

“I’VE BEEN HOLDING MY BREATH FOR A MIRACLE”

*Five single mothers in Washington State working
towards self-sufficiency.*

Lisa C. Manzer
University of Washington
Women Studies Senior Thesis
Advisor: Dr. Diana Pearce

TABLE OF CONTENTS

Introduction	3
Methodology	6
The Interviews	8
Struggles to self-sufficiency	9
Making it through the month	14
Support of family and friends	15
Hardships	17
Violence in the home	19
Conclusion	
Policy Implications	21
Areas for more research	23
Tables	25
Appendix I	28
Appendix II	35
References	48

INTRODUCTION

“I’ve been holding my breath for a miracle,” Vivian¹ says after I asked her what she was going to do now that her childcare subsidy has been cut. She lost her subsidy because she is making one cent too much an hour at her job as an electrician. She has also received notice that she will only have Section 8 housing for two more months. Already working 40 hours a week and going to school full time, Vivian doesn’t know how she is going to continue to support herself and her two children without these subsidies. “I can barely buy groceries each month, where am I going to find another \$1000 for childcare?”

Vivian is one of the 41,000 families that have left welfare² in Washington State³ since the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA, Public Law 104-193). She is also part of the handful of single-mothers I interviewed that are trying to get by after leaving the new welfare program. Her story is similar to that of the other mothers I talked to. She left welfare to work but is living month-to-month worrying about how she is going to overcome her next crisis.

Much of the research on low-income single-mothers reflects the experiences that Vivian has experienced. In *Making Ends Meet: How Single Mothers Survive Welfare and*

¹ All names of women interviewed have been changed.

² “Welfare” is a very broad term that refers to many different social programs, such as Social Security, Unemployment Insurance, GI Bills, but for this paper it refers to the Temporary Assistance for Needy Family Program or Aid to Families with Dependent Children.

³ According to the Washington State WorkFirst web page the overall reduction in caseloads since January 1997 was 41,751 or 43 percent. <http://www.wa.gov/WORKFIRST/reporter/factsheet.htm>

Low-Wage Work, Edin and Lein found that single mothers working low-wage jobs experienced slightly more hardships than single mothers that relied mainly on welfare (Edin & Lein, 1997, xix). A study by Danzinger, et al, based on interviews in 1998 with 693 single mothers, found that 36.9 percent of those single mothers worked full time for at least a year, yet were still under the 1998 poverty line (Danzinger, et al, 2000, 6). Yet, the new welfare program focuses on moving welfare recipients off the welfare check for work, a solution that does not lift single-mothers out of poverty. Upon signing the Personal Responsibility and Work Opportunity Reconciliation Act (henceforth called the PRWORA), President Clinton stated, “the best antipoverty program is still a job” (Clinton, 1996, 1487). If this is so, then why is Vivian still struggling every day to make the money last through the end of the month?

This paper examines the issues that Vivian, and other single-mothers, are facing as the PRWORA approaches reauthorization. In the year 2002, the 106th Congress will review the PRWORA to determine whether or not it should be renewed. The PRWORA achieved Clinton’s goal of “changing welfare as we know it” (Clinton, 1996, 1487) by replacing Aid to Families with Dependent Children (AFDC) with the new block grant program of Temporary Assistance for Needy Families (TANF). TANF ended sixty-one years of entitlements to assistance under the Social Security Act of 1935.⁴

Commentaries on the success and failure of TANF have begun. Politicians praise the unexpected number of families that have left welfare, and yet some studies show

⁴ Only in the last 30 years has there been a guarantee for poor women and their children. It was 1968 when *King v. Smith*, resulted in the Supreme Court striking down Alabama’s substitute father law that had disproportionately affected black women. “Finding the Alabama regulation in conflict with the federal statute, the Court prohibited states from denying AFDC assistance to dependent children on the basis of their mother’s alleged immorality or to discourage illegitimate births” (Mink, 1998, 50). Following this case was a series of cases that guaranteed entitlement to assistance. It is interesting to note that much of the new reform deals precisely with the mother’s immorality and to discourage illegitimate births.

increasing numbers of working-poor families going hungry and an increasing reliance on third sector welfare programs.⁵ Reports that favor welfare reform have focused on the increasing numbers leaving welfare and critics of the reform evaluate how the families that left welfare are faring economically. Rhetoric of welfare reform has characterized moving families from welfare to work as moving from “dependency” to self-sufficiency. But the review of the research tracking welfare leavers shows that ‘a job’ is not necessarily a guarantee out of poverty. As Edin and Lein showed, the job prospects for single-mothers leaving welfare are often not promising. Many single mothers on welfare have low-education levels, little job experience outside of the low-wage market, and health problems. They also lack affordable childcare and encounter transportation problems. Most likely, leaving welfare for work will mean a low-wage job, with little stability, benefits or opportunities for promotion. Whether or not welfare reform has been a “success” will in the end be determined by how “success” is defined by the 106th Congress. The purpose of this paper is to challenge the assumption that pushing single mothers from welfare to work is a solution that will work by itself. In order for welfare reform to be a “success” it needs to allow welfare leavers to reach a livable standard of self-sufficiency prior to losing government assistance. This paper uses the stories of the amazing women I talked with, who are trying to get by after leaving welfare, to explore this issue of ‘self-sufficiency’ and the other broader issues that poor single mothers are facing with the new welfare reform. Specifically, I will discuss the definition of

⁵ Third sector welfare programs refer to non-government based welfare programs such as churches, food banks, soup kitchens, non-profit agencies, etc.

“success” through an examination of the experiences of the women I interviewed since they have left welfare.

METHODOLOGY

Vivian was one of five women who were willing to be interviewed for this paper. The women were recruited through the cooperation of the Welfare Rights Organizing Coalition (WROC). As a volunteer with WROC I was able to include a notice in the bi-monthly newsletter that I was recruiting women who had left welfare. I also surveyed WROC’s contact sheets from January 2000 through March 2001 for women who called that weren’t noted to be on TANF. As an undergraduate student I had very little resources or access to the population I was trying to sample. Having the cooperation of WROC for this paper allowed me the best possible sample that I could obtain.

The women I interviewed each met five criteria. The first criteria was that the participants live in Washington State at the time of the interview and while they were receiving TANF. I also required that each woman be over 18 because minors have different requirements within TANF. Since this study focuses specifically on the experience of single-mothers, each participant was asked about their marital status and confirmed that they had one or more children. One woman who was interviewed was married but I included her because she had not lived with her husband for over fifteen years. Although they considered themselves divorced she relied on receiving his medical insurance. All women had been off of TANF for six months or more at the time of interview. Six months was established to ensure a space of time for the transition off of welfare. With the exception of these five characteristics they each are coming from

varying circumstances. Table 1 provides a quick look at the demographics of the women I interviewed.

I interviewed each woman over the telephone and was surprised by how enthusiastic each woman was to share her story. Although my questionnaire was specifically focused on the demographics, income, expenses, hardships, and government assistance history of the participants, they each shared much more than I had asked. (see Appendix 1).

