UNDERSTANDING THE DYNAMICS OF DISCONNECTION FROM EMPLOYMENT AND ASSISTANCE

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UNDERSTANDING THE DYNAMICS OF DISCONNECTION FROM EMPLOYMENT AND ASSISTANCE FINAL REPORT

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Heather Sandstrom, Sandra Huerta, and Pamela Loprest, Urban Institute

Kristin Seefeldt, University of Michigan

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Emily Schmitt
Department of Health and Human Services
Administration for Children and Families
Office of Planning, Research and Evaluation
370 L'Enfant Promenade SW
Washington, DC 20447

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Project Director: Pamela Loprest
Urban Institute
2100 M Street NW
Washington, DC 20037

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Study Overview

Since the creation of Temporary Assistance for Needy Families (TANF) in 1996, there has been concern about low-income individuals who may be eligible for TANF cash assistance but are neither receiving TANF nor working. These individuals are often referred to as "disconnected." This study, *Understanding the Dynamics of Disconnection from Employment and Assistance*, uses interview data from a sample of 51 disconnected, unmarried mothers from Southeast Michigan and Los Angeles, California, to learn more about their experiences related to work, benefit receipt, and material hardship, the economic coping strategies they use to manage, and their overall well-being.

Analysis of the interview data shows some differences between the samples due to age, location, and immigration status of the respondents, but also striking similarities.

- In Michigan, the poor economy contributed to long-term unemployment for many women. Some had run out of unemployment benefits or hit the TANF time limit. Limited transportation options hindered both finding work and complying with TANF work requirements.
- Barriers to employment for immigrant women in Los Angeles included a lack of working papers, limited English proficiency, a desire to stay home with their young children, challenges caring for children with special needs, and a lack of affordable child care. Many believed that receiving TANF cash assistance could negatively affect their pathway toward citizenship or that their children would need to repay the assistance received.
- In both sites, some women chose not to receive TANF because of administrative hassles, the work requirements, or the belief that others needed the program more. Take-up of SNAP, WIC, and Medicaid, however, was high.
- Male partners and children's fathers provided informal and formal support. In Los Angeles, most women relied on partners' income to cover basic household expenses. But some relationships were maintained for financial stability and may have not been healthy for women.
- Women also generated income by working side jobs and from assistance from other members of their social networks.
- Despite receiving assistance from different sources, experiences of material hardship were quite common. In Michigan, nearly half of respondents reported housing problems. In Los Angeles, many families experienced overcrowding and substandard housing conditions.
- Many adults and children appeared to be suffering from poor physical or mental health. About one-third of women in the sample suffered from symptoms of depression, and many struggled with the mental stress of managing finances and providing adequately for their children. Some children demonstrated poor health and developmental outcomes.

The report concludes with implications for policy and practice and recommendations for future research.

Executive Summary

Since the creation of Temporary Assistance for Needy Families (TANF) in 1996, there has been concern about low-income individuals who may be eligible for TANF cash assistance but are neither receiving TANF nor working. These individuals are often referred to as "disconnected." Many studies have explored the pervasiveness and circumstances of disconnected families; however, significant gaps in our knowledge remain. In particular, research is limited on the following related questions:

1. Why do women become disconnected? What are the barriers these mothers face in seeking and maintaining employment and public benefits? Are there characteristics or specific challenges faced by some mothers that put them at higher risk for disconnection? What could be done to address or avoid these circumstances or help to mitigate these challenges and thus limit disconnection?

2. How do disconnected women manage financially? Are women who are disconnected from work and TANF also disconnected from other sources of support? What role do cohabiting partners and social support networks play in families' economic coping strategies?

3. What are the circumstances of families while disconnected from work or TANF benefits? What kind of hardships or negative impacts do women and their children experience? In particular, what is the effect of being disconnected on housing stability, food security, and child and family well-being? What could be done to improve these circumstances and mitigate these hardships?

Furthermore, little is known about disconnected immigrant families—some of whom may be eligible for TANF or who have citizen children eligible for the program.

In 2011, the Office of Planning, Research and Evaluation in the Administration for Children and Families, U.S. Department of Health and Human Services, contracted the Urban Institute to conduct the study *Understanding the Dynamics of Disconnection from Employment and Assistance*. The main goal of the project was to gather information about low-income mothers who are disconnected from employment and assistance to enhance the government's knowledge about the circumstances, experiences, and well-being of disconnected mothers and their children, and to develop hypotheses for potential future research.

The study included two sites, one in Southeast Michigan that had been economically devastated by the Great Recession, and the second in Los Angeles, California, that had a large Latino immigrant population. The sample was drawn from two existing household surveys being implemented in these areas. The sample included 51 unmarried, low-income women—22 in Michigan and 29 in Los Angeles—who met the following eligibility criteria: (1) had at least one resident child under the age of 18, (2) had been unemployed for a cumulative six months within the past two years, and (3) did not receive TANF cash assistance during periods of unemployment. The Michigan

sample included predominantly African American citizens whereas the Los Angeles sample was largely Latino immigrant women. All participants in Los Angeles were mothers with a 3-year-old child due to the survey from which the sample was drawn.

Researchers conducted in-depth qualitative interviews approximately 90 minutes in length in respondents' homes. A semi-structured interview guide targeted specific topics of interest, including employment history, experience applying for and receiving public benefits, reasons for disconnection from employment and TANF, material hardship and residential stability, family and child well-being, sources of support, and coping strategies. Analyses of interview data within and across sites identified key themes related to respondents' experiences of being disconnected from employment and public assistance.

The results from the two study samples highlight some important differences among disconnected mothers associated with place, immigration status, and having young children. However, despite differences in the two samples, many similarities in circumstances and struggles emerged that suggest more universal issues among all disconnected mothers.

Reasons for Disconnection from Employment

- Limited job opportunities and work experience kept women unemployed.

The 22 women in the Michigan sample identified themselves as workers, even though many had not worked in several years. They had worked primarily in low-wage jobs, but some had held service positions within the municipal government. After leaving jobs for reasons including child care and transportation problems, being fired, or being laid off, women in Michigan cited the lack of employment opportunities in the area as being the main reason they were still unemployed. Some of them expressed concern that the length of time they had been unemployed was a barrier to finding a job. Several women in Los Angeles also struggled to find jobs for which they were qualified and were frustrated with the lack of response from potential employers.

- Many immigrant women lacked working papers and English proficiency.

Recent and undocumented immigrants faced particular barriers to finding work. For some, past experience did not translate to the US job market; for others, employers took advantage of their circumstances to pay very low wages. Some also noted their limited ability to speak English as a barrier.

- Women struggled to balance caregiving responsibilities with employment outside the home.

Many women prioritized their role as mothers over work, even when their disconnection from employment led to great material hardship. Some mothers in Los Angeles opted not to work at present so that they could stay at home with their young children until

they started school. This was particularly the case for families with special needs children.

- High child care expenses made working not worth it financially.

For women who did want to work, lack of affordable and reliable child care was a large constraint for women, particularly in Los Angeles. The high costs of care exceeded the pay they could earn in low-wage jobs, making working not worth it financially. Women also had issues arranging care with hours that matched jobs' unpredictable or nonstandard hours, finding care for multiple children or children with special needs, and accessing public programs such as Head Start, prekindergarten, and child care subsidies, which had waiting lists.

- Transportation in isolated areas was a significant barrier to finding and maintaining employment.

Transportation was also reported as a major barrier to working and retaining jobs, particularly in Michigan where public transportation was not a viable solution for many mothers because it did not reach available jobs, was infrequent, or did not run at necessary hours. The necessity of having a car and the cost of maintaining and paying for gas was a significant barrier for many mothers.

Reasons for Disconnection from TANF

The majority of women in Michigan had some TANF experience while less than one-third of women in Los Angeles had ever used TANF. In Michigan, one-third of women no longer used the program because they had hit the state's time limit. Other women reported that they opted not to use the program because of the hassle involved in applying and complying with work requirements and/or they believed others needed to use the program more than they did. Some women opted for child support or Supplemental Security Income (SSI) benefits for children (where eligible) in lieu of TANF. (Even though federal and state policy do not limit receipt to one or the other program, some women believed based on what caseworkers told them that both benefits could not be received simultaneously, some preferred child support or SSI due to the stigma associated with TANF, and some thought they could get more money (or the same amount) from child support or SSI than from TANF with less effort. Additionally, child support payments to TANF recipients may be reduced by the state to recoup TANF expenses; mothers preferred receiving the full child support payment if possible).

Immigrant women in Los Angeles had concerns that applying for TANF would negatively affect their families. Within the community, there was a widespread misconception that any TANF received would have to be paid back by their children, either through military service or through paychecks. Additionally, some women believed that being on TANF could adversely affect their pathway toward citizenship.

For the most part, women in Los Angeles who had experience with TANF found the program to be helpful but difficult to access and maintain (e.g., long wait times, multiple interactions and paperwork, intrusive questions). In Michigan, most women held mixed or negative views of the program but would likely still be receiving the benefit were it not for the program's time limit. A few women in both sites lost their benefits for unknown reasons, and not all followed through with reapplying because of the effort required.

Family Coping Strategies

In both sites, women implemented different strategies to manage financially. In particular, they pieced together public benefits other than TANF, income made from side jobs, and financial and material support from partners, relatives, and friends.

- Take-up of WIC, SNAP, and Medicaid was high.

A clearly important part of families' income was the Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, and Children (WIC) benefits for those with young children. Both of these benefits were commonly received, had less of a stigma associated with them, and generated mainly positive experiences for the women using them. This is in strong contrast to families' experiences with the TANF program. Nutritional assistance programs helped families afford the high costs of food, and in some cases, covered most or all food expenses. The money that otherwise would have been used for food could then be used to pay for other necessities. Medicaid, for those who were eligible, covered costs of health care and prescriptions, lessening the financial burden on families.

- Women worked side jobs to help earn extra money.

Many women worked side jobs, such as informal child care, cleaning homes, cutting and styling hair, providing transportation to neighbors, and making and selling food. Although sporadic and offering low pay, the little income women made helped support their families during tough economic times.

- Male partners and children's fathers provided informal and formal support.

Most women in Los Angeles were living with the father of one or more children or a new partner who was employed and covered the basic household expenses such as rent and utilities. But several relationships were maintained for the sake of financial stability and not intimacy, which threatened mothers' mental health and feelings of security. Some women were receiving formal or informal child support from nonresidential fathers. While cohabitation was rare among the Michigan sample, half of the women were receiving significant financial help from the fathers of their children; in a couple of cases, the father was paying for nearly all expenses.

- Women doubled-up and lived in subsidized housing to afford rent.

Living in multifamily and multigenerational households or in subsidized housing were ways to minimize housing costs. Most Los Angeles participants were living with or had recently lived with relatives—their parents, aunts and uncles, adult siblings, and cousins—and families often pooled together resources to cover housing and food costs. Subsidized housing was more common in Michigan but hard to obtain; many families doubled-up out of necessity. Some mothers reported the reciprocal nature of the assistance—they were receiving help while they were out of work but would provide assistance to others when they were working.

- Family and friends offered various levels of financial, material, instrumental, and emotional support.

Women in Los Angeles and Michigan had social support networks of varying size, ranging from one woman who believed she had no one upon whom she could rely and others with a dozen or more relatives and friends. Most women listed more family members than nonfamily members in their networks, particularly when asked to name the people who were closest to them and who helped them the most. The types of support women reported receiving included help with rent and other bills, providing food or money for food, and receiving child care or items for their children. Emotional support was also important for many women.

Ongoing Struggles

Despite receiving help from public programs and from social support networks, experiences of material hardship were quite common.

- In Michigan, nearly half of respondents reported housing problems, and these problems were often a result of losing income from jobs and benefits like TANF. In Los Angeles, many families experienced overcrowding and substandard housing conditions. Although beneficial economically, multifamily and multigenerational living arrangements were often unstable, overcrowded, and stressful on mothers and children.

- Most women held debt that was difficult to pay off without sufficient income; women were not making payments or putting very little toward the debt.

- Problems providing sufficient food for their families was less frequently mentioned by respondents, but many did report limiting the types of food they bought and paring down their lifestyles to “just the basics” in an effort to make ends meet.

According to a combination of interview data and the survey data from which the Los Angeles sample was drawn, about one-third of women in the sample suffered from symptoms of depression and many experienced high levels of parenting stress. Children also suffered from poor housing conditions and residential instability, and demonstrated poor child health and developmental outcomes.

Overall, these results confirm past research that disconnected mothers are extremely poor. Some cycle in and out of disconnection and some remain disconnected for long periods. The cycling is mainly associated with movement in and out of the labor market. Mothers who are longer-term disconnected include mothers who are pregnant or with very young children who are unable to or choose not to work at present, but plan to seek work as children age. Others are long-term unemployed who lost jobs during the Great Recession and have few prospects for work in the current job market. Disconnection from TANF was primarily because of expired time limits, misinformation about the program, or a disinterest in applying to the program. Women relied on different sources of support to try to make ends meet, but still faced significant material hardship. Differences in social networks are potentially important factors in the well-being of these disconnected mothers. Women who cohabited with partners or received significant financial support from children's fathers or other family and friends generally managed better financially than women who lived alone or had few people to turn to for support. In both study sites, mothers who were more isolated and less supported appeared to be worse-off or more vulnerable. However, some cohabiting relationships and large support networks still brought more stress than resources.

