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**Identity, Work and Welfare Reform:
A Qualitative Analysis**

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ABSTRACT

This paper examines variations among individuals in response to welfare reform policies. Findings of a two-year qualitative study of welfare recipients are presented and a “person-centered policy analysis” is employed to understand how the participant’s identity, or conception of self, has shaped the individual’s response to welfare reform. Three types of identities emerge: Nurturers, Providers, and the Disaffected. While most study participants transitioned from welfare to work, independence from welfare was achieved in different ways according to one’s self-identity. The paper concludes with suggestions for policy implementations targeted at the specific needs of each identity type.

INTRODUCTION

We are in the camp that sees the 1996 welfare reform as a sea change in American domestic policy. The flight from entitlements marks a major transition in how we, as a society and a nation, help those in need. The shift to state level block grants offers the opportunity for experimentation and public support within a state political culture. This transformation requires a change in research method, if the knowledge produced about welfare reform is to be both useful and illuminating. Qualitative methods once again will be required to better understand the processes that shape welfare reciprocity and, more importantly, how the very poor cope with providing care and resources for themselves and their children.

Qualitative methods have proven very useful in understanding the lives of the poor. Especially during the period from 1950 to 1980, we learned that behaviors that often looked irrational or pathological made a great deal of sense once the observer put herself in the position of the poor person. Clear and careful observation was combined with theoretical sophistication resulting in an understanding of the world of the poor. Common sense interpretations of poor people's behavior that often drew moralistic and condescending conclusions about motivations and personality were tempered by this work, which made clear what the poor were thinking about their lives and problems. We hope to draw upon tradition to illuminate what the lives of the poor are like under welfare reform and to help state leaders think through the best ways to accomplish the goals of that reform, most importantly, creating meaningful independence from welfare.

Policy analysis differs from causal analysis in important ways. To make qualitative methods useful for policy analysis, we need both to build on the "golden age" of qualitative research and alter a few of its tenets. We have begun this process with what we call "person-centered policy analysis." We look at variations among individuals in how they are affected by

policies and look carefully at what the person brings to the situation (Lewis and Maruna, 1998). In this approach, the concept of identity is very important, for one's identity will determine to a large degree how an individual makes sense of a policy and adapts to it. Here we return to Lee Rainwater's (1966) classic formulation of identity as who the individual believes himself to be and to be becoming. It is that conception of self, we will argue, that shapes how the person understands welfare reform and how that person responds to it. While Rainwater was interested in explaining how that identity is formed among the African-American poor, we are more interested in demonstrating how that formed identity then shapes consequent action. It is this identity of the welfare recipient that shapes how one reacts to the constraints of welfare reform.

In his important discussion of welfare reform, David T. Ellwood (1988) describes the tension women experience as both nurturer and provider with little money. It is almost impossible, he argues, to do both well:

A provocative question is, Do we want single mothers to behave like husbands or like wives? Those who argue that single mothers ought to support their families through their own efforts are implicitly asking that they behave like husbands. If a woman is to have any real hope of supporting herself and her family, she will have to work all the time. Conversely, those who say that single mothers ought to have choices about how to work outside the home are saying that single mothers ought to have the flexibility of wives. Some wives choose full-time work, some choose part-time work, and some do no market work at all. Many argue that single mothers should be able to make the same decisions. (Ellwood, pp.133-134).

The passage of welfare reform in 1996 forced welfare recipients to choose between providing and nurturing. Almost everyone has to get off welfare, and given one's identity, the person will decide in which direction to go. We will show that the person will build a life given one's primary identity as either a provider or nurturer.

SAMPLE

Participants for this qualitative study were randomly drawn from a sample of 750 welfare recipients living in the city of Chicago (see Appendix A). The initial selection included 150 individuals who were contacted by letter and then by telephone or personally to participate in the study. Sixty-nine agreed to be interviewed in the summer of 2000 (corresponding to a response rate of 46 percent) and this number was reduced to 58 in 2001 (corresponding to a response rate of 39 percent of the initial drawing). The current study uses these 58 respondents, for whom information is accessible for both waves of interviews.

Despite the low response rates, t-tests comparing the citywide sample (see Appendix B) with the qualitative one revealed no significant differences in several domains considered: age, education, ethnicity, work, work experience, and welfare status. The only significant difference between the two comes from the fact that the citywide sample includes more men (3 percent) than the qualitative study (2 percent). Aside from this difference, the sample for the qualitative study is representative of the welfare population living in Chicago. Table 1 shows the sample composition of this study.

In a total of 58 interviews, all but one of the respondents are female (98 percent) and the great majority is African American (about 85 percent of the sample), followed by Whites (10 percent), Hispanics or Latinos (3 percent) and one Native American (2 percent). The range of ages in this sample is rather broad, running from 18 to 63, with most individuals falling into the groups of 20 to 30 (41 percent) and 31 to 40 (35 percent). In terms of education, the sample median is 12 years of school. The number of children is also variable, between 1 and 7, with most respondents having either 1 (30 percent) or 2 children (36 percent). Table 1 indicates that the majority of individuals in our sample are currently employed (67 percent). A minority is still receiving public assistance in the form of welfare benefits (17 percent), food stamps and Medicaid (64 percent).

ANALYSIS

Each transcript of the 58 interviews was coded twice, independently, and then content analyzed by two different researchers. The analysis started with four categories, according to the respondents' welfare and work status: 1) on welfare/on work; 2) on welfare/off work; 3) off welfare/on work; and 4) off welfare/off work. The content analysis led us to combine categories as themes began to emerge and new categories were developed focusing on children, sources of social support, social relationships, and life difficulties. That two waves of information on the same person are available in two different periods of time (Summer of 2000 and Summer of 2001) render this analysis particularly strong by making accessible not only attitudes and intentions but actual behaviors. This design functioned as a kind of triangulation, adding to the reliability of the results.

