem up even more to where I want to do better.

Similarly, Daisy explained that her quality of life has changed for the better since leaving TANF. She also described a renewed sense of personal motivation and strength.

Remarkably, although her financial situation declined with the termination of TANF benefits, Daisy perceived that her quality of life had essentially improved. She put it this way:

My quality of life has changed in two ways. I would have to say that I'm worst off financially since they terminated me, but I'm better off too. It made me realize that I could depend on that for just a matter of time, but now, I can't depend on that anymore. So, that made me stronger. It made me go out and find sources that could help me, because I'm not able to help my self. I thank God for DFCS down there, cause those women taught me a lot. They taught me how to get on the computer and find the things that I need, and want to know. They even taught me how to get on the computer and find the things I need in my household.

Like I needed windows and the roof done, and things like that. I don't have the money, but there are grants.

Five participants—Tina, May, Lynn, Martha, and Diane—reported a decline in their quality of life since leaving TANF. Tina stated, “I was happier when I had TANF. I use to be at my sister’s house singing, ‘It’s the first of the month.’ I was happier, because I felt less stress and pressure.” Lynn similarly commented:

If I had to answer that question today, I’d say that my quality of life is definitely not as good as it was when I had TANF. It wasn’t great then, it’s just that it’s worse now. I was stressed before, but I’m so stressed out about everything now.

I guess you could say that my life has gone from bad to worst.

May also perceived that her quality of life had not changed for the better. In fact, it had worsened. For May, losing TANF created an intense, unsettling sense of uncertainty. She explained:

My quality of life is worse. I try not to worry, but I don’t know where I’m going to get enough money to live off. I don’t know where I’m going to get it. I don’t know how I’m going to get it. I don’t know where the money will come from day-to-day. I don’t know what tomorrow will bring.

Martha and Diane, likewise, perceived a distressing negative change in their quality of lives since leaving TANF. These participants articulated their distress quite clearly and directly. Martha put it this way:

I can tell you straight up, it’s worse since I lost TANF. It’s pretty hard not to be depressed some days, but I know that pity parties don’t work. You know, I don’t

mind struggling, because that's a part of life. I just wish that things were a little different for me and my son. He deserves a better life.

Diane's comments provide additional evidence that participants perceived a distressingly negative change in their quality of life as a result of losing TANF. She emphasized:

It's worse! I feel so bad for my son. He's a good boy, and I want to do more than I've been able to do. Losing TANF didn't help at all. I'm just getting further and further behind. He tells me, "Mom, don't worry so much, cause we've always made it." I guess he's right, but right now, it's hard to look at it that way.

As noted above, some participants perceived their quality of life to be essentially the same after losing TANF. For Sonia, Barbara, Anne, and Nancy there was no perceived change in their quality of life. They tended to feel that nothing had changed given their problems, life style, and circumstances were essentially no different before receipt of TANF and after its removal. In essence, these participants did not feel that TANF enhanced their lives in any substantial way; it simply allowed them to live marginal ones. Sonia clearly brought this view into focus. She explained it like this:

Well, let me think about that. I'd say that my quality of life is about the same. See, that TANF check helped me pay the bills, but I didn't have an extravagant life when I had TANF. The stuff I couldn't afford then, I can't afford now. The places I might have wanted to go with my son then, I can't go now. Never could go on a vacation then, can't go now. Didn't have my own car then, don't have one now. So, as I think about it, I guess you could say that without TANF, financially, I'm a little worse off, but as far as my quality of life, it's the same.

Barbara underscored the fact that the quality of her life did not change with the removal of TANF. She stated:

It's about the same. That's how I feel. It's about the same. I can't really explain why, but I just don't see anything different. I still got all the same problems. I still can't do all the things that I might want to do. My life just hasn't changed since they took TANF.

Anne and Nancy similarly commented that their quality of life was the same after losing TANF, although Anne expressed this fact in a slightly different manner. She remarked:

I'd say my quality of life is about the same, because it's like I'm still in the same standing point. I'm not going forward. It's like I'm standing still. I'm not happy. Haven't been happy for about 5 years. I guess cause I haven't succeeded in what I want to do in life.

Nancy's statements likewise, illustrated that some participants did not perceive a difference in their quality of life after losing TANF. In an evaluative, reflective tone she articulated:

Quality of life since TANF, I haven't really thought about how I feel about that. Well, I don't see a difference in my quality of life. I'd say it's about the same. It certainly isn't better, but it's not that much worse either. Aside from losing TANF, nothing has really changed.

In summary, this study also sought to gain an understanding of how, if at all, the level of hardship and resulting quality of life differ since leaving TANF for single mothers who exhausted their eligibility. Two categories of findings emerged from data analysis revealed a difference in regard to financial stability, as well as diverse states of

emotional well-being. All participants reported a difference in their level of hardship since leaving TANF. Most reported less financial stability, and consequently, greater difficulty paying bills because they no longer have constant, reliable income. Some participants reported a positive change in their financial stability. Generally, these participants experienced an increase in income, typically associated with receipt of SSI disability determinations. Perceptions concerning the difference in quality of life since leaving TANF were about equally mixed. Some participants perceived a renewed sense of hopefulness; others experienced a decline, or did not perceive any change at all. Collectively, they experienced diverse states of emotional well-being.

Strategies for Making Ends Meet

Finally, this study sought to gain an understanding of the coping strategies used to make ends meet in the absence of TANF by single mothers who exhaust their lifetime eligibility. Two distinct themes emerged from data analysis: help from external sources, and reliance on internal resources. For most participants, however, the concept of making ends meet did not always mean they were able to pay every bill. Instead, it generally meant surviving, as best they could, given the limited personal and other resources at their disposal. Sharon's comments are highly illustrative of the views of most participants:

I do what I can to make ends meet, but that doesn't mean that I'm always able to pay my bills. Sometimes I can. Sometimes, I just can't. But my kids have never gone hungry, because I've always been able to keep enough food on the table, even when the food stamps ran out.

Help From External Sources

Losing TANF meant that participants were no longer eligible to receive small monthly cash allotments to purchase non-food items such as clothing and pampers; toiletries and personal hygiene products; including other household supplies like soap and paper goods, and additional food, if needed. Losing TANF also meant the loss of funding for daycare programs, and other essential benefits such as transportation tokens. May's comments provided explicit evidence of these facts:

Without childcare and transportation it's harder for me to look for a job. DFCS use to assist you with MARTA cards, daycare, and summer camp for the kids. My kids, I can't even put them in summer camp now. Even if I had the money, it's too expensive. It's like \$100 and something just for one child. Without TANF, I can't afford that. Without TANF, I don't have the money that I use to have for personal hygiene and clothes for my kids.

By and large, in the wake of such losses, all participants underscored the stark reality that they are unable to make ends meet without additional, ongoing help and assistance from others. As a result, participants typically tapped into their pre-existing systems of help—only with greater frequency than before. Sharon's straightforward statement, "I've got people helping me" exemplified the circumstance and position of other participants. The theme "help from external sources" has two dimensions: social networks, and public and private assistance organizations.

Social networks. A primary external strategy for making ends meet was reliance on family members, particularly the participant's own mother, in addition to intimate (e.g., boyfriends and lovers) and supportive friends. Anne's unambiguous comment is

illustrative of this point, “My mother helps me, my son helps me, and my boyfriend helps me.” Interestingly, participants overwhelming did not report asking, expecting, or relying on the fathers of their children for help.

When asked what strategies they use to make ends meet in the absence of TANF, all participants reported they rely more on family members. However, they typically utilized this resource very strategically in order to avoid becoming a nuisance or an undue burden. While family members are called on frequently for help, participants tended to avoid calling any one family member too often. Additionally, when calling on family members, participants tended to make calculations about reasonable requests, which included amounts of cash for which they could or should ask, and personal favors.

Lynn’s comments clearly demonstrate these points:

Well, my whole family is really there, but you only can call them when you really, really need them. You can’t just call to be calling. You have to call them when you need them. I don’t really call them until like, one time my gas was going to get cut off, and I needed \$50. I called and got \$10 from everybody, so it wouldn’t add up on one person.

Sharon also called more on family members for help and emphasized the fact that participants strategically rely on a diverse spectrum of family members for a variety of needs, financial and other:

I’ve got my family helping me, even though they may not help me all the time, but if I need it, I can get it—whatever I might need. But I don’t press the issue.

They [the children] have their uncle, grandma, aunt, and my sister. My uncle kept

the two oldest kids, for like a year, until I could get settled. That was an enormous help.

Similarly, Diane and Daisy relied more frequently on family members for financial and other help. They also demonstrated that family members are used in a manner that does not ruin the likelihood of their willingness to help when, not if, called on again. Diane put it most succinctly, “I ask my family for help just a little more than before, but if I don’t ask too much, I can count on them. They have their own obligations. Like if I need to go somewhere, I won’t ask the same person all the time.” Daisy further explained:

I have one sister, my oldest sister. She’s 70 years old. She is my second mom. She helps me out a lot, but she’s got her plate full, because her husband is disabled too. So, I might ask more from her, but I don’t depend on her too much, even though she would help if she could.

Yetta, like other participants, was also more reliant on family for help. Her comment illustrates that some participants have “anticipatory family members” who provide simply because they anticipate or foresee unmet needs. Yetta stated: “I can count on my niece, if I need help. She loves the kids, and helps even when I don’t ask her.” Annette, like Yetta, is fortunate to be a member of a family that anticipates her needs and frequently acts, proactively, to meet them without formal requests on her part. Annette joyfully explained it this way:

Grandma is in on helping me, too, because my brother doesn’t have any kids. That’s a good thing, because it’s just the two of us. My mom is an only child, and my brother doesn’t have any kids. So, my grandparents got my two kids, which is a good thing. I hope he doesn’t ever have any, because my kids get the

privileged stuff. I've got a good family. They help a lot, and I can call them for help too. Sometimes, they just give without me even asking, cause that's how a family should be. They've got my back.

Similarly, Nancy relied more often on family members for help, and was fortunate to be a member of a family that anticipated some of her needs as well. She commented:

I need so much help just to get by, just to stay afloat, but sometimes I don't have to ask, because my mom and uncle will just know that I could use such and such. Like the other day, mom dropped a few clothes off for the kids, and put some toiletries in the bag too. Now, she didn't have to do that, but I'm thankful that she's always thinking about us.

When participants were asked whom they rely on most for help when times are particularly hard, most unequivocally reported that their own mother was a trusted, reliable family member on whom they could universally depend. In short, one's own mother was typically the most reliable of all family members. The participant's own mother was not likely to turn her away, or refuse requests for help. As Yetta put it: "My mom has been there for me. She'll fuss at me, and whatever, but she still gives it to me. She has been there every time. I don't have to worry about that. If she's got it, I've got it." Nancy's comment also underscored that one's own mother was relied on most often for help: "Mom is always there for me, no matter what. I know when the chips are down that she'll be there." Similarly, Lynn revealed:

I can always depend on my mother. You get a lecture, you know, but you need a lecture. She says, "I know it's hard. I'm not going to bring you down, but you

should have listened. Here you go. Try to do better next time.” I listen to her now.

Annette, Anne, and Sarah, likewise, underscored that participants relied most on their mothers for help. Annette shared, “If I really need something, I can always call my mom. She stills works and doesn’t mind helping, but I don’t just ask for stuff that I don’t really need.” Anne articulated the same view, “My mom is always looking out for us. If I really need anything, she is not going to say no. She comes through like clock work, but I don’t like asking so much.” Sarah’s comments provide additional evidence that participants relied most on their mother for help when times were particularly hard:

My mom’s got my back. She only helps when I pick up the phone and say, “Mom, I really, really need you.” I don’t ask my mom for money for pleasure. She doesn’t give it to me for that. She sends it because I really need help. See, I’ve got to pay a bill today, and that’s \$100. She did not give me \$105 or \$110. She gave me the amount of the bill. My mom is sending me the money to go pay the bill, and I am going to go pay this bill. I am still going to be broke, but I’m going to pay that bill. So, my mom helps me. She said until I get a job and can stand on my own two feet, she’d help me. I’m willing to do that, stand on my own feet, because that’s right.

