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ARTICLE

Realities of Life Before and After Welfare Reform

Perspectives of Women of Color

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ABSTRACT

This article presents a case study of four women of color who were facing the welfare reform of 1996. The women narrate how they grew up and came to be on welfare, their on-going struggle in and out of welfare, their current life realities as they cope with welfare reform, and their recommendations for welfare reform. Eventually, two of these women leave while two others remain in the welfare system. The article compares and contrasts these four narratives, and applies choice, expectancy, class-culture, and social support theories (Bane and Ellwood, 1994; Edin and Lein, 1997) to arrive at a framework that explains their welfare exit/stay. The article recommends social work interventions in welfare policy, program, and practice contexts.

KEY WORDS:

case study

narrative

policy-program-

practice

implications

qualitative

research

welfare

leavers/stayers

The welfare reform or the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA, 1996) is the first substantial welfare reform in the USA since the enactment of Aid to Families with Dependent Children (AFDC) in 1935 (Jimenez, 1999; Stoesz, 2000). This reform is a culmination of many years of piecemeal changes aimed at reducing the welfare rolls by requiring work or work-related activities as a condition for receiving public assistance (see Abramovitz, 1996; Bane and Ellwood, 1994; Schorr, 2001; Stoesz, 2000). PRWORA (hence forth welfare reform) is primarily aimed at making work the societal norm, together with promoting marriage and preventing single parenthood, ensuring teenagers finish high school, and stipulating penalties for substance abuse, as well as preventing non-citizens from accessing public assistance. The major changes are that welfare service users must 'work first,' and face a five-year life 'time limit' on welfare eligibility; states can design and impose their own rules to define both 'work first' and 'time limit.'

To the delight of both conservatives and liberals, between 1995 and 1998 the welfare rolls declined by nearly 40% (US Department of Health and Human Services [DHHS], 1999). Conservatives attribute it to welfare reform; liberals point out that it is due to the greater assistance to working poor families through the Earned Income Tax Credit, and to the strongest economy in three decades. Although there is empirical support for both these positions (Lens, 2002), a third explanation also exists: poor women's resourceful supplementation of income through social supports and unreported work (Edin and Lein, 1997). Further, research indicates that 'job-ready' individuals were the first to leave the rolls, but the percentage of individuals with multiple barriers to employment (the hardest-to-employ) increased from 19% to 24% of the total caseload (DHHS, 1999). This knowledge led to legislative amendments in 1997 allowing states to provide education, training, and job-readiness services to the hardest-to-employ group, while retaining the life time limit and the work first stipulations of welfare reform for them.

In response to this legislative action, the Department of Human Resources (employment department), in collaboration with the Department of Social and Rehabilitative Services (welfare department) in Kansas, funded the Micro-Entrepreneurial Training (MET) Program from 1999 to 2001 as a job-readiness training endeavor for people who had multiple barriers to employment, and had been on public assistance for 24 months or more, and as such faced the welfare reform regulations. We operated the MET Program in Wyandotte County in Kansas City, Kansas, where all the program participants lived. (The US Census Bureau [2000] reports that it had a poverty rate of 27.5% in 1999.) The program taught participants how to start or expand a micro-enterprise or a very small business. Simultaneously, participants were to engage in a supportive employment related to their business interest on a part-time basis. The expectation was that business skills coupled with practical experience on

a job would: (a) enhance survivability and success of a micro-enterprise, and (b) allow income patching until the micro-enterprise stabilized and grew. (For more details on the MET Program please refer to Banerjee, 2001.)

MET Program participation was voluntary, and people with a strong interest in starting a micro-enterprise enrolled. Despite high levels of interest, we soon noticed two problems: (1) some participants were withdrawing from the program, and (2) some participants were not starting a micro-enterprise after graduating from the program. When asked why, participants cited two main reasons: 'they [the welfare and employment office case managers] are telling me to get a full-time job. I can't manage both, a full-time job and the MET Program,' or 'my plate is too full now,' meaning too much was going on in their personal lives that needed urgent attention. Both these reasons baffled us. For one, MET had an agreement with local welfare and employment offices that participants would work for 20 hours. So, why were case managers requiring full-time work? And, what was going on in our participants' lives?

The primary purpose of this article is to better understand the realities of welfare and welfare reform from the perspectives of four women of color, who participated in the MET Program while facing welfare reform. Through their narratives, the four women discuss how they grew up and came to be on welfare, their lives in and out of welfare, their current life realities as they coped with welfare reform, and their recommendations about how to reform welfare reform. It is important to listen to these narratives because they reveal whether 'work first' and 'time limit' are appropriate for *all* families. To this end, I will briefly review the literature on welfare reform, discuss how I listened to the women's life stories, and present their narratives. Next, I will compare and contrast the narratives, and apply choice, expectancy, class-culture, and social supports theories (Bane and Ellwood, 1994; Edin and Lein, 1997) to understand their welfare exit/stay. Last, I will develop a theoretical framework to explain welfare exit/stay, and forward some recommendations about social workers' roles in welfare policy-program-practice interventions.

WELFARE THEORIES AND WELFARE REFORM RESEARCH

Prior to, as well as after its enactment, much has been written about welfare reform, and its implications. Welfare use and its reform strategies are hotly debated in the USA (Karger and Stoesz, 2002; Schorr, 2001; Stoesz, 2000), simply because no easy explanations or solutions are available that address poverty and its concomitant welfare use. In a highly regarded work which summarizes nearly a decade of empirical work related to welfare use in the USA, Bane and Ellwood (1994) identify three theories that are predominantly used to explain peoples' welfare use/exit behaviors: choice, expectancy, and class-culture. Each theory emphasizes different conceptions of behavior. For example, choice theories

emphasize that people evaluate their income capability by examining their education, work skills, and experience in the market economy. They then weigh the pros and cons offered by work versus welfare; unsurprisingly, people choose the option that pays them the most. Expectancy theories emphasize the ways in which social and economic institutions shape users' motivation, self-esteem, self-confidence, and sense of control over outcomes; prior success breeds confidence while repeated failures lower confidence. People with a greater sense of confidence and control are more likely to be motivated to leave the welfare system. Class-cultural theories emphasize the values and culture that exist in centers of isolated and concentrated poverty; people feeling hopeless about ghetto life may accept welfare dependency as a way of life.