Introduction

After creation of the Temporary Assistance for Needy Families (TANF) program in 1996, millions of single mothers left public assistance for work, caseloads fell, and the labor force participation and earnings of single mothers increased substantially, although many remained poor. At the same time, many national and state studies found that a significant minority of former recipients left TANF without employment and had difficulty finding or retaining employment. Labor market struggles were exacerbated by the high unemployment rates during the Great Recession and beyond. And TANF take-up rates—the percent of individuals eligible for TANF who actually receive benefits—fell dramatically after 1996 (US Department of Health and Human Services 2012), raising concerns about the well-being of eligible, nonparticipant families and why they are not applying for and receiving TANF benefits.[1] Low-income individuals and families who are not employed or receiving TANF cash assistance are often referred to as "disconnected."

Many research studies have explored the pervasiveness and circumstances of disconnected families. These studies have addressed questions including: How many disconnected families are there, how do they manage financially, and what income sources and other public benefits do they rely on? Is being disconnected a temporary phenomenon or a chronic condition? And are there characteristics of these families, such as personal barriers that make work more difficult, that distinguish them from other low-income single mothers?

Yet the disconnected population is challenging to study by its very nature; those who are not linked to formal safety net programs and are not engaged in formal employment do not appear in administrative data. Additionally, analysis using only survey data may underestimate additional means of support received by a family if sources such as off-the-books work or assistance from network members are not considered. Existing qualitative research on the disconnected has helped to uncover potential explanations for being disconnected and how families make ends meet without formal job earnings and government cash assistance (Edin and Lein 1997; Seefeldt 2011; Zedlewski and Nelson 2003). However, gaps in our knowledge of these families' circumstances remain. In particular, research is limited on disconnection's effect on children, the stability of disconnected families living arrangements, the role of cohabiting partners, and the barriers families face in seeking and maintaining employment and public benefits.

Moreover, little is known about disconnected immigrant families—some of whom may be eligible for TANF or who have citizen children eligible for the program. Given the changing demographics of the United States and the significant growth in the Hispanic immigrant population during the past decade, it is imperative to strengthen our understanding of how factors related to immigration, such as recency of immigration,

[1] Participation in TANF by eligible families dropped from 79 percent in 1996 to 40 percent in 2005.

acculturation, English language proficiency, and immigrant social networks, may influence a family's connection to employment opportunities and public assistance.

The Office of Planning, Research and Evaluation of the Administration for Children and Families, U.S. Department of Health and Human Services, initiated the *Understanding the Dynamics of Disconnection from Employment and Assistance* project in 2011 with the purpose of improving the government's understanding of low-income individuals and families who are disconnected from employment and public assistance, particularly those not receiving cash assistance through the TANF program. Before data collection began, a roundtable event convened research and policy experts to review the research on disconnected families and identify several subgroups about which more information regarding disconnection from TANF and employment would be beneficial. This study attempted to improve the shared understanding of a subpopulation that is, by definition, often difficult to reach and not reflected in program administrative data.

Past studies have shown that many low-income single mothers, regardless of prior TANF receipt, are disconnected. Disconnected women are much poorer than other low-income single mothers and often experience material hardship, which raises concerns for the well-being of these mothers and children. For low-income single mothers, the event preceding disconnection is more often job loss, as opposed to losing TANF benefits. The presence of employment barriers significantly increases the likelihood of entering a state of disconnection. Health problems and living with other working adults are also associated with becoming and remaining disconnected. A summary of the relevant research literature is discussed in the next section.

The primary goal of this study is to assess the challenges and context for families that are disconnected from employment and public assistance by interviewing women who have experienced disconnection. These discussions with respondents explored what their experiences of disconnectedness were including when they have engaged or participated in employment and assistance programs; how individual, family, and household characteristics may have influenced their disconnected experiences; and how they have coped during periods without employment and assistance. The information gathered will inform how a particularly disadvantaged population has experienced interactions with services and programs funded by HHS and generate recommendations and action items for the Administration for Children and Families to better understand and meet the needs of a population disconnected from employment and assistance. The qualitative information collected about the circumstances of disconnected families will also inform future research on this population.

The report proceeds as follows. First, we review existing research on disconnected families. Next, we discuss the methods used in this study, including sample selection, data collection procedures, and analytic approaches. We then present key study findings and conclude with a discussion of those results and implications for policy and future research.

Review of Prior Evidence

Prevalence of Disconnection

Many studies demonstrate that a substantial minority of single mothers that leave TANF find themselves disconnected at some point in time. Loprest and Zedlewski (2006) estimates that 14 percent of TANF leavers in 2002 were without earnings and had not worked in the past year, received neither TANF nor Supplemental Security Income (SSI) benefits (cash assistance for low-income persons with disability), and did not have a working spouse or partner. Turner, Danziger, and Seefeldt (2006) find that about one-tenth of low-income women who had formerly received TANF in one county in Michigan were chronically disconnected; that is, they had not worked or received TANF for at least one-quarter of months over a six and a half year period (i.e., at least 20 out of 79 months). Other state studies report a disconnected population of former TANF recipients ranging from 14 to 20 percent (Acs and Loprest 2004).

Also, studies show that a considerable number of low-income single mothers, regardless of prior TANF receipt, are disconnected. Blank and Kovak (2009) find that 20 percent of low-income single mothers in 2005 had very low levels of earnings and no TANF or SSI in the prior year, and 14 percent were without income from another adult family member. They find the size of these groups had roughly doubled since 1990 when the comparable numbers were 10 and 7 percent, respectively. More recent work by Loprest and Nichols (2011) finds the percentage of disconnected single mothers (regardless of prior TANF participation) has increased substantially over the last decade: about one in eight low-income single mothers was disconnected in 1996 and 1997, but about one in five was disconnected in 2008.

Review of Evidence on Material Hardship among the Disconnected Population

Studies of disconnected single mothers have identified that disconnected women are much poorer than other single mothers with incomes below 200 percent of the federal poverty line. Blank and Kovak (2009) find that in 2005, over 80 percent of disconnected mothers had incomes under the poverty line compared with about 50 percent of all low-income single mothers. Loprest and Zedlewski (2006) find that in 2002, average income (including sources such as child support and SSI benefits from other household members but excluding benefits from in-kind programs such as SNAP or housing assistance) among disconnected former TANF recipients was $6,178 compared with an average income of $17,681 for other former TANF recipients.

Over 40 percent of all disconnected low-income mothers in 2002 faced food insecurities (difficulties feeding their families) (Loprest 2011). However, it is not clear that disconnected families face higher levels of hardship compared to other poor families. For example, disconnected families in Colorado were no more likely to be behind on rent or utility payments than other former TANF recipients, although

disconnected families may be more likely to experience extreme hardships such as homelessness (Loprest 2011).

Past research suggests very low-income disconnected families combine multiple changing sources of income (and public benefits) including friends and families, incurring debt, and “off-the-books” work (Edin and Lein 1997; Seefeldt 2011; Zedlewski and Nelson 2003). An estimated one-third of disconnected women live with a cohabiting partner, while another third live with other adults (Loprest and Nichols 2011), and income from those adults may cushion against some material hardship. However, how much that income from others is shared across the household is unknown.

Review of Evidence on Benefit Use among the Disconnected Population

Disconnected women may rely on receipt of noncash benefits such as nutrition assistance and housing assistance. Loprest and Nichols (2011) find that in 2008, about half of disconnected families received benefits from SNAP, a third from WIC, and a fifth received housing benefits. One-third received child support benefits. Some disconnected women who are deemed eligible for SSI will shift from TANF to the SSI rolls, or their children with special needs may receive SSI (Acs and Loprest 2004; Wood and Rangarajan 2003).

Review of Evidence on Employment Barriers among the Disconnected Population

Studies find high prevalence of barriers to work among disconnected populations as well. Blank and Kovak (2009) show that 10 to 20 percent of disconnected women experience barriers to work, and this percentage is higher for women who report multiple months of disconnectedness. Loprest and Zedlewski (2006) find that two-thirds of disconnected former TANF recipients and almost half of disconnected low-income mothers who have never received TANF experience barriers to work. Specifically, disconnected mothers are more likely than other single mothers to have health and substance abuse problems, as well as low education levels and learning disabilities (Loprest 2003; Turner, Danziger, and Seefeldt 2006). They also are more likely to lack work experience and have fewer work-related skills (Acs and Loprest 2004; Loprest 2003; Wood and Rangarajan 2003).

Review of Evidence on Duration and Causes of Disconnection

Although research shows that on average, disconnected women are economically worse-off than other low-income single mothers, little research examines how long people remain disconnected and the causes of their disconnection. Blank and Kovak (2009) find that women who were ever disconnected over a three-year period were disconnected for 7 months on average. However, about half of these women spent less than 4 months disconnected while about 5 percent spent more than two years in this status. Loprest and Nichols (2011) find that almost a quarter of low-income single mothers are disconnected for four or more months over a year and 11 percent are

disconnected for a year or more. The circumstances and policy needs of women who are temporarily or chronically disconnected are likely to differ.

Research on what factors are associated with beginning and ending spells of disconnectedness is also limited. A study of former TANF recipients in an urban county in Michigan shows that the presence of barriers (low education, physical limitations, learning disabilities, and use of illegal drugs or alcohol dependence) significantly increases the likelihood that a former TANF recipient would enter a spell of disconnectedness. Having multiple barriers has an even greater effect (Turner, Danziger, and Seefeldt 2006). Nationally, Loprest and Nichols (2011) find that for all single mothers, losing a job is the reason most frequently associated with becoming disconnected. However, they also find that if a mother leaves TANF benefits, she has an almost 20 percent chance of becoming disconnected. Health and other barriers as well as living with other working adults are also significant contributors to becoming and remaining disconnected.

Approach for New Study on Disconnection

As described, quantitative analyses and a few ethnographic studies have identified the prevalence of disconnection, benefit use and employment barriers among the disconnected, and the duration and primary causes of disconnection. Yet little evidence sheds light on the complex underlying reasons for disconnection and the barriers to employment and access to public benefits.

Most evidence of disconnection from employment and assistance comes from local or national surveys that were not focused exclusively on the issue of disconnected families. The format of a structured survey, in which answer options are limited to a few predetermined categories and usually administered over the phone, does not allow for a more nuanced discussion of the reasons for disconnection. Surveys tell us little about the relationships and responsibilities of different household members in what are often complex and dynamic household structures. Also, some important topics of a sensitive nature are less often and less easily addressed in a large structured survey format, including questions of immigration status, mental health issues, or domestic violence.

For these reasons, we pursued new data collection that used in-depth discussions with disconnected mothers, allowing us to investigate specific reasons for their unemployment and lack of assistance. We were particularly interested in examining the effects of disconnection on material hardship, families' coping strategies, the social networks families relied on for support, and how mothers with young children handled the responsibilities of parenting during disconnection. In the remainder of the report, we will discuss the research methods, results, and implications of the project *Understanding the Dynamics of Disconnection from Employment and Assistance*.

Methods

In this section, we describe the two study sites, the sample selection and recruitment process, data collection procedures, and approaches to data analysis.

Study Sites

The study included two sites: Los Angeles, California and Southeast Michigan. These two sites were selected for several reasons. First, the sites had relatively high concentrations of low-income families which maximized the ability to identify low-income women who had experienced recent disconnection from employment and public assistance.

Second, the two sites varied in the demographics of the local population and the stability of the local economy, which offered a unique contrast for studying disconnection. Los Angeles was selected in part because of the diversity of the local population, including a large presence of Latino immigrant families with citizen children who may be eligible for child-only TANF.[2] In contrast, Southeast Michigan was predominantly African American. While Los Angeles offered a fairly stable economy but also a very high cost of living, communities within Southeast Michigan were some of the hardest hit during the Great Recession and suffered from above average unemployment rates.

Third, the Urban Institute and its subcontractor at the University of Michigan were engaged in ongoing research in these two sites. Given the perceived challenge of recruiting a sufficient sample that met the study's selection criteria, the research team proposed sampling from respondents from existing survey studies. Specifically, respondents were selected from the Best Start LA Pilot Community Evaluation, led by the Urban Institute and the Center for Healthier Children, Families, and Communities at the University of California Los Angeles (UCLA), and the Michigan Recession and Recovery Study (MRRS), conducted by the National Poverty Center at the University of Michigan. These surveys provided access to potentially hard-to-reach, low-income women that fit the study criteria. Additionally, the research team obtained permissions to link the participants' longitudinal survey data with their new interview data from the current study to maximize the information available on family well-being. (See Appendix A for more details on these surveys.)

Sample Selection and Recruitment

To qualify for participation in the study, respondents had to be: low-income, unmarried women with at least one resident child under the age of 18; and unemployed for at least

[2] TANF child-only cases arise when no adult is included in the benefit calculation because either parents are ineligible for TANF for reasons other than income or the child lives with relatives (and, in some states, specified nonrelatives) instead of with their parents. Almost half of TANF cases are child-only cases (Golden and Hawkins 2012).

six cumulative months in the past two years, during which time they did not receive TANF or SSI and were caring for a resident child.