We divided our sample into three main categories of identities based on how individuals discussed work and family: Nurturers, Providers and Disaffected. These are by no means rigid categories, as individuals in each will share aspects of the others. Each category is based on clear preferences that respondents placed on one role over the other. Providers structure their lives, to a greater or lesser degree, around employment. We identify two main types of Providers: 1) Strivers, composed of the steady ladder climbers and the intermittent career seekers and 2) Reluctants, who work out of mere necessity. Nurturers place their children and family relationships first. The Disaffected appear generally overwhelmed by both family issues and work demands. We reviewed all responses by those interviewed and placed everyone in one of these categories. Table 2 depicts the three identities we found on a number of policy variables.

Providers constitute by far the largest group of individuals (69 percent), while the Disaffected represent only 12 percent of the sample. The average age is 31 for both types of Providers (Strivers and Reluctants); the Nurturers are older (34) and the Disaffected considerably

older (39). Educational attainment does not differ much from group to group: Nurturers on average are the most well-educated (13 years of school) and Reluctants the least schooled (an average of 11 years). The average number of children is the same for all groups (2), except for Reluctants, who average 3.

Providers all work or are involved in school full-time for career development purposes. In sharp contrast with this group, Nurturers do not participate in the official workforce and only 29 percent of the Disaffected are employed. Members of all groups are still receiving cash benefits, although fewer Providers compared with the other two types. All groups have members who receive food stamps and Medicaid, alone or in combination, but Nurturers have the largest number receiving these benefits.

NURTURERS

Constituting 19 percent of the sample (Table 2), Nurturers do not work in the formal labor market. Yet only a minority of this group is still receiving welfare benefits (27 percent); by and large, Nurturers are off welfare. On average older than Providers, this group is 100 percent female. Even though they do not work, Nurturers possess the highest average level of education of all the groups (13 years of school).

Nurturers are not concerned that they are not participating in the labor market or pursuing an education to initiate a career. A typical statement among members of this group is, "I know I should start looking for a job, but..." Nurturers, in fact, place little value on work and actively seek the status of non-workers, as the following example illustrates:

Monica is the mother of two children. She is not working or looking for work. At the time of the first interview, she said it is her duty to stay home with her children until they are old enough for school. She strongly asserted that she was unwilling to let someone else raise her children while of pre-school age. One year later, Monica stated again that she does not see herself working until her newborn infant is of pre-school age. She confirmed, when asked, that this would be three more years.

Nearly all Nurturers acknowledge that working would improve their economic situation, but when they actually undertake efforts to earn some income, they invariably resort to informal work and do not enter the formal labor sector. The following vignette exemplifies this point:

Sonia, age 40, is a mother of two. She has been on welfare for nine years and never had a “permanent” job. “I am ashamed now,” she said. Even though Sonia acknowledged that working would provide the income necessary for her “to fix up the house,” she is currently not formally employed, although she cuts hair on the side for money. She also said that going back to school is “out of the question.” Graduating from high school was all she wanted to do. She said, “I just don’t want to go back.”

If some Nurturers manifest a willingness to start school or go to work, the steps they take tend to be intermittent and ineffectual. Often, these two activities are viewed as merely a way to occupy free time and get out of the house. Work, itself, or a career is not the ultimate goal. The case of Ann, 25 years old, makes this point:

Ann is a single mother of five. When she was interviewed for the first time, in the year 2000, four of her children had been in DCFS custody for almost two years. Ann was not working and she had just started school. Before that, she said she used to do “nothing.” But she considered that she needed an education and that was why she was working on her GED. She said, “I need an education before going out to work,” since she does not want to work in a fast food restaurant and also wants to get off public aid. She added that public aid will take care of her children but will not take care of her and therefore she needs a job to pay her bills. By the second interview, one year later, Ann’s four children were returned home from DCFS custody. In the meanwhile, she had stopped going to school and had not taken her GED test. She was also still not working. She said that when the children are in day care and in school, she plans to go back to her studies “...because you need to get the GED to study for the LPN.”

Nurturers are often ineffective at labor market participation and often complain about potential jobs. To them, these complaints justify their low labor force involvement. Marla, age 48, and Alice, age 53, are good examples of this perspective:

Marla is the mother of four. During the first interview, she said she worked for a mail company. She had no idea when, or for how long, she had worked there, but hesitantly suggested “one month?” She quit this job because she considered her supervisor too harsh on her and too demanding. She said that recently she found out about another opportunity at UPS, and “I’m going to get back into that.” One year later, Marla said her job with UPS did not work out because she would have to handle a lot of loading and she is a small woman. “A lot of heavy stuff and I’m not that big.” She said she did not even try the job because the shift they were going to give her was bad.

Alice is the mother of three. At the time of the first interview, she was not working or receiving welfare. She was trying to obtain these benefits again, but said she did not want to comply with the requirements of going to school or volunteering in a job. She said she did want to go to school to get a GED and then work as a Certified Nursing Assistant at people’s houses. One year later, Alice was still not working. She had not received the welfare benefits either. She never went to school and she did not take the GED test. She worked at a McDonald’s for three days but quit because of the heat and dizziness.

These two cases typify the general detachment Nurturers display for work. But this indifference towards work should not be taken as a lack of goals. Unlike the Disaffected, Nurturers seem to be aware of and exert control over their lives. Their lack of interest in working stems rather from a clear preference for full-time parenting over employment. Without exception, Nurturers assert that raising children is their primary purpose. Virtually all of them emphasize that caring for the children is the responsibility of the parent, and they refuse to resort to alternative care providers, such as family members or babysitters. Typically, they say, “I don’t want anyone else watching my kids.” This is regardless of children’s ages — from newborn to young adult. The next two cases demonstrate this perspective:

Ginger is 34 years old and a mother of five, ranging in age from 2 to 12. She said, “I don’t believe in my job taking over my life. I don’t need to work. I want to spend quality time with my kids.” She added, “parents can have great careers” but it doesn’t mean that they spend quality time with their children. She tells her kids that “you don’t get everything that you want but you get everything that you need.” She quit her job at a department store because “it took over my family.” Ginger was “not crazy” about her sister watching her baby because “it’s my baby girl.” Concerning her children, Ginger said, “It’s a factor that I care. I always know where my kids are.”