Bane and Ellwood (1994) tested these three theories against the accumulating body of evidence regarding welfare use, poverty, and dependency, and found that choice theory supplemented with expectancy theories explains welfare dynamics reasonably well, but with some significant limitations, such as choice theory's inability to predict family structure. The authors maintain that in order to encourage an exit from welfare, social programs that utilize the choice model need to emphasize incentives and training options to make employment financially attractive; programs utilizing the expectancy model need to focus on ways to increase self-confidence and perceived sense of control; and programs subscribing to the class-cultural model need to impose rules and restrictions on peoples' undesirable behavior patterns. They recommend, among others, that future research zoom in on areas of 'ghetto poverty' to better understand the welfare dynamics in such segregated pockets of society.

Since Bane and Ellwood's (1994) study, much has been written about welfare reform, but none of it systematically uses the three theories. Combinations of the theories are used both to validate the sharp decline in welfare rolls, and to account for the stagnation in the rolls since the enactment of welfare reform. Also, studies show that despite the early drop in rolls, some families continue to cycle in and out of the system, while others have returned to the system since their temporary exit (Loprest, 2002). Still others choose to stay out of the system despite material hardships (Zedlewski et al., 2003), relying on the support of family, friends, relatives, and social and religious agencies to make ends meet (Edin and Lein, 1997). Also, large-scale studies show that service users' inability to be economically self-sufficient is tied to factors such as lack of work experience, educational deficits, job-skill deficits, lack of available jobs, childcare and transportation issues, personal or family members' issues with health/mental health, drug/alcohol, domestic violence, and a history of welfare use (Jackson et al., 2001; Primus et al., 1999; Zedlewski et al., 2003).

Prince and Austin (2001) categorize programs helping welfare recipients transition out of welfare into three groups: (1) emphasizing employment only, (2) investing in social capital development, and (3) investing in human capital

development. Most of the programs they studied focus on the first two groups. Noting reduced welfare rolls, they recommend that future efforts should attend to clients' education, career, and access to community supports to maintain long-term family self-sufficiency.

The Department of Social and Rehabilitation Services (SRS, 2000) in Kansas found that over a 2-year period, the cash assistance caseload declined by more than 40%. However, 35% of these families subsequently returned (more than half of them within 6 months). More importantly, only 16% left because of excess earnings. Further, despite having jobs, many people still had difficulty paying their bills and buying food. Those with better paying jobs were the only ones who were able to stay off assistance, while only 13% of families were taking training courses to enhance their skills. The study concluded that the welfare exit/return trends in Kansas were similar to national trends, and recommended that more emphasis be placed on occupational and educational training to help families acquire needed skills. To sum up, it appears that a vast majority of studies are now recognizing that human capital deficits interfere with choice and expectancy (Bane and Ellwood, 1994) resulting in prolonged stay in the welfare system, and that investment in human and social capital development is critical.

QUANTITATIVE, QUALITATIVE, AND MIXED METHODS RESEARCH ON WELFARE REFORM

With some exceptions, most research on welfare usage and welfare reform has a positivist, quantitative orientation. Some critique such studies noting that they fail to depict the lived experiences of people facing welfare reform. For example, Stoesz (2000: 14) critiques large-scale quantitative studies stating, 'The result may well have been closer to fiction than an empirical reflection of reality' as welfare recipients in answering these structured questions may have 'hedged, contrived, and when necessary reworked reality to bring it into some approximation of what they had done to survive.' Long (2000: 68) too criticizes social work academics for depending too heavily on survey research and secondary data analyses, and calls for qualitative research by social workers, so that 'many of the trials and tribulations experienced by social work clients as a result of welfare reform [does not] escape scientific scrutiny in favor of research driven by those in power and their ideological base.'

Also, such qualitative studies respond to Jimenez's (1999) call for listening to the 'voices of poor women,' and Abramovitz's (1996) call for listening to the voices of poor black women as welfare reform gets implemented. Edin and Lein's (1997) mixed methods study, and Seccombe's (1999) qualitative study both fully meet this challenge by representing such women's narratives. Despite the rich details in these two books, a need still remains to present similar narratives in a short article format because it allows social workers to quickly glean

situated realities, and to take appropriate actions to remedy the effects of welfare reform. Moreover, Shaw and Ruckdeschel (2002) note that over and above the paucity of qualitative research in this area, the few qualitative studies that do exist tend to use questions with open-ended response formats or use focus group interviews – both of which do not necessarily depict the lived realities of welfare reform. Thus, they recommend future research emphasizing poor people's lived experiences with welfare reform, and application of theoretical frameworks to illuminate findings. This article meets Shaw and Ruckdeschel's (2002) call by responding to both their recommendations, and Bane and Ellwood's (1994) call for more research in segregated areas of poverty in large urban cities.

WHOSE NARRATIVES AND HOW DID I LISTEN

By mid-August, 1999, I asked myself, what is going on here? Which features of the MET Program, the larger welfare system, and the participants' lives lived in 'ghetto poverty' (Bane and Ellwood, 1994) collude to result in such unexpected program outcomes? Utterly baffled with the birth pangs of the MET Program, we conducted two separate sets of studies on the MET Program. One set was a constructivist inquiry (Lincoln and Guba, 1985; Rodwell, 1998) to understand the multiple constructions of reality associated with welfare, welfare reform, and the MET Program from the perspectives of both MET service users and service providers (Banerjee, 2001, 2002). Seven doctoral students and I contacted all 42 MET service users who had participated or had been referred to it by September 1999 for an interview. Twelve MET service users agreed to participate in this study, which was carried out from September 1999 through February 2000 in three phases. Among these 12 service users, I personally interviewed four individuals determined on the basis of ease/difficulty to engage.