Field staff used multiple methods to identify and recruit potential participants. For the Los Angeles site, the Best Start LA survey team at UCLA requested consent to contact from all unmarried mothers in the survey sample at the time of the 36-month child and family survey, which was conducted in participants' homes. Interviewers explained to mothers the purpose of this new study and asked mothers for their consent to share their contact information with the Urban Institute research team for the purpose of receiving a follow-up phone call during which they would learn more about the study. UCLA distributed flyers advertising the study to all participants who consented to having their contact information shared. The flyer listed the name of the project, a description of the study, and contact information for the project assistant. UCLA provided the Urban Institute with a list of participants who consented to being contacted, including their names, addresses, phone numbers, and preferred language. A bilingual, English-Spanish project assistant at the Urban Institute called the referred participants to screen for eligibility, and when eligible, obtained their consent to schedule an in-person interview in their home or other convenient location.

Existing survey data from the MRRS were used to identify single mothers with low income (approximately 100% of the federal poverty level or below) who appeared, from the data, to have experienced a spell of disconnection. The lead researcher in this site mailed a letter to these women, alerting them to their possible eligibility for this new study, and made follow-up telephone calls to screen for eligibility.

In Los Angeles, 88 women were referred to the study, 58 were reached by telephone, 56 were fully screened while two mentioned facts that made them ineligible prior to being screened, and 35 were determined eligible.[3] One eligible woman was not interested in participating. Researchers attempted at least one recruitment call to all potentially eligible women. Of the 34 women that were eligible and interested, 29 completed an interview whereas the others canceled appointments and were difficult to relocate and schedule. In Michigan, 41 women were identified as potentially eligible, and 35 were screened (the remaining six were never able to be located). Twenty-three of the 35 met the study eligibility criteria, and 22 completed an interview. In total, 51 women were interviewed across the two sites.

Data Collection Procedures

This exploratory study involved one in-depth qualitative interview per respondent. Interviewers utilized a field conversation guide, which was translated into Spanish, to collect information from individual respondents (See Appendix B for conversation

[3] In Los Angeles, reasons included being disconnected from employment or TANF for fewer than six months. In Michigan, reasons for ineligibility included no longer having any minor aged children in the house, being disconnected for fewer than six months, and receiving SSI benefits for oneself.

guide). The interviewers had extensive experience conducting fieldwork and all received protocol training prior to the site visits.

In Los Angeles, a team of two, one lead researcher and one research assistant, met with the women in their homes. One interview was conducted in a children's hospital where a participant's newborn infant was under observation. In Michigan, the lead researcher interviewed women in their homes or in the homes of relatives in cases where the woman had lost her own housing. The interviews ranged from 60 to 120 minutes in length but lasted approximately 90 minutes on average. All interviews were conducted in English in Michigan whereas the majority of respondents (22 out of 29) in Los Angeles were interviewed in Spanish and the rest in English. The interviews were audio recorded to later produce full transcriptions. Only one woman in Los Angeles declined being recorded, and in that case, the research assistant took detailed hand-written notes and subsequently wrote a memo containing a full account of the interview which was used in the analysis.

Before each interview, the researchers obtained written informed consent from respondents and assured the respondents that the information provided would be kept private to the extent permitted by law. Specifically, none of the information obtained during the course of the study would be disclosed in such a way that individuals outside the research team could identify the respondent. The only exception was the researcher may be required by law to report suspicion of harm to oneself, to children, or to others. Interviewers advised respondents of their right to skip any questions or take a break during the interview.

At the end of the interviews in Los Angeles, respondents were asked for their consent to the release of their Best Start LA survey data so the researchers could link those data with respondents' interview data. Additionally, interviewers were prepared to provide participants with a list of local community resources, such as housing and employment services, food pantries, and crisis hotlines.

The conversation guide investigated many topics about participants' experiences with disconnection. Discussions explored when women engaged or participated in employment and assistance programs; how individual, family, and household characteristics may have influenced their disconnected experiences; and how they made ends meet during periods without employment and assistance.

The study also sought to understand the effect of disconnection on children. This included the physical living arrangement and space, residential stability, mothers' ability to provide basic necessities such as food and clothing, and the physical and mental health of mothers and their children. The conversation guide probed on these topics and the circumstances surrounding issues of child care and financial contributions of older children.

The study closely examined the means of support that disconnected families use to cope with the periods without employment and assistance. The interviews addressed

such questions as: Who are the people in their social network that offer the most support, and what type of support do they provide? Do disconnected individuals provide support to their network members as well? What kind of support? What type of community resources or groups do disconnected individuals rely on for assistance? The study explored the manner in which these sources of support affected the lives of disconnected individuals and how this knowledge could be implemented into the policies and practices targeted toward this population.

Finally, the conversation guide included questions about the factors that hinder entry or reentry into public assistance programs and employment. These questions investigated respondents' perceptions of and experience with the welfare system, their knowledge of benefit eligibility, how they balanced child care and employment requirements, and their barriers to employment, such as language, immigration status, education, transportation, and health condition impediments. The information collected contributed to an improved understanding of specific reasons for both unemployment and lack of assistance, families' coping strategies, and families' perspectives on pathways out of disconnection.

Data Analysis

All interviews were audio recorded and later transcribed into word processing documents. The research team developed a coding scheme from the research questions outlined below and coded and analyzed emerging themes across interviews using NVivo qualitative analysis software. Specifically, researchers coded segments of text in which respondents discussed a particular topic such as their opinion of the TANF program. An analysis of the coded text revealed similarities and differences across respondents. The coding scheme addressed the following topics:

1. What are the current, recent, and past employment experiences of respondents?
    - What are the perceptions of employment opportunities and barriers?
2. What experience have respondents had with government benefits and programs?
    - To what extent does this group receive government benefits?
    - What are the perceptions of government programs?
    - What are the perceptions of barriers to participating in government programs?
3. What forms of material hardship are respondents experiencing?
    - How stable are their housing arrangements?
4. How is the health and well-being of respondents and their children?
5. What sources of income and financial support do respondents rely on?
    - How stable are these sources of income?
    - How sufficient are these sources of income?
6. What are other major coping strategies used by respondents?
7. What role do social networks and supports play in respondents' lives?

In addition to analyzing the qualitative interview data, researchers analyzed the survey data from the two longitudinal survey studies from which the sample was drawn.

In Los Angeles, the survey analysis was limited to participants who consented to having their interview data linked to their survey data (26 out of 29 participants). In Michigan, consent to link data was not required because the current study was designed as an add-on to the Michigan Recession and Recovery Study, which allowed researchers access to all data collected for that project.

Results

In this section, we present the key findings from our fieldwork. We first review the characteristics of the sample in each study site, and then the key themes that emerged from the analysis of interview data: connections with the labor market, sources of disconnection from employment, experiences with TANF and reasons for disconnection from TANF, connections to other public programs, material hardship and the effects on family well-being, economic coping strategies, and the role of social support networks.

Characteristics of Sample in Each Study Site

The characteristics of participants varied across the two study sites highlighting the diversity among disconnected women. Basic demographic information about both samples is provided below in table 1.

The 22 participants in Michigan were on average 36 years old, ranging in age from 27 to 51. Nearly all were African American, while two identified as white (one biracial). On average they had 3.5 children, including adult children, and 2.7 minor-age children. Half of the women had a resident child under age 5. Education and employment experiences were quite heterogeneous. Seven of the 22 women had not finished high school (although three of these women had GEDs) while another six had completed only high school, eight had completed some college, one held an associate's degree, and two had finished their bachelor's degree. When interviewed, four of the women were working but had experienced spells of disconnection within the prior two years. Another seven were not currently employed but had worked at least some since 2012. The remaining 11 women had not worked for at least two years, including six who had been unemployed since the beginning of the Great Recession (2008 or earlier).

The 29 participants in Los Angeles were slightly younger than those in Michigan—31 years old on average, ranging from 18 to 46. They all self-identified as Latino or Hispanic, except for one who was African American. Twenty-five of the 29 Los Angeles participants were immigrants, including 18 from Mexico, four from El Salvador, and three from Guatemala. Only one woman had immigrated within the past five years, 11 others had immigrated between 6 and 10 years ago, and the remaining women came to the United States as children or adolescents. Women in the Los Angeles sample had 2.4 children on average. All respondents in the Los Angeles site had a 3-year-old child at the time of the interview (because the sample drew from an existing survey sample of mothers who gave birth in Los Angeles in 2010). Additionally, 22 respondents had other children residing in the home: six respondents had children younger than age 3, and 18 respondents had older children. Three respondents were pregnant at the time of the interview and two had given birth within the past two months. All but five of the women were cohabiting with a partner—in most cases the father of the youngest child. Most Los Angeles participants had a high school education or less, with some immigrant mothers completing the equivalent of a sixth-grade education in their country of origin. Seven women had some postsecondary education, but none had a college degree. Twenty women had not worked since before their 3-year-old child was

born, whereas seven were currently working after experiencing a recent spell of unemployment, and two worked within the past year but were not currently working.

Table 1. ***Demographic Characteristics of Study Sample by Site***

	Michigan (n=22)	Los Angeles (n=29)
Average age	36 years	31 years
Age range	27-51 years	18-46 years
Race/ethnicity		
African American/Black	18	1
Latino/Hispanic	0	28
White	1	0
Black multi-racial	2	0
White multi-racial	1	0
Immigrant	0	25
Within past 5 years	0	1
6-10 years ago	0	11
More than 10 years ago	0	13
Conducted interview in Spanish	0	23
Cohabiting with male partner	2	24
Education level		
Less than high school	7	11
High school	6	11
Some college	6	7
Associates	1	0
BA or more	2	0
Employment		
Currently working	4	7
Last worked in 2012-13	7	2
Last worked in 2009-11	5	10
Has not worked since 2008 or earlier	6	10
Average number of children born to respondents (including adult children)	3.5 (max 7)	2.4 (max 7)
Average number of respondent's minor-aged children residing in home	2.7	2.2
Average age of youngest child in home	5.5 years	2.6 years

Connections with the Labor Market

Past Employment Experiences

Even though the vast majority of women in the study were not working at the time we interviewed them, most had some prior connection to the labor market. Most women in the Los Angeles sample experienced a mix of what would be considered regular employment and side jobs. In Los Angeles, most regular jobs were in clothing factories, retail, cleaning services, and the food industry, but several jobs were in more skilled professions (e.g., hair stylist, accounting assistant, teaching assistant, dance instructor). The more skilled jobs were held by the US citizens in the sample and the few immigrants who spoke English fluently. In general, the jobs women held were not stable in terms of reliable schedules, paid little (near minimum wage or less), and had little opportunity for growth. In Michigan, most women had worked in the formal economy, typically in low-wage jobs (e.g., fast food, home health care, manufacturing), although a few had higher-paying, unionized positions. Most jobs across the two sites did not include benefits, such as paid sick days or vacation time, and if women had to call in to miss a day of work, they would not get paid.

Even though many women in the Michigan sample had not worked in several years, most considered themselves to be workers who had been able to hold down jobs prior to the economic downturn. This differed from the Los Angeles sample in which most women stopped working (at least regularly) after having children and prioritized their motherhood role over work. Common experiences in the labor market for both samples included working in unstable jobs and needing to have a side job to make money, particularly for the Los Angeles sample. Despite the challenges these women faced, most reported being satisfied with their previous jobs, although views were more mixed on their future employment prospects.

***Employment instability*.** Unstable employment—marked by unpredictable and variable hours and lack of job permanence--is often considered a hallmark of the low wage labor market. Several Michigan participants worked with temporary staffing agencies and a common complaint was that the work was highly unstable; women might report to the work site, only to be told that there was no work for the day and that they should return home. Cindy[4], who was one of these temporary employees in Michigan, explained how this uncertainty affected her:

> *I'd go all the way—coming from here, I'd go all the way there, and they would be like, "No work today," or "We've got enough people already." That's a strain on me because I did all this—four, five hours to get here. Then you got to wait—the bus runs slow, so you got to wait at least an hour to 30 minutes for another bus to come, to come way back over here. It was like, every time I got there—I had good days that I worked, good days that I don't work. It wasn't really worth the hassle with the babysitter constantly fighting and all the other stuff.*

[4] All names have been changed to protect participants' privacy.

Mayra, an immigrant mother in Los Angeles, also had unstable work hours that made it difficult to pay bills and save money to send home to her family back in El Salvador. She came to the United States 10 years ago at the age of 23 in search of employment because she could not find a job in her native country. She last worked four years ago before giving birth to her second child, now age 3. She was a saleswoman in a clothing store downtown where she worked from 9 a.m. to 5 p.m. three or four days a week including weekends. The days changed depending on when they needed her, and because sales had been affected during the Great Recession, her hours were sometimes cut. She earned $50 a day in cash and received no benefits. Although she had plans to return to work, she became pregnant again, and at the time of her interview, she had an infant to care for. As she described it, she was not looking for work because, "What I'm going to make is really little and to leave the children in child care costs me more than what I could make working."[i, 5]

A few women had held unionized positions with Detroit's city government and its school system. Unionized jobs typically offer workers more protections and higher wages. For Claudette, though, being part of a union did not protect her. The city decided to outsource certain functions and Claudette's job was cut. Although she was allowed to reapply for her old job, her hourly rate was reduced from $16.00 to $12.00. She also lost benefits such as the educational assistance that was helping her go back to school. Soon thereafter she was laid off again. However, she could not collect unemployment benefits because even though she had the same job, her employer had changed when the job was outsourced, and she had not worked long enough with them to qualify.