My questionnaire was drawn on the work done by Edin and Lein (1997), and Laura Lewis' report *Life after TANF: Single Mothers in Erie County, Pennsylvania Share Their Experiences* (2000?). Edin and Lein's study and the Pennsylvania Report were used in the process of deciding which questions to ask. Each of these studies uses a self-sufficiency standard as a way to measure how welfare leavers are faring. I also found the use of language in the *Reality Check Report* valuable in the formation of the questions.

With limited time and limited resource I found myself with a very small response rate. I only received two replies from the recruitment letter in the newsletter. I contacted fifty women who appeared to possibly be eligible in the contact logs but 34 of the numbers were disconnected, 6 of the women were ineligible, 3 weren't interested in participating, and 2 women were contacted and interested but I was unable to reconnect with them. With only five interviews, I did not have enough information to make comparisons between various groups or even to speculate. I designed the interviews with short answer questions because of my position as a new researcher I felt, and more importantly Human Subjects felt, that I was not in a position to conduct extensive

interviews of a sensitive subject. Fortunately, the women I interviewed shared much more than I had asked which has given me valuable insight into the lives of these women.

Another limitation is that all of my respondents were found through WROC. Because WROC is a service organization that helps people who are having problems with the welfare system, the women I talked to may have had more problems and issues than the general population. It could also mean that these women had more resources and for some reason were more able to be proactive in making sure their rights were being upheld.

THE INTERVIEWS

Each woman I talked to had unique stories, struggles and accomplishments. Nonetheless, I was able to notice reoccurring themes of similar crisis throughout the interviews. Each woman expressed struggles ‘making ends meet.’ For some women, this was due to making too much money at their jobs and having their government subsidies cut. In all of the women I talked to who had recently had benefits cut, the cuts were too large and the women didn’t know how they would be able to make up the difference. For other women, their inability to ‘make ends meet’ stemmed from either an inability to work or because of low-wage jobs that did not support their expenses. Another theme that emerged, was the inability to be the mother they wanted to be. For some women this was reflected with the frustration of how many hours at work and school they were putting in. This did not allow them very much time with their children. A few women also expressed initially going on welfare because of a need to be home with her children

during important growing years when supervision was needed. Each woman expressed frustration with the welfare system either in terms of how she was being treated or because of the lack of financial support offered when it was needed. And lastly, support of family and friends has been instrumental in determining many of the women's ability survive after leaving welfare.

Struggles to Self-Sufficiency

Being able to 'make ends meet,' or self-sufficiency, was a struggle for each woman I talked with. 'Self-sufficiency' has been a common catch phrase amongst welfare debaters, but it has been thrown around with little thought to what it means. I define 'self-sufficiency' by using a specific set of measurements created by Diana Pearce called the Self-Sufficiency Standard, which was initially designed for Wider Opportunities for Women. The Self-Sufficiency Standard is an alternative to the Federal Poverty Threshold for measuring poverty. Mollie Orshansky developed the Federal Poverty measure in 1965. Orshansky based her measurement on the 1955 estimate that the average three-person family spends a third of their income on food. Therefore, she multiplied the dollar costs of the Department of Agriculture's economy food plan by three to determine the poverty measure (Fisher, 1997, 6-7).

This measure results in a gross misrepresentation of the numbers in poverty. One of the main problems with the Federal Poverty Threshold is that it does not account for regional differences. There are significant differences in the costs of living in New York City versus rural Mississippi. In addition, the average American no longer spends one third of their income on food. Costs of food have gone up since 1955, but not nearly as fast as the costs of rent and health care, which are now a much larger part of people's

incomes than one third. The Self-Sufficiency Standard is not calculated nationally but at a county or sub-state region. “The Self-Sufficiency Standard measures how much income is needed, for a family of a given composition in a given place, to adequately meet its basic needs—without public or private assistance” (Pearce, 1999, 1). The measurement is based on the local cost of housing, transportation, childcare, food, and health care. Pearce also calculates the costs and benefit from taxes and the Earned Income Tax Credit. Finally, calculating ten percent of all other costs recognizes miscellaneous expenses such as telephone, clothing, toiletries, etc. Through the use of the Self-Sufficiency Standard, this study is able to compare the income and expenses of study participants with what the Standard concludes is a level of self-sufficiency for the in which a participant lives.

The Self-Sufficiency Standard can be used in a variety of ways. Pearce describes the Self-Sufficiency Standard as a tool that “can be used as the policymaking, program delivery, public education and individual counseling levels to improve the likelihood that low-income families will become self-sufficient” (Pearce, 1999, 18). I will use the Self-Sufficiency Standard designed for Washington State as a tool to evaluate the outcome of the 1996 welfare reform bill. Comparing the income and expenses of the women I interviewed with the Standard, allowed me to examine how each women was faring economically after leaving welfare. Also, by comparing their expenses with what has been determined to be the basic level of expenses for the area they live in, I am able to examine how they are able to adjust their finances to make it month-to-month.

How did the women I talk with compare with the Washington State Self-Sufficiency Standard? As Table 2 shows none of the women I spoke with were earning

the full self-sufficiency wage for their family type and place. The top half of the table shows what the women's income and expenses should be according to the Washington State Self-Sufficiency Standard for the family type and location that the women live in. This can then be compared with the women's actual monthly income. Housing includes the costs of all utilities except for the phone. The miscellaneous calculations of the Standard table are determined by taking ten percent of all other expenses. But, for the bottom table I used the actual amount of miscellaneous expenses that they revealed to me. The Self-Sufficiency Standard uses a series of calculations to determine taxes. But, for this project this calculation was not made which could have resulted in slight discretion. The difference should not be significant because Washington State does not have a state income tax and the women's earnings are too low for substantial federal taxes but payroll taxes are 7.65%. The mean hourly wage for the women should be \$14.59, but the women are surviving off of a mean wage of \$8.51, a full \$6.08 less than the mean wage of the Self-Sufficiency Standard. The wage calculated by the Self-Sufficiency Standard is calculated to determine the lowest adequate wage for the family and area, yet none of the women were able to meet this adequate wage. As a result, instead of having the mean of \$2,568 per month of expenses, the actual mean is \$1,368 per month. By not having the adequate income level the women have to make choices that will allow them to survive each month.

Jennifer, Kaija, and Lana should be paying significantly more for their housing than they currently are. Because their incomes are not adequate they are unable to pay the Standard amount for housing and had to find an alternative housing situation to prevent them from becoming homeless. They have each addressed this issue through

sharing housing by moving in with family or friends after they have left welfare. In addition, Jennifer and Kaija are also sharing their bedrooms with their children. Reliance on family members for support is not unique to this group as Edin and Lein (1995) found that wage-reliant mothers were more likely to use shared housing than welfare-reliant mothers. Shared housing is one way to lower living expenses but has consequences. The Self-Sufficiency Standard recognizes that too many people per square yard of living space can create an unhealthy environment. Adequate living means that each family should be in their own housing.