In addition, during July to December 1999, we conducted another set of in-depth interviews with eight of the 12 service users in the first study. Called 'Looking Back to Look Forward,' these interviews were designed to help program participants understand where they were coming from, their strengths and barriers, and given who they were and where they wanted to go, the possible micro-enterprise fits for them. These one-on-one sessions were conducted with the help of an interview guide, and lasted from four to six hours. In this second study, I spoke with the same four women that I had interviewed for the constructivist inquiry. Also, I personally met with all the program participants for an hour a week during a six-month support group session as they worked on their micro-enterprise ideas; I met with individual participants on an as-needed basis. Despite my knowledge of all participants, I choose to present the realities of the four women I interviewed as a case study (Stake, 2000) because they

serve as ‘intensity samples’ (Patton, 2002) – neither too extreme, nor too typical cases – that amplify our understanding of welfare reform. At the time, I did not know who would successfully leave the system.

Each of the one-on-one interviews was tape-recorded with participants’ informed and voluntary consent, including special consent to be quoted. For the purposes of this article all the transcripts pertaining to the four women that I had interviewed were content analyzed (Patton, 2002) to answer three questions: (1) Tell me about you, your childhood and youth, and your family (2) How and why did you first enter the welfare system? (3) What are your experiences with welfare and welfare reform, and what are your recommendations for welfare reform? All the study participants were eager to talk with us, perhaps because of our lengthy, trustful relationships, and wanted us to write about their stories so that their ‘trials and tribulations’ as well as strengths and barriers would become known to others.

Each woman has a unique story, yet each story also resonates with the other women’s experiences. Debra was strong, stubborn, and thoughtful; Danielle was soft-spoken, hesitant, and aloof; both were determined to get off welfare; both started a micro-enterprise, and got off cash assistance. Pomona and Jackie, on the other hand, were smart and impressive in their own ways, but were ‘scared’ of welfare reform; due to the intermingling of their personal histories with systemic issues and their health concerns, both were unable to get off welfare, as of the writing of this article. Here are their stories.

FOUR WOMEN’S LIFE REALITIES OF WELFARE AND WELFARE REFORM

Debra

Slender and dignified 34-year-old Debra quickly comes across as a strong woman. She is divorced, with three children aged 5 to 16 years. Debra has had two years of college, and ‘50 million jobs.’ Some of her jobs include: machine operator, leasing agent, store clerk, maid, waitress, debt collector, and case manager. One of her primary reasons for leaving jobs is the ‘unacceptable behaviors’ of ‘the people,’ or her supervisors. Debra says, ‘I’ve lost self-esteem sometimes with eating it. Thinking I could just ignore it – and then it just took me further down, and I got to the point where I was depressed.’

Eight years ago, she left her last well-paying job as a machine operator due to fibromyalgia. To allow cash assistance to flow through quickly, her case manager put her on AFDC and food stamps instead of disability. Since then Debra has ‘been fluctuating, back and forth’ on welfare, ‘more off than on.’ ‘One time I had an evening job. It may have been perfect for me, but it wasn’t for my kids because they got to clowning in school, acting ugly.’ With a faraway look in her sharp, elongated eyes, Debra ironically recalls that as a case manager,

'I was assisting people with food and utilities, helping them find a job. Setting them up with some of these programs that now I'm in.'

Debra is a 'country girl' who grew up in a metropolis. 'Vietnam took my father,' says Debra. He returned from the war when she was seven years old, but was 'too mentally messed up.' Debra's mother, was 'not educated at all.' Debra flatly says, she 'was emotionally not available. She was on drugs.' Debra grew up on welfare, and she absolutely hates the 'stigma' of welfare. Unexpectedly she had her first child at 18. Her husband was a roofer, an unsteady worker. Soon 'he just bummed all his money on drugs,' and her brother took him 'to see women.' Debra concludes, 'Some of us got ugly families!' She divorced him, cared for her children, sometimes worked, sometimes did drugs, and received no child support. Debra regrets making continued 'wrong choices' about men and having two more children.

Does Debra have any friends? 'None yet,' she retorts. A cousin, the only family member Debra spoke fondly about, committed suicide. Discussing her isolation as well as her self-motivation, Debra recalls that in 1997, her rental home burned down. She sought shelter at her sister's place, but was turned down because there was not enough space for five extra people. Crying sporadically, Debra recalls:

I went over here at this shelter. I was working. Going to school full time, working full time. And still maintaining and taking my kids to school and everything. Totally homeless. Nowhere. Nowhere to go.

Realizing how isolated and lonely Debra must be, I ask about her source of resilience. Smiling, Debra answers, 'it was the spiritual relationship I had with God that got me up.' Debra states, 'welfare is good, it helps you. . . . It's not meant to be forever. It ties you over . . . if you lost your job [because of] a sick kid, and the job couldn't understand.' Discussing welfare before and after reform, Debra says:

I was working at a gas station. I didn't want to be on no welfare. I needed help. I asked them, could you help me with food. 'No, you make too much,' – at a gas station! . . . What has hurt me is when I've worked hard, and I have not been able to feed my kids, and they tell me I make too much. . . . And I watch a woman who has done nothing, all day, every day, and she's got a basketful of food, and I got rice . . . I'm paying all this money out on daycare. It was rough. . . . A lot of times women want to work, but is it worth it? When you outweigh it all, she's making less, she's in a hole more [by] working, than she is staying in . . . they wasn't giving you help then – they weren't giving you the kind of help they do now.