Joy is 44 years old and a mother of three children, ages 22, 12, and 10. Joy set the conditions by which she would consider a job, “I like to work around my schedule so that I can be with my kids....If you work and can’t be around your kids, there is a whole lot that’s lost.”

With this strong emphasis on being full-time mothers, Nurturers may even refuse welfare benefits if program requirements conflict with child care, as the case of Mary, age 42, illustrates:

Mary is a single mother of a six-year-old child. Mary said, “I don’t go to the job-training programs [welfare offers] because they are at the wrong times with my son’s school schedule, and I don’t trust anyone in the house with my children.”

With no income from work and, for the most part, not receiving welfare benefits, Nurturers support full-time parenting through reliance on a spouse or the financial help of other family members. Nurturers complement this support with informal work, typically hairdressing. Public assistance benefits such as Medicaid and food stamps provide most members of this group with supplementary assistance. As long as the combination of these different sources of income allows them to be fully devoted to parenting, Nurturers are content. Occasionally, however, they will have to manipulate the welfare system to their own advantage in order to maintain their income sources. Paula, age 45, illustrates these points:

Paula is a mother of three. She receives Medicaid and food stamps from public assistance. She said, “The stamps are good, the food stamps. I’m not going to lie.” She

said public aid is “security for me. I don’t want to be without income. I know I can make it better.” Paula’s husband is a manager with a communications company and she admitted that her family “can do it with just his pay.” But she also cuts hair on the side for money. With their combined incomes, Paula said, “we are fine.” She said her caseworker knows about her husband’s job but doesn’t know that he lives in the apartment.

In addition to the support from family and husbands, public assistance benefits are still useful as an extra source of support for Nurturers. However, the loss of such benefits may not dramatically change the lives of these families, as the following example shows:

Vanessa is 34 years old and a single mother of four. She receives child support from two of her children’s fathers and food stamps from public aid. She was on public assistance for three years before she was denied benefits in January. She said food stamps are good. However, when it came to losing her benefits, “I didn’t really care, it just put a dent in things.”

Despite their various economic supports, Nurturers have not been lifted out of poverty. They still struggle, and many continue to depend on food stamps and Medicaid to make ends meet. Laura, age 36, is a good example:

Laura is married, has two children and is a foster parent. Her husband “hustles” during the day going around the area, “asking guys if they need their cars washed or doing odd jobs for people to pick up extra money,” and works at a department store in the evenings. Laura said, “God must have a light on us.” because now she and all of her children will be covered through her husband’s insurance at work. She explained, “They did me wrong by taking away my medical card. I had just had surgery for my diabetes and I still had an open wound, but they didn’t care. They took my medical card and cut my other benefits too early. The other stuff was fine, like the stamps and the money, but I needed that medical card because of my sickness and they just cut me off with no consideration. I was dropped on my butt. I would come in and they would just roll their eyes at me and have an attitude.”

Some Nurturers avoid work while receiving cash assistance. While they appreciate the help welfare provides, they do not comply with its work requirements. They also do not work once they stop receiving benefits. As long as they maintain other sources of support, Nurturers will be full-time parents.

PROVIDERS

Providers constituted a full 69 percent of our sample (Table 2). Of the Providers, two-thirds met our criteria as Strivers and one-third as Reluctants.

The five-year lifetime eligibility limit, work requirements, and other state rules now force most welfare recipients into the labor market. Prior to the 1996 reforms, those so inclined could have elected to remain in the Nurturer role by opting to accept welfare support indefinitely. But new rules force new behaviors. Those rules produce Reluctant Providers. Reluctant Providers differ from Strivers in that Strivers have willingly, and in most cases, enthusiastically entered the labor market, realizing both tangible and intangible benefits for work force participation. In the following discussion of Providers, we will highlight the distinctions between these two groups.

Strivers

Strivers are slightly younger than other study participants (Table 2), with a mean age of 31 versus the sample mean of 34. They are significantly younger than the Disaffected, whose mean age is 39. Fifty-nine percent of Strivers are under the age of 30, the largest percentage of any group. Relative youthfulness distinguishes Strivers from others in our sample, and may be a significant factor in their interest in and ability to pursue careers and balance the roles of parent and worker.

Strivers are a group for whom working, for the most part, is an internalized value. The goal of Strivers is to leave welfare forever. While recognizing that public aid benefits such as Medicaid and food stamps are still helping many of them to make ends meet, they tend not to like welfare, and much prefer the self-esteem and sense of accomplishment derived from working. Jean and Rachel reflect this attitude.

Jean is a 25-year-old mother of two. She works full time as a cashier. Jean reported that now she is “more motivated, more outspoken. I was a homebody, now I go out more and am more self-motivated.” She said, “It’s not just the pay, but the job that I want.” As for welfare rules, “They are pretty good because if they did not exist, I would go back to welfare instead of having a job.”

Rachel is a 31-year-old mother of one. Regarding her experience with welfare, she said, “I won’t be dealing with them again. People talk down to you and treated you like you’re nothing. I understand they deal with all types of people, but if they [caseworkers] don’t like the job, they should get out of it.... I can’t go back to public assistance, because I have to move forward and keep accomplishing goals, you know. That’s the type of person I am.”

Strivers fit three distinct profiles. The first is that of the former welfare recipient who has obtained full-time employment, making steady incremental gains financially and socially. These individuals have left the welfare rolls. Proud of their independence and self-sufficiency, they do not look back. They embrace the notion of a career and tend to implement actual strategies to ascend professionally through the pursuit of additional training and education in tandem with their work, positioning themselves for promotion or moving on to better jobs.

Lee’s and Janet’s stories illustrate the ambition held by many Strivers for career advancement through promotion to positions of higher responsibility and the furthering of their education.