On the other hand, Vivian and Hanna have housing costs that are approximately the same as the Standard. This is because they do not have the shared housing option available to them that Jennifer, Kaija and Lana experience. Because Hanna is not earning her adequate wage she has to find other ways to lower her cost of living. One thing she has done has been to cancel her garbage pick-up. After fighting the rats and dogs that started to accumulate around her place, she sneaks out at night and puts her garbage in neighbor's cans that are half full. No garbage pick-up is a health concern and hardship for Hanna but with limited choices she had to cut expenses somehow to afford her housing and childcare.

Vivian and Hanna, who are the only two paying for childcare, are receiving a subsidy by the government. Although she is paying \$552 a month for her children's childcare right now, her subsidy has been cut and she'll be paying over \$1000 this summer. Her budget already isn't balancing, so it is a mystery to her and I how she will be able to manage this problem. Hanna is in a similar situation as Vivian. Her \$380 a month for childcare will be turning to \$572 in July due to a raise, and the increased

income doesn't cover the increased cost in childcare. She will be making \$68.80 more per month but her childcare costs will increase by \$192. Also, Vivian and Hanna's childcare co-pays had gone up right before I talked with them. In both cases, DSHS had made a calculation error and initially set their co-pay too low. As a result, Vivian has to pay three months of back pay to DSHS but Hanna's back pay was waived. On the contrary, Kaija and Lana, who have school age children, have once again been able to rely on family and friends to divert the large expense of childcare.

I found food to be the expense that many women cut in order to be able to pay their bills. As Table 3 shows, all of the women have had to skip meals and rely on skipping buying nutritious foods or using food banks. Vivian, who said she spent only \$60 on food a month (compared to the Standards \$420), said she relied on the children being fed at daycare and school, and the rest of the meals being Top Ramen or peanut butter on Wonder bread.

Transportation and health care were also areas that the women had to cut, despite their importance. The mean transportation expense calculated by the Self-Sufficiency Standard is \$257. But the mean for the women I interviewed was \$172. Without an adequate wage that can pay for gas, insurance, and repairs they each had to make transportation choices that they could afford. Hanna had dropped her car insurance six months ago because she could no longer afford it. She also needs a new transmission, which will cost her between \$500-700 to replace. As a result, she has started to take the bus to work. But, since it takes her four buses to get to work, she is currently on work probation because of her tardiness. Jennifer also dropped her car insurance, 3 months before we talked because she couldn't make the payments. Considering the percentage of

their budget car insurance takes up it is not a surprise, but one speeding ticket or a fender bender could be a large problem for either of them. Health care was a similar expense that the women dropped. Kaija, Lana, and Hanna decided that health insurance was an expense that had to be dropped. They couldn't afford it, although one woman has had multiple open-heart surgeries in the past few years and suffers from psychological health problems. She doesn't know what will happen if she gets sick again.

The last expense category is the miscellaneous section. Although the mean miscellaneous expense is calculated to be \$203 according to the Self-Sufficiency Standard, the actual mean is \$138 for the women I interviewed. The only person who has miscellaneous expenses similar to their Self-Sufficiency Standard is Vivian who is currently trying to pay off credit card bills and her childcare co-pay. Jennifer told me that she also has credit card bills but has stopped paying them because she doesn't have the money to pay them off.

Making it through the month

The previous discussion around becoming 'self-sufficient' showed that work isn't a simple solution out of poverty. All of the women I talked with, who were working, earn more money at their current job than they did on welfare. But, many expressed increased financial hardships because of the new expenses they have with work. Working means finding childcare, less time to prepare meals, increase in transportation costs, work clothes or tools, an increase in income that will result in subsidies being cut. For the majority of the women I talked with these increases in expenses were higher than the increased income. If this is so, then how are they getting by? Edin and Lein found in *Making Ends Meet*, that wage reliant mothers were only able to work because they had

access to special circumstances that lowered their costs of living (Edin & Lein, 1997, see chapter 6). They were able to establish five categories of special circumstances: child support, free or reduced rent, low-cost child care, health care benefits, and free transportation. Virginia Schein also found in *Working From the Margins: Voices of Mothers in Poverty* that the woman in her sample relied on family support, not for money, but for traditional support such as baby-sitting, emotional support, and help with transportation or a place to live (Schein, 1996, 101).

Support of Family and Friends

Out of the five mothers I interviewed, three had stories that reflected the special circumstances and family support that Edin and Lein (1997) and Schein (1996) talked about and two didn't. Although with such a small sample I cannot make any conclusions, but the two who didn't have any special circumstances both discussed worries that they would return to welfare because they are unable to make ends meet.

The special circumstances that allowed the women I interviewed to survive without welfare, stemmed from strong support from family and friends, and having school aged children. Jennifer, a 49 year-old white woman, told me that she felt that she would be unable to support herself and her daughter if it was not because of such circumstances. Jennifer has four children, three who are older and on their own now. She first went on welfare when her three teenage sons were in high school. She talked about living in a bad neighborhood where drugs and violence were commonplace. As a result, she strongly felt somebody needed to be home to supervise the children, and without a second parent that meant that she needed to quit her job. Since her older children have left home, it is now Jennifer and her 19-year-old daughter who are sharing an apartment

with extended family, lowering her rent. Also, Jennifer was part of another unique circumstance that allowed her to be off welfare. Jennifer and her husband have not divorced, although they consider themselves separated and have not lived together for over fifteen years. The cost of divorce was too high and Jennifer and her children rely on receiving health care through her husband's work. Because Jennifer's work experience has all been in low-wage professions that often do not offer health insurance, this has been very helpful for her.

When Lana was sanctioned from welfare eight months ago, she was homeless. Her younger brother took her and her children into his home and has been paying the majority of her expenses since. Lana has also relied on third sector welfare programs, such as Saint Vincent DePaul and the Salvation Army, to help her into a new house. Without the help of her younger brother, Lana and her son would have been homeless on the streets or in a shelter.

Kaija, a 28 year-old white woman, seemed to be the most secure of all the woman I talked with. Although she is currently unemployed, because she is looking for a better job, a strong structure of being surrounded by understanding friends, a father who pays child support, and a supportive environment at work and school, Kaija discussed her future optimistically. Kaija also lives farther south of Seattle than all the other interviewees, where the rent and living expenses are cheaper. She also receives a free bus pass through school and therefore has no transportation expenses. The former two factors have helped Kaija substantially but the circumstance that has most secured her ability to live without welfare has been the flexibility of her work and school schedule that allows her to be home when her daughter is. Kaija doesn't pay any money for

childcare because she has always been able to coordinate her work and school schedule with her daughter. When she is not able to be home, Kaija said that her roommates or friends have been willing to help her out.

Such supports from family and friends that Kaija and Jennifer experienced has been their key, preventing their return to welfare and for being able to leave welfare. But not all of the women I talked with had such special circumstances. Vivian, who I mentioned earlier, is struggling all on her own to stay off welfare. She sporadically receives child support from her children's father, but with the exception of that occasional check, that is the extent of help she receives from family and friends. When discussing what she is going to do now that her childcare subsidy has been cut, Vivian explained that she did not know but wish her family were close by to occasionally babysit.