Debra appreciates the current help with job readiness training, childcare, and transportation, and states welfare reform is 'good . . . because of what it's

meant to be . . . to empower . . . know the choices you have . . . whether you do it by class, whether you do it by jumping jobs – five jobs in five months – you learn. It empowers you even if you don't admit it or recognize it.' However, the worst aspect of welfare reform, according to Debra, is 'the people who were meant to help . . . end up being most of the problem . . . (because) their stereotype of what I should be . . . gets in the way.'

Talking about 'work first' compliance, Debra says, 'I can go to a McDonald's and get a job. My pride as a woman, I can swallow and do that for my kids. . . . But what about the days when I'm sick? What if my check don't look right and the bills are behind. . . . Where do I go from there?' Asked for recommendations for the government, Debra says she has nothing to tell them, 'You know why? They didn't care.' Debra raises a critically important question regarding private troubles versus public issues, and blames the patriarchal political system for penalizing women. (State custody of a child per year costs US\$36,500; Abramovitz, 1996: 363.) She says:

Single moms *could* have chosen to abandon the kids, then the state would have to look after the kids . . . [the state] don't make any attempts to find the daddies. . . . The reform is really directed more at the women, than the kids' father that's out of the house, ain't doing nothing. And usually, the one who suffers is the mother.

Debra loves her children, yet talking about current life issues, she says,

Sometimes it's overwhelming. I have four kids with four different personalities going in four different directions, plus me. I don't count. . . . I buy them more than I buy me. I never buy me nothing. . . . It's a cross between the kids and the bills . . . have to deal with a growing boy . . . the boy is eating up everything in the house. And there is no food, hardly, all the time. So the mother has to deal with that 'cause she has two younger kids she has to protect . . . make sure they eat. So, it's a lot of things.

Shortly after graduating from MET, Debra took graphic design lessons, some of which she paid for herself, and a loan to buy a computer. Before long, she started her home-based graphic design business. Simultaneously, she worked as an assistant at a local graphic design company. Almost three years since business start-up, her sales still fluctuate. She patches her income by working on varied jobs when needed and running her micro-enterprise. Debra is determined to succeed.

Pomona

Pomona is a tall, attractive, 42-year-old woman with eight children. Pomona did not finish high school. Her first job was at age 16 at a McDonald's, and since 1997 she has held three jobs: a janitorial temp job for six months, a

housekeeping job for two months, and a nurses' aide job for four days. Pomona too states that she could not keep her jobs because of the 'people.' She got fired as a nurses' aide, because she did not know that cigarette smoking is not permitted in the nursing station. She was fired in her housekeeping job 'because of [problems with] my stomach,' although she also states that her supervisor sexually harassed her. Pomona admits being 'so scared' of welfare reform because 'I hadn't worked in years.' How did Pomona live without ever working since 16? Pregnant at 18, she got on welfare and drew on her stepfather's social security benefits. Later, men with drug dealings supported her.

Pomona grew up poor; she did not know her father. She says that she is an 'embarrassment' to her family because she is the only family member on welfare. Her mother was a nurse, but:

she had a problem with gambling . . . it caused us all to suffer. Going hungry . . . wake up with no water, no gas, no lights. . . . And every time we would ask her for something, the first thing she'd say is, I don't have any money. . . . I remember having to move because of evictions. . . . I was always embarrassed. . . . I never thought that kids were supposed to grow up and suffer like that. . . . As a little girl, I always wanted a doll. And I never got one, but I always buy my daughter {crying} . . . I try to always make sure I pay my bills.

Pomona never married because she fears men would disrespect her. She says,

If they disrespected me one time, it would be a lifetime of disrespect . . . being a black woman, and having black men in your life, you see where they're coming from, where they're going, the games that they play . . . I've never married. . . . I think I was wise.

Pomona is having a very hard time bringing up her children 'on the welfare check.' Referring to her 23-year-old-son, who was recently sentenced to 24 years in prison for shooting a police officer, she sorrowfully says, 'He started treating me like I was finer than dirt . . . just didn't care. He was out there selling drugs and had money, wads of money, this thick in his pocket. He wouldn't buy toilet paper, we had to wipe ourselves with newspaper.' The family was evicted from public housing because of him; Pomona has moved at least 10 times with her family. 'The system failed my son' says Pomona, and adds that welfare, 'takes a lot from kids. It's not enough money coming into the home, and the kids are really getting frustrated because of the things that they want. They get out and sell drugs.' Pomona's 21-year-old daughter has not completed high school, has a baby daughter, and lives at home. Pomona fears her daughter will be 'another me.' Reflecting on her 24-year-long relationship with welfare, Pomona says,

I don't even know why I did stay on it so long. I was so fearful of facing the world on my own . . . my sub-conscious mind telling myself, collect the welfare that way you don't have to work . . . and face these people. People make me nervous.

Pomona says welfare reform is:

scary because I know my time is going to run out and I got to get that job that's going to satisfy me. . . . Something that's not going to make me end up getting fired. . . . I don't want to get fired. So, I just don't [know]. What am I going to do?. . . I really want to work . . . I don't want to lose my job because of my stomach. . . . But the bottom line is, I'm going to have to tell them off. I can't work until my stomach is better.

Pomona is very, very conflicted. She clearly states that she feels 'a great deal of pressure from all sides' – children, men, her own health, and welfare reform. Perhaps, because of her life situation, Pomona is very respectful to her case managers. She says, 'you have to talk to them [in a certain way] because if you talk . . . in a very ugly demeanor, you can get suspended.' So she makes sure that she conforms to their expectations in every way, except by working. She says, 'I just can't deal with it. . . . I need to figure out who I am, and what I want.' While attending the MET Program, Pomona attempted suicide, and to date her medical issues remain unresolved. Although Pomona graduated from MET, she did not start her cleaning business, and neither did she work. Given her lack of job skills, sparse work history, and health issues, we worked with the welfare office, which temporarily classified her as 'exempt' from 'work first.'