Side jobs. Some women worked side jobs to make extra money during periods when they were not working—either by choice or because of particular employment barriers. Side jobs included babysitting, cleaning homes, preparing and selling food out of their homes, cutting hair, and selling commercial products such as Avon and Tupperware which allowed them to work out of their home when they had the time. A few of these women reported earnings from side jobs when filing taxes, but most side jobs were informal, with women being paid in cash.

For immigrants who lacked working papers, the line between what they considered a regular job and a side job was often blurred, because their employment options were limited. Some described any paid work (such as babysitting or selling goods out of their home) as a job, whereas others performing the same kind of work described not having a "job" but doing this activity on the side to make a little money. They sometimes worked regular hours and were paid cash under the table, and other times they worked only sporadically when work was available.

Andrea, a Mexican immigrant mother of two daughters age 3 and 12, had never worked for someone else, but she and her daughters' father had been running a street vending business since they immigrated about five years prior. They bought ears of

[5] Spanish quotes were translated into English. The original Spanish text appears in the endnotes section of the report.

corn in bulk, cooked them in their home, and sold them on the streets with a variety of toppings—a common local cuisine. She and her partner worked on different street corners on Mondays through Fridays in the afternoons from 2pm to 7pm. Although she worked, it was not a stable job:

> *There are days that he goes to work and on the other side [of the street] I work. Or it may not be like that, like now I didn't go to work but he went to work. Or maybe I work, but it's not so stable.*[ii]

Together they earned about $900 a month, which covered the cost of rent at $625 a month, utilities, and her cell phone bill. They purchased food with her benefits from the Supplemental Nutrition Assistance Program (SNAP, also called CalFresh in California) and WIC, and they received monthly donations of rice and beans from the local Salvation Army. Andrea liked the flexibility of her job—the fact that she did not have to report to a manager and could leave if she needed to attend to her children. Luckily, her mother, who lived nearby, provided free child care while she worked. She wished she could get a job in a factory making more money, but she knew from neighbors how difficult the schedule was, and she worried she could not balance that kind of work with her household and caretaking responsibilities:

> *Because I have neighbors that leave at 5 in the morning and don't get back until 7 at night, and if there are meeting events or things like that for the children—well, many times for meetings they give them [time off]—but there are many bosses that, to find a good boss that will give you time to be with them, no. And that's the problem, well I have to take them to appointments, be at the school and then meetings, and then they send us to attend parenting classes and all that. I have to be with them.* [iii]

Like the women in the Los Angeles sample, many of the women in Michigan worked side jobs to earn money. Some jobs were more informal than others. For example, Gina, who had been unemployed for more than five years and lost her TANF benefits because of time limits in winter of 2013, made money by taking people places in her minivan. But as she explained, there were limits to this endeavor,

> *No, I ain't just gonna say I'll go to the grocery store and be a jitney and all. I'll just do it if somebody called me or something.*

Other women reported doing hair and babysitting, but typically only for friends and family and sometimes for not very much money. Another set of women, though, had what might be considered small businesses. Kiana, unemployed since 2009, cleaned out rental properties and readied them for new tenants. She got referrals from friends and enlisted her three teen-aged children to help. Taurean did landscaping in the summer and shoveled snow in the winter. She reported finding work by going door to door in various neighborhoods. However, Taurean was pregnant and had been unable to do that kind of work for several months.

Perceived Employment Opportunities in the Past and Future

Participants in Los Angeles had mixed feelings toward the employment opportunities they had. Some expressed knowing they could do better but that they had to take what work they could get. For example, Cristina was trained as a secretary in Mexico before she moved to the United States 17 years ago at the age of 21. But the expectations for secretarial positions changed, she had little experience using computers and other technology, and she still struggled with English. She ended up settling for work in a clothing factory and was happy to have a job, but she did not feel satisfied in her work.

> *I like office work, but I have not had the opportunity to go to school, the language or to study computing and all that you need, I haven't been able to…With the opportunities yes, they're satisfactory, well no because they always pay very little and you have a lot of work, but I have had the opportunity to go out, go beyond, yes.* [iv]

Rosa, a single immigrant mother who had experienced long-term unemployment, described the situation well in her interview:

> *Well, I only get around by walking, and also I'm not looking in big factories because, I'll tell you, they scare me. But also the problem is that when you go to a place, for example, a shop here in the alleys, they want to pay me super, super, super cheap, because the people know the situation and know that you can't go around complaining. So, sometimes I don't go out [looking for work] because I say, "I'm going to go to earn so little, I have to pay for child care, who will pick up the kids from school?" Already I'm worse-off. I'm neglecting them and I'm not earning much. Better I care for them myself.*

A few women in Michigan also reported being very dissatisfied with the employment opportunities that were available to them in the past. Some of the dissatisfaction stemmed from aspects of the low-wage labor market, such as instability and lack of benefits. Latisha, a 27-year-old single mother of one, was serving as a foster parent, caring at the time for two very young children. Although she received foster care payments on their behalf, that money was not enough to support everyone. So she would try and work, almost always in low-paying jobs. Evaluating her prior employment experiences, she said:

> *It's been okay, but not satisfied. I wanna be like—do something that's stable and would keep me there. Something that's offering benefits and a lot of deals within a job, but—that's not how it goes, sometimes.*

However, among both the women in Los Angeles who could find work and the Michigan sample members who had work experience, many did express general contentment in the work they did, even low-wage jobs in cleaning services and fast food restaurants that might be considered undesirable. For example, Beatriz had not worked for 10 years after having her first child, but after her husband left her and moved back to

his home country of Mexico, she was forced to find a job. She worked on and off for eight months as a babysitter, providing care for several children in her home, but the hours were not consistent or full time, and the pay was very low. She began submitting applications to every place she could find in her area. One day she walked into a hotel and asked if they were hiring, filled out an application, and was soon hired as a housekeeper. Her schedule was variable and she could only get on the schedule about 3 days a week. She earned about $300 a week and no benefits, but she described loving her new job because it was in a nice hotel where she could connect with other people. The work was not as isolating or mundane as her other options, such as child care or factory positions.

> *It fascinates me, the work fascinates me…it's going well now, you see now, I had not worked in hotels and you see that they gave me the opportunity, they showed me around and well I loved it and I've been there a year now, a year and a month almost.*[v]

In Michigan, several women had worked in the health care field, primarily as certified nurse's assistants. These women enjoyed helping others, particularly the elderly. Some women reported that even fast food jobs could be enjoyable if one was a "people person." However, one woman, Susan, a 40-year-old living in a Detroit suburb, had been waiting tables for her entire career, and she was ready to move on.

> *I don't like—I don't like it because it's like—I've always done it because it's been convenient. After basically probably 22 years of it I hate it. [Laughing] I go in there and I just hate it. I'm too old to even be patient with a lot of people anymore.*

Susan had stayed at her last job (which she was working at again) for a very long time because her employer was willing to be flexible with scheduling. As a single parent of a disabled child, it was important for Susan to be able to meet him at the bus stop and take him to doctors' appointments. When she was called back to work after a year-long layoff, she decided to return to the restaurant; she had not found another job that would accommodate her schedule.

Cindy, a mother of five who had never completed high school, spoke longingly of the assembly line jobs she had held in the past. She said:

> *They were good. They was good jobs. It weren't McDonald's and Burger King, stuff like that. It was good. You was on your own line. You worked your own—you know what I'm saying? It was good. I liked that.*

In addition to her perception that line work was a "good" job (a widely held belief in Southeast Michigan), Cindy also enjoyed learning about car parts. A further benefit of those jobs was that she did not have to deal with customers.

> *I liked different parts, like valve covers and stuff like that, I learned different things. Axles and stuff like that. I liked it. See, more dealing with that job is—you*

don't got to deal with the public. You know what I'm saying? That was what I liked about it.

Four women in Michigan had ended their spells of disconnection and were working at the time of the interview, three with the same employer they had worked for prior to being disconnected. One was rehired by her former employer after a year-long layoff. Another, a home health care worker, had been without work for many months because the agency she worked for was low on clients; she started working again when the number of people needing care went back up. Jean had an interesting employment situation in that she was a contract employee working from home. She could work around her children's schedules, and she could work as much or as little as she needed. However, the job required that she have access to a computer and a phone. For a period of time her living situation was unstable and she was not able to work. Finally, the fourth woman had just started a job in a nursing home a few weeks prior to the interview.

However, most women in Michigan were not working at the time of the interview, and a large reason for that was that the economic downturn had dealt a hard blow to the state, particularly the Detroit area. Jobs that were once easy to come by no longer were, and previous work experience did not appear to help women find new jobs, because they were competing against many other unemployed individuals. Gina, who had bounced between many different low-wage jobs prior to the Great Recession, recognized this.

A lot of the jobs, I didn't stay there that long. I only had a few jobs that I stayed for a long time. Yeah, they gave me some skills, but it's like all them jobs that I had back then ain't doin' me no good now.

Gina had last worked in 2007 or 2008; she could not remember which year. Like many other women in the Michigan sample, she was in the midst of experiencing a long bout of unemployment.

The reality of their employment struggles became apparent as women discussed the balance between household responsibilities and earning a living to help support their families. Commonly, mothers reported not being able to find any work at all; struggling to find jobs with a fixed, daytime schedule that could accommodate working mothers with young children; and not finding jobs that paid enough to make it worth it, knowing that they would have to pay for child care and would be sacrificing time with their children. More recent immigrant mothers in Los Angeles described the challenges of being undocumented and not having working papers. Lack of experience and limited English proficiency were also mentioned by several mothers as limiting their employment opportunities. These barriers and others were the sources of disconnection from employment for many women, as will be discussed in further detail in the next section.

Sources of Disconnection from Employment

Women were selected for the study because they had experienced a spell of unemployment for a minimum of six cumulative months within the past two years. As the previous section indicates, most women had some prior work experience but had lost or voluntarily left jobs. A few women were fired due to miscommunications or clashes with supervisors. Other women became unemployed because of layoffs that occurred during the Great Recession. Others left work when they became pregnant or gave birth.

Yet the interviews revealed differences between their reasons for continued disconnection from employment. Some were unemployed by the standard definition of wanting to work but not successfully obtaining employment because of several factors. But others chose to not participate in the labor market for different reasons. Most commonly, the costs of child care exceeded the pay they could earn and women preferred to stay home to care for their children, particularly with women in Los Angeles who all had non-school-age children. Second, several women had children with special needs that restricted their ability to work outside the home. Third, women's immigration status and lack of working papers prevented them from obtaining employment. Fourth, a combination of a lack of work experience and limited employment opportunities challenged mothers in their efforts to find work. Finally, lack of transportation further limited job options for a subset of respondents. We discuss each of these themes in more detail in this section.

Balancing caregiving and employment. Some women, particularly those in Los Angeles, struggled to balance employment with their caregiving responsibilities, often choosing to stay home with their children and not work—as a personal preference, because they could not afford child care with what they earned, or because they did not trust the child care system. All women in the Los Angles sample had a 3-year-old child, and 75 percent of women had other children as well. Most women had been working for pay prior to their first or most recent pregnancy but then stopped working to deliver and care for their children. Making the transition back to work was challenging for many mothers. As Cristina described it,

> *It's very difficult, very difficult, because sometimes you leave them with people that you don't know and even if you know them, sometimes things happen, and since you're used to being with them all the time. Because they're small or when you breastfeed, I've breastfed until a year and 7 months, so it's really difficult, you go back for the money, out of necessity.*[vi]

About one-third of mothers in Los Angeles had chosen not to return to work after having children, at least temporarily. These women were in cohabiting relationships and had made the decision with their partners to stay home to care for children while their partner worked, even though relying on a single income with a larger family size would be challenging. Raising their own children was important to mothers, particularly during the first few years of development. Women also described not seeing how they could

manage all their household and caretaking responsibilities and work outside the home. Arranging child care was a common issue for mothers, and as further detailed in this section, most mothers described how, with the high costs of child care, it was not worth it to them to work.

These stay-at-home mothers described their plan to seek employment again once their children started prekindergarten (at age 4) or kindergarten (at age 5). Some had a clear sense of what they would want to do, such as returning to past positions or a similar line of work, while others were more skeptical about what opportunities they had and whether they could actually balance work once their children started school.

Isabel used to work as a nanny. She enjoyed working with children and liked the flexibility, because she could pick up her son, now 12, from school and bring him with her to work. She worked there for two and a half years until she got pregnant with her second child, and she has not held a job since so she could focus on being a mother. She was starting to look for work at the time of her interview because her son was starting preschool. She described her choices this way:

> *I decided to stay home. That's how I am as a mom. With my first son, when I had him I also decided to stay home and just take care of him. I don't really believe in giving my kids to grandma or just anybody. It's just my kid. I wanna do it myself. I wanna teach them. I want them to learn, so I know if they—if I send them somewhere else it's not gonna be the same… If he starts school, like full day, I'm planning—I'm actually starting—I'm gonna start looking for a job. I'm just not sure if I should get a full-time or part-time [job]. I'm still a little confused about that.*

Several women had started working at least part-time by the time of the interview and successfully arranged child care after taking time off to be with their children. Those with family nearby benefited from relatives' help with child care. Several grandmothers provided free child care. Yet a few mothers had attempted to return to work but stopped when child care arrangements did not work out as planned.