Lee is a 24-year-old mother of one. She quit her job as an electronic specialist, where she worked for approximately 18 months. “There was just nowhere else for me to go in the company. There was no moving up. The way I am, I can’t be doing the same thing forever. Plus, they weren’t going to pay me any more money.” She found a new job where she will get a 25 percent increase in her salary, benefits, and tuition reimbursement if she chooses to go on to graduate school. “Yeah, that’s nice isn’t it? I want to go back to school for my MBA in international trade. I was first looking at Keller, which is a part of DeVry, from where I got my business degree. I was just going to go there, but since they’ll pay, I can start looking at other places that I like, maybe National Louis University or somewhere else. It was hard leaving there because it was so flexible and

casual, but I didn't want to get too comfortable there and never leave, you know. Plus, I get to spend this week with my daughter before I start at the new place." In sharing her overall experience in transition from public assistance to welfare, she said she felt as if she were "dropped on my butt...." "As soon as I started working, they dropped everything. I did okay, but I feel like they should have let me work for awhile and get stable."

Janet is a 27-year-old mother of one. She has recently been promoted to a department head in a social service agency. "It's a demanding position. It takes more than being a regular secretary. But what I do now, I should make more money. I'm running the department, doing the work of three people." And then she added: "But I like the position, I'm comfortable there, I want to be 'loyal' and make it work as it is rewarding for me."

Work takes primacy in the lives of Strivers. For Strivers, all other spheres are subordinate. Child care is not raised as an obstacle and problems are proactively resolved. Living conditions take on a new and more positive picture as employment security provides for new housing options, and goals of purchasing a house or a car become realistic possibilities. April exhibits this positive, proactive perspective:

April is a 42-year-old mother of one. She works for a local school district as a child welfare attendant. "When summer school is over, I won't have work for all the month of August. I don't know what I'm gonna do about the rent." She continued, "I'll be okay. I still have \$300 still saved from my income tax return last month. It was supposed to be \$500, but I been pinching away at it," she says giggling. Sometimes she braids hair for money, or bakes and sells cookies for her son's summer camp, the neighborhood, and friends, "Girl, do you know how much money I can make doing that? I get a pretty good profit because the ingredients are cheap and I know how to make them a nice size." "You know, I'm actually glad the government put a time limit on it (welfare). It made the lazy people go back to work. But I think there should be more subsidized housing because paying rent by yourself is hard, so many women struggle." In the past, her subsidized rent had been as low as \$139, but now it is \$551. She laughed at this and said, "You know I don't mind my rent being so high now because when you think about it, it lets you know you're doing good."

Sharon went on welfare in conjunction with the birth of her child, and stayed on for one year through the child's infancy. She now is completely self-sufficient and well on her way.

Sharon is a 34-year-old mother of one. She has worked as a hospital nursing assistant for the past two years. The father of her daughter has started paying \$98 in child support every month. She was briefly on welfare when she was pregnant, up until the time her daughter was about a year old. She soon began working as a medical assistant with an Associate Degree. Sharon has been off public assistance for two years and no longer gets Medicaid, food stamps, or cash assistance. With her income of \$ 28,000 a year and child support payments, she is able to manage all of her expenses.

The second type of Striver consists of former welfare recipients who, for various internal and external reasons, experience setbacks that limit their independence. Not all of these Strivers are full-time workers. While they are interested in developing a professional career, with an eye toward moving to the suburbs and owning a house, they have not been able to organize their lives around the primacy of work. Instead, other responsibilities and realities of life, such as family and children, housing and transportation, and the effects of the economy (layoffs, business closings), constitute obstacles to their pursuit of positive occupational pathways. However, congruent with the relative value they place on work, they tend to be steadily employed across time, and are proactive in resolving their difficulties and obtaining new jobs.

Job loss is not an uncommon occurrence for this group. LeAnn lost a job due to staff downsizing and cutbacks, but was quickly able to get back on track. Letty is currently unemployed after a store closing and is receiving unemployment insurance.

LeAnn is a 21-year-old mother of two. In 2000 she lost her job where she had been working for 3 1/2 years. She went on welfare and received a cash grant of \$212 and \$335 in food stamps along with Medicaid. The father of her youngest child works part-time and is contributing financial support. At the time, she said she wanted a stable, secure job with a pension, "like a government job." A year later, in 2001, she was no longer receiving welfare. She had worked for six months as a full-time clerk at a department

store, earning \$6.50 per hour. She quit this job to take a job at a different retail company in May 2001, where she earns \$7.75 per hour full-time and will receive a complete benefit package upon the anniversary of her first year of employment. She said her current job is not stressful and brings her satisfaction and that she feels good when her manager tells her that she has done a good job.

Letty is a 32-year-old mother of two. Her job at a department store ended last month when the store closed. She had worked at the store for approximately four years. She said, "I will be able to collect unemployment until I get another job soon....I will receive \$425 every two weeks in unemployment. With food stamps and the unemployment checks, I'll manage comfortably for the next few months....I would like to get a job in computers because it's fun and I can get paid more. I've been searching on the Internet for jobs." She admitted that she has not really put in any applications yet and has been "relaxing for the past week."

In Carol's case, the consequences of domestic problems necessitated her leaving her place of residence and becoming homeless for a spell. Carol now has housing and is making strides at getting back on her feet.

Carol is a 38-year-old mother of five. Last year, she was working full-time at a hotel and was living in the house of the mother of her children's father. However, the situation became complicated at the house, when the father of her children put in appearances. Carol said she had "problems with the father, the uncles. It was just a lot of arguing and fighting." She left the house with her children before finding a new place to live and the family became homeless. For the past year, Carol and her children lived in many shelters. Because of this situation, she was forced to quit her job, as she could not both work and take care of her children. Carol is currently collecting unemployment insurance and receives food stamps and Medicaid. "We're just pulling things together as best we can." She thinks she can only receive unemployment for a few more months. Carol found a house to rent using money that she had saved while working at the hotel, and her \$750 in stock options helped her survive during her homeless period. She said she is ready to start working again. Carol has to take buses and trains to get to places where she looks for work. She also wants to get in touch with her old work friends so they can connect her to employment opportunities. Her goal is to find a job where she can make enough money to afford good child care. She wants to "find somebody good that can take care of my children right."

The third type of Striver is enrolled in higher education. These Strivers may not be working but living on student loans and grants, and/or receiving financial assistance from family members. Common to them all is a strong determination and focus on obtaining their degree. All have well-articulated goals and express realistic expectations for employment upon graduation.