Martha and Diane, like Sarah, clearly articulated the notion that while they are most reliant on their mothers for assistance, the help they expect is for essential, basic necessities of life, not pleasures. Diane vehemently stated, “I never ask my mother to go in her pocket and treat me to pleasurable things. I wasn’t raised that way! She helps whenever I ask, and that’s too often as it is.” Martha similarly commented, “I don’t like

needing so much help and always asking my mom, but I don't ask unless it's for something important. I don't expect her to provide my pleasure. I'm just glad she's always been there for me."

Although participants reported they are more likely to rely on their mothers for help when times are particularly hard, if a relationship exists with a special boyfriend or intimate partner, participants were generally more inclined to rely on his assistance before asking their mothers for help. As Sarah candidly put it, "He helps because he knows that's his job." Additionally, she explained, "I always had a boyfriend in my life, and if I got a boyfriend, he's going to help me out. You know, come on. If he just can't help and I really need it, I'll look elsewhere at that point." Daisy explained it like this:

I've got a male friend and I'm thankful for him because he helps a lot. He's to the point where... well, I'll say it like this for you, "If you can't help me, I don't need you anyway, and if you're not going to help me, maybe there is somebody else that will. I'm just a one-woman person. You're with me, and I expect you to carry a part of the load." That's just how I see it.

Martha articulated a similar view about the help she expects from her boyfriend. Like Daisy, Martha saw the help that he gives as an unquestionable part of their relationship. She emphatically commented, "We are partners, not some casual friends. So, he helps me because he knows that I need the help. He's got a job, and if he's not helping me, then who is he helping? You know what I mean?" Barbara, similarly noted, "My boyfriend helps. He makes sure that the little things are covered." Anne provided additional evidence that participants with committed intimate relationships expected their partners to provide ongoing help as needed. She stated, "I have a boyfriend. He's there

for me every month, or if I need my hair done, or if I need some shoes or something, he'll get it for me."

Unlike the other participants, Lynn and Annette maintained several intimate relationships, and consequently do not have a single boyfriend with whom they have established an interdependent committed bond. While these relationships are intimate, they are more casual than the committed partnerships about which Sarah and other participants spoke. As a result, help from intimate friends is fairly dependable, but not always, because of the casual nature of the relationship. Suffice it to say, their chance of being dropped from the list of intimate friends increases proportionally with their refusal to help. With such a built-in incentive, requests for assistance are not often met with resistance. Lynn's comments are highly illustrative of the nature of these helping relationships. She explained:

I'm getting help from boyfriends. They will help if I ask them. I only have to ask them once, and they will give up the money. If they call and can't help, then I don't usually let them come. But they always try to help because I need it, and because they know I have my son. I don't have traffic in-and-out that my son is aware of though. I protect him from that.

For Annette, past decisions to maintain several intimate relationships have been all about surviving. She reflectively revealed, "You had to do what you had to do to survive at that point in time." Annette more clearly explained it like this, "Sometimes, it's not about love and emotional support. Thinking of him as a boyfriend made you feel better, but he was here because you needed his help. You understand what I'm saying."

In addition to calling on intimate friends and family members for assistance, some participants also relied on supportive friends who are members of their social network of helpers. As one would expect, persons who were considered close or best friends were generally relied on more than other friends. For the most part, helping friendships were characterized by reciprocity of some type, for instance, exchange of childcare services for other in-kind favors. Sharon's comments illustrated that participants also relied on supportive friends for help. She revealed:

I call Tina my sister because we have known each other ever since we were little. She is actually my best friend. You know, we go through our ups and downs, but she's a good friend because we help each other out as far as the kids, the financial situation. So whatever we do, it's like a compromise. It's like a well-oiled machine. You need to do something; I'm here. I need to do something; you're there.

Tina also relied on help from her best friend. She commented, "I have a best friend that helps me out. Well, we really help each other out whenever we can." Diane likewise shared, "My best friend helps me." Sonia also supplied evidence that participants rely on supportive friends for assistance. She explained:

I have a best friend. He's been my best friend for a long time. He's much older, and we used to date years ago. But we are the best of friends now. I call him. He comes. He acts like a big brother type to my son. If I say that I need a way to get such and such, he'll go out of his way take me, or get a MARTA card, or do whatever.

Barbara, Yetta, and Anne provided additional evidence that participants rely on a social network of helpers in order to make ends meet. These multifaceted networks include supportive friends, although not all are considered best friends. Supportive neighbors are included in the helping network as well. Barbara commented, “My friend lives a couple of houses down, we help each other when we can.” Yetta made known that she lives “in the same neighborhood that I grew up in. A lot of the same folk are still here. So, if I really need something, maybe a ride or to use the phone, they will help.” Anne, likewise, implicitly underscored that participants rely on supportive neighbors for help. She explained, “My neighbor is generally there all the time because she’s a senior citizen. I look after her. You know, pick up little things for her and check on her. She’s always looking out for me too.”

Public and private assistance organizations. The second external strategy for making ends meet was reliance on public and private assistance organizations. Although participants were more reliant on an intricate social network of helpers consisting of family members and friends to make ends meet in the absence of TANF, they were also reliant on help from public and private assistance organizations. These organizations include public social welfare agencies that provide critical benefits such as food stamps, medical insurance, and low-income housing, in addition to private charities and social service organizations that provide assistance with utilities, rent, clothing, and the like. On the whole, participants reported they would be utterly unable to make ends meet without benefit of the programs and services provided by these crucial human service agencies and groups. As illustrated in Table 5, most participants stated they continue to receive needed public assistance with Section 8 housing, Medicaid for themselves and

Table 5

Housing and Current Public Assistance

	Living Arrangements				Medicaid Medical Insurance		Food Stamps
	Home Owner or Free Housing	Family and Friends	Section 8 Housing	Other Low- Income Housing	Children Covered	Mother Covered	
Anne			•		•	•	•
Annette			•		•	•	•
Barbara			•		•	•	•
Daisy	• Home Owner				•	•	•
Diane			•		•	•	•
Lynn		•			•	•	•
Marie			•		•	No	•
Martha			•		•	•	•
May		•			•	•	•
Nancy	• Rent Free				•	•	•
Sarah			•		•	•	•
Sharon		•			•	•	•
Sonia			•		•	No	•
Tina				•	•	No	•
Yetta			•		•	•	•

their dependent children, and food stamps. In essence, the loss of monthly cash payments provided by TANF did not adversely affect receipt of these low-income, means-tested

benefits that are administered by local Departments of Family and Children Services, or by regional housing authorities. Consequently, to some extent, all participants were able to make ends meet in the absence of TANF because these benefits and subsidies remained intact.

Additionally, in an effort to make ends meet without TANF, some participants relied more on private charities, including religious and social service organizations. Relying on the assistance of some private organizations for help did not prove a humanizing experience for many participants. Those for whom this was the case reported that although the requested aid was generally granted, they typically walked away from these experiences feeling as though they were subjected to “unnecessary hassle,” as Anne put it, and reduced to “begging” according to Sonia. Sonia explained it like this:

I depend on organizations to help me pay my bills. Well, you know, sometimes I get assistance from organizations that help out during the coldest months of the year. Every year, now, I go to them during November and December, because those are my coldest months. Then I’ve got Thanksgiving and Christmas. I don’t have the extra money to splurge on Thanksgiving and Christmas. So, I need them to pay bills so I can, maybe, have Christmas and Thanksgivings for my child. I don’t really like it, though, cause it makes me feel like I’m begging, and I never wanted to be so dependent.

Similarly, Anne, Barbara, and Sarah articulated that they are also reliant on help from private organizations, but expressed frustration that they must do so, because of the hassle involved. Anne explained with considerable frustration:

I've used Salvation Army, and stuff like that. But I really hate that I need to, because of all the problems that go with it. I'm just going to tell you the truth. I just don't like to, because of all they put you through. You have to go through so much just to get an appointment. If I didn't need help, I wouldn't be calling. I tell you, it's just a big hassle.

Barbara also perceived the use of some private organizations to be “a hassle,” while simultaneously realizing that she relies on their help a little more than before losing TANF. She explained, “I've gone to FISH more than before, and sometimes they don't want to give you the help. They ask so many questions about what you're going to do. Although I can understand, it's a hassle just to deal with them.” Sarah similarly depended on the help of private organizations to make ends meet. However, she implicitly articulated that obtaining this help is not always simple or easy, because of organizational procedures, regulations, or policies. As Sarah noted with both gratitude and satire:

I got help from this place over in Decatur. I can't remember the name, but they paid for January and February. I went there, stood in the line, and went through the changes, because I didn't have anything else to do but get my bill paid.

Marie explained that she asked an organization in her community for help so often that “I've used up all the help they are willing to give.” Her statement also epitomized the perceptions of other participants that private social service organizations reduce service recipients to begging. She expressed it like this:

I don't like going begging, but I needed help like every 2 or 3 months. I didn't go every month. I told them that when I couldn't think of any other place to go, I

came to them. I said, “You have the money here to help people like me when we can’t get help anywhere else. That’s why I’m here.”

Although many participants felt dehumanized by their experiences with private assistance organizations, other did not. Nancy, like other participants, depended on help from private organizations to make ends meet. She generally sought help from “Helping Hands at least twice a year, maybe a little more.” Tina and Martha relied on help from religious and private organizations for a variety of needs. Tina commented:

I go to food banks and clothes banks, stuff like that, when I need help. I don’t know if you have heard of them, but I went to Atlanta Community Action Center. They helped me too. I don’t like going so much, but I need the help. I have also had to ask my church for help.

Similarly, Martha relied on help from her church family as well. For Martha, “They don’t make you feel so bad about being in need, and they have programs that’s for helping people like me. I go to the food bank and clothing bank whenever I just have too though.”

Reliance on Internal Resources

A final strategy for making ends meet in the absence of TANF by single mothers who exhaust their lifetime eligibility is reliance on internal resources. These resources consist of the participants’ own personal assets and skills. The category, “reliance on internal resources,” has two dimensions that can be characterized as money management skills and “expert” knowledge.

Money management skills. Almost every participant mentioned the importance of personal budgeting and shopping skills when asked how she manages to make ends

meet without TANF. Most felt that keeping their families afloat depended, in part, on how well they are able to manage their very sparse financial resources. As Daisy put it, “You have just got to learn how to make your money do more.” Therefore, the ability to “stretch the dollar” was enormously important. Sarah’s comments epitomized this point:

You have to go to certain stores. I don’t shop at the mall. I can’t afford the mall. So, why go? I can take \$50 and go to the Dollar Store and spend \$20. I get all my household supplies right there. I can do my dollar purchases there too. I make ends meet like that.

Nancy, Martha, and Annette echoed the same frugal shopping strategy as their approach for stretching the dollar in an effort to make ends meet. Nancy commented, “Instead of paying \$100 for a pair of shoes, I get the shoe for like \$30. I just can’t see paying more.” Martha stretched her dollar by “shopping the clearance racks and always buying off season.” Tina shopped “at Goodwill. I get second hand stuff, but it’s in good condition.” Annette, likewise, commented:

You look in Wal-Mart. You look in Dollar General. You look in Super 10. You look in Family Dollar Store. You get the \$3 outfits. I went to Wal-Mart last night and found a \$3 dress, regular \$12, on the clearance rack.

An additional money management strategy used by participants to make ends meet was “juggling bills,” as Diane graphically noted. All bills are on the table and subject to “the monthly juggle,” she stated. However, Diane’s strategy involved “never missing the same bill two months in a row, if at all possible.” She goes on to note that many times it simply is not possible to achieve this goal. Anne, like Diane, juggled bills. She articulated, “I pay bills this month. The next month my son needs something. So, I

skip a bill, and give him something. The next month, I skip something else, and give him something.” In essence, juggling bills involves “paying whatever you can, whenever you can.” Yetta’s comments are illustrative of this approach to money management:

Near the first of the month, I sit down and see what I have to pay. Some months I don’t have enough, so I pay whatever I can. Maybe, something won’t get paid, or only a part of a bill gets paid, but I always pay whenever I can.

A third way participants managed money was “not making excess bills, because excess bills cause excess problems,” as Sharon put it. This money management strategy requires great personal discipline to avoid all but the most essential items of daily living, especially if a purchase has recurring payments, like telephone service. Sharon explained it like this:

You buy the stuff you really need, not what you want, or don’t really need. Like when I had my apartment, I really didn’t have a lot of excess stuff. I had my bed, and the kids had their beds. But as far as the living room, I really didn’t have much, just one couch. I didn’t have a phone, because I don’t talk on the phone that much. I didn’t rent furniture from the furniture store. I didn’t have cable, because I didn’t need cable. Those are excess bills. I didn’t have excess bills. I didn’t have excess problems.