Alejandra's son was 6 weeks old when she went back to work at a jewelry store after taking her maternity leave. He would cry when left with his babysitter, so much so that Alejandra felt she was forced to leave her job. She then started to bring him to her grandmother's house, but he would bite and hit her niece who was also there, and Alejandra eventually ended that arrangement. She then had a second child and stayed home for a while with both children. After her family moved to a new neighborhood, she thought about working again, but her children's father was worried about leaving them in child care. He did not trust providers who were strangers and preferred Alejandra stay home, which she planned to do until the children started school. She wished the government would improve quality of child care programs so families could trust sending their children.

Other mothers expressed their skepticism of the child care system. Ana feared what she saw on TV about poor quality child care and child abuse and neglect. *"Now,*

well look at how many cases have been heard on television about how they rape them, that they mistreat them in day cares." She had a babysitter for a short time but did not like how she handled the baby and her son was afraid of her. Evelyn thought about going back to work at one point, but also worried about the conditions in child care settings.

> Evelyn*: When I wanted to look for a job, I looked to see if I could find [child care], but yes, it scares me.*
>
> Interviewer*: And what type of places were you looking for?*
>
> Evelyn*: Like people from here, close by. Because you see things on television, that they do this and that... So a day care center? No, I've never thought about looking for one.*[vii]

These mothers were concerned about both licensed care settings and unregulated care provided by women who cared for children in their neighborhoods. It was clear in the interviews that some mothers did not understand the difference or know what child care options existed in the community.

Finding a job with a schedule that could accommodate a working mother was the main concern for Elizabeth and several other mothers. Elizabeth had not worked in 10 years since her four children were born. She used to work at a laundromat, washing clothes and sewing, but she felt forced to quit because her boss wanted a certain schedule and she could not work that schedule and take care of her children. Also, the high cost of child care made working not worth it to her. The only work she could balance was a side job cleaning someone's house every 2 weeks on the weekend when her brother, who lived with her, could care for them.

> *Yes, I would like to work, well on a schedule that would…that would suit me with the kids in school. I can go in early and get out a little earlier, because it doesn't make sense to pay [for child care] for four kids with what I will earn.*[viii]

Diana's situation was similar to Elizabeth's, but she was single and did not have the support of a partner. Because she could not find affordable, reliable child care for her two young daughters, she had to quit a job she really enjoyed at a tax preparation agency that she found through the CalWORKs job program. Because she had hit the TANF time limit, she could no longer apply for cash assistance, which was her only pathway to securing a child care subsidy (otherwise there was a long waiting list). She considered Head Start programs, but they were only part-day and she needed full-time care.

> *It was horrible because I was struggling with babysitters for my girls. The babysitters, they would quit on me. They'd say they're very special, they were very active. My job schedule, the babysitters would quit as well because they said that—I did not have a schedule, a permanent schedule. They kept changing me according to their clients. If the clients came—a lot*

of them came in, then I would work more hours. If the clients wouldn't come in in the morning and in the afternoon, then they would change and send me home. It was horrible.

I liked the work; I just didn't like my schedule, my hours. I would go back to it, but I'm just waiting for the girls to go to school so that I could have time. The thing for me is the babysitter. They have a lot of programs where they pay…I tried to apply [for a child care subsidy], and they said that I had to be in the CalWorks program…I never found any other programs to help me that pay for the child care…That's why I'm here, yes. I'm here, stuck now…Actually, I have been offered some jobs but I denied them…I just estimate the money that I'm gonna make and the money that I'm gonna pay for a babysitter—so I don't think it's worth going to work.

Mayra also could not afford the cost of child care with her unstable job in a wholesale clothing store. Her employers could not gross in a day what they needed to pay her and began cutting her hours or not paying her. She could not earn enough to pay for child care and have money left over. *"There was no point, paying so they could care for them. I didn't earn anything to, to support my partner, so we decided that I would stay at home instead and care for the kids."*[ix]

Patricia was the only mother in the LA sample that received child care assistance after successfully moving off the waiting list. At least two other mothers looked into applying but did not pursue it after learning about the long waiting list. Before receiving subsidized care Patricia paid $20 a day for a babysitter for her son. As she put it, *"It's really helpful, especially for mothers that can't afford babysitting. Some babysitters, they charge $35 and up for one day. Do the math for how many days you work, so it's a lot of money."*

In contrast to Los Angeles, only three women in the Michigan sample reported that child care issues had played a role in becoming disconnected. In part this could be because children in the Michigan sample were older on average compared to children in the Los Angles sample and may not have needed child care. In the years since becoming disconnected, five women in Michigan had at least one more child, so perhaps child care for multiple and non-school-age children would pose a problem to returning to work, if women were to find jobs. As Gina, a mother of five children under the age of 10 said, "*Nobody has no problem watching one baby. When you got a whole bunch of them, they don't want to watch them."*

Caring for children with special needs. Another reason for disconnection was caring for children with special needs. Two participants had children with severe disabilities that required special care, and a few other mothers had children with language delays that needed particular attention and therapy.

Stephanie, a 24-year-old, single African American mother in Los Angeles, was sensitive to discussing her son's condition. His father left her when she was pregnant, not wanting her to keep her pregnancy, and her family was also not supportive of her.

She had been raising her son on her own, and even though she had dreams of working someday, she had accepted the fact that holding a job was not possible given her son's needs.

> *If my baby wasn't born with medical conditions then I just can't say what, where my life would be at. Maybe I would be working, something may be different.*

Laura's son was receiving speech therapy for a severe language delay and she explained how that had been preventing her from seeking a job, like the cleaning job she held before her son was born.

> *Because my son… he has been receiving therapy because he can't really talk and it's more difficult for me because other people don't understand what he says and I'm the only person that understands what he says, that's why it's difficult for me to leave him with other people.*[x]

Evelyn's two sons, ages 2 and 3, both had a severe speech delay that concerned their pediatrician. They received a referral for early intervention services and priority enrollment in Head Start. They attended three days a week for three hours, which she described as keeping her from being able to work:

> *Well my kids have to, they have to go to special schools because they don't speak and that's why I haven't worked, since I take them and it's 3 hours before I get back.*[xi]

Immigration status as a barrier to employment. In Los Angeles, women's immigration statuses and their lack of working papers greatly affected their ability to obtain regular employment and seek better positions. This was perhaps the most limiting factor for them. Most had found some work in the past, but those opportunities—such as cleaning houses, providing child care, and working in factories—were often temporary positions. Laura had come to the US from Mexico nine years ago and worked cleaning houses for three years before having her first child. She was pregnant with her third at the time of the interview. Besides her pregnancies preventing her from maintaining a steady job, and her 3-year-old son's speech therapy appointments that were scheduled several days a week, she felt limited by her lack of working papers.

> Interviewer*: Are there issues that you or your family face that limit your ability to work in any way?*
>
> Laura*: Maybe, not, not being legal residents from here or not knowing how to speak the language well.*
>
> Interviewer*: How has verification affected you? The papers, for you and your family?*
>
> Laura*: Because there are times when, perhaps since my husband has, he has the opportunity to get promoted where he is but he can't because of*

the papers…Well for me, it affects me because in the form of payments, he would receive more, but since he doesn't have documents and he doesn't have papers, well he always charges the minimum.[xii]

Mayra left El Salvador in 2003, two years after three earthquakes hit El Salvador. These earthquakes caused the US government to allow nationals of El Salvador who had been present in the US since March 9, 2001 to apply for temporary protection status (TPS) for 18 months. TPS also granted employment authorization. This provision for Salvadorian nationals has been extended many times, and those with TPS are able to reregister to maintain TPS status.[6] Mayra's father was granted TPS, having arrived in the US before her, but Mayra entered after the policy went into effect. Being undocumented, she did not have a working permit or a California license that was required to enroll in English classes at an adult school in her area. She found a job in a clothing store where the owner disregarded her status, but she constantly worried about being reported.

In [the store], where I sold clothes. And yes, I once had to leave running out of there because my father—he has a work permit—was stopped by DPS, but I couldn't go into that anymore. I didn't have [a permit] then. And he told me, 'Immigration is around there.' And oh well, I'm leaving, and I called my boss and told him, "Sorry, but I have to close the store' and he said, 'Why?' 'Because my dad just told me that immigration is around here.' And well, I'm not going to El Salvador. I don't do anything over there. As a matter of fact, I left because of that, because I was left without a job.[xiii]

Rosa had been married and separated twice, once after surviving domestic violence. She left her home country of Guatemala 15 years ago, leaving behind two children, to seek better employment opportunities in the US. But she was troubled by the limited work she could find and made very little money. She married and had three additional children. Four years ago, her last husband left her when she was pregnant. She was forced to seek work to support her family, but worried about not having working papers. She worked in a factory until she learned they were going to check social security numbers. She left and found a job caring for an elderly woman one or two days a week until the woman's son hired a nurse instead, leaving Rosa without a job. She and a few other women in Los Angeles were frustrated by how employers paid immigrant workers less than minimum wage. Employers knew that immigrants did not have many options so they could get away with paying them less.

Additionally, several immigrant women mentioned how their limited English proficiency was a barrier to employment or employment in the positions they would prefer. They specifically mentioned how a job as a waitress, secretary, or salesperson

[6] "Temporary Protected Status, Designated Country: El Salvador." US Citizenship and Immigration Services. http://www.uscis.gov/humanitarian/temporary-protected-status-deferred-enforced-departure/tps-designated-country-el-salvador/temporary-protected-status-designated-country-el-salvador

would require communicating with customers in English, whereas women who worked in cleaning services and factories were able get by in the workplace communicating in their native Spanish. A few also felt judged by cultural stereotypes and had experienced prejudice for being an immigrant.

Four years ago, Adela worked as a waitress in a restaurant after piecing together part-time jobs cleaning houses and babysitting. She liked the job, but sometimes her limited English was a barrier. When she became pregnant, she had to quit and was then replaced. She began selling Tupperware out of her home to make some extra money, and had plans to return to work as a waitress once her children were in school. She explained some employers do not care about working papers as long as you do not cause trouble. The undocumented people she knew would often stay in one job a long time, even if the pay or work was not good, so they never faced any problems with verification.

Lack of employment opportunities and work experience. In Southeast Michigan, unemployment remained high after the official end of the Great Recession. In summer 2013, when most of the interviews were conducted, the area unemployment rate ran between 9 and 10 percent,[7] compared with about 7 percent for the nation as a whole.[8] Detroit's unemployment rate during that time period was much higher, ranging from 16.3 to 18.9 percent.[9] Given the labor market, it is not surprising that many respondents had difficulty finding work.

The economic downfall of the Great Recession also affected the employment stability of many families in Los Angeles. Isabel was born in Guatemala but came to the United States at age 10 with her family. She completed school up through grade 11 and later took some classes at a community college to get certified to teach dance classes. She opened her own business, a dance studio with a store where she sold dance attire. During the recession, her business crashed and she was forced to give up her dream, at least temporarily. Meanwhile, her boyfriend who worked in construction was also out of work.

In the Los Angeles sample, the few women who were not immigrants and successfully secured child care still had difficulties finding and maintaining employment, in part because of lack of experience. Irene was a 20-year-old American-born mother with a 3-year-old and an infant who lived with her parents and was in college part-time. She was looking for part-time work in fast food restaurants and clothing stores, and described submitting at least 10 applications over the past year but never heard back.

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[7] "Economy at a Glance: Detroit-Warren-Livonia, MI," US Department of Labor, Bureau of Labor Statistics, http://www.bls.gov/eag/eag.mi_detroit_msa.htm.
[8] "Databases, Tables, and Calculators by Subject," US Department of Labor, Bureau of Labor Statistics, http://data.bls.gov/timeseries/LNS14000000?data_tool=XGtable.
[9] Author's tabulations based on data from the Michigan Department of Technology, Management, and Budget, Labor Market Information website: www.milmi.org.

Even though she was applying to entry-level jobs, her lack of work experience was hurting her.

> *I want a job, but I don't know. It's too hard to find one. I submit applications, but since I've never worked and [don't] have any work experience it's hard. It's been on and off for a year. I submit applications, but it's like, they never called. It's just waiting… There's a lot of places here that say that they hire, but maybe [lack of] experience, yeah, that's the main thing.*

Irene blamed her lack of work experience, but did not know how she could build experience without first getting a job.

Patricia had a dream of owning her own hair salon. She used to work as a hair stylist but earned so little and could not afford her bills, so she began applying for a second job but had no luck. She described her situation this way:

> *To be honest, I think I have bad luck when it comes to finding jobs. I submit applications online, and I never get called, or it's once in a blue moon I get called. Then I go to the interviews. Then from there I haven't heard anything. I don't hear anything. I think I jinx myself, or I just don't do it correctly, but I don't know. It's hard for me to find a job when it comes to internet, to submitting applications. When it's in person, then I get lucky. It's only online that it's hard for me.*

Eventually Patricia's brother connected her with a job at a fast food restaurant to make extra money. When her employers recently realized she was pregnant with her second child, they began reducing her hours to—in her opinion—force her to quit, which she did.