Sandra, a 21-year-old mother of one, is in school studying full-time to be a Medical Assistant.

Sandra took out a loan of \$6,000 to pay for her schooling. She said she is most concerned about graduating from school, that she works hard and does her homework, but still always worries about it. She also is concerned about finances, since she is generating no income while she is in school, making it difficult for her to pay her bills. Sandra said she has surprised herself with her progress this year, because she was worried about returning to school. But it proved to be less painful than she had imagined.

Alice is an example of someone who is working full-time while attending school. She wishes that welfare had provided her with more transitional assistance.

Alice is a 46-year-old mother of one. Three times a week, Alice goes straight from work to school. She has been in school for almost three years now and is set to graduate at the end of the fall semester with an Associate Degree. Overall, she thought that welfare was too quick to cut her off when she first started working. "They shouldn't just throw you off and tell you that's it. Especially because I had not worked in so long, almost eight years. I was afraid to just go back out there. Then for them to cut me from food stamps was harsh without yet knowing if my job was even secure."

Strivers report maintaining a balance between the demands of parenthood and working. That balance does not create an unmanageable degree of tension and conflict for them. They use a variety of strategies to maintain that balance. Working different shifts is one such strategy. Melody and Dorothy use shift management to their advantage.

Melody is a 29-year-old mother of two. She works full-time and will soon be eligible for company benefits. She is anticipating a promotion, and said the company is currently reviewing her performance in consideration. She proudly reported that she never misses work except when her daughter is sick and must go to the doctor. Her schedule is set to accommodate her children: "When the kids go back to school I will work first shift, from 7:00 a.m. to 3:00 p.m. so that I will be able to be with them." She thinks her financial situation is improving because she is better at managing her money. She has a savings account and uses direct deposit so that she always puts away some of her paycheck. She prefers working to receiving welfare. She used to receive \$297 a month on welfare versus the \$240 she now earns a week through employment.

In Dorothy's case there was a financial cost to changing shifts at her place of employment. She decided it was more important to care for her infant than benefit from the extra income her night shift offered.

Last year, Dorothy, a 28-year-old mother of four children, was a full-time worker. This year she gave birth to her fifth child, opting for a change from the night to day shift at work. She makes less money now, about \$300 a week compared to her previous income of \$400-\$500 a week on the night shift. She said about her current situation: "It's harder now financially, there are pros and cons, but I don't want to give up working daytime." Regarding public aid, Dorothy asserted, "I don't want anything from them 'cause I don't want to owe them anything." She reported that she was cut off from welfare when she started working in her current job in 1998. "They [welfare] cut you off completely, they lie. They say that they deduct, but they cut you completely. That can hurt." When asked about food stamps, she said, "They are helpful, most definitely. It's hard to buy food. Prices and taxes are ridiculous. I don't want nothing from them. They make you go through so much change. Of course, I know people abuse welfare, but food stamps!" Dorothy commented about making ends meet. "Discipline is the secret to deal with these issues. My experience is that with discipline, you can make it. When I was making \$400-\$500 a week, I could buy good food. Now, I can't buy steak every day. Gotta shop right."

Mandy believes she is becoming a more effective parent due to the education and training she has received from state funded programs. She recognizes the initial guidance and support she received from her welfare caseworker as being instrumental in setting her on her present course.

Mandy is a 30-year-old mother of three. Upon the recommendation of her welfare caseworker, she had gone to school for nine months, graduating as a Home Health Care Provider. “Welfare helped me get my education and that job.” Mandy said, “I want to be totally off welfare, I’m proud of myself. I went back to school and had one of the top four GPAs in my class. I was an A student and the Class Speaker. I was the designated person to speak at our graduation.” In July, on the tip of a friend, Mandy applied for, and was accepted by, a state program that provides training as a family advocate. Her job is to counsel pregnant teens through their pregnancy and return to school. This is a full-time position over the school year and during summer vacation. Mandy takes classes through the program, earning college credits that will qualify her as a Certified Day Care Provider. Mandy believes the child care training she is receiving is helping her to become a better parent: “I feel that I am improving as a parent. That my job has taught me to raise my children better.” She is very happy with her current job and believes she is for the first time on a professional career track with many opportunities.

Strivers represent the best results of welfare reform. While off welfare, Strivers may still receive Medicaid and food stamps. These benefits have been critical in helping them make ends meet as they make the transition to secure employment while advancing their education. In many cases, Strivers reported that health insurance and other benefits were not made available to them until they had worked for their employers for several months and in some instances it was not an employment benefit. In these cases the ability to retain eligibility for Medicaid and food stamps has been a significant factor in their ability to transition from welfare to work.

While many Strivers appear to be on their way to productive lives, others may realize only marginal financial gains, but the intangibles associated with working have made them unwavering converts. Economic downturns may find some strivers without jobs. But the problems of work among welfare recipients is now part of the larger issue of how the economy is working.

Reluctant Providers

Reluctant Providers are all currently employed (Table 2). Some are still receiving welfare benefits (8 percent) as well as Medicaid and food stamps (62 percent). This group is the same average age as Strivers (31 years), both comprising the youngest set of the sample. Reluctant Providers have the lowest average education level of all groups (11 years).

Reluctant Providers represent a middle ground between Nurturers and Strivers. Like Strivers, they are working. However, like Nurturers, they value the primacy of family relationships and parenting over work. They aim at being full-time parents, whether alternative child care is available to them or not. They choose jobs with schedules that accommodate their family's and children's lives and are not interested in a professional career. Therefore, they work only when needed and often take part-time jobs with little opportunity for advancement. Claire, age 34, is a good example of this orientation:

Claire is a mother of two, ages 2 and 11. She used to spend her time taking care of her children and her ill mother, and volunteering a few hours a day at her daughter's school. During the past year, her male partner, with whom she lives, had his work hours reduced, forcing Claire to find work. She took a part-time job at her daughter's school. Claire would like a full-time job in order to help out with family expenses. However, she said, "My mother is sicker now and I have to spend more time with her.... She can't walk." Additionally, she thinks her baby is too small and leaving him with a babysitter would make her worry "too much." While her family (sister and mother) can take care of the baby if she has a part-time job, they cannot continue doing so if she works full-time. She intends to apply for a full-time position that is opening soon at the school where she works. If she qualifies, she will take the job. Since the school is so close, she plans to leave her baby with her mother and go back and forth as needed.

