Were the Assumptions behind Welfare Reform Right?: Comparing Recipients' Attitudes and Experience Pre- and Post-PRWORA

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Abstract

Much of the welfare reform literature focuses on whether the legislation achieved its intended goals and on which traits of recipients predict successful transitions into the labor force. While these are important questions, there has been less attention to how the policy is actually experienced by the low-income families who must follow its dictates. We know little about how parents' social interactions (and how their level of trust in their interaction partners) shape their perceptions of and experiences with employment. This paper, based on in-depth qualitative interviews with two cohorts of welfare recipients – one in 1994-05 and one in 2004-05 – explores how low-income mothers' interactions in the welfare office, the workplace, and their own personal networks impact employment outcomes. The paper finds that women pre-reform wanted to find employment but often did not enter (or stay in) the labor market partly because of a lack of trust in work incentives offered by welfare offices, in employers, and in child care providers and other network members. Post-reform, mothers face the same issues, but are often forced to overlook them with potential costs to themselves and their children.

Sociologists have long been interested in the role social factors play in economic action. They thus study how tensions between demographic groups lead employers to hire one ethnicity or sex over the other (Kirschenman and Neckerman 1991; Kanter 1977); how personal relationships and shared customs provide the comfort needed to conduct business informally (Coleman 1988); how interdependent relationships enhance cooperation needed for success in microcredit borrowing groups (Anthony 2005); and other similar ways in which forms of social interaction guide economic behavior. One theme that runs through many of these studies is the need for trust in order to take certain kinds of economic steps and, conversely, how the lack of trust makes some economic steps less likely to occur. Trust facilitates economic action because it is based upon the actors feeling confident that their partners will behave predictably, will be reliable, share the same goals and values, and will behave in the same ways as each other in the same situations (Hardin 2002).

One form of economic behavior that U.S. society has been interested in promoting for a long time, but particularly visibly in the last decade, is the labor force participation of low-income parents. Since the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996, enormous attention has been paid to the transition of poor mothers from welfare to work. Much of this work focuses on how effective the act has been in reducing the size of the welfare rolls, reducing poverty, and increasing employment rates. The literature also seeks to determine what traits, usually individual traits such as race and ethnicity, education, work experience, drug use, and health play in determining these economic outcomes. There has been less attention to the role that social interactions between individuals and between individuals and

institutions play in the employment patterns of poor women. And attention to the role that trust may play in poor women's economic behavior has been particularly scant. (See Edin (2005) though for treatment of gender distrust and poor women's marriage choices).

Clearly, some individual traits of poor women promote employment and others limit it. Research and policy attention to these traits are well-warranted. But to fully understand how welfare-to-work transitions occur, and, just as importantly, how the employment of low-wage women is sustained, we must also study the social interactions poor mothers have with others around public assistance receipt, around employment, and around work supports such as child care. It is in these social arenas that women's perceptions of incentives are likely formed and that desired non-pecuniary rewards (such as safe children and conflict-free workplaces) develop. Three social contexts seem the most relevant for public assistance take-up and employment outcomes: the welfare office, the workplace, and women's own social networks, especially their child care providers. Women's level of trust in members of each of these arenas furthermore may explain why they choose to continue public assistance receipt or to leave jobs despite apparent economic incentives to do otherwise.

One of the guiding assumptions of PRWORA was that welfare recipients had irresponsible attitudes towards work and hence needed to be forced to enter the labor market and to treat public assistance as a temporary support. This paper will compare poor women's welfare and work experiences pre- and post-PRWORA to explore the validity of these assumptions. It will examine the nature of social interactions with the welfare office, with employers, and with social networks and child care providers as an alternative explanation other than irresponsibility in determining women's welfare and

work choices and outcomes. I will argue that recipients before and after reform share remarkably similar preferences for paid work over welfare receipt. Recipients before reform, however, did periodically choose not to seek employment (or chose to leave employment) often in reaction to their social interactions with caseworkers, with bosses, and with child care providers or other family and friends. After reform, the same social interactions occur but staying out of the labor market is an increasingly difficult choice to make, which results in some (though not universal) social costs.

Background

The literature on the effects of the landmark 1996 welfare reform legislation has focused largely on assessing whether reform met its goals of reducing the size of the welfare rolls and increasing the employment rate, earnings, and marriage rate of welfare recipients (Bell 2001; Bitler, Gelbach, and Hoynes 2001; Blank 2001; Moffitt 1999; Schoeni and Blank 2000; Wallace and Blank 1999; Ziliak et al 2000). To this end, many large quantitative studies have taken one of two approaches. Some have used census, longitudinal survey data, or administrative records to analyze changing employment, program participation and marriage patterns (often capitalizing on state variation in implementation date or program elements to identify welfare reform's causal role). Others have used random-assignment experiments in which public assistance recipients are assigned to either a treatment group, which must operate under reform requirements, or a control group which experiences no change in policy rules (Bos et al 1999). Another line of work, often more descriptive in nature, are the "leaver" studies which track

outcomes among former recipients after they exit the welfare rolls (See, for example, Acs and Loprest 2001, Loprest 1999).

In general, the research on welfare reform effects has found that welfare caseloads have declined and that recipients have entered the labor force at rates exceeding expectations (See the review by Blank 2002). For example, Schoeni and Blank (2000) find that, controlling for the economic boom of the late 1990's, welfare reform resulted in significant caseload declines, an increase in the number of weeks worked, and an increase in earnings. Using data from the *Three City Study*, Moffitt (2003) finds that policy elements such as work requirements, sanctions, and diversion (providing lump-sum assistance instead of enrolling cases in Temporary Assistance To Needy Families (TANF)) predicted welfare entry and exit between 1999 and 2001. Blank (2002), however, cautions that it is difficult to disentangle fully the separate effects of policy and economic changes.

In many of these studies, the object is to determine the effects of reform on its intended goals. However, some investigators are also interested in assessing the well-being of recipient families more fully. They thus study outcomes such as poverty, health, health insurance coverage, material deprivation, and child well-being (Chase-Lansdale et al 2003; Danziger et al 2000, 2002; Danziger, Carlson, and Henly 2001; DeLeire, Levine, and Levy 2005; Duncan and Brooks-Gunn 2000).

All of these studies on welfare reform are crucial for assessing welfare reform's effects on patterns of behavior and well-being and are particularly useful for attempting to isolate these effects from concurrent macro-structural forces such as the late 1990s boom and early 2000s bust in the economy. However, these studies are not designed to

investigate an equally important phenomenon, namely how shifting policy regimes play out in poor women's and their families' lives in a more holistic, ground-level way. Most of these studies dissect the experience of women under welfare reform into its component parts (employment status, health status, poverty level, etc.) but they tell us very little about the process women and their families undergo in adapting to the new policy rules (Rogers-Dillon 2001). For the most part, implicit in these studies is an individualized view of poor women who, as autonomous actors, achieve work outcomes based on their own individualized traits such as their level of skill, their physical and psychological health, and whether they have problems with drugs or alcohol. All of these individual traits clearly play an important role in predicting outcomes, but other more social factors outside the individual such as engaging child care services and the nature of low-wage workplaces likely also affect successful transitions to work and hence they too are worthy of our attention.

Several studies do attend to factors outside individual traits that affect welfare exits and employment in the post-reform era. Cherlin et al (2002) study how recipients' experiences navigating the new welfare office and its rules relate to welfare exits. Clampet-Lundquist et al (2004) demonstrate the difficulty TANF recipients have in working with the welfare bureaucracy to get the work supports that would ease transitions off the rolls. Zedlewski et al (2003) and Burton et al (2003) address poor parents' lack of trust in child care providers and the limits it places on the ability to work. Edin (2000a; 2000b) and Burton et al (2003) investigate the relationships between unmarried parents and how gender distrust reduces marriage rates. Oliker (2000) discusses how poor women's obligations to provide care to children and other family

members compete with their ability to fulfill welfare reform's mandates. These studies build on the pre-reform work of scholars such as Edin and Lein (1997) and Oliker (1995a; 1995b).