Similarly, Tina and Lynn managed their money by avoiding purchases that some would consider luxuries. Tina articulated it most succinctly, “I don’t have the money for luxuries. What little money I have goes to Pampers, food, and stuff like that.” Lynn commented:

I might want this and that, but I know it's not going to happen, cause I'm not trying to buy a lot of stuff that I don't really need, stuff I can really do without. I really don't have fancy clothes. I wear my hair natural so I don't have to go to the beauty salon. We just don't eat out, that's too expensive. So, if it is a luxury, I don't own it, cause I don't buy it.

In short, participants did not actually limit themselves to a single money management approach, but instead used three primary methods, in combination and to varying degrees, as needed. The three strategies were—stretching the dollar, juggling bills, and “not making excess bills.”

“Expert” knowledge. “Expert” knowledge is the second dimension of the category “reliance on internal resources.” It involves an intelligence that participants developed over time about the social welfare programs that affect their lives, (e.g., knowledge about the rules and regulations that govern receipt of benefits and services). “Expert” knowledge is an essential personal resource that many participants implicitly identified in their strategies for making ends meet. Annette’s detailed account of how the free lunch program works illustrates how participants utilize their expert knowledge:

The Board of Education has to have a food stamp number in order for my kids to get the free lunch program. The number allows them to have breakfast and lunch every day. See, kids who get food stamps automatically qualify for the free lunch program, but you cannot get the lunch and breakfast unless you have a special number. My kids qualify for the free lunch program because they are low-income. Every year, you have to turn in paperwork to get the new number. I get the number from my caseworker each year, but you have to go in now, which is

different than before. I have to complete the paperwork with the number on it, and then give it to the teacher. The teacher gives it to the lunchroom lady. As soon as she sees that food stamp number, you're approved.

Similarly, Barbara used expert knowledge to make ends meet. She revealed:

As long as I'm not working, I'm not required to pay anything as long as I'm in this house. Now, if I go up to a higher rent bracket than I qualified for, then I'm required to pay the difference. If you get into something that you cannot afford, you have to pay the difference. So, I don't plan on moving any time soon.

Sharon and Sonia, like other participants, used expert knowledge to make ends meet as well. Sharon's account of how child support payments would adversely affect her ability to receive medical insurance provides an excellent example:

As long as I'm not getting child support, DFCS will pay my medical. I know this sounds crazy, but I don't push the child support issue. If I push the child support, I won't have Medicaid. Doctors are expensive. Hospital bills are expensive.

Similarly, Sonia's knowledge concerning the effect of temporary work on receipt of TANF benefits was factored into her budgeting. She explained that she worked off and on when she had TANF:

I was working through a temporary service. That's when they [TANF] cut or stopped your check, and then you had to go back and reapply. If you stopped working in July, and reapply in August, you didn't get a TANF check until September. That means I'm missing a month, so I've got to catch up on bills in September with that check.

A rather constant frustration that was articulated by many participants centered around the requirement to participate in “workfirst” job training classes that “never helped to place you in a job, because they were only classes that taught you how to interview, and how to write a resume,” according to Lynn. However, Lynn, May, and Diane faithfully attended because their refusal meant “that TANF would be cut off,” as May explained. Diane voiced with frustration and dismay:

They might change the name to job skills, interviewing, practicing, but it’s the same thing. You had to either do this stuff, or you couldn’t get the money.

Seems to me that looking for a job would have been a better use of the time, but I had to sit there to get the money.

In the main, these participants provided additional evidence of how expert knowledge of the rules and regulations is used to comply with requirements, even those which may appear nonsensical, in an effort to make ends meet.

Daisy supplied evidence that some participants also seek and use knowledge about an array of programs designed to assist low-income persons in making ends meet. She stated with an air of conviction:

You know, there’re grants out there, and a lot of poor people like me can actually apply and get them. Lots of us are living in these shaggy, raggedy houses that need work done on them, and we think that we are going to have to refinance our house to get enough to pay this, or that. No! There are grants! There is help out there, but we’ve got to go and look for it.

Some participants made known that from time-to-time they have been confused about the rules and regulations governing a program for which they were entitled. In

essence, their lack of “expert” knowledge temporarily interfered with their ability to make ends meet. However, these participants were resolute in their commitment to gain an understanding in order to correct the situation. They realized the importance of “expert” knowledge for making ends meet. Sonia’s comments provide evidence of this point: “They cut off the Medicaid for me and my son. He’s okay now, but I’ve got to go back with the papers for me because I don’t have the money for medical. I know how to fix this problem now.” Similarly, Sarah commented, “I didn’t know my time was still running on TANF. I worked and they sent those \$40 checks. They should have told me that counted towards my time. Some months they didn’t send that [checks], so I’m looking into it.” Sharon, like Sarah, expressed confusion about TANF regulations and was “surprised they cut me off because they said I used up my time.” Lynn and Marie provided additional evidence that although participants may lack understanding about programs and benefits, they worked to develop expert knowledge. Lynn commented, “I just missed the signup for Section 8 housing. I now know that they do it only once a year. You can only get on the waiting list once a year.” Marie stated, “They said I couldn’t get Medicaid, but that I probably qualify for low-income medical. I’m trying to learn about it now, so that I can apply. I need the medical insurance to cover my meds.”

In conclusion, “help from external sources” and “reliance on internal resources” are the two primary coping strategies used by single mothers to make ends meet in the absence of TANF. Help from external sources includes the receipt of assistance from a social network consisting of family members and friends (e.g., boyfriends, lovers, best friends, and neighbors), along with public and private assistance organizations. Reliance on internal resources involves the personal assets and skills on which participants rely in

order to make ends meet. These included money management skills and “expert” knowledge about social welfare and other assistance programs.

Chapter Summary

The purpose of this study was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for Temporary Assistance for Needy Families (TANF). Three research questions guided this inquiry:

1. What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF?
2. How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF?
3. What coping strategies do single mothers use to make ends meet in the absence of TANF?

This summary of the findings is presented in three sections that correspond to the research questions. The first section contains a synopsis of common characteristics that emerged from an analysis of the data and that were mutually shared by a preponderance of single mothers who exhausted their lifetime eligibility for TANF. The second section presents an overview of the findings related to the difference that participants reported in the level of hardship and quality of life since their permanent removal from welfare. The final section presents a summation of the findings that emerged from data analysis concerning the coping strategies that single mothers used to make ends meet without benefit of cash and other assistance from TANF.

Common Characteristics

As noted in Table 3, data analysis revealed four categories related to common characteristics that identify single mothers who exhausted their lifetime eligibility for TANF: defiance of social stereotypes, chronic health problems, sporadic employment, and material hardships. Each of these categories has a varying number of associated dimensions.

Defiance of Social Stereotypes

Defiance of social stereotypes provided evidence that single mothers who exhaust their lifetime eligibility for TANF tend to contradict many of the well-established stereotypes concerning the characteristics of persons who receive welfare. Most are first-generation recipients, better educated, report an absence of current substance abuse, describe an absence of child abuse and neglect, and all possess hopes and aspirations for their own children. The findings clearly indicated that most individuals who exhausted their lifetime eligibility for TANF are not multi-generational recipients. For the most part, these mothers grew up in working families with their parents, or in extended families that were not welfare dependent.

Not only were they the first-generation recipients of welfare in their families, they were better educated than suggested by popular beliefs. Most individuals either completed high school or received a GED, although some attended college. In addition, they generally completed high school prior to the birth of their first child, and consequently, were not teen mothers on the whole.

Overwhelmingly, mothers who exhausted their lifetime eligibility for TANF reported that abuse of substances, specifically alcohol and illicit drugs, does not

characterize ways in which they cope, or lead their lives. Essentially, all reported a current absence of substance abuse.

Participants in this study also defied social stereotypes in that most were not products of abusive, neglectful homes in which they experienced child maltreatment. Notably, they described growing up in families in which they felt loved, valued, and even special. Many, in fact, maintained they were the “favorite child” in the family.

Finally, individuals in this study contradicted social stereotypes that portray welfare recipients as having children for the sole purpose of receiving public entitlements, and having additional ones simply to increase the amount of their benefit. To the contrary, mothers who exhausted their lifetime eligibility for TANF typically had no more than two children. They also articulated caring parental attitudes through which they expressed great hopes and aspirations for their own children. Many wanted their children to have a better life than they have been able to provide, go further in life than they have gone, and to get a better education.

Chronic Health Problems

Another common characteristic of single mothers who exhausted their lifetime eligibility for TANF was chronic health problems. Overall, most individuals reported some form of chronic health-related problem, such as severe asthma, seizures, or clinical depression. For some, these problems were more severe and incapacitating than for others. Taken as a whole, however, more participants were inconvenienced by less severe, although nonetheless persistent health-related problems, such as stress and anxiety, hypertension, or diabetes.

Sporadic Employment

Sporadic employment also mutually characterized single mothers who exhausted their lifetime eligibility for TANF. It involved intermittent or episodic periods of gainful employment. As one might expect, periods of employment varied among participants, but most were typically short-term, lasting less than two years. Although most participants were unemployed at the time of the interview, and had not worked since termination of TANF benefits, all reported prior employment histories, generally in low-wage service-oriented markets. Exceptions to this finding existed, but were rare. Participants reported a broad array of reasons for leaving jobs. These included events and circumstances such as a lack of reliable transportation, pregnancy, health-related problems, firings, opportunities for better paying jobs, plant closings or downsizing, and the like.

Material Hardships

The final common characteristic that identified single mothers who exhausted their lifetime eligibility for TANF was material hardships. On the whole, most individuals reported that reliable transportation and paying utilities presented considerable hardships. One might have reasonably expected food, rent, childcare, and clothing hardships. However, most participants did not mention these areas. Interestingly, almost all participants identified utilities and transportation. By and large, individuals simply did not have sufficient income to consistently pay their utility bill.

Reliable transportation presented a hardship for a number of reasons. First, individuals who owned an automobile typically had a vehicle that was extremely unreliable, maintenance and repair tended to consume more money than they could

generally afford. As a result, they were especially reliant on others for help, financial and otherwise, to keep their cars on the road. On the other hand, participants who resided in an area without public transportation, and did not own an automobile, were totally reliant on others for rides to the most basic of places such as the grocery store, doctor's office, school appointments, and so forth. Finally, for individuals who resided in a metropolitan area, the nature of their transportation hardship was somewhat different than for those who lived in an area without public transportation. Metropolitan participants generally lacked sufficient cash to ride public transportation.

Difference in Level of Hardship and Quality of Life

This study also sought to gain an understanding of how, if at all, the level of hardship and resulting quality of life differ since leaving TANF for single mothers who exhausted their lifetime eligibility. Two categories of findings emerged from data analysis revealed a difference in financial stability, as well as diverse states of emotional well-being.

Financial Stability

All individuals reported a difference in their level of hardship since leaving TANF. Most reported less financial stability, and consequently, greater difficulty paying bills because they no longer have constant, reliable income. Some individuals reported a positive change in their financial stability. Generally, these individuals experienced an increase in income, typically associated with receipt of SSI disability determinations.

Diverse States of Emotional Well-Being

Perceptions concerning the difference in quality of life since leaving TANF were about equally mixed. Some individuals perceived a renewed sense of hopefulness; others

experienced a decline, or did not perceive any change at all. Collectively, they experienced diverse states of emotional well-being.

Strategies for Making Ends Meet

Finally, this study sought to gain an understanding of the coping strategies used to make ends meet in the absence of TANF by single mothers who exhausted their lifetime eligibility. Two distinct categories emerged from data analysis and revealed these strategies centered around two diverse themes: help from external sources and reliance on internal resources.

Help from External Sources

Help from external sources, included reliance on assistance from social networks, in addition to public and private assistance organizations. In the aftermath of losing TANF, all individuals stated they were unable to make ends meet without additional ongoing help and assistance from others. As a result, they typically relied on their pre-existing systems of help—only a more frequently after losing TANF.

All individuals in this study were reliant on help from social networks, the first dimension of “help from external sources.” These intricate networks typically consisted of family members, friends, and to a lesser extent, neighbors. However, almost all participants relied more on family members, especially their own mothers, when times were particularly hard. Although individuals were more likely to rely on their mothers for help, if a relationship existed with a special boyfriend or intimate partner, they were generally more inclined to expect and rely on his assistance. Interestingly, participants overwhelming did not report relying to any extent on the fathers of their children.