Jackie

When I first got to know petite, 32-year-old Jackie at the first MET session, she came across as one of the most promising women in the group. She appeared thoughtful, spoke precisely, professed communitarian values, and displayed strong leadership skills. Jackie has an Associate's degree, and has completed partial requirements of a Bachelor's degree. While participating in MET, she was working part time on subsidized employment at a city government office, and taking care of her three children aged from 19 months to 13 years. As we talked more, Jackie told me about her childhood, youth, and her troubles with men, drugs, money, credit cards, guns, violence, and homelessness.

Jackie was born in Louisiana but her mother soon moved her to California because 'she didn't want us staying in the segregated South . . . saying yes ma'am, no ma'am.' Jackie has no recollection of her father. Shortly after their move, her mother, who worked as a nanny, 'almost dropped a baby and it really just shook her nerves, and she just stopped working in the home.' Since then, Jackie's mother has been on welfare. 'She used welfare and raised all her children

on it. . . . My mom was a stay at home mom . . . just did odd jobs as far as cooking, sewing to supplement the income.' Around age four, Jackie remembers, 'us babysitting a little boy,' and 'standing in line to get the food stamps.' She sums up her mother: 'as long as the bills were paid, she was okay. She never tried to achieve anything more than that.'

Jackie fondly recalls growing up in California, 'footloose and fancy free . . . very diverse, so many opportunities, exposed to so many other cultures.' She had a boyfriend at 16, and 'ran away from home for a couple of months.' Slowly, she transitioned into drugs, and debt. Here is Jackie on credit cards:

[My boyfriend] tried to help me establish credit. . . . He got me American Express, the worst one you can get. I maxed that baby up to \$5000 in one month, because I didn't know any better. . . . Right now I have about \$60,000 worth of debt.

Jackie, like Debra, believes her life's difficulties are tied to the 'bad choices with males. . . . And repeating that same cycle that I haven't broken.' Jackie says,

I was 16 when I met him, and I thought there was nothing else in the world . . . he was more of a street person, a hustler. He didn't want to work, wasn't stable, in and out of jail. . . . He was real violent. We fought each other . . . we broke up. I got off drugs. He started selling drugs. . . . I got off from the bad end of fast life, and I came here, more bad luck.

Jackie's sister compelled her to move to Kansas to start afresh. There she met her ex-husband, the father of her two younger children. 'It's been an abusive, awful relationship and he still hounds me . . . I feel stuck here.' She divorced him with a restraining order. Once, when I visited her at her home, her ex-husband was there. When I asked why she had let him in, she said, 'I'm at a low point,' and continued:

It's not so much the man, it's something in me that attracts that man . . . it's not drugs and alcohol, it's something deeper. I keep going back, and choosing the same people that are using drugs, and that's the cycle that I need to break. . . . I've been to battered women groups. I've been to DUI, Cocaine Anon. . . . I got the most help when I did have some one-on-one. I want some specific treatment for relationships.

As an adult, Jackie has been on welfare for 13 years on and off. Pregnancy led to her first entry. The longest time that Jackie has been off welfare at one stretch was one and one half years, and the longest continuous stay on welfare was for eight years, when she had young children – one terminally-ill – and attended school. Jackie's first job was at age 13 at a summer youth program, and her next

job was at age 21 because 'I had someone to take care of me.' Three years back, Jackie held her third and longest job for six months as a dietary aide. None of her relationships worked, and her jobs were either unstable, or had to be given up to attend to children's health issues, which culminated in seeking public assistance. Jackie like Debra says that if the fathers had 'supported my children, I would never have been on welfare this long.' But unlike Debra, she excuses the men because they 'didn't have a job.'

Jackie is quite transparent in her critique of welfare and welfare reform; she is also highly ambivalent about both. Jackie says that welfare 'should be there for people that really need it.' Yet she volunteers, 'it didn't motivate me to do anything after I saw that I had money coming in, just after having a child . . . it made me complacent.' Jackie states, 'I've just kind of rode welfare to get my education basically.' She admits that welfare reform was 'at first a little scary . . . I thought they were just going to snatch all the money from the poor folks, if they didn't already have nothing. . . . They don't care.' She adds, 'if you don't comply' with welfare case managers' requirements, she is in trouble. Like Pomona, she too states that one has to 'speak to them in a certain way.' Over the years, she has learned that if she is polite to her case managers, and can establish rapport with them, then she can generally get what she needs. On the one hand, Jackie says, 'I don't feel forced. I think it's too soon since I have a young child. But if they say this is our limit, I know I could support my children.' On the other hand, she states: 'That's what's making me have this – it's not a breakdown – but it's pretty close. . . . I haven't worked in so long. I haven't had a job that has had benefits, room for advancement.' Further, like Debra, Jackie says that welfare reform is 'for the betterment . . . to help you . . . seek employment, be on your own . . . it's forcing your hand in a way.' She has some recommendations for welfare reform: 'They need a much better program than what they have now. . . . three months paycheck together with welfare assistance . . . good transportation system . . . health care for a year . . . case managers need to take some people courses.'

Shortly after this interview, Jackie told the MET social worker that she is addicted to cocaine, and that she continues to suffer from domestic violence. She chose to move into an in-patient treatment center with her children. Jackie's welfare time clock stopped ticking on the grounds of domestic violence.

Danielle

I spoke with 27-year-old, soft-spoken, reserved, Danielle in her mother's neat, large living room, where she moved in with her three children after separating from her husband. Her ex-husband is an ordained minister, but also works as a manager in a department store. She shared that her ex-husband, father and brother, both of whom are divorced also, all live together in a rental home. Recently, Danielle went on public assistance for the second time due to

childbirth, which was complicated with diabetes and high blood pressure, and prevented her from working. As we talked, Danielle nursed her three-month-old baby, put him to sleep on a sofa, and continued that her biggest fear, instilled by her high-school teachers, is that she would 'never accomplish anything.' Despite such a morbid foreboding, Danielle not only got her GED (General Educational Development), but also has an Associates degree. At first, she wanted to be a paralegal secretary, but ongoing marital problems interrupted her education. Over time she realized she wanted to study and start a childcare. Moving on to discuss welfare experiences, she says:

The first time I was on welfare, I was 19 years old, and I had two children. I was going to school. I moved out on my own . . . my experience [with welfare] back then was fine. They helped you along with getting your goals at that time. They were really into serving.