Hanna had similar sentiments as Vivian. Hanna is a 30-year-old white woman who has fled her abuser just a year ago. With one emotionally and physically sick son, and trying to find her own strength to go on, being alone has been hard for Hanna. I could hear her hold back tears as she told me that she has nobody to help her. She has no family or friends near by, as she has been isolated from such contact by her abuser. And unlike Vivian, she is receiving no child support from her son's father who owed \$22,000 in back payments at the time of our interview. Both Vivian and Hanna expressed fears of having to return to welfare.

Hardships

Although Kaija and Jennifer feel more secured because they are surrounded by the safety of family and friends, none of the women I talked with are without hardships

and are barely getting by day to day. Both Edin and Lein, and Laura Lewis' reports that I mentioned earlier used a hardship index to measure the frequency of 'hardships' amongst their respondents. I chose to construct a similar index as a simple way to receive insight into the struggles that each woman is making but the table only represents the hardships that I asked about. Many other hardships exist each day for the women I interviewed and are sometimes more hidden than the hardships that I asked. In Appendix II, Hanna writes, "Go without using maxi pads and use the hard paper towels that your work has, yes that might seem a little stupid, but what is more important, shoes from Pic-Way Shoes that cost \$15.00 for your son, or Maxi pads that you use for 5 days and throw away??"

Table 3 shows the frequency of the hardships that I asked about and Table 4 shows which hardships each woman faced. Just as I used the Self-Sufficiency Standard as a way to measure how the women I interviewed were faring economically after leaving welfare, the questions about hardships shows where those basic needs are not being met. But, because I have a limited number of respondents, I cannot draw conclusions from this about the frequency of hardships for poor single mothers, but I can use this table as a starting point for discussion.

Table 3 demonstrates that life after welfare has been full of hardships. As I discussed earlier, food was not consistently available day to day. All of the women also expressed the inability to pay for rent at least once in the last six months. While only Lana became evicted as a result, others either had to cut other expenses and hope that the landlord would be understanding or move in with family and friends. Similarly, four women were threatened with the utilities being shut off while only Jennifer's family

actually experienced the consequences of this threat. Hanna received an emergency grant to pay her utility bills. She was keeping the heat on low during the winter to save money but with a sickly child this is a very tough hardship to face. The questions about seeing a doctor, dentist or eye-doctor reflect the few number of women that actually had insurance. Even those who do have insurance cannot always afford the cost. Vivian has lost multiple teeth since leaving welfare because she feels that her children's dental care is more important than her own teeth.

The frequency of hardships experienced by my sample of women was similar to that of others' studies. Laura Lewis interviewed 42 single mothers and only two reported being able to meet their family's basic needs without hardships (Lewis, 2000?, 14). Edin and Lein found that work-reliant mothers had slightly more hardships than welfare-reliant mothers. Wage reliant mothers had an index score of hardships of 2.01 while welfare reliant mothers had a hardship index of 1.58 (Edin & Lein, 1997, 113). The sample of women interviewed by Pamela Loprest found that about half reported that food often or sometimes didn't last until the end of the month. She also found that 39% were unable to pay rent, mortgage, or utility bills. With a sample of over a thousand welfare leavers, Loprest's study is very telling of the hardships women are experiencing after leaving welfare (Loprest, 1999). These studies showed that leaving welfare for work would mostly likely mean experiencing numerous hardships like the women I interviewed.

Violence in the Home

The number of women on welfare who have experienced domestic violence is unknown but estimates fall anywhere between 20% and 75% of welfare recipients (Brandwein, 2000, 2). Therefore, it is not surprising that one of my five interviews was

with a woman, Hanna, who went on welfare after leaving her abuser. Appendix II includes a letter that she faxed to me that tells of her struggles of leaving her abuser and trying to maintain financial stability. The following is a section from that letter:

My boyfriend physically and mentally abused me a little over 1 year ago. I was put in the hospital many times, my son was mentally and physically abused also. We didn't know what was going to happen to us day after day. We prayed everyday that when we got home everything would be fine. We would walk in the door and our hearts would be pounding a million miles a minute! Some days were great, others we wish we could forget...but they are still with us to this day.

Why did I let it go for so long? I couldn't pay the bills by myself, or live like a normal human without his financial support. I could buy clothes and shoes for my son and for myself. I could even take him to the movies or out to McDonalds for a happy meal and play on the toys.

The last episode happened on May 5, 2000. I was beat with a cast that was on his right arm, thrown down on the ground, kicked, hit, punched and anything else that might have happened, I can't really remember. The police came and told me that if I don't get away, he was going to one-day kill me and my son, who saw everything.

When Hanna walked out on her abuser she had no money and no job. She was never able to keep a job while she was with him because he would harass her at work. When she went to the welfare office for help, they encouraged her to leave her abuser and ensured her that they would help. But, two months after being on welfare, her benefits were cut before she even received her first pay check because her wage was too high at her job. Her son is still in and out of the hospital because of the physical damage that has occurred to his growing body. Hanna lives not only with the memory of the abuse suffered by her and her son, but also of the fear of being homeless or returning to him for financial security. It was a large fear by domestic violence advocates that after the 1996 welfare reform was implemented more women would be returning to, or staying with their abusers because the support from the government has been removed. For Hanna, this fear may become a reality.

CONCLUSION

Policy Implications

The stories of each of these women reflect the difficulties of leaving welfare and entering work in the post-reform era. Despite all of the women I talked with being off of welfare for at least six months, all are far from reaching self-sufficiency and are experiencing significant hardships day to day. Obviously, for these five women moving from ‘welfare to work’ has not been a ‘success’ and future welfare policy needs to examine the outcomes of welfare leavers to determine where the policy fails. I will outline some policy solutions that address the problems that were faced by the woman I interviewed, although the suggestions are far from inclusive.

First of all, the women I talked with were all close to having to return to welfare because their benefits were cut before they were able to meet their basic needs on their own. Washington’s DSHS needs to reexamine the wage thresholds they are using that determine when a recipient is earning too much money to be receiving benefits. Particularly, the sliding scale for the childcare co-pay is too steep and inflexible for needs of low-income single mothers. Both Vivian and Hanna experienced significant increases in their co-pay from earning just a penny or two too much an hour. The Washington State Self-Sufficiency Standard would be a way for DSHS to more accurately determine the level of assistance recipient’s need.

The Self-Sufficiency Standard also establishes what is a minimum livable wage that recipients will need to achieve prior to having their benefits cut from welfare. DSHS should use this Self-Sufficiency Wage as a counseling and placement tool for their clients. If the welfare recipient is unable to meet that wage, DSHS needs to address how

to help the recipient reach that point. This may require providing financial support for welfare recipients to achieve higher education or training. If, for some reason, the Self-Sufficiency Wage is not attainable for a client then DSHS can use the Standard to determine how much financial support on top of the wage they are able to maintain is needed to meet the Self-Sufficiency Wage. Job experience and education take time to build, but they are essential for achieving self-sufficiency and welfare needs to support them through the process.