This paper stems from the same tradition as these studies by using qualitative methods to investigate how the nature of poor women's social context affects their labor market experiences. By comparing these issues for a current cohort of women on the border between welfare and work with those for a group of women navigating the same border right before welfare reform, I will be able to explore differences – and similarities – in how work transitions play out in the daily lives of families pre- and post-reform. It is rare in qualitative work to have data at different time points, but it is this type of longitudinal comparison that will allow greater understanding of how recipients' lives differ between the two policy regimes.

Data and Methods

The paper is based on in-depth, semi-structured, but open-ended qualitative interviews with a total of 95 women who were current or past recipients of cash assistance at two different time periods in Chicago. Wave 1 interviews with current or recent AFDC recipients took place in 1994 and 1995 and wave 2 interviews with current or recent TANF recipients in 2004 and 2005. Thirty women were interviewed in wave 1 and 65 in wave 2. In addition to the initial interviews, more informal follow-up visits occurred with a subset of each sample.

In wave 1, I sampled respondents using two methods. I identified some respondents through a sample survey conducted shortly before my study in a Chicago

neighborhood. The survey, which is part of the *Effects of Violence on Work and Family* project (Lloyd 1996), was conducted with a random sample of 800 women living in the neighborhood. I found the remaining respondents through two different job training programs. Wave 2 respondents were sampled through two different job training programs and four other more general social service agencies in Chicago.

While one cannot generalize with certainty from these small qualitative samples to a larger population, my method of sample selection ensures that my sample covers a broad spectrum of women with welfare experience at both time periods. The sample includes those who have made transitions from welfare to work as well as current recipients with varying likelihoods of moving from welfare to work quickly. Some of the current recipients interviewed were just beginning spells of welfare receipt at the time of the interview and some were in the middle of spells. Women in the middle of welfare spells have a lower probability of moving to work quickly than women beginning a spell of welfare. By sampling women at various stages of receipt entry and exit, I ensure a varied sample in terms of the unmeasured traits that predict speed of work exits.

The welfare recipients who attended the two job training programs from which I selected some wave 1 respondents were sent to the programs primarily by Project Chance, then the Illinois Department of Public Aid's welfare-to-work program. Project Chance participation was mandatory for all "work-ready" welfare recipients (i.e. those without children under the age of three who do not suffer from physical or mental disabilities prohibiting employment). If Project Chance were voluntary, recipients who attended the job training programs might differ in some unmeasured way from those who do not attend. Since it was mandatory for my respondents, this form of selection is

unlikely. That said, my goal in the paper is not to produce population estimates of employment behavior, but instead to understand the *process* of welfare-to-work transitions for poor women.

Clearly, the most salient concern when making pre- and post-reform comparisons is whether the women at each time point differ from each other. If so, it is important to recognize that differences in experience may stem from differences between the samples and not from changes in policy (or any other aspects of the environment, such as the economy). The dramatic declines in the rolls indicate that the most work-ready and capable women exited the system (or declined to enter it) leaving behind the hardest-to-serve. In work in progress, I am assessing the differences in background traits and circumstances between wave 1 and wave 2 respondents. Initial analyses suggest that the only statistically significant difference in background characteristics is that the wave 2 sample has a higher proportion of never married women. In addition, more wave 2 respondents are African-Americans (but the difference is not statistically significant). (See Table 1 for descriptives of the two waves). However, the point here is not to test possible causal effects of reform but to explore whether the assumptions behind reform were valid and how the women who are actually experiencing the new policy regime (no matter what their traits) are managing the welfare-to-work transition. For these latter purposes, differences between the samples do not pose a problem and, if they exist, are actually part of the story of reform's effects.

The interviews lasted from an hour and a half to five hours and were conducted in respondents' homes, nearby public spaces, or in private offices at the University of Chicago or social service agencies. Sometimes the interview material was collected over

several visits. I developed a formal structured interview schedule that sought open-ended responses, but found in a series of pilot interviews that the formality of the interview inhibited respondents. As a result, I took a more informal conversational approach in the interviews while still covering a pre-determined set of topics to ensure consistency of data collection across cases. In addition, the interviews allowed room for the women to discuss the issues they found most pertinent to their welfare and labor market experiences.

With only two exceptions, the women I interviewed in wave 1 welcomed the opportunity to share their views and experiences with welfare and low-wage work. One of the two women who was less forthcoming suspected that I was a government spy. These suspicions arose from her own experience when she was hired by a government agency to conduct what she considered invasive survey interviews in a public housing project. By the end of the interview, she became convinced that I was not affiliated with the government and spoke openly. The second woman was uncomfortable discussing her public aid receipt because, she explained, she was embarrassed by it and liked to keep it private. Wave 2 respondents have uniformly been open to sharing their experiences. With respondents' permission, interviews were audio-taped. Transcripts of the interviews were then coded for interview themes using NVIVO software for qualitative data analysis.

Were welfare recipients too irresponsible to want to work making it necessary to force them to work?

Pre-reform Attitudes towards Work

Contrary to the image welfare reform's focus on increasing "personal responsibility" creates, welfare recipients prior to reform were very interested in working in the paid labor market. When asked whether they would rather have a job than stay home, only eight percent preferred home while 88 percent preferred a job. (See Table 2 for all figures throughout the paper comparing the attitudes and experiences of women in each study wave). More dramatically, when asked whether they would prefer a job or welfare receipt, 100 percent of the women said they would rather be employed than receive welfare. (These numbers only describe the interview sample. They do not generalize to any larger universe.)

Financial incentives represented only one possible motivation for welfare recipients to become employed. The belief in a work ethic – that employment keeps one busy with meaningful activity, sets a good example for children, may increase one's work skills for future advancement, and builds one's self-esteem – was an important non-pecuniary incentive to seek employment.

Except for one six month period between assignments, when I met Bernice she had been doing clerical work through a temporary agency for three years. For her, the financial incentive to work was almost non-existent compared to other factors.

> I am getting six [dollars an hour]. That makes my check this big [she holds two fingers up close together to indicate a small check], you know, and trying to manage that is almost like being on welfare, but at least this gives me a chance to go out and work and increase my skills and it gives

> my kid a new outlook on, "Hey, I have to work some day. I can't sit around on public aid."

Several women mentioned a distaste for "sitting at home." Taheira stated, "I like to work. I don't like sitting around. I just get bored, sitting in one place." When I asked Anna what working meant to her, she replied, "It's letting me get outta the house, not having to sit in the house 24 hours a day." Sheila said of one of her past jobs, "...they wasn't paying that much anyway but at the time I just wanted something to do. I just got tired of sitting around the house ."

Marguerite held a factory job for 16 years. She and her husband relied on her mother-in-law for child care, but when her mother-in-law moved out of the city, they could not find another babysitter they could afford. Her husband convinced Marguerite to quit her job and stay home with the children. Three months later, her husband left her and she had not seen him since. Speaking wistfully of the job she held for so long, Marguerite said, "All I knew was, I have somewhere to go. I have a job."

Other women spoke more about their self-esteem. Allison worked as a nurse's aid in a nursing home and then provided private home care to the elderly. She stopped because she was exhausted from a routine that involved rising at 5 am to bring her youngest child to day care before work. But she missed work because, "[Y]ou feel more proud. It just feel like it make you feel good inside that you know you work for your money and you not dependent on aid checks." LeAnn also felt better about herself when she worked than when she received public aid.

> I hate being on public assistance. I do, I do. For me it's demeaning. For me it lowers my self esteem. I don't like it because I know I could do

> better. I know somewhere along the line I have to do better. That's why I choose to work. I definitely choose to work.