Danielle came off welfare at age 23 when she was married. She firmly states, welfare helps 'to get by, not get over . . . 'cause they don't give you that much to be living off of.' Danielle's total benefit packet (cash assistance, food stamps, and child support) amounts to US\$829 per month. Indeed it's not a lot for a family of five when she has to pay for rent, utilities, food, clothes, diapers, and transportation.

She too notes that welfare reform has positive and negative aspects. She is primarily upset with the case managers, saying: 'Now the social workers are different . . . they're making lots of mistakes . . . they act superior.' Recently, when her case manager cut off her assistance because she had not turned in her re-certification application on time as she did not receive the letter requiring her to do so, her ex-sister-in-law helped her to access food and other necessary baby goods from a local agency. Her pastor brought in a meal for her. Although Danielle appreciates all the help she gets from her family and friends, she does not like depending on others for food, and neither does she appreciate all the changes taking place in the welfare office with constant turnover of case managers and their new work pressures. She says, 'So that kinda discouraged me, but then it encouraged me a bit more to get off welfare. I am determined to get off 'cause I don't want to be dealing with people just so I can feed my children.' Although Danielle did get off welfare, she still asks the question: 'If welfare is not there, who can you depend on?'

Clearly Danielle faced many obstacles – growing up in a family where her parents fought, and her father could not take care of the family; her own unhappy marriage despite her vow to never end up like her parents, and having children at a young age. How did Danielle turn her life around? More critical than her mother or her ex-sister-in-law, Danielle, with a soft smile on her lips, and eyes lighting up, says, 'it's my auntie' – who is her role model. She elaborates

that her auntie is her mother's younger sister who completed college, has a stable marriage, and directs a black adoption agency. It is she who encouraged Danielle to start her own childcare. Danielle aspired, at the time of the interview, to get a place to call her own, to meet all the training requirements to start a childcare, to start her childcare, and to acquire: 'a stable car and a stable family life.' Danielle has moved into a four-bedroom apartment. She is off public assistance, again, and this time all by herself. When I met Danielle about two years after this interview at a MET alumni dinner, she looked very happy. Not only was her daycare full and had a wait-list, with great pride she told me that she is getting ready to become a state foster-care/adoption resource. Danielle's long-term dream is to direct an adoption agency, like her auntie. Because of the systematic way in which Danielle is proceeding, I have no doubt that soon enough she will fulfill this dream too.

COMPARISONS, INTERPRETATIONS, AND RECOMMENDATIONS

In this section, I will compare the four women's narratives to understand their life realities in the context of welfare reform. Ideally, I would have liked to examine these narratives by themselves instead of through the lenses of pre-existing theories. However, for the sake of space, I will compare and contrast the narratives by placing the theories (Bane and Ellwood, 1994; Edin and Lein, 1997) in the background, and by bringing the women's life events to the foreground. This exercise will allow me to arrive at a framework, which is one possible way to understand welfare use/exit among the four women. Last, I will derive policy-program-practice recommendations based on this understanding. Figure 1 shows the application of the four theories to the four women's lives, as well as health status, broadly defined, which is an additional dimension that emerges from the narratives and together helps to explain their exit/stay.

Overall, one common theme in Debra, Jackie, Pomona, and Danielle's lives is that they all grew up in poor families, where hunger and parental discord reigned. However, while Debra and Jackie's mothers were on welfare as they grew up, Danielle and Pomona's mothers worked to make a living; their fathers did not play a positively active role in their growing years. Debra and Pomona continue to be distressed about the welfare stigma, though for differing reasons: Debra because of her childhood experiences, and Pomona because of her own lengthy stay on welfare when it is not a part of her family culture. Other commonalities are that they all dropped out of high school, and became teenage parents. Three of them married and divorced while Pomona chose not to marry, but all report problems with men in their lives. Although all had children, they did not always receive child support from the child's father to supplement their income or welfare benefits. On the other hand, all are aware that the men in

Theories	Success or Welfare Exit	Failure or Welfare Reliance	
	Debra	Jackie	
	Danielle	Pomona	
Choice	some college yes	some college somewhat	none no
Educational upgrade	high	somewhat	low
Skills enhancement	poor	poor	poor
Work experience	minimum wage +	minimum wage	minimum wage
Job availability	5 people	5 people	9 people
Earning potential	low	low	very low
Cost of living	moderate	moderate	very low
Expectancy	'people'/fired	health/child birth	'people'/fired
Self-esteem	poor	poor	poor
Self-confidence	'determined to leave'	'determined to leave'	'tell them off'
Reasons for job loss	high	high	low
Relationships with men	yes	no	no
Hope of welfare exit	8 years on and off	4 years	24 years
Motivation	'stigma', temporary	'to get by, not get over'	'stigma'/'collect the check'
Class:Culture	they 'are the problem'	good/'if no welfare, who can you depend on?'	'respectful'
Parental welfare history	'empowering'/did not care	yes	scary
Own welfare history	yes	yes	yes
Attitude to welfare	divorced	divorced	never married
Case managers	yes	yes	yes
Welfare reform	4	4	8
High school drop-out	yes	no reference	yes
Teen pregnancy	no	yes	yes
Marital status	no	high	yes
No. of children	high	no reference	yes
Drugs, guns, violence	no reference	high	no reference
Role model	current good/prior issues	current good/prior issues	problems
Social Networks	current good/prior issues	good	problems
Family support	no reference	no reference	no reference
Spiritual support	no reference	no reference	no reference
Church, Social Services	current good/prior issues	current good/prior issues	problems
Health Status	current good/prior issues	no reference	no reference
Physical health	no reference	no reference	problems
Mental health	no reference	no reference	problems
Substance abuse	no reference	no reference	no reference
Domestic violence	no reference	no reference	no reference

Note: Critical variables in each of the theories that explain welfare exit/stay among the four women are in bold italics.