The inability to reach the Self-Sufficiency Wage is not always solely due to the lack of education or job experience. Many other factors also complicate being able to achieve this goal. Larger social structures may result in the difficulty for families leaving poverty to reach this self-sufficiency wage. There already is a large number of two-parent families struggling to raise their children, but when a single mother has to play the financial and emotional roles of the other parent as well, the task of raising children becomes much more complicated. Furthermore, single mothers, like all women, face a job market that pays women 74 cents to the dollar compared with men. Unfortunately, women entering the workforce also face issues of sexism, and racism if a minority, and sexual harassment that can keep women from advancing on the job and often lead to termination.

Also, it may not be reasonable for policy to require all heads of households to work. One of the women I talked with was unable to work because of her physical and mental health. She is unable to hold down a job because of her health issues, something that education and experience cannot address, and has no other source of income. Those on welfare with health problems or who are caring for children or elderly with health

problems cannot be expected to work and therefore, the five-year lifetime limit does not consider the needs of these groups.

Similar to health problems is the prevalence of family violence survivors on TANF. Although some may be able to work, it may not be as simple for many of the women in this population. Physical and emotional problems may prevent many women from being able to achieve the Self-Sufficiency Wage. Also, mothers may need to stay home with their children who have suffered physically and/or emotionally from the abusive ex-partner. Family violence is a serious and prevalent issue, something that welfare reform needs to seriously reexamine. If women are not able to achieve the Self-Sufficiency Wage they may end up returning to their abuser, furthering endangering their own lives and those of their children.

Areas for more research

Although this is a small study it is an excellent starting point for more research that needs to be done. This paper is a beginning to showing how the Standard can be used, but a larger and longitudinal study is necessary to understand the full extent that the Standard can be used for policy solutions. Also, research on race and single mothers leaving welfare needs to be explored. Was it by chance that the only black woman in my study was sanctioned or did racism result in her sanction? How do different cultures respond to single mothers leaving welfare? Are black communities more likely to lend support as her brother did? Is lack of support from Vivian's family connected to her race as a Japanese American?

A larger and longitudinal study needs to occur to examine the issues that exist when poor single mothers are living in a life of 'crisis.' What everyday hardships are

being made in order to survive each month? How are the decisions made about what expenses can be cut? Are other women skipping on buying meals or maxi-pads in order to save money for their children's shoes? Are the single mothers I interviewed still in a transitional phase after a mean time off TANF of 25 months, or will they be living in a life of 'crisis' forever?

But, despite the future research needed I find that it is clear that we need to reframe how we think about welfare. The Personal Responsibility and Work Opportunity Reconciliation Act is only trying to end welfare use but is not addressing the issue of poverty that is forcing families on welfare. The punitive welfare measure assumes that families chose to be on welfare and punishes them for their decision. By using the Self-Sufficiency Standard it becomes clear that families who are leaving welfare are unable to achieve an adequate wage for their family, with consequences that are often problematic.

TABLES

Table 1. DEMOGRAPHICS

CASE	CHILDREN	RACE	YEARS OF SCHOOL	AGE	TIME ON TANF	TIME OFF TANF
Jennifer	4	white	13	49	1 YEAR	1 YEAR 2 MO
Kaija	1	white	16	28	2 YEAR 11 MO	1 YEAR 3 MO
Lana	4	black	13	40	3 YEAR 7 MO	8 MO
Vivian	2	japanese am.	13	33	7 MO	3 YEAR 5 MO
Hanna	1	white	13	30	2 MO	1 YEAR 2 MO
Mean	2.4		13.6	36.2	19.8 Months	25.8 MO

Source: Authors calculation

Table 2. Comparison of Washington State Self-Sufficiency Standard with Women Interviewed

The top table shows what has been calculated to be the basic needs for the family type and for the location. The middle table shows the actual monthly income for each women. The bottom table shows the actual monthly expenses of the five single mothers interviewed. All names are pseudonyms.

	Jennifer	Kaija	Lana	Vivian	Hanna	
Self-Sufficiency Standard	Adult +	Adult +	Adult +	Adult +	Adult +	
Monthly Costs	teenager	schoolage	schoolage	2 schoolage	preschooler	Mean****
<i>Housing</i>	971	716	971	971	728	871
<i>Child Care</i>	0	238	375	750	523	472
<i>Food</i>	315	297	297	420	255	317
<i>Transportation</i>	265	236	265	265	250	257
<i>Health Care</i>	228	201	201	222	201	211
<i>Miscellaneous</i>	178	169	211	263	196	203
<i>Taxes</i>	376	320	478	580	426	436
<i>Earned Income Tax Credit (-)</i>	-12	-50	0	0	0	
<i>Child Care Tax Credit (-)</i>	0	-44	-40	-80	-40	
<i>Child Tax Credit (-)</i>	-42	-42	-42	-83	-42	
Total Monthly Costs	2,279	2,041	2,716	3,308	2,497	2,568
Self-Sufficiency Wage						
<i>Hourly</i>	\$12.95	\$11.60	\$15.43	\$18.79	\$14.19	\$14.59
<i>Monthly</i>	\$2,279	\$2,041	\$2,716	\$3,308	\$2,497	\$2,568

Actual Income and Expenses

	Jennifer	Kaija	Lana	Vivian	Hanna	
<i>Hourly Wage</i>	\$8.75	\$9.25**	\$0.00	\$12.65	\$12.62	\$8.51
<i>Total Monthly Income*</i>	\$1,401	\$786	\$600-700***	\$2,574	\$2,085	\$1,711.50
Total Monthly Costs	\$941.00	\$734.00	\$851.00	\$2,651.00	\$1,666.00	\$1,368.60
Monthly Costs						
<i>Housing</i>	525	398	565	962	793	648.6
<i>Child Care</i>	0	0	0	552	380	466
<i>Food</i>	200	130	100	60	210	180
<i>Transportation</i>	50	140	20	451	200	172
<i>Health Care</i>	86	0	0	334	0	210
<i>Miscellaneous</i>	80	65	166	293	83	138

*Including EITC, Child support

***Receives help from family and private agencies. This is an approximation.

**Calculated from most recent job

****Average. Does not include costs.

Source: Washington State Self-Sufficiency Standard by Diana Pearce, unpublished.

Table 3. FREQUENCY OF HARDSHIPS

The occurrence of hardships in the last six months for five single mothers who have left welfare in the last six months

	YES %	NO %
day or more without food	100%	0%
skipped meal because couldn't afford it	100%	0%
skipped meal so children could eat	80%	20%
children skip a meal	0%	100%
skip buying nutritious food	40%	60%
food bank	60%	40%
went to church for help	40%	60%
unable to pay rent	100%	0%
threatened with eviction	40%	60%
evicted	20%	80%
moved in with family/friends	40%	60%
moved to a less safe neighborhood	40%	60%
lived in a place without proper heating or plumbing	40%	60%
threatened with heat or electricity shut off	80%	20%
had heat or electricity shut off	20%	80%
rely on family/friends for childcare	75%	25%
unable to afford childcare	75%	25%
problems affording transportation	60%	40%
didn't see doctor	80%	20%
children didn't see doctor	40%	60%
didn't see dentist	80%	20%
children didn't see dentist	60%	40%
didn't see eye doctor	80%	20%
children didn't see eye doctor	60%	40%
needed prescription	60%	40%
children needed prescription	40%	60%

Source: The authors calculation using interview data

Table 4. Number of Hardships Experienced

The number of hardships experienced in the last six months by the five single mothers interviewed.