Post-Reform Attitudes towards Work

Post-reform, recipients do not appear to have a greater sense of "personal responsibility" in terms of desire to enter the labor market. Instead, they talk about wanting to work similarly to their pre-reform counterparts. They too appear to have absorbed mainstream norms about the value of work and the shame of public aid receipt. When asked whether they would prefer to have a job or stay home, 81.1 percent prefer work while 18.8 percent prefer home. Ninety-eight percent prefer a job to welfare receipt and only 1.7 percent prefer welfare. While these figures suggest a strong commitment to employment (or at least the expression of one), wave 2 women are actually more likely to prefer being in the home than the workplace than are wave 1 women. Perhaps this difference reflects the fact that wave 2 women are under more pressure to be in the workforce and hence may have less choice about the kinds of jobs they take.

Wave 2 women's interest in employment is well illustrated by Georgia, a mother of seven who has fought hard to overcome a difficult past that included gang activity, false imprisonment for murder, and loss of custody of one of her children. Despite all of her difficulties, Georgia is committed to entering the labor market and maintaining employment. Although Georgia was found not guilty of murder charges, her time in prison still appears on her record and she has found it very difficult to find employers who will take a chance on her. Instead of waiting for an employer to choose her, she thus decided to pursue an employer. After being sent to a job training center, she proposed to the center staff that she volunteer doing clerical support work in the office. They

accepted her offer and after several months, hired her full-time. She is thrilled to be employed and prays that the position will last.

As Georgia explains, she hated receiving welfare.

> …I come from the projects…even when we came up like my mom always worked her whole life, well my whole life, and I always said I wanted to be just like my mom, never been on aid, and it's like when I had kids I used to be so ashamed to go and get my TANF…'cuz I feel like I belittle myself.

Given her embarrassment, Georgia was thrilled when she was finally hired at the center,

> And one day when I came in, [my supervisor] was like, Georgia, I have something to tell you. But he didn't say it was no good news and I was like looking all sad…and he was like, "You've been hired". I was like, even though it was just five dollars and fifty cent I was just so glad to have my first real job.

The majority of women interviewed in wave 2 echo Georgia's attitudes toward work and welfare. As one woman sums up when asked her opinion of welfare reform's work requirements,

> What do I think about it? I think it's good, it's better than getting that little bit of money that they give you, you do have to work one day. To tell you the truth, I couldn't stand people that were on public aid.

Lacey, a 30-year old mother even used the mainstream language of welfare dependency to express her need to leave welfare for work.

> Right, it's getting to the point where I'm just getting too old to be dependent, it's like dependent on the parents to give you money for your allowance and that's where I'm at right now. I'm dependent on a parent and my parent right now [is TANF].

Some might use these professed attitudes as evidence of the success of welfare reform in inculcating responsible attitudes toward work and welfare. However, their

similarity to the preferences and attitudes of wave 1 respondents suggests that recipients likely always held these views and that factors other than an irresponsible work ethic drove welfare receipt. They also suggest that using force to move recipients into the labor market might not have been necessary.

If recipients have always wanted to work, what has kept them out of the labor market?

Before welfare reform's imposition of time limits, poor women had some degree of choice (between a very limited set of options). They could work in low-wage jobs or receive AFDC – and receive it indefinitely as long as they had children under 18 and eligible income levels. We know from the welfare dynamics literature that few women chose to be on AFDC long, but about half were on for more than two years and a small minority were on for longer than the current maximum time limit of five years (Bane and Ellwood 1992, Harris 1993, Pavetti 1993). Welfare reform has made it much more difficult to choose welfare receipt for an extended period and most recipients are required to take part in work and job search activities soon after benefit receipt begins.

The wave 1 interviews provide a vantage point from which to see why women pre-reform had periods out of the labor market. While some of their reasons would be alleviated by work supports current policy offers, many would not be (or would not adequately be). The wave 2 interviews suggest that current recipients face many of these same constraints. The difference, however, is that now they have less ability to choose to

stay home. This comparison, thus, suggests what some of the social costs to these women and their families and communities may be of this lost choice.

In the remaining sections of the paper, I explore how social interactions in each of the three contexts of interest (the welfare office, the workplace, and personal networks including child care providers) bear upon work outcomes. Each of the three contexts is treated in a separate section. Within each of these three sections, I first examine the pre-reform period and then move on to give illustrations from the post-reform period.

How Interactions with Caseworkers shape Perceptions of Work Incentives

Less than a decade before PRWORA was passed, the Family Support Act of 1988 attempted to reform welfare as well. While it too was based on work requirements, its implementation in many states had a greater emphasis on the use of "carrots", such as transitional Medicaid and child care benefits, to entice recipients into the workforce rather than "sticks" to force them to find jobs. In the early 1990s, Clinton liberally granted states waivers to experiment with welfare. Illinois received a waiver to run another "carrot": the Work Pays program which allows recipients to keep 2 out of every 3 dollars of earned income as opposed to the 100 percent tax rate in place previously. The "carrot" approach did not satisfy the public, however, leading to the passage of PRWORA which, through its stricter work requirements and time limits, is the definitive "stick" approach. Clearly, the public and politicians had decided that carrots do not work and sticks are required to get welfare mothers to work.

But is this assumption correct? The interviews suggest that the carrots of transitional Medicaid and child care benefits and the Work Pays tax rate were less

effective than PRWORA partly because recipients did not know they existed or did not believe they would be properly implemented. The reason for this misinformation and doubt stems from the nature of social interaction between recipients and caseworkers. Simply put, recipients did not trust caseworkers and thus did not believe benefits offered in theory would accrue in practice. They thus did not treat the carrots as serious incentives to work. To the contrary, the threats of sanctions and ultimate termination of benefits inherent in PRWORA are very much in line with recipients' beliefs about the motives and behavior of the welfare department – it is their very lack of trust in caseworkers that leads them to believe in the work incentives produced by PRWORA. Thus, it is possible that PRWORA's stick is more effective than the previous carrots not because sticks are necessary and carrots worthless, but because recipients believe the stick to be real and the carrots to have been an illusion.

Below, I provide examples of women's misunderstanding of welfare rules relating to work incentives and their mistrust that promised incentives would be delivered in the pre- PRWORA period. I will also give examples of how after PRWORA misinformation about rules continues as does mistrust, but the mistrust is in line with the policy.

Caseworker Interaction Pre-Reform

Social interactions pre-reform with caseworkers were marked by animosity. Forty percent of wave 1 women reported somewhat negative experiences with a caseworker and 25 percent reported very negative ones. Only 22.2 percent reported somewhat positive experiences and only 5.6% very positive ones. A full 58.8 percent said that they did not trust their caseworkers at all. It is not surprising then that

interactions between my respondents and caseworkers before reform were often unsuccessful in imparting an understanding of work incentive policies or a sense of trust in the welfare office's reliability. Over a fifth of my sample had not heard of Work Pays and only 40 percent understood the concept of the program properly. Only about a third-of respondents had a strong understanding of welfare rules in general. About half those who did know about Work Pays still suspected that if they became employed they would be cut immediately from the welfare rolls and would not receive medical or child care services.

When I asked Marta what she would do about child care if she got a job, she made it clear that she was not familiar with Work Pays or transitional benefits. She said,

> That would be kind of hard. I have to pay the babysitter. That's why I can't get a job that's going to pay $4.00 ... because you have to get off public aid right away, right?

Allison was much more confident in her response to a question about whether she would be able to keep any of her welfare grant if she worked, "No, they just cut you." Melanie echoed this response, "They just cut you, and you never know why."

The women's suspicions stemmed from a combination of their past experiences with the welfare department and the experiences of other women in the community. Many of these women tangled with the welfare department before. Many were used to hearing a promise only to find out later that it would not be honored. Bernice was vaguely aware of Work Pays, but dismissive of its possible benefits.