Additionally, all individuals in this study were reliant on help from public and private assistance organizations, the second dimension of “help from external sources.” These organizations include public social welfare agencies that provide critical benefits such as food stamps, medical insurance, and low-income housing, in addition to private charities and social service organizations that provide assistance with utilities, rent, clothing, and the like. On the whole, participants reported they would not be able to make ends meet without benefit of the programs and services provided by these agencies and groups.

In an effort to make ends meet without TANF, many individuals relied more on private charities for assistance, including religious and other social service organizations. Remarkably, relying on the assistance of some private organizations for help was a dehumanizing experience for many participants, although the aid was generally granted. These individuals reported they typically walked away from the experience feeling as though they were subjected to “unnecessary hassle,” and “reduced to begging.”

Reliance on Internal Resources

A final strategy for making ends meet in the absence of TANF by single mothers who exhausted their lifetime eligibility is reliance on internal resources. These resources are the personal assets and skills on which individuals rely in an effort to survive, as best they can, given the material resources at their disposal. Reliance on internal resources included two dimensions: money management skills and “expert” knowledge.

Almost every participant mentioned the importance of money management skills (e.g., personal budgeting and shopping skills) as an essential asset in making ends meet. Most felt that keeping their families afloat depended, in part, on how well they were able

to manage their limited financial resources. Individuals did not actually limit themselves, however, to a single money management approach, but instead moved back and forth through a repertoire of money management methods that included stretching the dollar, juggling bills, and not creating excess bills through nonessential purchases.

“Expert” knowledge is the final dimension of “reliance on internal resources.” It involved an intelligence that participants developed over time about social welfare programs that affect their lives, (e.g., knowledge about the rules and regulations that govern receipt of benefits and services). This “expert” knowledge was an essential personal resource that many individuals used to ensure compliance with program regulations, avoid intrusive inquiry by assistance agencies, and to protection of the benefits and services for which they were entitled. Most, although not all, individuals in this study were familiar with program rules and regulations. However, confusion about aspects of some programs was not uncommon. A limited number of individuals who did not have “expert” knowledge about rules or regulations generally found themselves temporarily unable to make ends meet. In consequence, most individuals had a built-in incentive to develop “expert” knowledge concerning programs that are designed to assist low-income individuals.

CHAPTER 5

CONCLUSIONS AND DISCUSSION

Introduction

The purpose of this study was to understand the perspectives of single mothers residing in Georgia who exhausted their lifetime eligibility for Temporary Assistance for Needy Families (TANF). The research questions guiding this study focused on three areas:

1. What common characteristics identify single mothers who exhaust their lifetime eligibility for TANF?
2. How, if at all, does the level of hardship and resulting quality of life differ since leaving TANF?
3. What coping strategies do single mothers use to make ends meet in the absence of TANF?

A qualitative research design was used to explore these areas, and data were analyzed inductively using the constant comparative method (Glaser & Strauss, 1967).

Fifteen single mothers who exhausted their lifetime eligibility for TANF were purposefully selected and interviewed. These interviews constituted the sole source of data for this study. Semi-structured interviews were conducted one-on-one, face-to-face, and lasted from one-and-a-half to two hours. Most participants were located through two state offices of the Department of Family and Children Services (DFCS).

An analysis of the data revealed four categories related to common characteristics that identify single mothers who exhausted their lifetime eligibility for TANF: defiance of social stereotypes, chronic health problems, sporadic employment, and material hardships. Two categories of findings emerged from data analysis concerning how the level of hardship and resulting quality of life differ since leaving TANF. Participants reported a difference in financial stability related to their level of hardship, as well as diverse states of emotional well-being concerning the difference in their quality of life. Finally, this study sought to gain an understanding of the coping strategies used to make ends meet in the absence of TANF by single mothers who exhausted their lifetime eligibility. Based on an analysis of the data, these strategies centered on two themes: help from external sources and reliance on internal resources. This chapter presents the conclusions drawn from these findings, along with a discussion of implications for social work practice, theory, and social welfare policy. Finally, recommendations are discussed for future research.

Conclusions

Three primary conclusions were derived from the findings of this investigation:

1. Single mothers who exhaust their lifetime eligibility for TANF continue to face structural and personal barriers to self-sufficiency.
2. Many single mothers who permanently leave TANF because of time limits are financially worse off, however, for the large majority their perceived quality of life has not declined.

3. Single mothers who reach the time limit on receipt of benefits and are permanently removed from TANF use multiple problem-focused coping strategies to make ends meet.

Single mothers who exhaust their lifetime eligibility for TANF continue to face structural and personal barriers to self-sufficiency.

Since implementation of welfare reform in Georgia a substantial number of impoverished single mothers and their children have been dropped from the welfare rolls because they reached the four-year maximum lifetime limit on total receipt of TANF. The number of families receiving TANF dramatically declined from 114,154 to 37,560, representing a remarkable 67 percent overall reduction in welfare caseloads between 1997 (the first year of TANF implementation) and 2005. Of those no longer receiving TANF, some 12,358 recipients have reached their lifetime limit on receipt of cash assistance (DHR, 2006a). Generally, the lifetime limit applies to the entire household and to all forms of assistance under the grant.

The exuberance surrounding dwindling caseloads caused many, including policymakers and legislators alike, to proudly proclaim that recipients have been moved from dependence on welfare into work and self-sufficiency. However, based on the findings of this study, it is reasonable to question whether declining caseloads is a reliable measure of self-sufficiency. This is particularly so if self-sufficiency is defined as one's ability to independently manage the expenses of daily living without relying on outside support to make ends meet.

Generally, it would be reasonable to assume that an individual with a high school education would have an easier transition into work and economic self-sufficiency.

Participants in this study were unexpectedly better educated than the general population of welfare recipients in that most had a high school diploma, General Education Diploma (GED), or some college. Research (Bane & Ellwood, 1994; Ellwood, 1996; Miller, 2002; Moffitt et al., 2002; O'Neill et al., 1998; Pavetti, 1995, 2000) has consistently shown that many recipient mothers have less than a high school diploma or GED. However, in spite of their better education, the vast majority of recipient mothers in this study did not transition from welfare-to-work. They were not self-sufficient prior to TANF, and have not become self-sufficient since leaving TANF.

Although most mothers in this inquiry expressed a desire and willingness to work, they faced unresolved structural and personal barriers to employment and obstacles in achieving self-sufficiency. Researchers (Risler, Nackerud, & Robinson, 2000) noted that achieving success in transitioning from dependency to self-sufficiency “can be particularly problematic when combined with personal circumstances and situational factors” (p. 53). Even though participants in this study expressed a desire to find employment and stated they were actively looking for work, many were challenged by a daunting need for transportation—an absolute essential for seeking employment and maintaining it. For the majority of individuals who left TANF because they exhausted their lifetime eligibility for benefits, a lack of transportation was a significant hardship and structural barrier to obtaining work and economic self-sufficiency.

Consistent with the findings of this study, Risler et al. (2000) found that DFCS directors perceived transportation as the most common barrier to recipient employment. “Almost half (42%) of respondents indicated that it was number one, and almost a third more (29%) ranked it as the number two barrier to recipients getting a job” (p. 53).

Impoverished mothers who leave welfare and reside in small-town communities without public transportation are particularly hard pressed to find and maintain employment that will allow them to provide for their families. As Martha noted, “Not having a car is a major problem. . . . You can’t go anywhere unless somebody else takes you.” Contrary to what one may assume, metropolitan leavers are equally challenged in overcoming structural barriers imposed by a lack of access to transportation. Living close to transit lines is of little use to individuals who do not have money to purchase transportation tokens, and who may find employment with late hours that extend beyond the transit hours of operation.

Moreover, for recipients who work, the lack of a living wage system represents another significant structural barrier to economic self-sufficiency. Although recipients who leave welfare generally earn somewhat more than the minimum wage, by and large, they find jobs that pay well below the income needed to bring a family above the federal poverty level (U.S. Department of Health and Human Services, Assistant Secretary for Planning and Evaluation [DHHS-ASPE], 2005)]. Furthermore, there is little evidence of significant wage increases for those who stay employed, even after three years” (Kazis, 2001, Chapter 1, ¶ 3). Anne’s comments underscore these facts and emphasize the experience of other participants as well, “I wasn’t making enough to support me and my son on \$6.25 an hour. I worked there for more than two years, and I was a good employee. So, I thought they should have given me a raise.”

Not only are transportation and a lack of living wages significant structural barriers to work and self-sufficiency for single mothers who reached the time limit on receipt of TANF, they also struggle with personal barriers such as chronic physical and

mental health problems, as well as human capital deficits because of their sporadic employment, limited work experience, and lack of high-wage skills training. Numerous studies (Duncan et al., 1997; Loprest, 2003b; Moffitt et al., 2002; Pavetti, 1995; Smith, 2001; Zedlewski et al., 2003) identified these factors as major barriers to employment for TANF recipients as well. Surprisingly, there was no difference in the level of employment between participants in this study who resided in a large metropolitan area and those who resided in a small town. Of the 15 participants, only 2 were employed, and neither was employed full-time with benefits.

Loprest (2003b) described individuals who are not employed, and are not receiving cash assistance, as disconnected leavers. In essence, they are disconnected from the safety net of TANF and from all forms of additional financial aid regardless of their future circumstance and condition. Consistent with the results of this investigation, Loprest found a sizable 57 percent of disconnected welfare leavers challenged by more than one barrier to work, compared to only 17 percent of working welfare leavers. Danziger et al. (2000) amply noted that former recipients who no longer receive welfare and are not succeeding with transitioning to work are living in very precarious financial circumstances. This was certainly true of the participants in this study. May, an unemployed participant, exemplified this point when she described the difference in her financial stability since leaving TANF: “At least before, I could pay half of one bill, and half of another, but now it’s like deciding which one to pay, and trying to figure out what to do about the rest.”

Even though substance abuse (Lens, 2002; Pavetti, 2002; Smith, 2001) and low levels of educational attainment are frequently listed among the personal barriers to

finding and maintaining work for recipients of TANF, remarkably, most individuals in this study who exhausted their lifetime eligibility did not have these problems. Of the 15 participants in this investigation, only 3 reported a history of substance abuse, and on the whole, their educational attainment exceeded the majority of adults who receive welfare. Moreover, it was equally true that most participants in this study were not multi-generational recipients of welfare. These mothers overwhelmingly defied negative stereotypes about welfare users in many ways, including their accounts of growing up in families in which they felt special and loved, “from good upbringings—not abusive or nothing,” as Anne put it.

That participants in this investigation did not grow up in welfare dependent homes is not surprising based on an extensive body of past research (California Department of Social Services, 2001; Duncan, Hill, & Hoffman, 1988; Edin & Lein, 1997a; Gottschalk, 1990, 1992; Kimenyi, 1991; Rank & Cheng, 1995; Vartanian, 1999) concerning multi-generational welfare use. The fact that most of the study participants are first generation recipients of TANF supports the findings of the research cited above that contradicts socially entrenched stereotypes and misconceptions about multi-generational welfare use among individuals who become recipients. For instance, Rank and Cheng found that 75 percent of welfare recipients did not grow up in families that received welfare. Generally, characteristics such as higher levels of educational attainment, absence of substance abuse, and a family background that values work are predictive of good employment prospects. For what reasons, then, are the individuals in this investigation overwhelmingly not employed? What could explain the fact that these impoverished mothers failed to successfully transition from welfare-to-work?

Notwithstanding the heavy emphasis on work over entitlements under PRWORA regulations, the findings of this investigation are consistent with several studies concerning the lack of employment for numerous individuals leaving TANF. Acs and Loprest (2004), Danziger and Seefeldt (2002), and Moffitt (2002) clearly indicated that a considerable number of welfare leavers—between 25 and 40 percent according Moffitt—did not successfully transition from welfare-to-work, remained jobless for long periods of time, or worked very little since leaving welfare. Smith (2001) found after synthesizing the results of various welfare reform studies that as the number of barriers to work increase, the probability of entering the labor market decreases. In essence, those with more barriers to employment are less likely to work than those with fewer barriers. Other researchers (Edin & Lein, 1997; Seccombe, 1999) found that poor mothers make calculations about the costs and benefits that are associated with working versus remaining at home to care for their children, and then deciding which is in their best interest. Edin and Lein eloquently explained that choosing to work or remain at home is not merely a problem of maximizing income or consumption for poor single mothers. Primarily, these mothers are greatly interested in minimizing the risk of economic disaster for their families. Edin and Lein found the vast majority calculates how their prospective wages will affect their food stamp benefits, how much they will lose in housing subsidies, and other means-tested benefits. Poor mothers also calculate how much they will have to spend on child and medical care, suitable work clothing, and transportation if they were to take a job.