	Jennifer	Kaija	Lana	Vivian	Hanna
day or more without food	Y	Y	Y	Y	Y
skipped meal because couldn't afford it	Y	Y	Y	Y	Y
skipped meal so children could eat	Y	Y	N	Y	Y
children skip a meal	N	N	N	N	N
skip buying nutritious food	Y	N	N	N	Y
food bank	Y	N	Y	N	Y
church	Y	N	Y	N	N
unable to pay rent	Y	Y	Y	Y	Y
threatened with eviction	Y	N	N	N	Y
evicted	N	N	N	N	Y
moved in with family/friends	Y	N	Y	N	N
moved to a less safe neighborhood	Y	N	N	N	Y
lived in a place without proper heating/plumbing	Y	N	N	N	Y
threatened with heat or electricity shut off	Y	Y	N	Y	Y
had heat or electricity shut off	Y	N	N	N	N
rely on family/friends for childcare	NA	Y	Y	Y	N
unable to afford childcare	NA	Y	Y	Y	N
problems affording transportation	Y	N	Y	N	Y
didn't see doctor	Y	Y	Y	Y	N
children didn't see doctor	Y	N	Y	N	N
didn't see dentist	Y	Y	Y	Y	N
children didn't see dentist	Y	Y	Y	N	N
didn't see eye doctor	Y	Y	Y	Y	N
children didn't see eye doctor	Y	Y	Y	N	N
needed prescription	Y	N	Y	Y	N
children needed prescription	Y	N	Y	N	N
TOTAL NUMBER OF HARDSHIPS	21	12	17	11	12

APPENDIX I

QUESTIONNAIRE *SINGLE-MOTHERS AND WELFARE REFORM "SUCCESS"*

DEMOGRAPHICS

1. What is your zip code? _____
2. How many children do you have? 1 2 3 4 5 6
3. What are the ages of your children? _____
4. What is your race?
 1. White
 2. Black
 3. Asian
 4. Pacific Islander
 5. Native American
 6. Latino
 7. Multi-Racial
 8. Other (*please describe*) _____
5. What was the last year of school you completed? 6 7 8 9 10 11 12 13 14 15 16
6. How old are you? _____

GOVERNMENT ASSISTANCE

7. When did you start receiving TANF? Month _____ Year _____
8. When was the last time you received TANF? Month _____ Year _____
9. Do you receive any other current government assistance such as:

• Food stamps	Yes	0	No	1
• child care subsidy	Yes	0	No	1
• housing subsidy	Yes	0	No	1
• utility subsidy	Yes	0	No	1
• school lunch program	Yes	0	No	1
• Coupons/Medicaid	Yes	0	No	1
• Unemployment Insurance	Yes	0	No	1
• Emergency grant (AREN)	Yes	0	No	1

- Other (please describe) _____

10. Why did you leave TANF?

0. New job
1. sanctioned
2. no longer eligible for benefits
3. did not want to receive benefits
4. other (please explain)

11. Did you participate in WorkFirst?

0. Yes
1. No (*go to question 13*)

12. Did you find a job after enrolling in the WorkFirst program?

0. Yes
1. No

13. When you were on welfare, did you ever feel that you shouldn't work?

- Yes 0 No 1 (*if **no** go to question 15*)

14. Did you feel that you shouldn't work because of:

0. disability
2. unable to find child care
3. pregnancy
4. serious illness
5. caring for a disabled child or family member
6. need training, GED, or other education
7. child is less than 12 months old
8. grandparent or relative over 55 that is caring for children
9. survivor of domestic violence
10. other (please describe)

MONTHLY EXPENSES

Housing

15. Do you rent your housing? Yes 0 No 1 (*if **no** go to #16*)

16. How much do you pay in rent each month? \$_____ (*go to #18*)

17. Do you own a house? Yes 0 No 1

4. Credit card bills \$ _____
5. Medication \$ _____
6. Household goods \$ _____
7. Other (please describe) \$ _____

EMPLOYMENT/INCOME

37. Are you currently working for pay? (If no, go to question 39, answering the following questions about the last job)

38. Do you currently have more than one job? (If yes, answer questions 38-49 for job with most hours)

39. What kind of work do you do? (i.e. secretarial, service, teaching, etc) _____

40. What is your wage/salary per month? \$ _____

41. How many hours do you work per week? _____ Overtime? _____

Benefits

42. Do you receive health care through your employer? Yes 0 No 1

43. If yes, how much do you pay per month on health insurance? \$ _____

44. If no, do you have other health insurance? Yes 0 No 1

How much? \$ _____

45. Do you receive paid sick leave? Yes 0 No 1

46. Do you receive paid vacation? Yes 0 No 1

47. Do you receive any other benefits? Yes 0 No 1

Please describe _____

48. Have you received a raise since you've been employed at your current job?

Yes 0 No 1

49. Do you see yourself staying with this job in the future? Yes 0 No 1

50. Do you see yourself being promoted in your job in the future?

Yes 0 No 1

51. How long have you been at this job?

0. 1 - 3 months
1. 3 - 6 months
2. 6 - 1 year
3. 1 - 2 years
4. 2 or more years

Child support

52. Do you receive any child support? Yes 0 No 1 (*If no, go to question 52*)

53. Do you receive child support:

0. once a month
1. every other month
2. once a year
3. sporadically

54. How much do you receive for child support? \$_____ (*go to question 53*)

55. Why are you not receiving child support?

0. father refuses to pay
1. do not know where father is
2. other

56. Do you have any other sources of income? Yes 0 No 1 (*If no go to 55*)

57. About how much do you receive per month for:

- Extra-jobs \$_____
- EITC \$_____
- Other \$_____ (*please describe*) _____

HARDSHIPS

The following questions ask about things that have happened in the last six months:

58. Did you ever go a day or more without food? Yes 0 No 1

59. Did you ever skip a meal because you couldn't afford it? Yes 0 No 1

60. Did you ever skip a meal so your children could eat? Yes 0 No 1

61. Did your children ever have to skip a meal? Yes 0 No 1

62. Did you ever skip buying fruits, veggies, or nutritious food because you couldn't afford them? Yes 0 No 1

63. Did you ever get food from a food bank? Yes 0 No 1

64. Have you gotten help from a church for any reason? Yes 0 No 1

65. Were you ever unable to pay rent? Yes 0 No 1

66. Were ever threatened with an eviction? Yes 0 No 1

67. Have you been evicted because you couldn't afford rent? Yes 0 No 1

68. Have you had to move in with family or friends? Yes 0 No 1

69. Have you had to move to a less safe neighborhood? Yes 0 No 1

70. Have you lived in a place without proper heating or plumbing?
 Yes 0 No 1
71. Have you been threatened with heat or electricity being shut off?
 Yes 0 No 1
72. Have you had your heat or electricity shut off? Yes 0 No 1
73. Have you had to rely on family/friends for childcare? Yes 0 No 1
74. Have you been unable to afford childcare? Yes 0 No 1
75. Have you had problems with affording your transportation expenses?
 Yes 0 No 1
76. Have you gone without seeing a doctor when you needed to because you couldn't afford it?
 Yes 0 No 1
77. Have your children gone without seeing a doctor when they needed to because you couldn't afford it?
 Yes 0 No 1
78. Have you gone without seeing a dentist when you needed to because you couldn't afford it?
 Yes 0 No 1
79. Have your children gone without seeing a dentist when they need to because you couldn't afford it?
 Yes 0 No 1
80. Have you gone without seeing an eye doctor when you need to because you couldn't afford it?
 Yes 0 No 1
81. Have your children gone without seeing an eye doctor when they need to because you couldn't afford it?
 Yes 0 No 1
82. Have you needed prescription medication but couldn't afford it?
 Yes 0 No 1
83. Have your children needed prescription medication but you couldn't afford it?
 Yes 0 No 1

CONCLUSION

84. Since you have left welfare, do you feel your life is generally better, about the same, or worse? *(Please explain)*

85. Is there anything else you would like to share about your experience on TANF or about your life after welfare? (Any barriers that have made it difficult to work or be self-sufficient?)

86. Would you be willing to be contacted in the future for a follow-up survey?

Yes 0 No 1

APPENDIX II

Hanna faxed me the letters below after our interview. In a desperate situation, Hanna faxed this letter out to DSHS, Governor Gary Locke, Senator Maria Cantwell, Senator Patty Murray, and all of the local news stations, in an effort to raise awareness around the issues she was facing. I have included her whole letter in this appendix because she asked me to make copies of this because she wanted everybody to hear her story, so they can understand how difficult it is for many single parents who are leaving welfare.

February 15, 2001

To Whom It May Concern:

RE: DSHS—What the DON'T do for us!

What I'm about to tell you is probably more common in this state than you are probably aware of. My story is to the truth of every detail of the last 14 months of my life...and I'm still barely here!

My boyfriend physically and mentally abused me a little over 1 year ago. I was put in the hospital many times, my son was mentally and physically abused also. We didn't know what was going to happen to us day after day. We prayed everyday that when we got home everything would be fine. We would walk in the door and our hearts would be pounding a million miles a minute! Some days were great, others we wish we could forget...but they are still with us to this day.

Why did I let it go for so long? I couldn't pay the bills by myself, or live like a normal human without his financial support. I could buy clothes and shoes for my son and for myself. I could even take him to the movies or out to McDonalds for a happy meal and play on the toys.

The last episode happened on May 5, 2000. I was beat with a cast that was on his right arm, thrown down on the ground, kicked, hit, punched and anything else that might have happened, I can't really remember. The police came and told me that if I don't get away, he was going to one-day kill me and my son, who saw everything.

I lost my home, my job, and my sense of all thought. I went to DSHS for help and support. They assured me that I am endangering my son and myself and that they will help me get into a home and help me get back onto my feet. I was put on the top of the list for the HUD, Section 8, and King County Housing lists because I was a domestic violence victim. I didn't want my son to be homeless. I tried to keep everything from him. I was so scared, I have never been alone.

I found a job within a month and a half! A good career job that will have a great future for my son and I. I started to finally smile, talk to people and feel like a real person instead of a punching bag. My son and I moved into a small 1-bedroom cottage and we were finally safe, happy and together without any worries. We have moved 8 times since he was born. That is within the last 5 years.

I started work June 19, 2000! At the end of June, I was informed by DSHS that since I started work, I made too much money for food stamps, and TANF. I started to wonder if getting a job was the right thing to do. I started in the middle of June, and they cut me off of everything at the end of June before I got my first check?! I had rent and all of the deposits to turn everything on due. I called and complained but I was told by my case worker that "I made too much money to get help" I haven't even got my first check, I had NOTHING!

I got another call about 2 days later from another worker that "since I went back to work and you have not went through the housing process with the low income housing, you unfortunately don't qualify for housing anymore"! My heart and all of the confidence that I finally started to get is slowly going into depression and stress.

I couldn't believe everything I was hearing. The people that told me everything will be OK and they will help my son and I, they are now turning into evil people that just wanted another case closed! They have lied to me just to get me out of their office, they were never there to help, I was beginning to be a mentally abused person again.

Can DSHS knock me down anymore...YES! I had a review for my childcare. As of 8/1/00, 2 months after I started work, my childcare went up to \$289.00/month. OK, so now I have rent (\$555.00), water (\$5.50), and sewer (\$17.00), electricity (\$60.00), phone (\$23.00) and now daycare (\$289.00). Well, I had to drop my car insurance, and garbage or I won't be able to feed, cloth my son, or pay gas for my car to get to work.

I turned down a promotion [at work] because I knew that if I made any more money, I would have to pay my full daycare cost, which is \$572.00/month. My review came up again for my childcare in January 2001. I have had no changes in my hours or my monthly income. I was watching my money for the past 5 months to make sure that I could pay for my bills without any help that I was promised. I got my award letter back and my daycare went up \$100.00! I started to cry. I had no changes, I turned down a promotion, I was barely making it as it was and now they raised my daycare \$100.00 along with the power bill, cost of living and everything else!

I called and of course they had some excuse that THEY made an error in figuring the amount last review and that there is nothing that they can do, but they could go back and charge me back last 6 months that they over paid. What kind of attitude was this!

I asked them for a fair hearing because I only bring home between \$714.00-\$765.00 per check and my monthly bills are now up to \$1,135.50! There is no way I can live if the childcare goes up that much. They sent me a date with a follow up call 2 days before the hearing. They said that "they were reviewing the case, and there really isn't anything that is going to change, but you can go in if you want!"

I told them the situation and the bills, they still stuck with 'nothing they can do'. I explained that if this doesn't get lowered, I would have to quit my job. I got "well if you do that, it isn't considered an event to get back onto welfare and you will have to wait up to 6 months before you can get anything."

Well here I am, back at the beginning. I talked to my abuser by the way...he went to the same DSHS office I did. He got 90 days in an in house treatment center for alcohol and abusive behavior. He got out, got a real nice apartment, 2 bedroom, 2 bathroom, washer and dryer, fireplace, dishwasher on Section 8 housing right away. He pays \$35.00/month, food stamps, and medical. REMEMBER this is the person that almost killed me and abused my son...Maybe I was better off with him, at least I will have a place to live...But for who knows how long...WHICH LIFE IS WORSE...homeless and struggling or abused??