Many women in Michigan described situations very similar to Patricia's, noting that they had been putting in applications online and trying other strategies to find work but typically would never hear back from employers. Many women expressed frustration with the process of applying for work, feeling as though they were sending their applications into a black hole and being rebuffed by employers if they tried to follow up. As Latisha said,

> *You only can do so much. You only can put in so many applications. You only can fax so many resumes. Now when you call to check on the status of it, you get—they rude about it. [They say] 'If the manager come across your application they'll give you a call back.' I always—they always do that to me. Even if you be nice to them, you say, 'I'm just, I'm really looking forward to'—you explain—'I'm really looking for a job, I can work any hours. I can do this, I'm experienced in this.' [They say] 'If they like your resume or they come across your application, we'll call you back. You cannot call here.'*

Long-term unemployment has been a growing problem across the country in the wake of the Great Recession, with an estimated 4.2 million Americans (or about 37 percent of the unemployed) having been without work for 27 weeks or longer, the definition of "long term unemployment" used by the Bureau of Labor Statistics[10]. Generally, the longer that an individual has been unemployed, the more difficult it is to find work, whether that is because of skill erosion, stigma, or other factors. Recent research has found that the chances of receiving an interview for a job decline by 45 percent for those who have been unemployed eight months or more compared to those who have only been unemployed one month (Kroft, Lange, and Notowidigdo 2012).

Among the 12 Michigan respondents who were unemployed and looking for work at the time of the interview, all but two met the criteria for "long-term unemployment," and the two who did not were very close to being unemployed for 27 weeks. Gina believed that having been unemployed for so long (since 2008 in her case) was a major factor keeping her from finding another job. She explained,

> *It's just been the space [on my resume]. The first thing [employers] say, 'Well, what you've been doing for these last five years or six years?'*

Gina's own answer to that question was that she had several children during that time, but she knew that such a response would not help her in her job search.

Despite the bad economy, some women pointed to other factors as keeping them from finding work. Monica attributed her inability to find work to her own shortcomings, believing she lacked experience and might have poor interviewing skills. However, she noted that before her most recent spell of unemployment, she used to get "a lot of interviews." Indeed, looking over her work history, she had experience in fast food work, light industrial manufacturing, and had done various jobs through a temporary service. Although all of these were very low paying jobs, she had been working. Pauline, on the other hand, believed that her credentials were holding her back. As one of the sample members with a bachelor's degree, she wondered if employers at the big box stores and fast food outlets were skeptical about how long she would stay in the job and therefore did not even make her an offer. Whether or not Monica and Pauline's hunches were accurate, the shortage of jobs in the area allowed employers to be more selective than they had perhaps been when the economy was booming.

Lack of transportation. Another factor impeding women from finding jobs was a lack of transportation. This was more apparent in Southeast Michigan than in Los Angeles where most families used public transportation without much difficulty, had a vehicle, or could walk to work. A large body of literature (Holzer [1991] and Ihlanfeldt and Sjoquist [1998] for reviews) has documented a spatial mismatch between job opportunities located in suburbs and lower-income residents who live in central cities. Several Michigan respondents noted this mismatch. Michelle had been working in the

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[10] "The Employment Situation—January 2014," News Release USDL-14-0168, US Department of Labor, Bureau of Labor Statistics, http://www.bls.gov/news.release/pdf/empsit.pdf.

suburbs as a nurse's assistant but found most of her paycheck was being eaten up by gas costs. She quit that job, hoping to find another closer to her home in Detroit, but she was unable to do so. She subsequently had to relinquish her car when she could no longer afford the payments, but recognized that she was in a bind: she was unable to search for work in the suburbs because she had no car, but she would not be able to afford a car without a job. Cindy had attempted to use public transportation to maintain a job located outside of Detroit. She reported a commute that sometimes ranged from three to four hours each way, depending on how well the buses were running. However, once she arrived she did not always know if there was going to be work for her to do that day. She said,

> *They'd say to call in. Tell you to call in. Then sometimes, they'll call you and tell you, 'yeah, you're on the list [to work],' and then you'll get there and they'll still be like, 'there's too many people… You go back home'*

After being sent home too many times without working, Cindy decided the job was not worth the extreme commute.

Living in the suburbs, though, did not mean that transportation was not a factor in finding or keeping jobs. Rose found a job in a suburban fast food store but was scheduled to work during times when the buses were not operating. She said,

> *Still, with me not having a vehicle, they wanted me to come in in early morning where there was no bus running, and I was catching cabs, $20.00. Yeah, it was $25.00 actually. That's just one way, $25.00 one way.*

Because her job paid only minimum wage, the costs of taking a cab were not sustainable, and she put in her resignation. When we interviewed her, Rose had just started working again, this time at an assisted living facility. However, she faced the same transportation challenges, and was either getting rides from coworkers or again having to take cabs. When asked how she was managing, she said, *"I'm struggling real bad with it."*

Pauline's most recent job required substantial driving. She had a long commute and also had to drive during the work day to different stores the company owned. Her car broke down, and she reported that the money she made would not cover the cost of repairs. While she had access to her mother's car, Pauline said that she could use it for shorter trips and errands and not for the extensive driving she did for her job. Because of this, she resigned her position.

Lack of transportation has long been known to be a barrier to employment, and the experiences of the women in the sample illustrate how that can happen. Most of the women had owned cars at some point, but repairs that were too costly or repossession during difficult financial times meant that ownership was often fleeting. And not having a car made reemployment that much more difficult.

Experiences Receiving TANF and Reasons for Disconnection

During the long-term spells of disconnection from employment, study participants were also disconnected from the TANF program. In this section, we discuss respondents' experiences with and perspectives towards TANF, and the reasons for their disconnection.

It is important to note that while TANF is a federal program, states have latitude in determining the specifics of certain policies, including time limits, work requirements, and payment of additional benefits for children born after the opening of a TANF case (family caps). The circumstances of the women in this study with respect to these policies are thus in part reflective of the TANF programs in California and Michigan.

TANF Experience

Only eight women (28%) in Los Angeles had any experience receiving TANF, including two of the four nonimmigrants. Only two of the eight women were receiving TANF (called CalWORKs in California) at the time of their interviews. Only one Michigan respondent was receiving TANF at the time of the interview, although more than 80 percent of respondents had used the program in the past, including when it was AFDC (Aid to Families with Dependent Children).

Although all of the women in Los Angeles who received TANF found it helpful, there were mixed opinions of whether it was worth the effort to maintain it. Many—five out of eight—found the application process to be burdensome.

> Interviewer: *And do you remember what the application was like the first time? Was it difficult, easy?*
>
> Marina: *Yes, difficult because like I said, I had to go over there with the worker to make an appointment, ask for the paperwork, this and that, then go to sign, it's hard because it's a job. Once I went at 8 in the morning and I didn't leave until 2, 3 in the afternoon, but we need it. Yes, it was difficult, hard and took a long time, a really long time. Once you don't have appointments and just have to take some paperwork, it's not as much, but when you go for the first few times it does take a long time. The kids become impatient, they want to leave, they get bored, they get desperate, yes.*[xiv]

Isabel, a cohabiting mother of a 12-year-old and a 3-year-old whose household was recently joined by her 13-year-old stepson, described how the application for TANF was much harder than the one for other programs:

> *Yeah, it was hard to apply. They ask a lot more, a lot more information and a lot more paperwork [than CalFresh]…It's like they make it more difficult… And then they keep you there [at the office] for too long. I guess*

now it's a little bit easier because you can do it on the internet. I haven't done it, but I know my sister did everything like that…They ask things that they know you don't have, and you let them know, like okay, we don't have that, so they're like okay, so you can't apply for it… yeah, the utility bills and if you're living in a place where…they pay for your utilities, so that kinda makes it hard because then they want proof from the owner…but you don't see the owner all the time.

Only one of the respondents, Irene (an English speaking US-born participant), described the process as "pretty straightforward". However, she also expressed a desire to work over receiving TANF because of the stigma attached to cash assistance.

Interviewer: *Can you just tell us a little bit about that, why you would prefer to work?*

Irene: *'Cause at first I didn't really like the cash aid 'cause I guess a lot of people talk about it. They say it's just for lazy people that don't wanna work or stuff like that. It's not that I don't wanna work 'cause I do wanna work, but I can't find a job. I didn't have any other option. Then I had to get it 'cause I needed help with my kids. 'Cause my parents weren't gonna support me and my two sons. They would, but I didn't want them to. 'Cause they need money for themselves too. I had to get the help. It's been helpful. It's really helpful. I don't have to depend on my parents to get stuff paid.*

Only one of the Los Angeles respondents who previously received TANF participated in the job program; the others were exempt from the work requirement, because they were noncitizens with child-only TANF cases, had an infant under 24 months or two or more children under age 6, or were enrolled in an approved education program. Nonexempt TANF recipients in California are required to participate in a work-related activity for a minimum of 32 hours per week.[11] Diana, a single mother of four—including an 18-year-old, a 4-year-old, and a 3-year-old—was able to get a job at a tax preparation agency as a result of her participation in the CalWorks job program. She described how it affected her:

Yes, I went through the program. It actually helped. They really gave me a different mentality, a different way of seeing life. I really do thank it 'cause it worked. The [job program] works. Your mind is so closed to what you can do in life and accomplish until you go there. Then they teach you all these things. Then you learn that you're able to do a lot of things, not just because you have—you haven't gone to school. It doesn't mean that you cannot start to do it. It's never too late.

[11] For more information on TANF policies, see "Welfare Rules Databook: State TANF Policies as of July 2012," OPRE Report 2013-27, Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, http://www.urban.org/publications/412973.html

Irene was exempt from the work requirement at the time of the interview because she had an infant, but her attending community college would satisfy the work requirement when he was older. The other Los Angeles respondents made no mention of the job program requirements and, when asked, they were unclear what it was, suggesting they had an exemption of which they were unaware.

By contrast, women in Michigan had less favorable views of TANF and its employment program, called Work First, which required recipients to participate in a work-related activity for a minimum of 30 hours per week. One complaint women had was that the program did not help anyone find jobs. Monica, who was searching for work on her own, appraised the program negatively. She said: "*People really don't get jobs. You just sit in there in one classroom for eight hours a day."*

For women like Claudette who had extensive prior work experience, participating in a program that focused on putting together resumes and practicing interviews was not necessarily helpful. As Claudette noted:

> *I didn't find it [Work First] to be important to me, because I know how to look for a job. It was interesting in hearing other people's stories and what they haven't done, basically. It really didn't help me.*

Other women noted that TANF's work participation requirements did not fit well with their responsibilities as a parent. Jean, who was using assistance around the time her youngest (now age 3) was born, was told that to keep benefits she would have to go to the Work First program. The state defers postpartum women from the work requirement, but only for three months. For Jean, being away from her baby all day, five days a week would disrupt his feeding schedule, and she was not willing to stop breast-feeding, as she said a caseworker suggested she do. She said:

> *I breastfed all my kids. I wouldn't have been able to breastfeed and do that [Work First] at the same. "Well, you know, you can always wean them," and I'm, "No, I cannot." [Laughter] That's not going to happen.*

Michelle had used AFDC and TANF when her older children (now age 18 and older) were younger, and she tried to apply again with her youngest son, age 4, after she lost her job. While her son was in preschool, his school day did not line up with the hours she was supposed to spend in Work First. She did not understand how she could possibly retrieve her son from school and also meet the work requirements:

> *If I tell you, okay, my son is in school, you want me to come to Work First from 9 'til 4, and I'm telling you my son get out at 2:30, who's going to pick him up at 2:30 if I don't have anybody to pick him up?" And they want to penalize you for that. They don't want you to leave, and they say, "Okay, if you go, you're out the door, and then you can't come back in." Well, my son at school then. I can't leave him there 'til 4:00. [Laughs] Then I have to just think, you don't have transportation you have to get on a bus, so that means I really have to leave extra early.*

Michelle decided she could not receive TANF if it meant not picking up her son from school.

While most women in Michigan were unhappy with their experiences with Work First, a couple of women thought the program was helpful. Taurean had this to say about her experience with Work First:

> *It was helpful, a lot of help, because they help you out with your resume. They help you out getting prepared for a job. They help you look for a job. They give you job leads, so it was a big help.*

However, when asked if Work First had helped her find a job, Taurean said no, that she had found her last job through a referral from a cousin.

Reasons for Disconnection from TANF

The reasons for disconnection from TANF among respondents in Los Angeles varied, with more than two-thirds of respondents never wanting to apply. Six of the eight TANF recipients left the program after becoming ineligible, and in a couple of cases, because they no longer wanted to receive it. Most women in Michigan had received TANF at some point, but time limits and program requirements prevented their continued receipt of this benefit. In this section, we discuss these key reasons for disconnection from TANF as they emerged from the interviews with the 51 respondents.