Although all mothers in this study had prior work histories, their better education did not allow them to escape minimum wage, dead-end jobs that typically did not provide

job security, needed medical insurance, or other benefits. Consequently, they were and will, in all likelihood, continue to be impoverished even when they work. Considering the experiences of participants in this inquiry, having a high school diploma does not necessarily ensure a better standard of living for those who work. In short, the standard of living for the better-educated participants in this study was no different than the standard of living for individuals who do not have a high school diploma. Therefore, it is more likely than not, that participants in this investigation will join the ranks of the low-income working poor with jobs on the bottom rung of the employment ladder. Nevertheless, most were greatly concerned about their financial circumstances and most, although not all, felt they would be better off by working. This was particularly so considering their loss of cash assistance from TANF. Sarah articulated this view exceptionally well: “It’s time for me to get out and get my own paycheck. . . . That [TANF] was something temporary. . . . You can pay into Social Security, and when you get old, that’s something you can fall back on.”

However, like the single mothers interviewed by Edin and Lein (1997), participants in this investigation worried mightily about whether they would be able to survive the effects of future earnings on their food stamp benefits, housing subsidies, and Medicaid coverage for both themselves and their children. These benefits are crucial to the survival of their families. Research by Zedlewski, Adams, Dubay, and Kenney (2006) clearly indicated that non-working families “are more likely to receive food stamps and government health coverage than working families” (p. 20) because eligibility for these programs is based on income and assets. Additionally, families that leave welfare for work are only eligible to receive 12 months of Transitional Medicaid

Assistance (TMA) with expanded health insurance coverage for children (Coe, Acs, Lerman, & Watson, 1998). Participants also worried extensively about ensuring their children's safety before and after school. Childcare is a significant obstacle to work for single mothers who reach the time limit because for these mothers, childcare subsidies are no longer provided by TANF, and many may not have affordable, acceptable childcare providers.

Based on past employment that was typically unstable and sporadic, participants in this study, like the single mothers interviewed by other researchers (Edin & Lein, 1997; Seccombe, 1999), were well aware that earnings from work would be meager. The level of earnings might be unpredictable as well, because of inconsistent hours for which they may be scheduled to work. Therefore, study participants could not expect the job security that comes with stable work hours and predictable levels of earnings. For these mothers, working generated extreme uncertainty about their ability to consistently provide the same level of food, clothing, shelter, and protection for their families when they considered the effects of wages—wages that do not provide enough financial support—on benefits that are vital to their families' well-being. Typically, an increase in income, such as earnings from work, is offset by a corresponding decrease in benefits. Such income adjustments have ramifications beyond the obvious. For example, impoverished mothers may feel oppressed and lose hope of ever getting ahead.

Consequently, the decision to work is not a simple, uncomplicated one for impoverished single mothers without the specialized training and skills that employers find attractive. They must calculate and decide whether they will be worse off as a result of doing so. Participants, like Diane, expressed considerable doubts that they “will ever

earn enough to independently cover all the expenses of daily living.” Generally, for those who exhaust TANF eligibility, the successful transition from welfare-to-work is severely hampered by substantial structural and personal barriers, as well as decisions they make about the costs and benefits associated with employment. Within this context, for some, the decision to work as noted by Seccombe (1999), at a given point in time may not be a rational choice, particularly if working threatens and does not significantly improve their meager standard of living.

Axinn and Stern (2001) noted that PRWORA legislation failed to provide adequate incentives for states to train and educate recipients. Remarkably, PRWORA limits the ability of states to count participation in high-quality training or educational programs as activities that satisfy the work requirement under welfare reform (Acs & Loprest, 2004). In Georgia, the “workfirst” welfare program focus was implemented statewide under the assumption that applicants and recipients could quickly become job ready. The primary goal was to rapidly put welfare applicants and recipients to work, and to change the focus of welfare from benefits to employment (Georgia Department of Human Resources [DHR], 1997). However, many participants in this investigation felt unprepared in spite of their participation in training programs implemented under the new workfirst welfare focus. Danziger and Seefeldt (2000) made the point that recipients were not typically screened under workfirst initiatives for personal problems and barriers to employment; consequently, services were not offered to address crucial job readiness issues. It is ironic that families leaving welfare have not received the necessary services and tools to successfully establish financial independence in a society that values work and individualism. Without additional help and support, especially meaningful job

training, impoverished mothers may never realize the goal of welfare reform—economic self-sufficiency.

Many single mothers who permanently leave TANF because of time limits are financially worse off; however, for the large majority their perceived quality of life has not declined.

Although a proliferation of studies examining the well-being of families leaving TANF evolved in response to questions concerning former recipients of welfare, an overwhelming majority of these studies do not specifically address the unique group of recipients who left the welfare rolls because they reached the maximum lifetime allowed on receipt of benefits. For all intent and purposes, mothers and their dependent children who leave welfare due to time limits are barred from returning for additional assistance because of changes made under welfare reform. Since the primary goal of welfare reform was caseload reduction, provisions were not made in PRWORA legislation to track families once permanently removed from the welfare rolls. Consequently, leavers disconnected from welfare because they reached the time limit have not been studied extensively. There is little in the literature about their perceived quality of life since leaving the safety net of TANF. This study adds to the existing body of knowledge concerning the quality of life and condition of single-mother families who left TANF because they exhausted the maximum time allowed on receipt of welfare.

As discussed earlier, the welfare leavers in this study faced considerable barriers to employment. Therefore, it was not an unexpected finding that the change in financial stability was negative for most participants. However, the discovery that their perceived quality of life had not declined, despite their diminishing financial condition, was extraordinarily surprising. On the whole, the level of hardship and poverty deepened for

the majority of participants in this investigation. They left welfare without jobs, remained unemployed, and had no visible means of income of their own. By and large, they were poorer, more vulnerable, less financially stable, and more destitute than before leaving TANF. As Lynn put it, “Now it’s like trying to figure out where I’m going to get the money. Where is it going to come from?”

Notably, the harsh outcome of declining income was not universal for all participants in spite of their unemployment. A small minority of participants experienced an increase in income, but only because they successfully transitioned from welfare-to-social security—not welfare-to-work. They received social security death benefits on behalf of their dependent children because of a father’s death, or Supplemental Security Income (SSI) disability payments due to their own disability or the disability of a child. These findings are supported by Moffitt (2002), who noted that one of the most common program benefits received by disconnected leavers “are disability benefits from either the Supplemental Security Income program or the Social Security Disability Insurance program” (p. 5). Although the recipients of such benefits in this inquiry tended to be better off financially because social security benefits were more than twice the TANF cash allotment, they nonetheless remained poor since income received from social security was inadequate to lift their families out of poverty. In essence, none of the participants in this study who exhausted TANF eligibility substantially improved their standard of living after leaving welfare; all remained poor, although the level of deprivation diminished for some because they received other forms of government assistance.

In order to qualify for TANF, an individual living in Georgia cannot have gross income greater than \$784 a month and total assets cannot exceed \$1000 (DHR, 2006a). Participants in this investigation who left TANF without jobs and remained unemployed had far less. Obviously, their families are not financially stable, and they experience material and economic hardships without consistent, reliable income of their own. According to Acs and Loprest (2004), 10 to 12 percent of families that left TANF “have no earnings, have not returned to welfare, and have not transitioned to a public disability program” (p. 8). This was certainly true of the majority of participants in this study. These single mothers and their dependent children are of particular concern because most have incomes lower than non-working mothers who receive TANF.

Against the backdrop of declining income, higher levels of deprivation, financial instability, and greater material hardships, that the perceived quality of life for the large majority of participants had not declined since leaving TANF was an astonishing finding. Moreover, perceptions concerning quality of life since leaving welfare were about equally mixed in that similar numbers of participants perceived a better quality of life (6), did not perceive any change in their quality of life (4), or perceived a decline in their quality of life after leaving TANF (5). However, remarkably, only a minority (33 percent) of individuals in this study believed their overall well-being had diminished since leaving welfare. This is an intriguing finding in this research, given 11 participants (73 percent) were financially worse off and more destitute as a result of losing TANF. This quality of life finding was unanticipated. What could help explain such a phenomenon?

Information about welfare benefits and poverty, along with the first-hand accounts of participants, provide insights into this unexpected quality-of-life finding. For example, welfare never provided enough income to substantially improve the lives of single-mother families, or lift poor families above the poverty line. Because of public concerns about encouraging dependency in able-bodied single mothers who could be working on public support, cash allotments were kept at meager, substandard levels of assistance. The maximum monthly benefit for a family of three living in Georgia has remained constant at \$280 (DHR, 2006a). However, most participants in this study received monthly TANF allotments of only \$235. According to DHR, the poverty level for a family of three living in Georgia is \$1,341 per month. It seems, then, that welfare assistance was never intended to adequately provide for the needs of impoverished women and children. This assistance, while crucial to the survival of poor families, is exceptionally inadequate to meet the expenses of daily living. Research (Edin & Lein, 1997a; Richards, 1989; Stack, 1974) has consistently underscored an enormous gap between cash payments received from welfare and what is needed to marginally support a family.

Although the vast majority of study participants were financially worse off as a result of losing TANF, they did not feel that receipt of welfare substantially enhanced the quality of their lives; it simply allowed them to live marginal ones at best. As some participants saw it, losing TANF did not significantly affect the fundamental nature of their lives considering their problems, life style, and circumstances were “in essence” no different before receipt of TANF or after its removal. Sonia’s comments captured and

provided insight regarding why participants did not perceive a decline in their quality of life, despite their precarious financial position:

See, that TANF check helped me pay the bills, but I didn't have an extravagant life when I had TANF. The stuff I couldn't afford then, I can't afford now. The places I might have wanted to go with my son then, I can't go now. Never could go on a vacation then, can't go now. Didn't have my own car then, don't have one now. So, as I think about it, I guess you could say that without TANF, financially, I'm a little worse off, but as far as my quality of life, it's the same.

Finally, for a very small minority of participants, the loss of TANF had a positive effect on their sense of self-esteem. As they saw it, their quality of life had improved with the loss of welfare because its removal created a renewed sense of personal motivation. As Sharon put it, her quality of life was better after TANF "because I'm not sitting around waiting for things to happen. I'm making things happen. My self-esteem was so low. So, when they took it, it made me get my self-esteem up . . . I want to do better."

In most cases, however, participants in this inquiry generally did not experience a renewed sense of personal motivation with the loss of TANF. Moreover, the majority of study participants did not perceive receipt of TANF to substantially improve the quality of their lives due to the marginal effect of welfare on their overall condition and circumstance. This perception may also be true for other single-mother families who leave welfare as well. If the study participants are not alone in this regard, perhaps the time is ripe for an honest discussion about the goals of welfare. Corbett (1993) noted that American society has not resolved the central dilemma of simultaneously providing for

the well-being of impoverished children and discouraging dependency of able-bodied single mothers who could be working. For the present, the nation has decided to address the question of dependency—the failure of adult welfare recipients, mainly single mothers, to become self-sufficient. As a result, welfare reform is in jeopardy of failing to realize one of its explicitly stated goals—to provide assistance to needy families so that children may be cared for in their own homes.

Single mothers who reach the time limit on receipt of benefits and are permanently removed from TANF use multiple problem-focused coping strategies to make ends meet.

Coping is defined as “*constantly changing cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as taxing or exceeding the resources of the person* [emphasis in original]” (Lazarus & Folkman, 1984, p. 141). According to Lazarus and Folkman, “the ways people actually cope depend heavily on the resources [money, people to help, motivation, relevant skills] that are available to them and the constraints that inhibit use of these resources in the context of the specific encounter” (p. 158). Thus, coping involves process. The process approach to coping posits that coping has two major functions: to manage or alter the problem causing the distress, and to regulate emotional responses to the problem. The former is called problem-focused coping, while the latter is called emotion-focused coping (Folkman & Lazarus, 1980; Kahn, Wolf, Quinn, Snoek, & Rosenthal, 1964; Leventhal & Nerenz, 1983).