> I read [about it] in the paper and when I called them of course it's like, "Are you from Mars?" You know, it's like they put this stuff, and when you call and request it, "Oh, you don't qualify for that". Now I hear so much of that, "You don't qualify for that. I'm sorry." Yeah, like, "I just wanted you to [get] the paper, you know. I didn't actually want you to call and request for this!" So, it's like that. A lot of times--once I heard that they was giving bus fares to go to school or child care. Well, when I called, "Oh, I'm sorry, but you don't qualify." ...That's something that they put out to get you to make that move, but they cannot make it up once you need that help.

Grace also learned from experience the difference between what is offered and what is received. She began working before Work Pays went into effect, but she was told by the department that she would still receive her grant for six months.1

> Oh yes, they tell you you can draw this money for six months, you know, ... but they'll send you a letter telling you owe them for six, because they overpaid you for these six months. They be lying, tellin' you you can keep this money, and food stamps. Which I don't understand, why they would tell you that. Or why they would keep sending you checks and then penalize you for it later. You know, it just didn't make sense.

Because of these experiences, neither Grace nor Bernice believed that Work Pays truly exists or could have any effect on them. Grace assumed that if she got a job, she would lose all benefits.

It is hard to tell in some cases whether the department did indeed inappropriately deny benefits or whether it applied rules that were unclear or poorly communicated to recipients. My suspicion is that both frequently occurred. Rules concerning eligibility

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1 No program has ever offered a six month transitional AFDC grant. Grace was either misinformed or misunderstood her case worker**.** The point, however, is that communication of welfare department policy is so poor that recipients often learn to disregard what they hear regarding work incentives.

and grant levels were remarkably confusing. Only after repeated readings of program guidelines and several telephone conversations with service providers, advocates, and legal assistance attorneys was I able to decipher basic rules. One example of the many qualifications of welfare rules is that to prohibit recipients from repeatedly extending transitional benefits by cycling in and out of work, recipients who got new jobs were ineligible for transitional benefits if they recently worked. Because of the complexity of welfare rules, recipients could easily miss the rule that renders them ineligible for benefits.

On the other hand, evidence that recipients are often inappropriately denied benefits for which they are eligible is strong. In her study of the street-level practices of caseworkers, Brodkin (1997) finds that clients were cut off from benefits they deserved on a regular basis. In informal conversations with me, service providers who work with the welfare population echoed Brodkin's findings. However, whether recipients lost benefits due to error or to rules they did not understand, the result is the same: they distrusted the welfare department. Authors of welfare regulations do not appear to treat simplicity as a goal. Yet, predictability requires simplicity. Policies must be predictable if they are to create incentives.

At the time of our interview, Bernice was working full-time making six dollars an hour and was immediately cut off the welfare rolls when she took her job a year earlier. She lost her Medicaid card and her full grant days after starting to work. Because she could not afford child care and received no transitional child care assistance, she had to routinely leave her 13-year-old son and 14-year-old daughter unattended overnight, while she worked a night shift. She kept working because she preferred to be active, to set an

example for her children of what she terms independence, and to be free of the welfare bureaucracy. If she were to have left or lost her job and returned to welfare, however, she would not believe that Work Pays or transitional benefits would ease a re-entry into the labor market.

Arelia was similarly surprised by an abrupt cessation of welfare benefits two weeks after she became employed. Like Grace, she became employed before the more generous Work Pays program went into effect. Nonetheless, her counselor at a job training program told her that she would continue to receive aid.

> Debbie came out and said, "Well, you know, you've been on welfare for so many years and they're not going to leave you out in the cold. They're going to give you for 6 months, you know, you still going to get food stamps..., they'll cut half of the check and they'll apply for a daycare center." None of that happened. All she did was made a phone call, boom, the next thing you know, everything was cut off.

The following exchange with Maria indicates that women learned their pessimism from the experiences of others as well.

> JL: What would a job have to pay for you to take it?
>
> M: Uh, I hope it's not $4.25. I cannot do nothing with that.
>
> JL: What if you were offered a job at $4.25? Would you take it?
>
> M: My public aid says that they're gonna help me, but I was talking to a lady, she said she was working for $4.50 [and] public aid just cut her off. She's gone back here on public aid again. Who could make it with $4.50 an hour? Not me.

While Work Pays is indeed a greater work incentive than previous policy, the program does not provide enormous financial benefits. Thus, another problem when comparing the effectiveness of "carrots" and "sticks" is that carrots are often small while sticks are big. If a woman worked forty hours a week for five dollars per hour (a fairly typical wage at the time of the Wave I interviews), her welfare grant would be lowered by $289. This deduction leaves a mother with two children a grant of $88. A mother with one child loses her benefits entirely. The woman in this example would retain her $866 in monthly income, but because working can entail costs such as transportation, child care, medical insurance and services, work clothing, and transportation2 and lunch for children (provided by public aid and the school lunch program before she was employed), the financial benefits of employment can be negligible or even negative. While many of my respondents decided to work or to remain employed for non-pecuniary reasons or because they hoped for long-term financial advancement, few expected working to ease their financial worries in the short-run.

Most of the recipients who began to work, whether under Work Pays or the previous policy regime, were surprised when the department eliminated or greatly reduced their grants or failed to provide transitional medical and child care services. Their experiences have made them wary of the financial advantages of work. Past experience with what they perceived as the unpredictable nature of the welfare department led them to question the credibility of work incentive programs.

2 At the time of the interviews, Chicago did not provide school bus service to all high school students. Public aid provided tokens to welfare recipients' children who were in high school. Other Chicago high school students paid a reduced fare on public transportation.

Caseworker Interaction Post-Reform

Post-reform, respondents have both more negative and more positive interactions with caseworkers, perhaps simply since their greater required interactions with caseworkers gives them more exposure to both types of experiences. Almost 40 percent of Wave 2 women report very negative interactions with caseworkers but 67.7 percent report somewhat positive and 9.7 percent report very positive experiences. Still, 41.9 percent say they do not trust their caseworkers at all.

These interactions still result in misinformation about policy rules and a grave mistrust of the welfare department. A third of the wave 2 respondents have never heard of the concept of Work Pays and only 22 percent understand how it works properly. Only 18 percent of wave 2 women have a strong understanding of welfare rules in general. Just over 18 percent are not aware of time limits and less than half know that the lifetime time limit is 60 months. Almost half of the women have no idea how many months are left on their time clock, a quarter have some idea, and only 23.5 percent know exactly how many months remain.

What has been successful, however, is communicating the basic philosophy of welfare reform – that recipients must be involved in work activities in order to receive aid and that assistance is time limited. This message is successfully communicated partly because it is drummed into the heads of recipients during almost every interaction with the welfare office in a way that the more nuanced "carrot" type of work incentives never have been. But another reason recipients both understand and believe that benefits are time-limited and contingent on work, is that this policy is in keeping with recipients' general mistrust of the welfare bureaucracy. Recipients believe that caseworkers do not

really want to help them, but are instead always motivated by the goal of kicking them off the welfare rolls. Thus, recipients' lack of trust in the welfare department leads them to trust that PRWORA's time limits and work requirements will be implemented but that many work supports to entice recipients into jobs will not be.

Kisha, a 24-year old mother of two who has been on TANF three separate times since first becoming pregnant in 1998, expressed her frustration that her caseworkers have not told her about work supports to which she is entitled. She learned of her eligibility for these benefits from other recipients and then asked her caseworker about them.

> Yeah, 'cuz they should tell us this stuff when we're applying for it, why we gotta get all this information from some outsiders when they supposed to be telling us? ….And they look at me like, "Oh yeah, we do this, yeah." And I'm like, "Okay you all." I'm looking at them like, "Why you didn't tell me this when I was filling out the application?" "Oh yeah, we do this, we do the uniform, transportation, we do all this." They don't tell us.