Figure 1 CHOICE, EXPECTANCY, CLASS-CULTURE, AND SOCIAL SUPPORTS THEORIES APPLIED TO THE FOUR WOMEN'S NARRATIVES

the inner city are not capable of economically supporting them, yet Pomona cries about the 'hole in my heart,' and Debra, Danielle, and Jackie long for a safe and stable life with a man and their children. Ironically, while children faced trouble at school, with peers, and the justice system, they are at the center of the women's lives. With regard to work-related role models in the family, Danielle has a strong and positive role model in her auntie, Jackie and Pomona have sisters who work, but Debra does not have any such role model in her family. Danielle has a strong social support system that is able to directly help her, and connect her to social agencies. Jackie and Pomona's sisters help when they can, but both primarily rely on men – ex-husband or boyfriends – for support. Debra finds strength in her relationship with a higher power.

With the exception of Pomona, the women conform to the welfare regulations of the times (like the Family Support Act of 1988; Karger and Stoesz, 2002), take steps to enhance their educational or occupational skills, and work when possible. Debra tries the hardest and for the longest to study and to work, but gives up, again to conform to the welfare regulations – 'No, you make too much – at a gas station!' Jackie enhances her education but works less, perhaps due to support from her husband; Danielle furthers her education and works when necessary, again perhaps because of support from her husband. Post welfare reform, all the women conform to 'work first' – even Pomona. But, jobs in the inner city are unstable and do not pay a living wage. Moreover, Debra and Pomona have problems with authority in their workplaces, perhaps due to lack of knowledge about work culture as well as racism, and get fired. Whether because of early rebukes from teachers in school, unplanned pregnancies, choice of wrong men, or job-related humiliations, they all have relatively low self-esteem, self-confidence, and sense of control.

With regard to welfare reform, the women are ambivalent about 'work first,' and generally afraid of the five year life 'time limit' on welfare. Yet self-esteem and self-confidence show through in Debra and Jackie when they say welfare reform is 'empowering.' Still, Debra wonders aloud what would happen if she were sick and could not work, and did not have any further time on welfare; Jackie says she thinks it's too soon because she has an infant. Nonetheless, Jackie puts on a brave front, saying she could take care of her children if it came to that, yet says she is having a 'breakdown.' Similarly, while Danielle firmly says she is determined to get out of welfare, she also wonders: 'If welfare is not there, who can you depend on?' Pomona, with the longest history of welfare and a great sense of shame because of it, prefers silence to voicing her opinions about reform, except: 'It's scary . . . I'm going to have to tell them off. I can't work until my stomach is better.' Debra, Danielle, and Jackie, perhaps because of some college education, understand the implications of the political economy in their lives, and point to the system for their apparent personal failures: 'they don't care.' But Pomona, who is in the most difficult situation,

only blames herself: 'my subconscious telling myself, collect the welfare, that way you don't have to work.' Fortunately, she is at least able to say, 'the system failed my son.'

All have anger towards their welfare case managers, although they understand that their case managers are merely implementing welfare reform's regulations on them. Debra and Danielle's shattered but remaining will power propels them to revolt against their case managers to retain their fragile sense of dignity. Both want to take control of their own economic well-being. But Jackie and Pomona's insecurity about themselves results in their being polite, instead of being appropriately angry about their case manager's punitive and harsh behaviors; politeness allows them to stay on in the rolls. Only Jackie is able to precisely articulate how welfare reform needs to be reformed to make it work for people like her: three months cash assistance, food stamps, child care, and transportation expenses, without any welfare benefit reduction tied to earned income, so that people are able to create a saving base. Also: health care for a year, and investment in public transportation to enable people to go to distant places for jobs that pay a higher wage than the minimum wage jobs available in the inner city. In the end, Debra and Danielle were able to exit cash assistance, at least for the time being. Despite a glimmering of hope for the future and some sense of control, Jackie remains within the system because of her continued association with her ex-husband who sustains the drug-gun-violence culture at home. She recognizes she needs individual psychotherapy to regain herself. Pomona too remains within the welfare system, deeply concerned about her family, yet immobilized by psychological fears of being around people, and undiagnosed problems with her stomach. Unlike Jackie, she only asks for medical help to overcome her stomach problems.

APPLICATION OF FOUR THEORIES, AND DERIVATION OF A FRAMEWORK TO EXPLAIN EXIT/STAY

Before applying the theories, which requires interpretation, I am reminded that all narratives are incomplete, and involve subjective meaning making. As such, the women must have told me those aspects of their stories that they felt most comfortable to share. Moreover, their stories are filtered through my own subjective experiences and values. Consequently, it is important to lay them bare. Based on my own life experiences, I believe income from work, balanced with a healthy lifestyle, is critical to human well-being. Also, as a single parent, I know that economic self-reliance is a tremendously important force in single mothers' lives. Thus, I had hoped that the MET Program would become an empowering tool to participants. In the end, about a third of the participants succeeded with their micro-enterprises. Debra and Danielle are two of the MET stars, but Jackie and Pomona forced me to stop, think, and change aspects of

the MET Program. My challenge now is to justify my interpretations of their narratives by applying the four theories, which help me to arrive at a framework that explains their exit/stay.