Reluctant Providers are motivated by a lack of financial resources. Unlike Nurturers, they do not have spousal or family sources of economic support on which to depend. As a result, benefits from public assistance contribute to the family income, as the case of Victoria, age 30, shows:

Victoria is a mother of seven, ages 2 to 17. She works part-time for the city, but does not have benefits from her job nor does she receive any support from the fathers of her children. Public aid gives her food stamps and Medicaid. She said that Medicaid helps her because she does not have to pay the doctor. However, food stamps are really helpful, “because I have seven children.”

Maintaining public aid benefits becomes a strategy to make ends meet. As such, some Reluctant Providers find themselves in the labor force as a necessary requirement for program compliance. Again, working does not lead to personal pride or sense of accomplishment. Many only work at the minimum level necessary to retain benefits. Reluctant Providers resent work requirements and the caseworkers who enforce them. Marsha, age 32, exemplifies this resentment:

Marsha is a mother of two children, ages 2 and 7. She receives no support from public assistance at the moment, but is thinking of reapplying. About public assistance, Marsha said, “You go there, they say you’re lazy, that you don’t want to work.” She said this is not the case. Her mother is sick, cannot do things by herself and needs Marsha’s help. “I had my baby in 1998 and was operated on then. It still hurts,” she said. “When I’m at school, sitting, it hurts.”

Reluctant Providers manipulate the welfare system to avoid sanctions and hide outside income.

Nancy is a 35 year-old single mother of three. She is a recovering drug addict who has been clean for approximately eight years. She is working full-time at a substance abuse treatment facility, but gets low pay. She smiled and admitted that she was able to save money to buy her new home because she did not report to her caseworker that she was getting paid over the first few months. She was not sure if her job would be permanent and did not want to report her income at first.

Michelle is a 22-year-old single mother of two. She babysits, but reported that the woman for whom she babysits is no longer working and therefore unable to pay her. She has not reported this to welfare because they might make her go out and find another job. “I’m

not about to go out and find a job. I have to stay home with my son because he's sick" (with asthma and chronic bronchitis).

Most Reluctant Providers are dissatisfied with the resources they have available, as the case of Lillian, age 43, illustrates:

Lillian is a mother of four who lives with the father of her youngest child. She has just begun working at a minimum wage job. She reported that the father of her young son works regularly and pays for all expenses besides groceries, her older son's educational expenses, her transportation costs to and from work, and half of the rent each month, which is \$500. Lillian thought that welfare should offer young mothers better options for work instead of only low-paying jobs. "That's why I really want my daughter to concentrate on finishing up for her GED so that she will be able to find good work. I would love to go back to school, but I just can't right now. I don't have benefits anymore and I have to work and provide for my kids."

Reluctant Providers are looking for external support rather employment, hoping that will allow them to walk away from welfare and work requirements. For example, Jane, age 34, stresses the difficulties of managing a family alone:

Jane is a single mother of one. She was employed at a communications company and making \$30,000 a year. She has been off from work since April because of feeling depressed. She said, "I've just been under so much stress with things piling up. Every time I turn around the school wants money for some activity, [my son] wants money for this or that, I gotta pay for hair cuts, and all kinds of things. I was just working to pay bills and not enjoying it. I just had to take a break.... I just can't go back to work right now. I don't want to." She said that when the courts are not able to track down the father to get child support, "it is very difficult to manage alone, they should focus more on child support and you wouldn't have to worry about giving the women food stamps. But when they take away food stamps and don't get you child support and then, when they do, only \$50 of it, it's hard for women to manage."

Reluctant Providers are the group most affected by welfare reform in that they are forced into the work force. Employment affects parenting negatively. Our results indicate that most will reluctantly balance the two issues by becoming employed in part-time jobs or working around their children's schedules while garnering other supports, like public assistance benefits. They will work for income when compelled, but will leave the workforce for full-time parenting, even if there are financial consequences.

DISAFFECTED

The Disaffected constitute 12 percent of our sample (Table 2). Neither Nurturers nor Providers, this group is overwhelmed and unable to cope with the pressures of raising children and making a living. The Disaffected, on average, are five years older than the rest of the sample. Surprisingly, two-thirds of this group are off welfare, with half of those working. The other third receives welfare benefits and does not work. While aware that benefits will stop when time limits are reached, they have no idea how they will ultimately survive when the "clock stops ticking." Their problems overwhelm them. Health, mental health, and substance abuse problems are common.

Sarah, a 46-year-old mother of two, has chronic problems with her knees, which limits her mobility. She complains of how "the system" does not provide her with the help she needs.

"I have been going up and down to the doctor, it's painful, but it helps. My knees swelled and they don't pay for it, my insurance doesn't pay for my knees, I've been in pain, but I've tried to stay focused on God....I am all about people." Sarah volunteers with her church, serving meals and organizing donations when not babysitting her daughter's children. She reported, "Welfare ain't helping people, it's hurting people. How will work pay if you are cut off next week? I went to training. I didn't get hired. They didn't give more than \$300. Number one, all people should be on. If they're illegitimate, it's on them, as long as you abide by what you are supposed to, appointments, receipts.... If you can't keep that, then you are creating a problem for

yourself. I don't care if they don't track cocaine; at least give them something.... That's discrimination. I'm no nigger, I'm not stupid, I know all the caseworkers."

The Disaffected have difficulty meeting the programmatic expectations required for welfare participation and cash benefits. Minor setbacks can easily become major obstacles as the Disaffected lack resources on which to draw. And when help is available, they fail to capitalize on it. They are unable, and in some cases unwilling, to make the concerted effort needed either to find a job or comply with welfare eligibility requirements.

Mary, a 63-year-old mother of four, lives in the home of her elderly mother. Mary exemplifies this state of being overwhelmed and not knowing what next steps to take.