As discussed earlier in this study, the concept of problem-focused coping involves a wide array of problem-solving strategies that the individual directs at changing the environment and self. A large body of literature (Edin, 1991; Edin & Lein, 1997a,

1997b; Gilbert, 1998; Henly, Danziger, & Offer, 2005; Pearce, 2002; Seccombe, 1999; Stack, 1974; Zedlewski et al., 2003) found that low-income mothers, whether welfare reliant or not, utilize a number of problem-focused coping strategies to make ends meet. Participants in this study used problem-focused—not emotion-focused—forms of coping to formulate strategies for resolving problems related to making ends meet as well. Problem-focused strategies are utilized when an individual believes that something can be done to change the situation (Lazarus & Folkman, 1984). Although individuals typically use both problem-focused and emotion-focused forms of coping over the course of a stressful situation according to Lazarus and Folkman, participants in this inquiry relied extensively on the former coping strategy.

The problem-focused coping strategies for making ends meet most used by study participants included: reliance on external sources of support consisting of a social network system of family members and friends, and reliance on a system of public and private assistance organizations. Additionally, participants relied on their own internal resources to make ends meet, such as personal money management skills and “expert” knowledge about the social welfare programs that affect their well-being. Each of the problem-focused strategies identified here is directed at managing or altering the problem that is causing distress, as opposed to managing the emotional reaction associated with the underlining stress created by problems related to economic deprivation.

Undeniably, participants in this investigation were economically deprived. They did not have income of their own that was constant and reliable. These leavers had joined the ranks of the non-working poor and were, in essence, the poorest of the poor. Therefore, the concept of making ends meet did not necessarily mean paying every bill,

but instead, surviving as best they could with the limited personal and other external resources at their disposal. Sharon articulated that while she is not always able to pay her bills, she does whatever she can to make ends meet. As she explained, “My kids have never gone hungry, because I’ve always been able to keep enough food on the table, even when the food stamps ran out.”

Although participants in this study were no longer on the welfare rolls, leaving TANF did not mean they were independently able to make ends meet without ongoing help and public assistance. None were able to adequately provide for their families without a considerable amount of aid from supportive individuals, charitable and religious organizations, and other non-welfare public assistance programs (e.g., SSI disability income, Medicaid, food stamps, and low-income housing). For income, most were reliant on cash received from intimate partners and supportive family members. Although this income was not always dependable or readily available, without it the participants in this study clearly would not have been able to make ends meet, nor would they have been able to survive the loss of cash received from TANF. As a result, they strategized about whom to approach for assistance, and took special care not to exhaust the goodwill of persons within their social network and charitable organizations.

The fact that all were reliant on Medicaid and food stamps, and the overwhelming majority (13 participants) resided in subsidized housing, is illustrative of a pervasive need for ongoing help and assistance. The assistance provided by charitable, religious, and private agencies is a crucial asset for poor families. However, because of limited resources, these helping organizations can only do so much to address problems confronted by the poor. Participants in this inquiry reported that over reliance on private

social service organizations tended to be a dehumanizing experience in which they felt reduced to begging for assistance. Dramatically reducing welfare caseloads without ensuring a corresponding reduction in need by those who permanently leave the safety net of welfare may do little more than shift the social and financial burden of providing for the poor from federal and state governments to extended families and private agencies. Yet, charitable and private organizations are ill-equipped to meet the financial needs of increasing numbers of welfare leavers who do not manage to successfully transition from welfare into work and self-sufficiency. As Marie stated, “I’ve used up all the help they are willing to give.”

Earlier in this investigation the argument was made that coping behavior is best understood when viewed within the larger social context of the circumstances and conditions of an individual’s life. This emphasis on context means that coping effort is influenced and shaped by the person-environment relationship, as well as the resources that are available for problem solving and confronting the demands of daily living. For the most part, participants in this investigation were situated in a socio-economic context of single-parent motherhood; sporadic employment; low-wage, dead-end jobs without hope of career advancement; financial instability; and poverty. Without question, poverty limits the range of choices and alternative solutions that are available for resolving problems. Those available to impoverished single mothers with marginal economic and limited environmental resources are vastly different from the ones available to their middle-class counterparts.

Consequently, in the effort to cope, an individual can only use existing environmental and personal resources that are available, or perceived to be available

(Dill, Feld, Martin, Beukema, & Belle, 1980; Gottlieb, 1988; Lazarus & Folkman, 1984).

For these reasons, participants in this study who permanently left welfare, and could not find or maintain employment, relied on existing coping strategies and systems of help.

The findings of this investigation are consistent with past research that identified social network-based strategies and agency-based strategies for making ends meet. These strategies are linked to the environment and are considered external or environmental resources. Network-based strategies include reliance on supportive groups of family members and friends on whom one can call for help in times of need and reasonably expect assistance. Agency-based strategies include reliance on public and private assistance organizations for aid with meeting the basic necessities of life, such as food, clothing, shelter, housing, and utilities.

In contrast to much of the existing welfare-leaver literature, this investigation revealed that former recipients also rely extensively on their personal or internal resources (i.e., money management skills, and their “expert” knowledge about social welfare agencies) as well. Money management skills involve reliance on personal budgeting and shopping skills to make ends meet, while “expert” knowledge involves an intelligence that is developed over time about the rules and regulations of social welfare programs that affect an individual’s life and well-being.

Unlike the problem-focused strategies discussed above, reliance on a personal sense of spirituality in times of distress is an emotion-focused form of coping. Emotion-focused coping consist of efforts to deal with the emotional response to a stressful situation, and includes strategies such as avoidance, minimizing, and finding the positive in negative events, according to Lazarus and Folkman (1984). Thus, emotion-focused

coping is more likely to be relied upon when a determination has been made that nothing can be done to modify or change the situation (Lazarus & Folkman, 1984; Pearlin & Schooler, 1978). Although a limited number of study participants called on religious organizations for help, it was surprising that the vast majority, most of whom were African American mothers, did not report relying on their spirituality as a means of coping with the stress of making ends meet. Research reported by Christian, Al-Mateen, Webb, and Donatelli (2000) indicated that spirituality for African Americans is an “important strategy for coping with major life events as well as the daily management of stressful situations” (p. 143). This was not true for the participants in this study. In spite of their poverty and substantial structural and personal barriers to self-sufficiency, the single mothers in this inquiry used “problem-focused” strategies—strategies that reflect a belief that something can be done to change their situation. In short, their coping strategies indicate that they have not given up hope for a better life.

In summary, three primary conclusions can be drawn from this investigation. First, single mothers who exhaust their lifetime eligibility for TANF continue to face structural and personal barriers to self-sufficiency. Structural barriers include transportation, and the lack of a living wage—not minimum wage—compensation system. Personal barriers to self-sufficiency consist of: (a) chronic physical and mental health problems, (b) human capital deficits associated with sporadic employment, limited work experience, and lack of high-wage skills training, (c) affordable childcare, and finally, (d) fears that disadvantaged single mothers have about the adverse affects of income received from low-wage jobs on their customary receipt of needed benefits, such as subsidized housing, food stamps, and medical insurance.

The second conclusion in this study is that many single mothers who permanently leave TANF because of time limits are financially worse off; however, for the large majority their perceived quality of life has not declined. That this is the case was a remarkable finding. Participants revealed that although they were financially worse off as a result of losing TANF, they did not feel that receipt of welfare substantially enhanced the quality of their lives; it simply allowed them to live marginal ones at best.

Finally, the last conclusion is that single mothers who reach the time limit on receipt of benefits and are permanently removed from TANF use multiple problem-focused coping strategies to make ends meet. These problem-focused strategies are directed at resolving problems related to economic deprivation. Unlike much of the existing literature, this investigation also revealed that welfare leavers rely extensively on internal resources to make ends meet, such as money management skills and “expert” knowledge about social welfare programs that are significant to their well-being.

Implications for Social Work Practice, Theory, and Policy

The findings of this research offer implications for social work practice, theory, and social welfare policy. Although welfare reform legislation has resoundingly achieved the intended goal of dramatic reductions in welfare caseloads across the nation, the needs of an important segment of impoverished single mothers and children did not cease with their involuntary removal from the welfare rolls. For instance, the findings of this study indicate that a large majority of participants were more destitute and less financially stable after leaving TANF. They had not succeeded in achieving economic self-sufficiency, and they continued to face multiple structural and personal barriers to

employment as well. Without question, these families are in need of ongoing help and intervention if they are to develop fully as self-sustaining members of society.

Implications for Practice

Social work practitioners are particularly interested in social and political activities that seek to provide all individuals with equal access to employment, resources, and services that are needed to meet their basic human needs (National Association of Social Workers [NASW], 2004). For these reasons, social workers should advocate for policies and programs that are directed at decreasing poverty and increasing resources that foster the successful transition from welfare to work. Advocacy activities could include educating legislators and policy makers about the importance of allowing recipients to maintain benefits for indefinite periods after leaving welfare, such as subsidized childcare and Medicaid for low-income working mothers. Participants in this study worried about losing health care coverage as a result of earnings received from low-wage jobs, and about their ability to find affordable childcare. Legislators must be encouraged to eliminate policies that automatically terminate these critical work supports one or two years after single mothers leave welfare, as is currently the case.

Educating legislators also increases the odds that social policies are not formulated on the basis of stereotypes that stigmatize and oppress vulnerable mothers and children. The findings of this investigation underscore an impressive body of existing literature (California Department of Social Services, 2001; Duncan, Hill, & Hoffman, 1988; Edin & Lein, 1997a; Gottschalk, 1990, 1992; Kimenyi, 1991; Rank & Cheng, 1995; Vartanian, 1999) that indicates recipients of welfare defy several well-entrenched social stereotypes. For example, most participants in this inquiry were not multi-

generational welfare users dependent on TANF simply because they lacked personal motivation for work and self-reliance. These mothers experienced substantial barriers to work and self-sufficiency. This research also found that recipients generally do not look to the fathers of their children for financial assistance. Social work practitioners might also undertake a review with key policy makers to determine if current social welfare policies are inadvertently anti-family.

Like the overwhelming majority of study participants, a significant number (40 percent) of families are leaving welfare without jobs and are floundering (Acs & Loprest, 2004). Many others leave welfare and are not able to work with any considerable degree of regularity. According to Acs and Loprest, only 4 in 10 work consistently. The findings of this study are supported by the work of Acs and Loprest, who suggest that the well-being of single mothers and children leaving welfare must be safeguarded as states reduce welfare rolls. Thus, social work practitioners have a vital role to play in the reauthorization process of welfare reform legislation. Even though social workers are routinely engaged in the implementation of social welfare policies, practitioners must not lose the opportunity to become central players in activities that seek to influence and shape the policy debate.

Social work educators also have a role to play. They might, for instance, encourage students to participate in state lobbying days about the issues affecting welfare leavers. Additionally, they must particularly seek opportunities to effect change at the macro level, such as providing research and testifying before congressional committees that specifically address current and future policies under reauthorization of welfare reform.

Hawkins (2005) made the case that emphasizing self-sufficiency in TANF has succeeded in reducing welfare rolls. However, “the larger societal goal of helping low-income people—especially single mothers—enter stable jobs or improve their economic, educational, and social situation has not been met” (p. 78). On the whole, participants in this study did not perceive a difference in their quality of life prior to or after leaving welfare. None had stable jobs with earnings that were adequate to support their families. A rather constant frustration that was articulated by many centered around the requirement to participate in job training classes. As Lynn saw it, these workfirst training programs, “Never helped to place you in a job, because they were only classes that taught you how to interview, and how to write a resume.” This investigation revealed that participants, by and large, did not believe programs of this nature helped to improve their educational or financial situation, nor did they adequately assist them with the development of job skills that would support a successful transition to work.

According to Rossi, Freeman, and Lipsey (1999), participatory program evaluation is designed to effectively involve stakeholders—program recipients and beneficiaries—who otherwise have little power in shaping the very programs and policies that are intended to address their needs. Thus, social work practitioners are interested in engaging welfare recipients directly in the evaluation of welfare programs not only because it empowers them, but also because the results will address their specific concerns. Social caseworkers can be a valuable resource for identifying current and former recipients who are likely to be interested and capable of participating in participatory forms of program evaluation. Taking into account a rich history of social work’s concern with empowering and expanding choice for vulnerable and disadvantaged

groups, practitioners are encouraged to proactively engage welfare leavers in stakeholder activities that enhance their self-development and political influence.