Lynne, a mother of seven with a particularly long history of welfare receipt, had similar complaints. She too feels caseworkers are much better at telling clients about work requirements than at explaining and providing work supports. She was not given promised transportation benefits and had to fight to prove that her lack of transportation meant her absence from job training should be excused. When asked whether her caseworkers explained policy rules well to her, she replied,

> Well the things they tell us about, you know, is the things we're going to have to start doing for our check. Things like that, basically they tell us. But some of the things, like right now I'm waiting on some information from [the job training program] for me, about the transportation situation I was telling you about. I said, "Well, I'm gonna fax some information that

> you were waiting on transportation [money] and so that's why [I] missed a couple of days." They ain't got the fax yet. And then when you try and call them, call them or if you mention it, sometimes if you mention it they'll be like, "Well I got so many clients, I got this, you know I got a lot of work to do, I got these many clients." So I'll be like, "Well, sometime we have the same problem, we got so many kids or we got so many problems, but you don't give us a chance, you know, to get things together."

Deborah, a mother of two, who at the time of our interview was living in a shelter after her apartment was destroyed by fire, also believes that the welfare department is most interested in cutting recipients off of benefits. When asked if she finds that what the welfare office tells her generally comes true, she answered,

> Yeah, uh huh, they will, like I said any little thing that you don't follow up on, you will lose your benefits, it's very easy to get cut off, I mean not so much the state mandated laws and things like that, but one little slip up or one little missing an appointment, no identification and you can easily lose your benefits….

Another respondent, Tanya, however, was even more suspicious of the department's activities. The following exchange indicates that she does not understand welfare rules, but that she does believe PRWORA's "stick" of forcing recipients off the rolls will be implemented.

> Tanya: [When I had] one child, I was only getting $292, now people are getting three hundred dollars and four hundred dollars, I think they give you all that money to rush you, to get you a job, to make your clock run out, that's why I think they raise the grant up…
>
> I: Wait, wait, why do you think they would raise the grant up, so that you get a job?
>
> T: Yeah, because your time is running out quicker like that.

I: So if you, the more money they give you, the more quickly your time runs out?

T: The more money you're using up.

I: Did someone tell you this or…

T: This is just something I'm figuring out because all of a sudden it has changed now….

This exchange shows that Tanya does not understand welfare rules, since limits on TANF receipt are based on number of months of receipt and not on the dollar amounts received. It also demonstrates that Tanya believes that all of the welfare offices' practices are guided by the desire to move people off the rolls and into work. Hence, her mistrust about the department's activities (while not factually correct) lead her to believe in the department's goal of forcing welfare-to-work transitions.

The comparison between women's social interactions with caseworkers before and after reform suggests that the qualitative nature of the client-caseworker relationship is consistent in its lack of trust. However, the changing nature of welfare policies themselves mean that pre-reform recipients were unaware of or discounted work incentives (perhaps wisely), while after reform they are more aware of and are more likely to believe that the primary work incentive -- termination of welfare benefits – will indeed occur.

In the next sections, I move on to exploring the nature of social interaction with people in the workplace, particularly supervisors. These interactions play a key role in women's calculations of the benefits and costs of work, and thus in their work decisions and outcomes.

How Social Interactions at Work Guide Work Outcomes

While certainly many of the women interviewed at both time periods had positive experiences with co-workers and supervisors, one main explanation of turnover in jobs in both periods is conflict at work. As with caseworkers, interactions at work too are often marked by a level of mistrust. Women often feel they are not treated fairly and have no recourse but to leave their jobs. And, at times, poor interactions with supervisors results in women being fired.

The women's conception, described above, of employment's potential to boost self-esteem, alleviate tedium, encourage children, and build skills might lead a reader to conclude that employment always has psychological benefits. Welfare reformers frequently cite the importance of "independence" for both mothers' and children's well-being. But there has been little examination of whether the jobs welfare recipients find provide them with a sense of independence. If women trade oppressive case workers for oppressive job supervisors, or the stress of welfare stigma for the stress of conflictual relations with co-workers, employment may not provide psychological advantages.

Workplace Interaction Pre-Reform

About a fifth of the wave 1 respondents described social interactions at the workplace that felt so demeaning they left their jobs. The only other reasons for leaving or losing a job that were more common were pregnancy and childbirth (45.5 percent of women) and the closure of workplaces (22.7 percent). Maylene describes a supervisor in the cafeteria where she worked as constantly yelling at her for no real reason in front of other workers and customers. Because of her low wages and greatly reduced AFDC

check, she felt little financial incentive to remain working. She feels she would have remained committed to the job, however, if it were not for the behavior of her boss. "More or less, I was working for free. I would still be there though if the supervisor weren't so bad," she explained. Maylene's next job was at an arcade where she had a "terrific" boss. She left the job when the boss' daughter took over the business. "She ruined it. I wouldn't take no crap. So that was the end of that," she explained.

When I asked Melanie why she left one of her two factory jobs, she said, "I hated that job, they worked us like dogs and talked to us like shit." Marta reported that she left the job she held for almost nine years in a drugstore because of sexual harassment by her boss. She had been on public aid ever since.

> He tried to get involved with us, sexually.... Sometimes, you know, I feel like getting off of this [aid] and going back over there. But to go through all that hassle? I don't want to go through that, you know?

Sheila and Taheira both felt falsely accused of stealing by their supervisors. Sheila worked at a convenience store where she had some managerial responsibility and was a cashier. When the registers routinely came up short, her supervisor suspected Sheila. Offended by the accusation, Sheila quit immediately. Later the true culprits were caught. Taheira worked in a liquor store when she was accused of stealing and fired. When the actual thief was identified, her boss apologized and asked her to come back. She refused.

Workplace Interaction Post-Reform

Similarly to wave 1 respondents, wave 2 respondents also have had experiences in the workplace itself that have made it very difficult to work. In fact, 30.6% have left jobs

due to workplace conflict. (Again, only pregnancy and childbirth (38.1 percent of women) is a more common reason given for jobs ending.) However, wave 2 women generally have been forced to stay in positions longer, often until they can find another job. Some women spoke directly about their lack of choice when it comes to mistreatment at work. Edwina discussed how she was routinely forced to stay late at her job at a fast food restaurant without being asked, which made it very difficult for her to plan for and manage her child care needs.

> They didn't ask you half the time, you was just there, and you had to go ask them, okay, "I'm supposed to get off at four o'clock, it's five o'clock, why am I still here?" "I need you to stay." "Well ask me, you know beside this job I got other things to do, too." And then they get mad when you ask could you leave. If you need me to stay ask me, don't just leave me up there like okay, she gonna stay. If I'm scheduled to get off at four o'clock that's the time I expect to be walking out the door, at least by four fifteen. Five o'clock or five fifteen, I'm still standing here and nobody tell me why I'm still standing here. And they did that, they did that real bad.

Edwina's supervisors knew she was receiving TANF. She felt that they took advantage of her since they knew she had to keep the job in order to stay compliant with her work requirements. She explained,

> I think just like making you stay there, like you ain't gonna quit 'cuz you know you need this job, you know you ain't gonna quit, you need this job or Public Aid gonna sanction you if you quit…

Carol quit one of her recent jobs after having a similar problem to Edwina's. She explained,

> Yeah, I have quit a job before and the reason I quit a job was because I felt like they were trying to take advantage of me…. If I was due to get off work at twelve -- at the airport is the job I quit -- I used to work the four a.m. to twelve thirty in the afternoon. So, when I still wouldn't get out of there until like one, closer to two and that's because they would always

> want me to take the bank in the morning and I have to wait for that person to come, for my relief to come to take the bank. So that person would always be late and I got tired of it.