When interviewed the previous year, Mary had just been fired from work at a local car wash. She remains unemployed, although the car wash called her five months later to ask if she would like to return to work, but she declined. "I'm not working for people who scammed me." She expressed concern about getting a job, and knows that welfare time limits are upon her. She reported that her brother lives in a Chicago suburb and her sister-in-law wants to help her move out and enter a "family self-sufficiency program." She said the program takes five years with the end goal of economic self-sufficiency, "I think this would be great." Mary tried to apply for welfare but was told she had to prove that all of her children were enrolled in school. Her 17-year-old son was not enrolled at the time. She tried to persuade him to enroll in high school or a GED program, but he wouldn't go. Mary reported that she was sanctioned for this. She said she is reapplying this month since her son is now 18 and no longer considered her dependent.

Mary goes on to explain why she has not been able to find work. Her explanation illustrates how minor issues are made into major obstacles.

"I will cook, cashier, or housekeep, but I have not been able to interview. Most of the time I can't get to an interview, because I don't have the money or I don't know how to get there. I don't want to get lost because I don't have the money to get home again." Mary said, "I don't have to pay rent to my mother, because I help out around the house and do the shopping and cooking. I'm pissed-off because my sisters on the first and third floors only pay \$150 each a month to my mother for rent." Mary thinks this arrangement

is absurd because both sisters are gainfully employed. “Once I leave I am not coming back—to hell with them all,” she proclaimed. “My mother helps me out with cash, I don’t want to ask her all the time for help, she has other obligations.”

The Disaffected blame the system and society for their situation, viewing themselves as victims. Many receive some financial assistance from family members, most often their parents. Thus, dependency can last well into their 30s and 40s. Passivity and a seeming lack of concern or initiative plagued many of the Disaffected. Ella, age 40, retained an almost child like dependency on her mother. She lacked insight into herself, and her knowledge of people and events in her life was limited.

Ella is a mother of three. She is neither working nor receiving welfare and lives in her mother’s home with her 14-year-old son and 19-year-old daughter. Ella’s youngest daughter, whom she describes as hyperactive, lives with her father full-time. She said it was important for her to be at home watching out for her son who she described as, “in the girl phase, he don’t come home until two or three o’clock in the morning most nights.” Ella commented that her oldest daughter had given birth to two more children over the past year, and now is coping with three children and no job. She described her relationship with her daughter as tense: “We don’t get along, she is going crazy, I can’t explain it.” Ella reported that she is looking for work, but was unable to provide an illustration. “I fill out applications when I hear of job openings.” Ella said her mother owns the house they all live in but she does not pay her mother rent. Her mother has worked full-time for several years. “She manages something, I never have known quite what she really does.” Ella lost her Medicaid coverage and food stamps four months prior but said she didn’t know the reasons and hadn’t made any attempts to find out why, but “I’m going down there to apply in the next week.” Ella also reported that her case had been activated for Section 8 housing but had done nothing about it. She said there had been a small fire, and her Section 8 papers were destroyed. She had not heard from Section 8 regarding her status since the fire, but said “I don’t know how or who to talk to.”

Unlike Providers and Nurturers, the Disaffected do not define themselves first and foremost as workers or as mothers. They offer little in the way of a narrative identity. Nurturers

and Providers will speak of the self-esteem they derive from their roles as mothers and workers, but these reflections are notably absent from the Disaffected. A common theme heard from this group is that “life is unfair.” Things just happen to them. They appear defeated, demoralized, and lacking in hope or resolve.

Irene is a 24-year-old, single mother of four. In February, the computer learning center where she was enrolled as a student went bankrupt and shut down. She had taken out substantial loans to pay for her training. Irene is now receiving full welfare benefits. She anticipates that she will lose benefits relatively soon, because she has been on welfare for quite some time. She recently received a letter in the mail stating that she had only 22 more months of eligibility. Even though she was in school for six months, her clock was not stopped, because her particular program was not recognized by welfare (Illinois policy). She said, “I had a great caseworker who shielded me from the regulations because she knew I was going to school and giving it a solid try. I am going to try to switch welfare offices by using the address at my mother’s other apartment.” She believes she has exhausted the good will of her current welfare caseworker, and will try to convince a different caseworker to give her some time to get started again. She is enrolled in a job-readiness program, but is not currently attending, even though it is required to maintain her benefits. “I had to find a babysitter, and the only one I could find charged \$100 per day.” Irene said, “I’m doing O.K., I just want 12 months to get myself together without having to attend a number of unhelpful job training programs. If not, I’m not really worried because my mother covers all of my other expenses.” She respects welfare’s time limits, but thinks that caseworkers and job coaches want to see people employed in low-end jobs. “I’m not going to go and get a McDonald’s job! Because I know I can’t feed my family with that. They’re not doing it! That would be stupid of me.”

The welfare reform laws passed in 1996 have only heightened the problems for the Disaffected. Without the resources to identify their welfare exit strategies, the Disaffected are in a bind. Additional health, mental health, employment and training resources will be needed if they are to make the necessary and sustainable economic advances expected within the five-year period of welfare eligibility available to them. The odds of this happening are not good unless

the Disaffected can be identified early. Although the Disaffected present many needs, they constitute only a small group within our urban sample.

CONCLUSION

In this study, we combined a person-centered approach with the classic ethnographic focus on identity to better understand how welfare recipients respond to public assistance policies. The reform of 1996 imposed time limits and work requirements on welfare recipients. With this sea change, government and society-at-large moved single parents off welfare and forced a resolution of the work versus family responsibilities dilemma.

Our results suggest that the policy reform of 1996 was successful in reducing welfare participation and dependency. Most of our sample has left welfare. Nurturers and Providers achieve independence in different ways. If the goal of welfare reform was to get people on their feet, then clearly the overwhelming majority of the people we studied are standing up. While many of these people would have achieved independence from welfare under the old system, the reforms created a set of rules that make long-term receipt of welfare impossible.