Advocating for policies and programs, playing a significant role in the welfare reform debate, and engaging beneficiaries of welfare services in program evaluation are indirect methods of social work intervention—each designed to effect change at the macro-level of social work practice. However, the findings of this study also have implications for direct methods—the micro-level—of social work intervention as well. Intervention at the micro-level of social work practice is intended to enhance and strengthen the capacity of individuals and families by working directly with people to address their own needs (NASW, 2004). The findings of this study underscored the fact that participants relied extensively on internal resources (e.g., money management skills and “expert” knowledge about assistance agencies and programs) to make ends meet. Browne and Mills (2001) argued that social work practitioners seek to enhance the capacity of individuals for personal growth and change by focusing on their unique positive attributes and strengths—not pathology—as a means of addressing and overcoming problems. A strengths-based approach to social work practice recognizes that all individuals have mental, physical, emotional, social, and spiritual abilities that can be used to facilitate change (Weick, Rapp, Sullivan, & Kisthardt, 1989).

Implications for Theory

Not only do the findings of this research have practical implications for both indirect and direct methods of social work practice, they also inform theory. For the practitioner, theory provides a way by which complex facts concerning the individual can be systematically explained and understood, so that intervention strategies may be

developed, and the effects of such intervention predicted (Turner, 1996). Theoretical frameworks that take into account environmental context provide effective organizing concepts for social work practice and intervention. An ecological perspective allows behavior and perception to be assessed, explained, and understood in relationship to social, environmental, and political forces that shape and constrain individual decision-making, worldviews, and actions. Since the individual cannot be separated from societal norms and institutions that influence growth, functioning, and ultimately, self-actualization, social work practitioners are compelled to critically assess the efficacy of theories that may be used when working with culturally diverse and impoverished populations. The participants in this investigation had not escaped poverty. In fact, all were exceptionally poor and most were African American. For these reasons, this inquiry has significant implications for a person-environment perspective of coping strategies that single mothers use to make ends meet.

The findings of this study suggest that coping, as theorized by Lazarus and Folkman (1984), is indeed influenced and shaped by the person-environment relationship, and the resources that are available to the individual for managing stressful situations. They reveal that single mothers who left TANF make ends meet by relying heavily on: (a) personal resources (e.g., problem-solving and money management skills, and “expert” knowledge about helping agencies and programs), (b) social resources (e.g., social network of people from whom they obtained material goods and emotional support), and (c) institutional resources (e.g., help from civic, governmental, and charitable organizations).

Implications for Policy

Finally, the findings of this research have clear implications for social welfare policy. “Current social policy that affects welfare recipients focuses on the concept of ‘self-sufficiency’ where leaving welfare for work is the goal” (Hawkins, 2005, p. 77). As indicated by the findings of this inquiry, and other recent studies (Acs & Loprest, 2004; Moffitt, 2002), a considerable number of impoverished single-mothers who left welfare have not succeeded in attaining self-sufficiency. The participants in this study lived well below the poverty line. They are reliant on others for financial and other assistance to support their families. Thus, social welfare policies that improve the social condition and economic outlook of families who leave the safety net of welfare, but do not achieve economic self-sufficiency, are warranted.

Existing social welfare programs that provide assistance with food, housing, and medical coverage, as well as assistance with physical and emotional disabilities for mothers and children, are vital to the survival and well-being of impoverished families. Where possible, support programs (i.e., food stamps, low-income and subsidized housing, SSI, and Medicaid) must be protected from budgetary cuts and political assaults to ensure their availability for disadvantaged children and families, some of whom may never realize economic independence. These programs are essential to ensure that disadvantaged children and families have access to and receive basic medical care, dietary nutrients, and adequate shelter without which most, in all likelihood, would be homeless. In the face of recent federal tax cuts that arguably benefit wealthy citizens, and outright disdain of entitlement programs by conservative legislators, members of Congress narrowly passed reductions in Medicaid and food stamp supports during the

2005 budget debate (Zedlewski et al., 2006). However, supports such as these are necessary to provide a bridge over which poor families may travel on the road to self-sufficiency and in good health.

Additionally, if the attainment of self-sufficiency is more than a theoretical goal of welfare reform, policy makers and administrators will need to formulate and implement more extensive interventions that are directed at minimizing structural and personal barriers that act to interfere with the achievement of this goal. Such interventions include funding for programs that eliminate transportation barriers to employment, such as extended assistance with transportation tokens beyond TANF eligibility, extended childcare subsidies, and funding for training programs in high-wage (historically male-oriented) occupations that do not require a college degree. For example, law enforcement, firefighting, air traffic control, and telephone repair and installation represent high-wage jobs for which a college education is generally not a prerequisite. Investments in education for those who need a GED, vocational training, or college because of their aptitude reflects public policy directed towards maximizing human potential and improving the social and economic conditions of impoverished persons.

Moreover, legislation that creates a living wage for all workers, regardless of occupation, is needed to improve the condition of families leaving welfare. In light of overwhelming corporate resistance, passage of such legislation presents an enormous political challenge in a capitalistic society. However, such a structural change in wage compensation would certainly mitigate the inability of poor working mothers to independently and adequately support their families. A living wage ensures that working

persons are not impoverished. Creation of a living wage is an essential element in establishing an economic environment in which less skilled persons are truly able to attain individual self-sufficiency. Obviously, these investments are not without costs for federal and state governments. However, social and economic returns can be expected in lower levels of poverty, greater participation in the income-tax system as opposed to the welfare system, and a better quality of life for impoverished single mothers and children who currently live at the margins in the shadows of welfare reform.

Recommendations for Future Research

The findings of this study suggest four primary areas for future research that reflect a growing concern of policy makers, legislators, and social work practitioners for the well-being of impoverished mothers and children who are no longer eligible for receipt of welfare. Research is needed to provide insight and essential information concerning the following questions:

1. *How are single mothers who leave welfare because of time limits and without employment faring over time?*

The findings of this research revealed that the overall circumstance and condition of many single-mother families who left welfare is not a promising picture because of poverty and unemployment. As a result, future research that tracks families over time would provide critical insights concerning perceived and actual changes in the level of hardship, economic well-being, and barriers that act to interfere with the establishment and maintenance of regular work.

2. *What changes in existing policies and programs are needed to more adequately support recipients' successful transition from welfare to work and self-sufficiency?*

The second area that merits future research involves an examination of existing public policies and programs to identify changes that more adequately support the transition of individuals with human capital deficits into jobs that are adequate to support their families. This research is needed to explore public programs and policies directed at job training, skill development, and job retention. A key question, but not the only one, that this research could address is: What public supports, in the way of employment-related services, are needed to substantially increase the incentive of single mothers leaving welfare to work? For the most part, participants in this study were not employed years after leaving welfare. Many were concerned about the adverse negative effects of earnings from low-wage jobs on their continued receipt of needed benefits from public support programs, such as medical coverage for themselves.

3. *Is there a relationship between race, reaching the time limit, and employment opportunities?*

A third area of future research involves the use of additional research designs. For example, a quantitative design could provide a way to investigate the relationship between race, time limits, and employment opportunities. Of the 15 participants in this study, 12 are African American, a ratio equivalent to the racial composition of African American recipients in Georgia. However, on the basis of this research, little can be said as to whether these mothers, who were better educated than the general population of welfare recipients, remained on welfare for longer periods of time because their race functioned as a barrier to employment. During 2005, the annual unemployment rate of 10.4 percent for African American single mothers, 25 years

and over, was more than twice the rate of 4.9 percent for white single mothers, 25 years and over (U.S. Labor Department, 2006). “Among those with a bachelor’s degree alone, African American women earn \$38,160 compared with \$40,700 earned by comparable white women” (Sinzdak & Williams, 2005, ¶ 3). Seccombe (1999) eloquently made the case that it is “unfashionable to allude to white privilege. But it is undeniable that, in a society such as ours, which is so heavily focused on race, being white has its advantages in many realms” (p. 195).

4. *To what extent are social support networks adequate in meeting the material, informational, and emotional needs of single mothers who permanently leave welfare without jobs.*

The final area of future research would explore the adequacy of social network supports for disadvantaged single mothers who leave welfare without jobs. This investigation and a large body of other research effectively documented that single mothers rely extensively on a social network of family members and friends for assistance with making ends meet and for other services, such as childcare. However, this research and many of the existing studies were not designed to specifically investigate the adequacy of such assistance. Interestingly, participants in this investigation overwhelmingly did not include the fathers of their children in their social network of helpers. Not only could this area of future research address the adequacy of network supports, it could also explore questions related to social policies that may inadvertently provide disincentives for single mothers to involve the fathers of their children in providing for their financial well-being. For example,

some participants believed the father's support could put their eligibility for needed assistance (i.e., subsidized housing, food stamps, and the like) at risk.

Chapter Summary

This study adds to the expanding body of welfare reform literature concerning the condition of single-mother families who are no longer receiving TANF. It investigated the perceptions of single mothers residing in Georgia who exhausted their lifetime eligibility for TANF, their perceived hardships, quality of life, and the coping strategies they use to make ends meet. Based on the analysis of interviews with 15 single mothers who reached the maximum time allowed on receipt of TANF benefits, three conclusions were presented and discussed. The first conclusion was that single mothers in this study who exhausted their lifetime eligibility for TANF continue to face structural and personal barriers to self-sufficiency. The second conclusion was that single mothers who permanently leave TANF because of time limits are financially worse off; however, for the large majority their perceived quality of life has not declined. The third and final conclusion was that single mothers in this study who reached the time limit on receipt of benefits, and are permanently removed from TANF, use multiple problem-focused coping strategies to make ends meet. The implications of this research for social work practice, theory and social welfare policy were discussed. Finally, four recommendations for future research were addressed that reflect the growing concerns of policy makers, legislators, and social work practitioners for the well-being of single mothers and children who are no longer protected by the safety net of welfare because they reached the maximum lifetime eligibility cap for receipt of TANF.

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APPENDIX A

RECRUITMENT FLYER

DROPPED FROM WELFARE?**\$25 for 90 Minutes of Your Time**

My name is Vee Breedlove. I am a doctoral student in the School of Social Work at The University of Georgia. I have also been a social worker for many years. I am interested in talking with you about your experiences now that you no longer receive cash assistance from welfare. Specifically, I am interested in understanding how you see personal hardships, your quality of life, and how you cope to make ends meet. There is a lack of research regarding individuals who have used up their lifetime eligibility for cash benefits because of welfare reform. It is my hope that this research, which will form the basis of my dissertation study, will be a step toward increasing our understanding of this subject.

In order to be a participant in this study, all the following must apply. Your will need to:

- 1) Be permanently dropped from welfare because you have used up your 4-year lifetime eligibility for welfare benefits
- 2) Have been ineligible to receive cash assistance from welfare for at least 6 consecutive months or more
- 3) Be at least 18 years old
- 4) Be a single mother, head-of-household, with dependent children
- 5) Be willing to discuss how you see your current hardships, your quality of life, and the coping methods that you use to make ends meet now that you no longer have cash benefits through welfare
- 6) Be willing to participate in a 90-120 minute face-to-face interview, and one follow-up contact if necessary
- 7) Speak English clearly

The interview will take place at a site comfortable for both of us. Interviews will be totally private and confidential. They have to be tape-recorded for transcription, but afterwards the tape will be destroyed. Naturally, names and any other identifying information will be removed from the transcripts, and fake names will be used in my report.

If you are interested in participating in this study, either:

- 1) Call me at (678) 867-0049. Please call collect if you are calling long distance. (I can usually be reached at this number from 9:00 A.M. to 6:00 P.M., Monday through Friday. Leave a voice message if I should happen to be away.)
- 2) E-mail me at veesmail@aol.com
- 3) Send me a note, include the following information, and I will contact you:

a. Your name	c. Evening phone	e. Time of day you wish to
b. Daytime phone	d. Email address	be contacted

My address is: Vee Breedlove, Doctoral Candidate
 School of Social Work, Tucker Hall
 The University of Georgia
 Athens, GA 30602

Thank you for your interest in this study. I look forward to talking to you about it.

APPENDIX B

TELEPHONE SCREENING QUESTIONNAIRE

Thank you for agreeing to participate in the telephone-screening interview. Your answers will help me determine if you meet the criteria for participating in the study. If you are ready, we can begin.