TANF not a "safe" program for immigrant families*.* One of the most prevalent responses given by Latino immigrants for not applying for TANF was the fear of utilizing the TANF program because of its perceived consequences. While WIC and SNAP were generally considered safe because the programs helped families purchase food (as discussed in the next section on use of other programs), there was uncertainty about receiving cash assistance from the government caused by two local myths: that by using TANF, they would incur a debt to the government, and that using the program would harm their ability to attain citizenship.[12]

When asked why they chose to not apply for the TANF program, six Los Angeles respondents stated that they believed their use of the program would incur a debt to the government that their children would be forced to pay either through military service or out of their paycheck before they could qualify for college scholarships.

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[12] Two unrelated policies may explain the confusion of Los Angeles respondents. In 2011 at least one media outlet reported that the state was seeking to recoup overpayments (i.e., benefit payments made in error) from the adult children whose parents were overpaid. A lawsuit was subsequently filed and the state settled the case by agreeing to halt the practice, See: http://abclocal.go.com/kgo/story?section=news/politics&id=8450446. Immigration law allows individuals who are deemed likely to become "public charges," that is, who rely upon public cash assistance such as TANF, to be denied entry into the country or lawful permanent residence. However, according to the U.S. Department of Homeland Security, the public charge clause does not apply during the naturalization process.

Adela, the expectant mother with two boys age 9 and 3, avoided applying for TANF to spare her sons from what she believed would be forced military service.

> *I don't know, they say that in the future, I don't know, I haven't really talked it through well but they say that in the future, all that money has to be returned to the government and if not, your children will be sent to the military or something, so if that's the case in the future, I wouldn't want my children involved in that.*[xv]

Laura, the mother of a 6-year-old girl and 3-year-old boy, also believed her kids would be affected if she received TANF. When asked if she had ever applied, she responded:

> *No, because many people say that over time it affects the children, that when they're older and working, they'll take it out of their paycheck or I don't know, like to repay what they gave you or something like that.*[xvi]

Five other respondents believed that accepting any kind of cash assistance from the government would negatively affect their ability to attain citizenship. Marisa, who came to the United States from El Salvador seven years ago and now has a 3-year-old boy, was concerned that receiving TANF could affect her application for legal status in the future.

> *Well, I've heard that it affects your children when they grow up or that for you, when you're in the process of getting legal status, immigration services might take it as a burden on the government, having to use cash assistance, so we haven't needed it up until now and that's why we've never applied for that.* [xvii]

When respondents were asked where they heard this information, oftentimes it was from family, friends, and neighbors in their communities. Jessica, the mother of a 3-year-old boy who was living with her boyfriend, her mother, and two younger brothers, heard it from several sources.

> Interviewer: *Okay, and do you remember where you heard that it might have an effect?*
> Jessica: *Well, I think it was on the news, people, friends. I think even my mom has said something like that. I think I've heard several rumors through different organizations.*[xviii]

In some instances, respondents indicated they received this information from more reputable sources. Sara, the mother of a 3-year-old girl and an infant son, said a social services caseworker gave her this information. Marisa stated that she saw a video on the Internet posted by an immigration attorney:

About the legal status, that it may have an effect, I heard it from the lawyer that I went to ask about my immigration case. She put up a video on the Internet because she receives many questions, and she explains the benefits and how they can affect a person in legal proceedings, and from her, I heard that food stamps don't, they don't have any [effect] because it's a benefit, assistance, but the cash like welfare and all that does because it's considered like a burden for the government. [xix]

Although these beliefs seemed prevalent in the community, several respondents were skeptical but shied away from the program, just in case. Jessica described it this way:

I don't know if it's true, that myth that if you want to apply for legal status someday that they'll look at that in order to accept you or not, but for me, in my opinion, I'd rather wait.[xx]

No need for TANF among families with other sources of support. About one out of four Los Angeles respondents stated that although they were scraping by on their household income, they did not feel they were at the point where they needed government cash assistance. Particularly if they lived with an employed partner, they had less of a concern.

Jessica, her boyfriend, and her son were living with her mother and two teenage brothers because she could not afford to live on her own. She baked and sold cakes to neighbors for special occasions to earn a little extra money to contribute to the household. Even though their budget was tight because she was not working full time, she did not feel she needed TANF.

If there is an urgent need, I think so, that it should be done, but thank God I don't have any type of… we're going to be fine because there will be food. No, no, there's nothing extra, but there's nothing lacking. [xxi]

Ana, a mother of two who was unemployed but living with her partner who was a house painter, felt there was no need to seek cash assistance for the time being.

For now, no, perhaps in the future someday, like if my partner were to leave me, right? But at this time, no. Work hard, telling the kids, 'Look, I supported you. I didn't go there to ask for anything.' I don't think so, just working hard.[xxii]

Andrea, an immigrant mother of two girls, worked part-time as a street food vendor alongside her partner with whom she lived—though she never wanted to marry. They resided in a dilapidated studio apartment, where the family of four slept together in one room and used the little living space they had to shuck and store the dozens of corncobs that they sold daily. Together they earned well below the poverty line, but even so, she felt asking for cash assistance was something to be done in extreme circumstances.

Interviewer*: And have you ever received cash assistance like CalWORKs?*
Andrea*: No. [Laughs] That's why we try to work so that we don't reach those extremes. Ask for money, no.*[xxiii]

Similarly, Mariana never used TANF since she thought her family was getting by fine. The father of her three children with whom she lived was working and paid the bills after Mariana quit her job at a 24-hour restaurant; her employer became angry when she took time off to be in the hospital with her sick daughter who had a heart condition, and although she could return to work, she decided she did not want to work for a manager like that and quit, but had since been unable to find work. Her mother lived next door and provided free child care and helped pay for things she needed. Mariana knew of mothers who did receive TANF and described how it was a critical support for them.

> *Well, I know people that out of necessity resort to asking the government for help, like welfare they call it and all that. And well with that, the woman also helps herself. She'll say if I can't find a job, what can I do? I can't let my kids die of hunger and I can't go steal because you know that here, even for a penny, you end up in jail and so more than anything for the well-being of their children and because they, so they will have a roof over their heads and everything, one resorts to the government. It's because sometimes they say, you're another burden on the government, but it's not that you want to go, but sometimes necessity makes you go.*[xxiv]

One participant, Daniela, the mother of a 3-year-old boy, mentioned that she had considered applying for TANF but was unsure if she would qualify because she had a part-time job as a teacher's assistant. She noted that the biggest constraint was the time burden caused by large amounts of paperwork and wait times at the office, which would require her to take time off from work.

A couple of Los Angeles participants who had previously received TANF no longer wanted to receive cash assistance and closed their own cases. For example, Karina, a cohabiting mother with a 3-year-old girl and 5-year-old boy, applied for TANF when her partner lost his job because she was not working either, but decided to not renew her benefits after about a year. She reported that once her partner started to work again, her TANF payment decreased from $500 to $200 a month, and she decided that due to the paperwork burden every three months she did not want TANF anymore.

Lack of knowledge about TANF program. Most respondents were aware of the TANF program's existence, but at least one respondent in Los Angeles, Claudia, who has lived in the United States for seven years and is the mother of a 3-year-old boy, was completely unaware that the program existed.

Interviewer: *Have you ever applied for cash assistance?*
Claudia: *No.*
Interviewer: *Ok and…*

Claudia: *I hadn't even heard of them.*
Interviewer: *So, you didn't know it existed?*
Claudia: *No, I haven't heard of some [programs]. There are a lot, right?* [xxv]

Another participant, Irene, a 20-year-old mother of two who was living with her parents for support, recently learned about the TANF program from her sister who had applied for it. She had never heard about it before, even though she had received Medicaid and WIC, so she went to social services to apply and was eligible.

[Before I had cash assistance] my dad was supporting us and there was less money [when he lost his job]. I had to ask for Pampers, for clothes, for food. Now I help; with the little money I receive I help my parents for the food we eat, and stuff that we need for [my two sons]… I wish I had learned about it earlier. It woulda been much help.

Preference for child support and child SSI payments instead of TANF. Three of the respondents in Los Angeles chose to receive other types of assistance, such as child support and disability payments for special needs children, in place of TANF. Even though federal and state policy do not limit receipt to one or the other program, some women believed based on what caseworkers told them that both benefits could not be received simultaneously, some preferred child support or SSI due to the stigma associated with TANF, and some thought they could get more money (or the same amount) from child support or SSI than from TANF and with less effort. Additionally, child support payments to TANF recipients may be reduced by the state to recoup TANF expenses; mothers preferred receiving the full child support payment if possible.

Rosa, the separated mother of three boys ages 17, 15, and 9, as well as a 3-year-old girl, made the choice to get formal child support instead of TANF for her children because it was worth more and was less of a hassle to obtain.

Rosa: *Yes, but the truth is they give me less [in cash assistance] than child support so it doesn't benefit me. If they give me that, they cut my child support. If they gave me both, that'd be good. I'd be happy.*[xxvi]

Patricia, an expectant mother with a 3-year-old, did not want to report her son's father's identity and residence, a requirement for TANF, because he already provided her with informal child support.

They asked me. I heard that if I do get that type of thing, I think they have to take money from him I think. I decided not to 'cause I didn't want him to get involved with nothing of the stuff like that, so I said 'no'… because he helps me out, so why wouldn't—I didn't want no—I didn't want that.

Another respondent, Yesenia, the mother of two boys, had to choose between TANF and disability payments for her 7-year-old son with special needs.

I was going to apply, but they told me that if the boy didn't receive the benefit, if he wasn't on Social Security, they would give it to me… because he can't be receiving two payments.[xxvii]

Cut from program due to administrative problems. Among the eight women in Los Angeles who did receive TANF at some point, a few experienced administrative problems that resulted in lost benefits. Marina, a stay-at-home mother of six children ages 2 through 16, had not worked in years because caring for her children was like a full-time job. She lived with the father of her four youngest children who worked in the poultry industry and supported the family, but she applied for TANF as his earnings were not sufficient. She described how the increase in income helped provide for her children:

> *Well, it has helped us. How should I tell you? Economically, yes, because like I said, at least for some clothes, some shoes, something is left for the kids because before, when he only worked, it was for the rent and bills. Occasionally we'd have 40, 60 left over, occasionally to get something for the kids and sometimes, no. We had to cover the rent, the bills, laundry every weekend, and I'm not going to say that we have anything left over, we don't, but at least on the weekends, we buy something for the kids or we take them out, right? Or for some shoes, some clothes. It's a little but it helps. It helps a lot.* [xxviii]

However, Marina cycled on and off the program last year. She did not have a working telephone and her caseworker could not get hold of her when the program required paperwork from her. When she realized she was not getting the check as usual, she went to the local office and learned that they canceled her benefits. Marina submitted the verification forms needed to reactivate her case. Other respondents were cut from the program because of unknown administrative issues but decided not to investigate and try to renew their benefits.

Income ineligibility. At least one respondent lost her benefits because she had earnings above the allowable level. Beatriz, a single mother whose ex-husband left her and her three children and moved back to Mexico, struggled for months without regular employment and any government assistance. She looked into getting help and began receiving TANF for her children. The assistance was incredibly helpful, but she was recently cut from the TANF program when she started working as a hotel housekeeper:

> *The time I was on, it was like 8 months that I was receiving cash and it was because I didn't have a job and what I earned by taking care of the boy, well it wasn't enough, but when I got a job, I got that job and they cancelled everything.*[xxix]

For Adriana's household, it is possible that her income became too high when she and her three kids moved in with her new boyfriend, but the circumstances around the benefit loss was unclear to her.

I was already living here with this guy. I started reporting it. I did things like you're supposed to. From there on, they cut it off, I don't know why, because they kept giving it to me after I moved in with him, and since I moved in with him, I reported who I lived with, what he earned and everything. And I don't know why they cut it off, but it's fine, because things are tighter, but we're here all the same.[xxx]

Family cap prevented additional cash assistance. One Los Angeles participant, Diana, received cash assistance many years ago for her now teenage son, but when she recently tried to apply for her two younger daughters she was denied because of the family cap.[13] She was very frustrated because she felt she really needed it to support her children. She explained the situation this way:

Because if you have already someone enrolled in the program and then you have another baby while you're enrolled… and you're receiving food stamps for one of them, and you decide to have one more baby and add him to your case, then they won't give you CalWORKs. If you have another one, they don't give you. I tried to apply for the money for cash aid and they denied me. You have to be—they say you have to be off of it for, like, two years. My girls, they're already three and four, and they still denied me.

Reached TANF time limits. Although women in Michigan had complaints about Work First, many had used TANF, and some likely would still be receiving the benefit were it not for the program's time limit. Receiving TANF long enough to meet the time limit reportedly contributed to the disconnection of nearly one-third of the Michigan sample.

Michigan's time limit policy has changed several times since the implementation of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA).[14] In the late 1990s, the state had no time limit on cash assistance, but that policy changed several times, most recently in 2012 when an injunction was lifted that had previously barred the state from enforcing the federal 60-month time limit that counted months of TANF receipt back to 1996. An estimated 11,000–15,000 families lost TANF benefits under that policy, and while these families were allowed to reapply when a lawsuit was filed challenging the constitutionality of this provision, many did not.[15] Other families had already lost benefits under a 2007 policy that implemented a 48-month time limit (counting months of TANF receipt since 2007). The policy at the time interviews were conducted limited TANF receipt to cases that had not exceeded 48 months of assistance since 2007 or 60 months since 1996.