If you read this whole letter and have any support or information that I haven't already used, I would like to hear. I have called every agency, every help line, every church, every community

help service...they all say the same, "sorry we don't have the funds," "you make too much money," "there isn't anything we can do."

Maybe they will think twice when they find out that they were responsible for this homeless family on the street, maybe then they can help...I hope it doesn't come to that, but I see nothing else ahead.

You can try the numbers or address down below. I don't know how long they will still be on, maybe some of you can help me before anything happens. I'm not a lazy mother that wants everything and not want to do anything except get everything handed to her. I'm a hard working, strong single mom that needs help to get her feet back on the ground and have a decent life for myself and son. I have worked since I was 16 years old and have graduated from high school and a year in college. I just want a little support and courage from others so I won't give up on what I have tried so hard to get.

Thank you,

Name and address have been removed

Follow-up letter....

May 15, 2001

Well it has been a couple of months since this last letter was written. DSHS did respond with 'I have read your letter and you have gone through a lot, but we have looked over your file and we have done everything that we could for you.' Well, what about helping me with housing, counseling, clothes, food and maybe a day to relax and take my son to a movie!

Everybody should open their eyes and see how good of a life they have after reading my situation. Try going without paying for garbage for 1 month and see how many rats and dogs come around, or how scared you get when you have to go at night to find a garbage can that is half empty so you can throw yours in there and hope nobody see you. Go without using maxi pads and use the hard paper towels that you work has, yes that might seem a little stupid, but what is more important, shoes from Pic-Way Shoes that cost \$15.00 for your son, or Maxi pads that you use for 5 days and throw away??

You see, little things like that I have to suffer every month. Now, they have raised my rent (\$625.00), water (\$8.50), sewer (\$9.00), gas (\$80.00), electricity (\$70.00), phone (same \$23.00) and daycare (\$289.00). Once my review comes up in July for my daycare, they will no longer accept me because on April 1st, I got a \$0.42 raise, so then it will be \$572.00/month. When that times comes, I will have no choice but to get fired from my job and go back on welfare.

Please listen to my story and help me and the other single parents that are trying to make a better life for our children, that is all we have and they are our future.

Thank you,

Name and Address have been removed

REFERENCES

Abramovitz, M. (1998). *Regulating the Lives of Women: Social Welfare Policy from Colonial Times to the Present*. Boston: South End Press.

Albelda, R. (Nov-Dec 1996). "Farewell to welfare: but not to poverty. (Temporary Assistance to Needy Families)" *Dollars & Sense*, 208, 16(4).

Albelda, R., & Tilly, C. (1997). *Glass Ceilings and Bottomless Pits: Women's Work, Women's Poverty*. Boston: South End Press.

Baur, J., Braun, B., Olson, P. (Summer 2000). "Welfare to Well-Being Framework for Research, Education, and Outreach." *Journal of Consumer Affairs*, 34, 62.

Berrick, J., (1995). *Faces of Poverty: Portraits of Women and Children on Welfare*. New York: Oxford University Press.

Brandwein, R.A., & Filiano, D. M. (Summer 2000). "Toward Real Welfare Reform: the Voices of Battered Women." *Affilia Thousand Oaks*, 15, 2, 224-243.

Committee on Finance United States Congress. (1995). *Administration's Views on Welfare Reform* (Committee on Finance No. 104-1). Washington, DC: U.S. Government Printing Office.

Danziger, S., Corcoran, M., Danzinger, S., Mheflin, C. (Summer 2000). "Work, Income, and Material Hardship after Welfare Reform." *Journal of Consumer Affairs*, 34, 6.

Dujon, D., & Withorn, A. (1996). *For Crying Out Loud: Women's Poverty in the United States*. Boston: South End Press.

Edin, K. & Lein, L. (1997). *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*. New York: Russell Sage Foundation.

Fisher, G. 1997. *The Development and History of the U.S. Poverty Thresholds — A Brief Overview*, Newsletter of the Government Statistics Section and the Social Statistics Section of the American Statistical Association, Winter 1997, pp. 6-7.

Gordon, L. (1990). *Women, the State, and Welfare*. Wisconsin: University of Wisconsin Press.

Handler, J. & White, L. (1999). *Hard Labor: Women and Work in the Post-Welfare Era*. New York: M.E. Sharpe.

Hansan, J. & Morris, R. (1999). *Welfare Reform, 1996-2000: Is There a Safety Net?* Connecticut: Auburn House.

Lewis, L. *Life After TANF: Single Mothers in Erie County, Pennsylvania, Share Their Experiences*. Mercyhurst College.

Lieberman, R. (1998). *Shifting the Color Line: Race and the American Welfare State*. Harvard University Press.

Lopres, P. (1999). *Families Who Left Welfare: Who are they and How are They Doing Now?* Washington, DC: The Urban Institute.

Miller, D. (1990). *Women and Social Welfare: A Feminist Analysis*. New York: Praeger.

Mink, G. (1998). *Welfare's End*. Ithaca: Cornell University Press.

Mink, G. (1999). *Whose Welfare?* Ithaca: Cornell University Press.

Morales, C. (August 28, 1999) "Has Welfare Reform Helped the Poor? (Dearth of information to interpret success of policy change)." *America*, 181, 5, 16.

- Pearce, D. (1999). *The Self-Sufficiency Standard for Connecticut: Summary Report*. Author and the State of Connecticut.
- Pearce, D. (Summer 2000). "Rights and Wrongs of Welfare Reform: A Feminist Approach." *Affilia Thousand Oaks*, 15, 2, 133-152.
- Pollitt, K. (Aug 21- Aug 28, 2000). "The Politics of Personal Responsibility." *The Nation*, 271, 6, 12.
- Rose, N. (1995). *Workfare or Fair Work: women, welfare, and government work programs*. New Jersey: Rutgers University Press
- Rose, N. (2000). "Scapegoating Poor Women: An Analysis of Welfare Reform." *Association for Evolutionary Economics*.
- Schein, V. (1995). *Working from the Margins: Voices of Mothers in Poverty*. Ithaca: Cornell University Press.
- Secombe, K. (1999). "So You Think I Drive a Cadillac?" *Welfare Recipients' Perspectives on the System and its Reform*. Boston: Allyn and Bacon.
- Sheared, V. (1998). *Race, Gender, and Welfare Reform: The Elusive Quest for Self-Determination*. New York: Garland Publishing, Inc.
- Solinger, R. (2000). *Wake Up Little Susie: Single Pregnancy and Race before Roe v. Wade*. New York: Routledge.
- Statement on signing the Personal Responsibility and Work Opportunity Reconciliation Act of 1996*. Weekly Compilation of Presidential Documents, August 26, 1996 v32 n34 p1487(3).
- Tweedie, J. (Jan 1999). "Eight questions to ask about welfare reforms." *State Legislatures*, 25, 1, 32(3).

Williams, L. (1997). *Decades of Distortion: The Right's 30-year Assault on Welfare*. Political Research Associates.

Young, Iris (Summer 2000). "New Disciplines of Work and Welfare." *Dissent*, 47, 3, 25-30.