I have a set of questions that I have to ask everyone I talk to by phone. Your answer to every question is very important. Please feel free to ask questions if you don't understand what I have asked. Please be assured that I need this information for screening purposes only. Your answers will be entirely confidential.

First, I would like to gather some personal information about you.

Question		Yes	No
1	<u>Please share with me your full name</u> Name: _____		
2	(First name of individual), have you received cash support from welfare in the past? If "YES", continue interview. If "NO", thank individual and close interview.		
3	Are you currently receiving cash support from welfare? If "YES," thank individual and close interview. If "NO", continue interview.		
4	When was it that you <u>last</u> received cash support from welfare?		
	a. 1 – 2 months ago		
	b. 3 - 4 months ago		
	c. 5 – 6 months ago		
	d. 7 or more months ago Specify Time:		
	If less than 6 months ago, thank the individual and close interview. If 6 months or more ago, continue interview.		
5	How would you describe your eligibility for cash support from welfare?		
	a. I am currently eligible to receive cash support from welfare. If "YES", thank individual and close interview. If "NO", continue interview.		
	b. I am not eligible to receive cash support from welfare— dropped because of failure to keep appointments. If "YES", thank individual and close interview. If "NO", continue interview.		
	c. I am not eligible to receive cash support from welfare— temporarily dropped because I am currently employed. If "YES", thank individual and close interview. If "NO", continue interview.		

	d. I am not eligible to receive cash support from welfare— permanently dropped because I have used up my lifetime eligibility. If “YES”, continue interview. If “NO”, thank individual and close interview.		
	e. Other: (Specify)		
6	How would you describe your marital status?	Yes	No
	a. Married, living with spouse If “YES”, thank individual and close interview If “NO”, continue interview.		
	b. Single, never married, head of household If “YES”, continue interview. If “NO”, continue interview.		
	c. Widowed, head of household If “YES”, continue interview. If “NO”, continue interview.		
	d. Separated, not living with spouse, head of household If “YES”, continue interview. If “NO”, continue interview.		
	e. Divorced, head of household If “YES”, continue interview.		
7	Do you currently have children, younger than 18 years old, who depend upon you as their primary source of support? If “YES”, continue interview. If “NO”, thank individual and close interview.		
8	How many children do you have, <input type="text"/> and what are their ages? <input type="text"/>		
9	Are you willing to participate in an interview approximately one and one-half hours to two hours in duration? If “YES”, continue interview. If “NO”, thank individual and close interview.	Yes	No
10	Are you willing to be contacted a second time, by phone or in person, if additional information is needed, or if I need to check the interpretation of information that you supplied during the initial interview? If “YES”, continue interview. If “NO”, thank individual and close interview.		
11	Are you willing to discuss how you see your personal hardships, your quality of life, and how you cope to make ends meet now that you no longer receive cash support from welfare? If “YES”, continue interview. If “NO”, thank individual and close interview.		
12	What is your current age? <input type="text"/>		

13	How would you describe your race or ethnic background? a. Caucasian <input type="checkbox"/> b. Hispanic/Latino <input type="checkbox"/> c. African American <input type="checkbox"/> Other: (Explain) _____		
14	How would you describe your educational background? a. 1 – 6 years of school <input type="checkbox"/> b. 7 – 9 years of school <input type="checkbox"/> c. 10 – 11 years of school <input type="checkbox"/> d. high school graduate (GED) <input type="checkbox"/> e. high school graduate (diploma) <input type="checkbox"/> f. some college (_____ number of years) <input type="checkbox"/> g. college graduate <input type="checkbox"/> h. Other: (Explain) _____		
15	How would you describe your current employment status? a. Presently employed. Working full-time b. Presently employed. Working part-time c. Presently unemployed. d. Other: (Explain) _____	Yes 	No
16	Do you have a religious preference? If so, what is it?		
INTERVIEWER'S NOTES: 1. Does the prospective participant speak English clearly? () Yes () No <hr/> 2. Does the person meet selection criteria for the study? () Yes () No If "YES", was an interview scheduled? () Yes () No Indicate date and time of interview: _____ If "NO", why? _____			
Comments: _____ 			

APPENDIX C

PARTICIPANT CONSENT FORM

[Page 1 of 2]

I, _____, agree to participate in a research study titled “Coping in the Shadows of Welfare Reform: How Single Mothers Make Ends Meet” conducted by Ottive (Vee) Breedlove, Investigator for the School of Social Work at The University of Georgia (706) 542-5461 under the direction of Dr. Patricia M. Reeves, School of Social Work, University of Georgia (706) 542-5451. I understand that my participation is voluntary. I can stop taking part without giving any reason, and without penalty. I can ask to have all of the information about me returned to me, removed from the research records, or destroyed.

The reason for this study is to understand the worldviews of single mothers who use up their lifetime eligibility for financial support from welfare, their perceived hardships and quality of life, and the coping methods they use to make ends meet.

If I volunteer to take part in this study, I will be asked to do the following things:

- 1) Participate in an interview approximately 90-120 minutes in duration. This may be followed by a second contact if additional information is needed, or if the investigator needs to check the interpretation of information I supplied in the first interview. Each interview will be taped recorded and transcribed by the investigator and/or a professional transcriber.
- 2) Be willing to discuss how I see my personal hardships, my quality of life, and the coping methods that I use to make ends meet now that I no longer receive cash benefits through welfare.

I will receive a one-time incentive of \$25.00 for participating in the interview and a follow-up interview if necessary. I will also receive a \$10.00 referral incentive for each person that I refer, provided the person meets the study criteria and agrees to participate in the study.

No information about me, or provided by me during the research, will be shared with others without my written permission, except if it is necessary to protect my welfare (for example, if I were injured and need physician care) or if required by law. (For example, if the investigator were to learn that someone abuses a child, the investigator is legally required to report this information.) Otherwise, risk of participating in the study relates only to confidential legal information that I may voluntarily share during the interview. While all information will be held confidential, this information may not be protected should the courts subpoena the records.

I will be assigned an identifying number and this number will be used on the transcript of my interview(s). The tape recording of my interview will be erased at the completion of the study's data collection and analysis. For purposes of data analysis and reporting, a fake first name will be used to protect my identity further. Additionally, last names will not be used nor assigned. I understand that this research forms the basis of Ms. Breedlove's dissertation research and may be published and furnished to The University of Georgia.

The investigator will answer any further questions about the research, now or during the course of the project, and can be reached by phone at (678) 867-0049.

I understand that I am agreeing by my signature on this form to take part in this research project and understand that I will receive a signed copy of this consent form for my records.

<u>Ottive L. Breedlove</u>	_____	_____
Name of Researcher	Signature	Date
Telephone <u>(678) 867-0049</u>		
Email: <u>veesmail@aol.com</u>		

_____	_____	_____
Name of Participant	Signature	Date

Please sign both copies. Keep one and return the other to the researcher.

Additional questions or problems regarding your rights as a research participant should be addressed to Chris A. Joseph, Ph.D., Human Subjects Office, University of Georgia, 606A Boyd Graduate Studies Research Center, Athens, GA 30602-7411; Telephone (706) 542-3199; E-mail address IRB@uga.edu

APPENDIX D

INTERVIEW GUIDE

Thank you for being willing to participate in this research and interview.

Purpose: The purpose of this study is to understand the worldviews of single mothers who use up their lifetime eligibility for cash support from welfare. Specifically, I would like to know more about the characteristics that identify single mothers who exhaust their lifetime eligibility for cash support. I am also interested in learning about how, if at all, the level of hardship and quality of life differ since leaving welfare. Finally, I would like to know about the coping methods that single mothers use to make ends meet in the absence of cash support from TANF.

Demographic

To begin our interview, I would like to ask a few questions that will provide me with general information about you.

What is your current age?

How would you describe your race (e.g., White, Black, Hispanic, etc.)?

What is the highest grade, or level of school, or college you ever completed?

1 – 6 years of school

7 – 9 years of school

10 – 11 years of school

high school graduate (diploma)

high school graduate (GED)

some college (_____ number of years)

college graduate

Other: (Explain) _____

Are you currently:

Single, never married,

Separated or living apart from your husband,

Divorced,

Widowed

How many dependent children do you have? What are their ages?

How long ago has it been since you received cash assistance from welfare?

Thinking about the number of years that you received support, what is the total number of years you received cash support?

Are you currently employed? If so, what do you do? Full-time or part-time?

Excluding your current employment status, what work, if any, have you been able to obtain since losing cash assistance from welfare?

Characteristics

The next set of questions will help me understand more about your life, the events that influenced your need for welfare, and how you came to exhaust your lifetime benefit for cash support.

I would like to start by asking a few questions about your family, then move to questions about other aspects of your life.

How would you describe the family in which you grew up?

If questions below were not covered, then ask . . .

What was the economic status of your family?

How would you describe the relationship between you and your father/mother?

Did you have brothers and sisters? If so, how many?

Was there a history of mental health problems, and/or substance or drug abuse in your immediate family?

How would you describe family goals, ambitions, and expectations of the children?

How would you describe the community in which you grew up?

Please tell me about the events in your life that led you to apply for public assistance.

If the questions below were not covered, then ask. . .

In what ways, if any, has mental health problems impacted your life? (e.g., stress, clinical depression, episodes of psychosis, anxiety disorder, and the like).

Suppose I could “peep over your shoulder” without your knowing I was there, what would I see, if anything, about your use of alcohol and drugs?

Do you have major health problems and, if so, please explain what these problems are and how they impact your life?

As you think about the total number of years you received support, did you receive cash assistance on a continual basis, or were there periods during which you did not receive cash support at all?

(Note: If participant cycled on and off assistance, ask the following question. If not, skip to question 23)

Tell me about the times in your life during which you did not receive cash support from welfare.

What life events caused you to use up your “lifetime” eligibility for cash support?

If you were asked to make a list of all your personal strengths, what would you list and why?

Now suppose that you are making a “secret list” of the things you like least about yourself, what would you list and why?

If you were to apply for a job, how would you describe your level of education, and prior training?

What special skills, if any, would you list on an employment application?

How would you describe your past work experience? (e.g., type of prior jobs, hourly wage, how long employed, and reason for leaving).

Coping Strategies

This part of the interview is about the special things you do to make ends meet.

Since the loss of cash support from TANF, are there times during which you did not have enough money to meet your financial obligations? If so, when, and what decisions did you make to solve these problems?

Before the loss of cash support from TANF, were there times during which you did not have enough money to meet your financial obligations? If so, when, and what decisions did you make to solve these problems?

Ask the following question if participant did not address when answering 29 and 30 above.

Tell me about the difference, if any, in how you manage to make ends meet now, and how you managed to make ends meet during the time you received TANF.

As you think about the gap in your income that was created by the loss of cash from TANF what, if anything, are you doing to fill this void?

Please tell me about the supports, such as family, friends, religious organizations, and any other that you use when times get hard.

When times are hard, whom do you most often rely upon for help and assistance?

In what ways are you better, or less able, to cope with the demands of life since losing cash support from welfare?

What training have you received, and are jobs available in your community in this field.

In order to make ends meet, are there activities in which you engage that are risky and unsafe?

Perceived hardships and quality of life

Now that I have a better understanding of your history, I would like to ask this last set of questions about your hardships and quality of life, prior to and since leaving welfare.

If asked to make a list of your most pressing needs, what would you write and why?

Thinking about your most pressing needs, would you describe your level of hardship as very high, high, moderate, low, or very low, and why?

Now, thinking about your most pressing needs prior to losing cash support, would you describe your level of hardship as very high, high, moderate, low, or very low, and why?

Suppose I were a fly on the wall during the time you received cash assistance, what would I see about your ability to: (a) pay rent and provide stable housing, and (b) provide uninterrupted household heating and cooling?

Suppose yet again that I were a fly on the wall during the time you received cash assistance, what would I see about your ability to (a) provide enough food to eat, (b) purchase clothes for the children when needed, and (c) pay for child care?

Now that your cash support from welfare has ended, would I see something different and if so, what?

In what ways, if any, is transportation a problem?

Would you describe your personal situation as better or worse since losing cash assistance, and why?

Thinking about your quality of life before leaving welfare, and your quality of life now what differences, if any, are there?

Finally, is there any thing else you would like to share with me that you think would be helpful for this study?