A third of Providers (Reluctants) participate in the labor force only reluctantly, suggesting that this is the group most affected by the 1996 reform. Between Reluctant Providers and Nurturers, 41 percent of our population relied on means other than committed labor force participation to advance self-sufficiency. This result is not driven by a lack of goals or initiative. Reluctant Providers prefer to be like Nurturers, and channel their efforts into homemaking and child rearing. Given external sources of support, Reluctant Providers would most likely elect to become Nurturers. In the same fashion, Nurturers would probably become Reluctant Providers if financial support were withdrawn. In both cases, identity drives behavior with policy having a limited but important effect on incentives.

Policy reforms have had the greatest impact on Reluctant Providers, who, lacking other means of support, are forced into the labor market against their preference for the role of Nurturer. Strivers are a group of self-motivated individuals who are not reluctant to participate in the workforce. Strivers, ultimately, make welfare reform successful. The 1996 welfare reforms facilitate individual actions especially for those who are predisposed towards self-sufficiency. The reform only affects the Disaffected marginally, heightening their level of disorganization and their inability to contend with daily life. For the Disaffected, reforms solve few problems and amplify the dilemmas they face, which in the end remain unresolved.

Policy Implications

Our person-centered policy approach to understanding the effects of the 1996 welfare reforms has yielded distinct adaptation strategies for the urban welfare population. Nurturers and Providers react differently to the new welfare environment. State officials should build their strategies on the identities we have described. Independence flows from how the person copes with everyday problems and his or her priorities.

Nurturers no longer rely on welfare, but they still need a relationship with an external provider to make ends meet. Improved pay and benefits will make their life better. Policies that provide a livable wage, affordable housing, and the expansion of employment-based health insurance coverage will make a real difference. Food stamps and Medicaid also matter.

Strivers need transitional assistance in the form of food stamps, Medicaid, and a gradual reduction in cash benefits as opposed to abrupt curtailment of benefits. The Reluctant Providers' predilection for part-time work will be enhanced by better pay and access to benefits.

The Disaffected must be identified early, so that health, mental health, and substance abuse treatment can be offered. This may require an expansion or creation of state supplemented services in behavioral health treatment and specialized case management.

A market-driven society relies on individual initiative and opportunity to deliver a decent life. Personality, motivation, and values shape the direction our lives take. This is as true for the rich as for the poor. Welfare reform makes these person-centered factors even more important for the poor. Taking these factors more seriously in our policy analysis will only strengthen our understanding of the impact of welfare reform. This paper has been a small step in that direction.

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Table 1: Sample composition

		Frequencies	Percentages
Gender	Male	1	2%
	Female	57	98%
Ethnicity	Black	49	85%
	White	6	10%
	Hispanic	2	3%
	Native American	1	2%
Age	<u>Sample Mean</u>	34	
	Under 19	3	5%
	20 to 30	24	41%
	31 to 40	20	35%
	41 to 50	9	16%
	51 and older	2	3%
Years of Education	<u>Sample Mean</u>	12	
	Less than 12	29	50%
	12	7	12%
	13 to 14	13	23%
	15 to 16	6	10%
	17 and more	3	5%
Number of Children	<u>Sample Mean</u>	2.5	
	One	17	30%
	Two	21	36%

	Three	6	10%
	Four or more	14	24%
Number Employed		39	67%
Public Aid Benefits	Welfare	10	17%
	Food stamps and/or	37	64%
	Medicaid		
Total		58	100%

Table 2: Comparison of Types of Welfare Recipients on Selected Variables

	Nurturers	Providers		Disaffected
	n=11 (19%)	n=40 (69%)		n=7 (12%)
		Strivers	Reluctants	
		n=27 (47%)	n=13 (22%)	
Age*	34	31	31	39
Years of Education*	13	12	11	12
Number of children*	2	2	3	2
Working	0%	89%	100%	29%
In School for Career	0%	11%	0%	0%
On Welfare (TANF)	27%	11%	8%	42%
Food Stamps Only	9%	26%	8%	0%
Medicaid Only	18%	7%	8%	0%
Food Stamps/Medicaid	55%	26%	46%	57%
No Benefits	18%	41%	38%	43%
(Food Stamps, Medicaid)				

*Group mean

APPENDIX A

ILLINOIS FAMILIES STUDY

QUALITATIVE COMPONENT

Consisting of a qualitative supplement to the IFS quantitative project, this study used field observations and in-depth interviews with the same families in two different points in time: summer of 2000 and summer of 2001. A team of trained researchers from Northwestern University conducted the interviews in or around the houses of the respondents and took notes on physical and social features of their block and house as well as on their physical and psychological demeanor at the time of the meetings. The interviews, all conducted in person, are semi-structured in nature and focus on the individual's life, asking about the following issues: 1) daily routine; 2) sources of concern; 3) experiences with welfare; 4) sources of satisfaction; and 5) goals for the future.

APPENDIX B

ILLINOIS FAMILIES STUDY

Northwestern University is responsible for the overall administration of the Illinois Families Study. The project is housed in the Institute for Policy Research (IPR). The study's principal investigators represent five Illinois universities: Northwestern University, Northern Illinois University, University of Illinois at Chicago, Roosevelt University, and the University of Chicago.

The primary goal of this study is to inform policymakers, state program administrators, social service agencies, and other advocates about the experiences of families and children in the state's Temporary Assistance for Needy Families (TANF) Program. To do so, the study will follow a representative sample of families from nine Illinois counties over six years to document how those families respond to the changes brought about by TANF.

More specifically, the Illinois Families Study aims to inform policymakers by fulfilling three major objectives:

- 1) Broaden the scope of state welfare reform research to include key indicators of well-being (e.g., health, life events, hardships), in addition to employment outcomes and welfare-use patterns.
- 2) Describe the impact of and need for government-funded support services.
- 3) Describe changes in workforce attachment, economic status, and family well-being over an extended period of time.

Although the study encompasses many different topics, the following general domains are emphasized:

- Family background and characteristics
- Welfare status, knowledge, and experiences
- Workforce attachment
- Training, education, and support services
- Housing and neighborhood context
- Family health and well-being
- Material hardship and financial resources

This study will conduct analyses of these and other domains to explain the factors associated with successful transitions from welfare to work, as well as the barriers and difficulties associated with less successful transitions.