Filtering the four narratives through the four theories indicates that elements of each theory explain welfare exit/stay. Broadly, my findings affirm Bane and Ellwood's (1994) discovery that choice and expectancy theories play a strong role in explaining exit/stay, whereas class-culture theories do not; this study finds only two elements of class-culture theories playing a role in exit/stay. Also, social support theory (Edin and Lein, 1997) contributes to increasing expectancies and choice to leave the welfare system. Additionally, this study finds that health status, broadly defined to include mental and physical health, substance abuse, and domestic violence helps/impedes exit from the welfare system.

Because each woman is unique, her ability to exit is affected by these four theories in idiosyncratic ways. Yet, some important factors that help/impede exit do emerge. For example, some critical elements of the choice theories, such as job-skills and educational enhancement, along with work experience affects the women's earning capability, which together determine whether they can meet their cost of living expenses. Thus, when a woman gauges that her skills will land her a job or profit from a micro-enterprise that would meet her expenses, she is more likely to choose economic self-reliance over public assistance. Such a choice is mediated by elements of expectancy theories such as hope and motivation, despite low self-esteem and self-confidence emanating from prior history of welfare, being fired, and choice of wrong men. It appears that the greater the hope and determination, the better the chances of exit. Further, expectancies and choice to leave/stay are moderated by two elements of the class-culture theories: number of children, which affect cost of living, and extent of tolerance of case worker's negativities. It appears: (a) the greater the number of children the higher the cost of living; and (b) the greater the chances of exit via elements of choice and the higher the self-worth, the less likely are people to accept rude and punitive behaviors from case managers. Moreover, expectancies are influenced by elements of social support theory, wherein some form of support, whether from family members or from spirituality create a greater sense of control and motivation to quit welfare. Last, these elements of the choices, expectancies, class-culture, and social support theories are mediated by health status.

Debra and Danielle are able to leave welfare because they have upgraded their education and skills, and have varying degrees of work experience that makes them believe in their earning capability. Despite low self-esteem because of dissatisfying relationships at work and with men, they can still be hopeful about their future because of their skills and work experience. Moreover, although they have differing histories of parental welfare history, and their own

welfare reliance histories, they do not want to buy into welfare because of the negative attitudes of their case managers. Their remaining self-esteem further motivates them to leave. When Danielle's case manager punished her by dropping her from the rolls for non-compliance, she had a wide network of social supports that wrapped services around her. While Debra has no one to depend upon, she has created her own support through her spiritual relationship with God. Further, although they have had health problems, currently health is not a major issue for them, and both have to care for five people. Given these circumstances, they are able to leave welfare with their own sources of support and resiliency, together with the support services made available through the MET Program and the welfare department. Not so for Jackie and Pomona.

Although Jackie has more education than Debra and Danielle, she has not enhanced her job skills, and has less work experience. Pomona lacks education, job skills, and work experience. Not only does Pomona have lower self-esteem than Jackie, Pomona also has less hope for exiting welfare. While both Jackie and Pomona have a drug, gun, and violence culture at home, Pomona has the largest number of dependents. Given these factors, as well as her age, it is hard to imagine how Pomona could hope to survive on her own. Ironically, while Jackie and Pomona's health issues interfered with their exit, their health status also allowed them to temporarily escape the punitive consequences of welfare reform.

RECOMMENDATIONS

Based on the life narratives of only the four women, it appears that 'work first' and 'time limit' are certainly not appropriate for *all* of them. With much needed caution, I would add that these two components of welfare reform are not right for other families like Jackie and especially Pomona. Women like Pomona – older, no high school diploma, no job skill, and little work experience – are likely to find it much harder to exit. Women like Debra and Jackie, who are similar in age, educational background, number of children, parental dependence on welfare, and similar length on welfare may still respond differently to reform because of their uniqueness. Younger women like Danielle, with more education, some work history, a large support network, and a role model may fare better. As Debra says:

Situations happen . . . it might traumatize them for a few months. Where me and you may get over it like that {snapping her index and forefinger}, they might not. And what you gonna do? Browbeat a person because emotionally they didn't bounce back like you thought they should have? It's not always about laziness, sometimes it's overwhelming. . . . They fell so many times that if somebody don't help them, it ain't gonna happen.

A case study with only four women does not lend itself to making policy recommendations. Yet, the women's narratives here allow us, social workers, to hold these realities – as in 'speaking truth to power' (Jennings, 1987) – in front of policy makers as they deliberate on welfare reform re-authorization. Social workers need to remind policy makers that people do not choose to be on welfare because they are lazy and life is easier when they are not working; people rely on welfare because of life's circumstances that are a result of the person-in-system configuration. Social workers need to continue to advocate for rescinding life 'time limit' on welfare and 'work first' for some people. Welfare reform must appropriately accommodate people with low skill, education, and work experience, and poor health – by definition people who are hardest-to-employ. As such, welfare assistance must be lengthened for some people, and retained for others who need it for varied life circumstances. For example, people like Pomona have been created by the system, and they need to be 'exempt' from welfare reform. People like Debra, Danielle, and Jackie need a lot of assistance from the welfare system because as Debra says, 'they fell so many times' that they need more help. Thus, human capital development programs offering opportunities to further education, to enhance job skills, and to generate alternative avenues of employment such as micro-enterprises and start-up loans need to be available. Further, when people make the 'effort' to seek and maintain a job, or to start/expand a micro-enterprise, additional services such as cash assistance, child-care, transportation, and health care need to be continuously available until they attain some economic stability, as Jackie recommends. When some are apparently not making the 'effort' to become economically self-reliant, health care services as well as psychotherapy geared toward resolving conflicts, building self-esteem, and self-empowerment must be available. Birth control to adults and family life education for teenagers also need to be more abundantly available in low-income neighborhoods so that people can make wise choices. Last but not least, social work practitioners and students must fully listen to and learn about the realities of welfare and welfare reform from the experiences of women of color so that they can take all the necessary steps, and at least one extra step, to help such women and their families live a dignified life of their choice.

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