When she told her boss that she was quitting, her boss said, "You don't have to quit, I can move you from the unit." But, Carol had made up her mind. "I was like, I'm just tired of it, so I quit." That was not the first time Carol had discussed the problem with her supervisor, but it was the first time her supervisor offered to do anything about it. For Carol, that was too late.

> I was like, "Here's your bank, I quit". And I used to love working at the airport because I would be at home at least by one o'clock, one thirty on the times that I didn't get messed around, enjoying the rest of my day.

Isabel quit her job after an argument with her supervisor over work hours. He asked her to work on a Sunday night, but her mother who usually babysat for her kids while she worked was in Mexico for two weeks. She told her supervisor that she only had child care during the day for those two weeks, but she would be happy to work at night after that. As Isabel explains, her boss then got very upset.

> He said, "I don't know what you plan to do, but either you stick those kids in a closet, but if you don't come back to work on Sunday night then don't come at all." I said, "Fine, I took the shirt off, I threw it and I said 'I'm not coming, I'm not gonna do it.'" So he said, "Well you gonna leave me like this?" "I'm not gonna leave my kids in the closet either." …[I]f he's willing to say that, he's willing to say a lot more. And that was it, that was it for that job.

Estella, a mother of a young son, was sent to a new job by her job training program in the time between the first and second times we spoke. In our second conversation, she was dismayed about her treatment at work. She worked for an industrial cleaning service

that did after-hours cleaning in a large chain-store. She worked 13 hour shifts and had no advance notice of when her days off would be. She was also assigned to different locations to work with little or no notice. She has an older car which made the transportation a challenge. At the time of our second visit, she was working third shift so she could watch her son during the day. Her job sometimes, however, would ask her to come in during the day as well. Estella was also disturbed that "They just lock us into the store overnight and they only let you out for a family emergency."

She attributed the poor treatment to the fact that the company hires many undocumented immigrants who have no recourse for demanding fair treatment. She was tempted to report the company for this practice, but has resisted because she befriended a co-worker who is undocumented and needs the job. Estella also found her supervisor "very unprofessional". As an example, she said that she tried calling him on the radio to ask a question but he did not answer. When she later saw him and asked why he was not answering, he replied that he was "getting busy". "I told him he should not be talking to use like that", she explained, but he continued to behave similarly. She wanted to report him to his supervisor, but she did not know who that would be. By our third visit, Estella had quit the job. She had only been there just under two months, but she felt she could no longer stand the environment.

Tasha's medical assistant training gave her access to jobs that are less demeaning than the one described by Estella. But she too has had difficulty in her interactions with supervisors. At her most recent job, working in a doctor's office, she was repeatedly made promises about payment and training opportunities that the doctor did not keep. As she explained,

> When I first started, we made the agreement, …like, "I'll give you $8 an hour, to start you off for three months." And then was like, "and then I'll give you a dollar." I said, 'Ok, fine.' Three months came and went. My first check came through at the end of the month, I did get $9 now. The day after that, he started telling me, "We gotta cut back on a lotta stuff because he's trying to buy this other clinic …. So I thought okay, he was like, "but you're gonna stick with me, right?" I'm like, 'if you give me reason to stick with you, yeah, I'll stick with you.' He said, "well, this is how it go, this is our plan." I mean, he sat me down and we mapped it out. He said, "we gonna work," he like, "after your six months here," he's like, "we gonna start looking for schools and put you in school and I'm gonna help pay for you to go to school, so you can be a RN, so you can make you some money. I'm still waiting to go to school. But it came all the way down to, he was only paying me, ended up paying me, after he got the other clinic, $7 an hour. But I stayed with him. That's how determined I was to keep my job.

I asked Tasha if he talked to her about the fact that he was going to be paying her less. She replied,

> Yeah! He said because of expenses, but that's not my deal. I'm an expense to you, too. I can't go to no office and tell the office where I live at that I can't pay my rent this month because I got other expenses. They gonna tell me to pack my bags and get out.

Eventually, Tasha quit. She is now back on TANF after years of being off and employed. She hates TANF receipt and finds it demeaning, but somehow she found it even more demeaning to be mistreated by her supervisor.

The wave 2 women, thus, have had fairly similar experiences as the wave 1 women interacting with supervisors at work. Both groups have felt mistreated and their lack of trust in their supervisors has at times led them to quit jobs despite financial and other incentives to stay. The wave 2 women, however, face greater pressure to remain in jobs marked by conflict with supervisors and co-workers and thus put up with difficult conditions longer. When they do leave jobs, they suffer greater financial penalties in that

they either avoid returning to public assistance in order to save their remaining months for emergencies or they return and use up precious months on their time clocks.

In the next section, I discuss the degree of trust in social interactions in a more informal context, women's own personal networks, with particular attention to relationships with those providing child care to respondents' children.

How Trust in Child Care Providers and Personal Networks Supports or Constrains Employment

Pre-reform Trust in Child Care and Personal Networks

A major reason women pre-reform had periods out of the labor market involved their concerns about the well-being of their children. Almost every woman talked about fears of leaving her children with babysitters who were not friends or family members, or of leaving older children unattended in the dangerous neighborhoods in which they live. Most (87.5 percent) had never had a dramatically bad child care experience (such as a child being beaten, routinely not fed, or left unattended), but perhaps that is because of their vigilance. As Danielle explained,

> Your kids, you gotta watch your kids. Sometimes your kids more important than your job, you gotta watch them. Because if something happens, you'll regret it the rest of your life.

Conveniently, Danielle's unemployed sister lived in her household and watched her children while she worked. She told me, "Family's about the only ones I would trust. Anybody else, with my babies?" Grace did not want to get a job unless she could be home before her 13-year-old son got home from school. She explains,

> Because he's like 13. He's at the right age for picking for the gang and all that stuff. He's not involved in it, and I really want to keep it like that.

Selina said that as a child she was sexually abused by her babysitter and was therefore petrified of leaving her children with anyone. Carlotta simply stated,

> I can't work, because I don't have any family, any friend. So, I have my two sister-in-law, but one work and one study. So, I don't have anything. I don't trust anything with my kid because something happen in the news. I can't trust any person.

Nine[3] of the unemployed women had no one in their social networks to provide child care services. None of these women knew how they would handle child care if they were to become employed and consequently considered employment a distant possibility. Four women had, with great anxiety, regularly left their children unattended while they worked. One woman received subsidized child care at a day care center.

Eighteen women used or had access to child care services through their social networks. Only seven of these women could rely on friends, family, or neighbors to regularly supply all of the child care hours employment required. The remaining eleven women had access to network child care, but could not rely on it as a full-time or long-term source of support.

According to the women, reliable network-provided child care services greatly facilitated stable employment. As Danielle recognized,

> Oh, my sister she takes them nearly all the time.... I don't have a problem with babysitters, that's one good thing.

Wave 1 women did not universally trust their network members and this mistrust had repercussions for women's ability to remain employed. Over half of them described

3 The figures in this section cannot be added to produce the full sample because several women are simultaneously in two categories. For example, Grace does not know how she would handle child care if she became employed and she has left her son unattended while attending a job training program.

network members who imposed great drains on them in terms of money, time, or stress and almost three-quarters reported such drains in the past. Family and friends with drug and alcohol problems at times created an unsafe environment for unsupervised children leading mothers to stay home. Such was the case with Nicole who took in her brother with a substance abuse problem so that he would no longer wreak havoc in her mother's household. However, she then did not want to leave her children alone with her unpredictable and untrustworthy brother. Michelle had a roommate who she suspected of stealing from her. She was worried that when she went to work, all of her things would be stolen. The most common type of cohabiter to pose obstacles to work was an abusive partner. Ellen, for example, described her ex-husband as having opposed her employment because he felt threatened by it. In her words, he did not want her to think she was better than he was since he was unemployed. During her marriage, Ellen had a series of short-lived jobs. Sometimes her husband would make harassing phone calls to her workplace or would appear drunk at her work site and create disturbances. Other times he would agree to watch their daughter and then get drunk so that at the last minute Ellen could not go to work. Tyrone, the father of Darlene's baby, similarly posed obstacles to employment when he threw a chair through Darlene's babysitter's window leading the babysitter to quit.

Post-reform Trust in Child Care and Personal Networks

The post-reform respondents know that they have no choice but to participate in job search activities and employment. Their discussion of work constraints is thus very different. They do not discuss their constraints as explanations for why they are not

working (or did not work in the past). Instead, they discuss them as issues that will have to be ignored. Reformers suspected that many recipients just needed a push in order to get them into the labor market – and to address all the problems that were keeping them out. Given that so many recipients moved into jobs and off the welfare rolls, they were, in a sense, right. The question, though, is what the costs of this forced labor market transition may be.

Wave 2 respondents share many of the same concerns about their children's well-being as wave 1 respondents did. They too have trouble trusting non-family members with their children. They too fear the pull of the streets will overtake their teen children when they are unsupervised. Again, the majority (81 percent) have not experienced severely negative child care incidents, but the fear remains – and almost a fifth have had such incidents. As Tammy, a mother of six children, said, "A lot of times you know, me myself I don't like leaving my kids with anybody. It's so much going on and I have a real, I don't trust nobody." When I pressed about the nature of her concerns, she explained,

> 'Cuz I seen it happen, the way some people treat other people's kids, I mean I feel like a mother and a father is the best thing for kids, ain't nobody gonna treat your kids like you treat them, even if they get paid that paycheck, they're not gonna treat the kids like, basically most of them, I not gonna say all of them, basically all they want is a paycheck, they probably ain't watching them kids, letting them little kids do whatever they want to do. You know they [could] set the house on fire!

Valerie shares Tammy's general concerns about non-family members and speaks of a more general cultural belief in the inappropriateness of outsiders caring for children.

> ….[O]ne of the basic reason is being trustworthy, um, we, well us as a society and I think I can basically speak to it 'cuz I've heard a few other black women state that they rather that they family member or someone in

> the family take care of their child than a outsider because so many things have happened you know in the child care…

Yolanda, who used an outsider to provide care, had an experience that lends support to other women's concerns about care provided by non-relatives. She recalled,

> I tried home day care and it was a home day care that another friend of mine had used. The young lady was giving my son Tylenol and what have you for him to sleep and when I found out I didn't cause a big ruckus or anything, it was one evening I went and I picked him up early and I noticed that he's in a room as big as this table with the door closed with other children and they're sleeping…And I'm saying to myself, it's only eleven o'clock and they're sleeping… I would pick him up and he was disoriented, my son knows me, why is it that when I pick him up he's out of it? It didn't look right, so I instantly pulled him out and I'd rather have him at home with me.

Juanita has the greatest amount of fear about child care provision. Her two-year-old son has severe asthma and needs to use a respirator frequently. Juanita had full-time work as a factory line-worker but lost the job because of the demands of her son's health. When asked why the job ended, she reported,

> Well, it was a problem for me because I have a baby and he had asthma and he was like in and out of the hospital and they really wanted somebody where I was at. So, with me going into the hospital with my child, they just laid me off.

Juanita has an extremely difficult time finding people who both she feels can handle her son's needs and who are willing to take on the responsibility. Ultimately, her sister is the only one who she trusts and who feels confident to do the job, but her sister is employed and hence only available for limited hours. Juanita is even concerned that her own mother is too old to be able to be properly

vigilant. Many of Juanita's other relatives fear that the boy will stop breathing on their watch and do not want that responsibility. Despite her son's condition, Juanita is committed to working if she can find a job. The welfare department has not been understanding of her situation, but she is accepting of their rules.

> I love when they tell me okay you have to work, you have to work, 'cuz that's what I want, I want to work, but I let them know about my son, but they like that's your business, you know, you just have to work and I'm like okay…they just want you to work no matter what so I just agree with them, okay, I'll work.

Women with older children also express concerns about those children's well-being when unsupervised. Gabriella, who was interviewed during the summer when her children were out of school, discussed her discomfort with leaving her 13-year old twins alone, but has no choice when she goes to her required job training sessions every morning.

> They're alone and if something happens -- if the house burns down -- they [just] be the children. So, I come every morning from nine to twelve and I leave them alone and I am waiting for the child care but it's taking awhile.

She went on to report that once her daughter did burn her hand cooking while Gabriella was at the center.

Despite these concerns about their children, most women have had to work out arrangements for their children while they attend job training or go to work. Almost all of the women with young children have found family members or close family friends who can cover child care for at least short periods. Some of these arrangements work for while women are in job training for a few hours a day, but would not be sufficient to cover full time work. In addition, many of these arrangements turn over quickly as family members themselves move in and out of the labor market or schooling.

It is striking, nonetheless, that wave 2 mothers appear more successful in finding people to watch their children than wave 1 mothers. With a few exceptions (Juanita's difficulty in terms of her son's asthma being the most dramatic), almost none of the wave 2 mothers said they had no idea how they would manage child care when they work. This difference between the two time periods suggests that, if forced, women can find child care. But the quick turnover of informal family providers and likely need to patch together several providers to cover full time work, may mean that children do not have consistent providers and the daily coverage of their child care needs may be fairly haphazard.

Women themselves expressed dissatisfaction with some of these informal arrangements. Ronnie, whose two children were cared for by an aunt while she worked, was dismayed to learn that her cousin (one of her aunt's adult children) had hit her child with a belt while her aunt was out of the house. She complained to her aunt who scolded the cousin, but Ronnie has not trusted this arrangement ever since. On a later visit with Ronnie, she told me she had taken her children from her aunt's house and they were now being cared for by her fiancé who is unemployed. Both Ronnie and her fiance want him to find a job since they need additional income, but she does not know what she'll do for child care if he becomes employed and can no longer watch the children. Her child care situation is further complicated by the fact that she is now pregnant with twins. Given her precarious child care situation and her pregnancy, the longevity of her job seems at risk.

Ronnie was not the only woman who could not trust all of her personal network members. Like the women in wave 1, this lack of trust made it difficult to work at times,

either because it meant networks could not be relied upon for child care or for other reasons, such as the time it takes to manage network members' problems. Just over half of wave 2 women say that someone in their network places a great drain on their physical or psychological resources and almost two-thirds say that they have experienced such a drain in the past.

As a child, Chantal became a ward of the state because of her mother's substance abuse problem. Now, Chantal needs child care for her own children, but her mother is not a source she would trust.

> I don't really want her to be around my kids, so I see her every once in a while and then my kids see her like every once in a while but no, I don't want her to be around my kids.…. I don't let her take my kids nowhere. It's just 'cuz how she is, no, she use drugs and who knows if she using drugs one day and got my kids, might leave my kids somewhere, huh ugh, she can see 'em over at my house but she can't take 'em nowhere.

Not only does Laura have few family members or friends to help her with her children, she is often burdened by having to provide care for others' children. In particular, her sister, who she describes as completely untrustworthy, regularly (and often successfully) tries to leave her children with Laura without asking or advance notice. These involuntary child care duties have often made it hard for Laura to go to work. Laura described one time when she was able to thwart her sister's efforts.

> Yeah, 'cuz she just put them down and you know she tiptoed to the door and tried and I said, "Where you going?" "Oh, I'm going downstairs to your car for a minute." I said, "To my car? Why are you going to my car? Where's my keys?" She had my keys and everything. "Oh, I'm just going to get um some toys or something outta the car." I said "You're crazy." I said, "You know what, take your two babies with you." She didn't want to, she did not want to until my [other] sister screamed, "Take those two

> babies with you, you don't have no says around here." You know, she would always leave those kids. She would always pay somebody…to stay with those kids and me, I wouldn't leave my kids to nobody, not my mom, not nobody.

Many of the women interviewed (in both time periods) had networks filled with people who, like themselves, were struggling with poverty and all of its accompanying troubles. Often women tried to help their network members, and often such efforts came at great personal cost to both the women and their children. For some women, these costs became so high that they eventually had to cut themselves off from network ties they could not trust in order to focus on their children's well-being. Georgia, the mother who had been cleared of murder charges, charges that stemmed from her fellow gang-members pointing the finger at her in order to save themselves, ultimately felt she needed to completely break away from her network if she was ever going to succeed in the labor market and make a better life for her children.

> I learned now I don't really let my friends come over to my house or nothing. They call me stuck up but I really don't care now…because they don't have jobs now and they think, they call me stuck up because I be telling them that you oughta get you all a job 'cuz I'm not gonna be waiting on no one for my check. I rather get me a payroll check that has my name on it and they like well she act like 'cuz she thinks she that, she thinks she this but then they don't know how to do a resume, don't know how to do nothing and I have to help 'em.

It was so difficult for Georgia to extricate herself from her network of friends that she eventually felt she needed to actually move across the city to make a clean break. As she explains, her move brought the peace she sought.

> I just wanna be, I didn't wanna confine myself into like no hole, I just wanna release a lot of pressure and now I have no company. At first I used to have a house full of people just coming over constantly, now I

> don't have to worry about that. I can get a good night's sleep. I used to have bags under my eyes when I was coming here . . . And I feel like, okay, it's all over now, you can get back to your life and let me get back to mine.…I just want more structure for my kids, that's why. I don't want all that nasty stuff around.

These examples of women's level of trust in their personal networks and child care providers post-reform suggest that wave 2 women face the same issues as wave 1 women when navigating the resources and drains produced by their networks. Again, wave 2 women simply have fewer choices – they are under more pressure to use child care providers of dubious quality and they take on the problems of their network members at greater financial risk to themselves and their children since interference with the ability to work may cost income that cannot easily be replaced by public assistance.

Conclusion

The comparison of women's experience pre- and post-reform suggests that the assumptions behind reform were not well-founded and that, in achieving many of its goals, reform has likely incurred other social costs. The assumption that welfare recipients had irresponsible attitudes towards work prior to reform is not supported by these data. The preference for employment over welfare receipt voiced by many of the post-reform respondents does not appear to have been created by reform itself. Wave 1 women expressed similar – if not even stronger – desires to work. The assumption that, prior to reform, a distaste for work contributed to recipients' periods of unemployment similarly does not appear warranted. In addition, wave 1 women's work outcomes do not appear to have been influenced solely by the women's individual traits. Instead, wave 1 women's choices and outcomes seem guided in part by their social interactions in the

three social arenas studied. Poor communication with and a lack of trust in caseworkers led wave 1 women to discount work incentives. Conflictual relations with supervisors led women to leave jobs. Lack of trust in child care providers and network members led to work interruptions or failure to enter the labor market.

Wave 2 women share their predecessors' lack of trust in caseworkers, but this makes them all the more likely to believe PRWORA's work incentive of benefit termination will actually be implemented. Wave 2 women face many of the very same issues as wave 1 women in terms of workplace conflict, inadequate child care, and drains from personal networks, but have often been forced to find ways to circumvent, ignore, or endure them. It is in women's endurance of these challenges that reform may itself create new social problems and costs. Wave 2 women's childcare arrangements are not stable and instability may not serve children well. The structure of low-wage jobs and social interaction in the workplace may put too much pressure on family functioning and create stress for mothers that is transmitted to children. Finally, a small subset of women may simply not be able to find work. They may be forced into activities with negative consequences for the women themselves, their children, and society at large. As Veronica, whose criminal record has thus far made it impossible for her to find work, pessimistically predicted,

> Well I hear people talking about it. Like, I heard a girl say, "They cut me off, I'm just gonna have to hustle". What hustle mean, you gonna go out there, work the streets or go selling. I don't wanna do neither one 'cuz I ain't never did it, but you have to think about what you gonna do for you and your kids. You gotta get some type of money. You know what I'm saying? …It's gonna be another depression, that's what's gonna happen. To tell the truth, I ain't in politics, but I know these things…. That's what's gonna happen. Everybody and they mama gonna be outside selling something.

Table 1: Wave 1 and Wave 2 Descriptives

Variable	Wave 1	Wave 2
	1994-1995	**2004-2006**
Race/Ethnicity		
% Latina	52.0	35.3
% African-American	40.0	54.4
% White	08.0	10.3
Education		
% HS Diploma	24.0	30.9
% HS Diploma or GED	40.0	41.2
Mean Years of Education	10.21 (median 10)	10.48 (median 11)
Family Structure		
Never married*	44.0*	64.7*
Mean # of Children Total	2.4	03.3
% with Children age < 6	56.0	48.6
Age		
Median Years of Age	34	34
Job History		
Employed at interview	28.0	29.4
Mean # of Jobs	4.00	4.82

* statistically significant difference between waves, $\chi 2 = 3.49$ ($p=0.06$)

Table 2: Wave 1 and Wave 2 Attitudes and Experiences

Percent:	**Wave 1**	**Wave 2**	**Difference between waves statistically significant? (blank=no)**
Work vs. Home			$\chi 2 = 10.446$ (p=0.034)
Prefers Home	08.0	18.8	
Neutral	04.0	00.0	
Prefers Job	88.0	81.1	
Work vs. Welfare			
Prefers Welfare	00.0	01.7	
Neutral	00.0	00.0	
Prefers Job	100.0	98.3	
Negative Experience			
With Caseworker			
Not at all	35.0	17.7	
Somewhat	40.0	43.5	
Very	25.0	38.7	
Positive Experience With Caseworker			$\chi 2 = 15.484$ (p=0.000)
Not at all	72.2	22.6	
Somewhat	22.2	67.7	
Very	05.6	09.7	
Trust Caseworker			
Not at all	58.8	41.9	
Somewhat	29.4	43.5	
A lot	11.8	14.5	
Knows of Work Pays			
No	23.5	33.3	
Yes	76.5	66.7	

Understands Work Pays			
Not at all	23.5	40.0	
Somewhat	35.3	38.0	
Well	41.2	22.0	
General Understanding of Rules			
Poor	26.1	36.1	
Fair	39.1	45.9	
Strong	34.8	18.0	
Knows abt Time Limits			
No	N/A	18.6	
Concept only	N/A	35.6	
Concept and details	N/A	45.8	
Knows Own Mos. Left			
Not at all	N/A	48.9	
General idea	N/A	25.5	
Exact # months	N/A	23.4	
Gets Child Care Subsidy			$\chi 2 = 4.939$ (p=0.026)
No	90.5	64.8	
Yes	09.5	35.2	
Ever Quit a Job due to Workplace Conflict			
Yes	21.7	30.6	
Ever Fired for Cause			
Yes	16.7	27.0	
Other Reasons Jobs Ended			
Pregnancy/Childbirth	45.5	38.1	
Child Care Problem	18.2	09.5	
Workplace Closed	22.7	11.1	
Laid Off	09.1	16.1	
Partner encouraged leaving	09.1	11.1	

Transportation	09.1	06.3	
R's Health	04.5	19.0	
Child's Health	04.5	07.9	
Drug use	04.5	01.6	
Bad Child Care Incident			
No	87.5	81.0	
Yes	12.5	19.0	
Current Network Drain			
No	43.5	48.3	
Yes	56.5	51.7	
Past Network Drain			
No	27.3	26.8	
Yes	72.7	73.2	

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