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[13] States are permitted to set a family cap which prohibits TANF recipients from receiving additional payments for subsequent children not on the original case.

[14] PRWORA was the welfare reform act that replaced the Aid to Families with Dependent Children (AFDC) program with the Temporary Assistance for Needy Families (TANF) program. Among other policies, PRWORA added time limits on cash-assistance receipt (Loprest, Schmidt, and Witte 2000).

[15] Ron French. "Welfare Reform: Back to the Drawing Board," *Bridge Magazine*, March 29, 2012, http://bridgemi.com/2012/03/welfare-reform-back-to-the-drawing-board.

In talking about loss of TANF because of time limits, many women referenced the changing policies. Both Gina and Claudette last received TANF in February 2013 after hitting the 60-month limit. Gina had lost TANF earlier in 2011 but then because of the lawsuit, was allowed to reapply. Although Monica, a young mother with a severely autistic child, was not exactly sure when she had reached the time limit, she was one of those who lost benefits because of the state's initial time limit policy, losing benefits in 2007 or 2008. Cindy also had her benefits stopped because of reaching a time limit, although as a caretaker of a disabled child, dropping her from the rolls was illegal. After appealing her case to the state human services office, her benefits were eventually reinstated, but she and her family were without TANF for six months.

With one exception, women who had reached the time limit reported little to no advance warning that they were about to lose assistance. Gina and Kim both got notices in the mail that they were about to lose benefits shortly before it occurred. Gina described what happened:

> *No, they sent [a letter] in February, before I got the last check, and said we were getting cut off. As of March, we're not getting no money, that February would be our last payment. That was that. I was mad, because I felt like y'all should have sent us that before we got the first check, because we wouldn't have been trying to spend the first check as fast as we was the last check. They sent it right before we got our last check.*

In addition to TANF, Kim's daughter received SSI, so when Kim lost TANF, the family had some other income. However, Gina had no other source of income on which to rely.

Monica, Taurean, and Shonda had cycled on and off of TANF when they were in between jobs. Each of them found out they had reached the time limit recently when they went back to apply for benefits. Only Claudette was aware of when her benefits would end. When she was approved for TANF she was told she had 18 months left on her clock. When those 18 months were up, her assistance ended.

Seven women opted not to receive TANF, even though they might have been eligible. These women tended to cite reasons such as the intrusiveness of the program (e.g., the application form asking for information they considered personal) and the hassles associated with being on TANF (e.g. going to the work program) given the limited benefits received. However, some of these women who made a choice not to apply for TANF had significant help from their networks, perhaps influencing their decision not to use the program. Kiana, for example, was able to receive a great deal of help from the father of her three children. She got SNAP but no other benefits. The children's father paid all of the bills, including rent, utilities, and anything the children might need. In talking about why she did not use TANF, Kiana said: *"There's people that need it more. If I have somebody helping me, I didn't feel the need to get it."*

Paulette was another woman who was initially dropped from TANF in 2011, and she could have reapplied after the lawsuit, but she chose to forgo the opportunity. In her

mind, the amount of money TANF provided was not worth everything she would have to do in order to receive the benefit. However, Paulette had lost her home and her car and was in the third year of living in her mother's semi-finished basement, sharing the space with her son. After she could no longer afford paying for a storage space, the remnants of her furniture from her house were also moved to the basement.

Lack of transportation. Lack of transportation not only played a role in limiting women's ability to find and keep jobs, but it also negatively affected their ability to comply with TANF program requirements, specifically the work requirement. A couple of women reported that the employment program to which they were assigned was not on any nearby bus route. Lacking a car, they were unable to attend the program and subsequently lost benefits.

Disabilities as barrier to participation in work activities. According to state policy, before 2007, individuals in Michigan who were applying for benefits through the SSI disability program could receive TANF while their SSI application was pending without having to participate in Work First. That policy was changed, allowing caseworkers the ability to determine if an exemption from Work First was reasonable, given the extent of disabilities as evaluated by a rehabilitation organization. Three of the four women who were in the process of applying for SSI (one of whom had been approved just a week before she was interviewed) were told that they had to attend Work First to receive TANF. Given the extent of their disabilities, this was not possible. Ginger, who had many health conditions and limitations, was one of these women. Despite being disabled enough that the state paid for an aide to help with household chores, her caseworker deemed Ginger able to attend Work First.

Connections to Other Public Programs

Although most women in Los Angeles had never received TANF, the take-up rate of certain other public benefits was high. Similarly, all Michigan respondents had past and current experience with at least some public benefit programs, with most finding the application process manageable. The most commonly used benefits were WIC, SNAP, and Medicaid, each of which will be reviewed in detail in this section.

Supplemental Nutrition Program for Women, Infants, and Children (WIC)

All 29 women in Los Angeles were receiving or had recently received WIC, which most of them learned about during their prenatal health care visits and a few had heard about through friends. All women with children under age 5 in Michigan were also receiving WIC. They greatly appreciated the program and saw the value of getting help to buy healthy foods for their children and for themselves when they were pregnant or breastfeeding.

Ana, a mother of two who emigrated from Mexico 10 years ago, had never heard of WIC before she became pregnant with her first child. Her friend told her about it and brought her to the local WIC office with her one day.

> Ana: *A friend would say let's go to WIC and I would say what is WIC and she said it's something that they're going to give you, help with milk, eggs and those things for you because the baby is in your belly so it's for you but you have to go and take bills. Ay! I say, it's because the bills are not in my name because they're my husband's. It doesn't matter. Let's go and we went, right, and they do ask for the paperwork and I don't have anything but no, it's okay she tells me and it's for you right now since the baby is inside your belly, when the baby is born, it's going to be for the baby and the whole family and there, it's fine and I learned about it through a friend* [xxxi]
>
> Interviewer: *Okay and how was the application for you?*
>
> Ana: *Easy.*
>
> Interviewer: *What have you had to do to maintain WIC?*
>
> Ana: *Well taking the documentation they ask for, for example the immunization records for the kids, the Medi-Cal, the household income, a phone bill, the gas and light and I was sending it because I don't have anything.*
>
> Interviewer: *Have you ever had any difficulties with the program?*
>
> Ana: *No.*

Isabel received WIC when she was pregnant with her now 3-year-old son. Because she breastfed until he was 18 months old, she continued to receive WIC for

herself as well as her baby, which she described as extremely helpful.

Interviewer*: How long have you been receiving WIC?*

Isabel*: Since he was—oh no, since I was pregnant…Yes, since I was pregnant. They will provide like milk for the mommy and things that will keep the mom healthy. Yes, after that it's just for the baby. If I'm still—if you're still nursing they'll still provide milk for you, so I did nurse since he was like—until he was 18 months.*

Interviewer*: How helpful has it been, that program?*

Isabel*: You know what? There's been times it's been very helpful. There's been times where I'm like, 'Okay, I'm very low on money for food,' and then when I pick up my WIC it's like, 'Oh, okay,' it's like four, five gallons of milk, cereal, bread, eggs, cheese, so I'm like, 'Oooh!' So yeah, there was times that it's been a big help.*

Supplemental Nutrition Assistance Program (SNAP)

Most Los Angeles participants (23 of 29) also received SNAP (called CalFresh in California) and greatly appreciated that assistance. In the Michigan sample, all but one woman was receiving SNAP. In general, women were satisfied with the programs, although some had complaints about individual caseworkers.

Patricia, a US-born mother in Los Angeles, was very thankful for her CalFresh benefits:

Yeah. That much money that they give us with the food stamps, I think it's helpful. Without that money, I don't think we could have—we would have food not for maybe a week or something. It would be a little bit—yeah it would be hard and frustrating. It would be really hard.

A few did not use CalFresh or did not qualify, such as Irene, a 20-year-old living with her parents; their combined income exceeded the limit. Mayra never applied because she thought that the caseworkers would say that she did not qualify because it was for very poor families, but she potentially was eligible. She did qualify for WIC and benefited from that assistance.

No, I have never applied for food stamps because I always ask about the income and they always say that it's for very low incomes, very, very, very low. What has helped me a bundle is WIC and with WIC, it does help me a lot, and more so because I nurse my baby, I have a little and it's more beneficial that they give me my fruits and vegetables and my own milk and that they give me for a year, but it has helped us a lot.[xxxii]

Because so many women were neither working nor receiving TANF, the amount of SNAP benefits they received per month was quite substantial. Many women received more than $500 a month in SNAP. Women found the benefit to be easy to maintain, particularly compared to TANF. Janice, a young mother of three, thought that participating in TANF meant disclosing too much personal information to the welfare office. SNAP, on the other hand, was perceived to be less intrusive.

Janice did not understand why this was the case, but it was a factor in her decision to use certain kinds of benefits:

> *Now, I do receive the food stamps, but that's because they not in your business for that. That's strange to me. You would think if you in my business for money [TANF] that you would be in my business for food stamps, too, but they not.*

Women also appreciated the general ease in maintaining SNAP benefits, only needing to recertify once or twice annually and not needing to come into an office to do so. Janice continued:

> *It's no problem [getting SNAP] because maybe once a year or once every six months you have a phone interview. I don't even have to go to their office. I couldn't tell you what my worker looked like.*

Janice was not the only respondent who made reference to not knowing what her caseworker looked like; many women conducted business with their local social services office over the phone or sometimes online.

Only Linda encountered difficulties with SNAP. She had moved out of Michigan to the South for a time, and when she returned to the state she attempted to apply for SNAP. She was denied, with the explanation that she was still receiving SNAP from her former state of residence, which she was not:

> *They [Michigan] think they [other state] sending me food stamps. I'm like, "No, they're not." I gave the lady the number down South and I gave the lady down South her number. It's like, it's just the same old thing over and over again. "Oh you is receiving food stamps. We can't give you food stamps from here because…"—I'm like, "But I'm not receiving any." I would not risk myself going to jail for fraud over food stamps. It's not that serious.*

Instead of SNAP, Linda relied on family members and food pantries to help her with groceries.

Medicaid Benefits

All but two women in the Michigan sample were receiving Medicaid at the time of their interview, and all but one set of children were covered (these children had insurance

through their father's employer). No difficulties using Medicaid were reported. In contrast, most women in Los Angeles were uninsured. Although they qualified for WIC and CalFresh, noncitizen immigrant mothers were not eligible for full Medi-Cal benefits (California's Medicaid program), only emergency care coverage through Medi-Cal. Since Medi-Cal eligibility depends on citizenship, most parents in the sample were not fully covered, but their citizen children were. Most mothers learned about Medi-Cal when they were pregnant and sought prenatal care at a local clinic, or at their birth hospital. During their pregnancies, immigrant mothers were extended full coverage for prenatal care and delivery, after which they were eligible to apply for benefits for their children. At the time of the interviews, almost all citizen children in the LA sample had health care coverage through Medi-Cal, and a few had private insurance. Some families had both citizen and older, noncitizen children, the latter of whom, like their parents, were only eligible for emergency Medi-Cal. The few citizen children that were not covered at the time of the interview all previously received Medi-Cal but had their benefits cut at some point.

Most women found the Medicaid application process fairly straightforward but others, particularly those with little English proficiency and lack of familiarity with the US benefit system, found it complicated. Also, benefits were often a burden to maintain. Failing to submit paperwork on time meant not having coverage for their children when they brought them to the doctor's office (which is typically how they found out they had lost their benefits).

Paulina emigrated from Mexico eight years ago when she was pregnant with her first child. When asked about her experiences with Medi-Cal, she explained how the process of applying and maintaining benefits was challenging for her.

> Paulina*: Medi-Cal no, right now they don't have it, it's been 6 months that they don't have Medi-Cal.*
>
> Interviewer*: And why is that?*
>
> Paulina*: For the girl, I called and they cut it off because I didn't send in a report and the truth is I haven't gone, I have not wanted to go and well thank God that they haven't gotten sick and I know it's important but I haven't been able to go and fix that.*
>
> Interviewer*: Do you have to go in person?*
>
> Paulina*: Yes, I have to go apply because they cancelled it due to a report I didn't send in.*
>
> Interviewer*: How did you find out it had been cancelled?*
>
> Paulina*: Because I took them to the clinic for their check-up, the girl had a cold and both had a cold and I took them and they told me that they had been deactivated and they gave them…*

Interviewer*: Did you have to pay?*

Paulina*: They gave them medicine, Tylenol and that but they told me that for the check-up, it wasn't going to happen because…so it's been 6 months that they don't have Medi-Cal.*

Interviewer*: Okay, and how was the application the first time?*

Paulina*: A lot because it's too much.*

Interviewer*: Was it difficult for you?*

Paulina*: Yes because there are questions that sometimes I don't know but now, right now I've been here 8 years and so now, it's more difficult the first time. It was difficult because I didn't understand some of the things they were asking me, not even in Spanish, but I didn't understand and now, no, it's different and I feel better.*[xxxiii]

Diana's 18-year-old son was in college and fell ill at a time when he was not covered by Medi-Cal. She worried about whether his growing medical bills would be covered.

Diana: *I had already applied one time, but then it was cut off for some reason. Now I applied again. My oldest son, he was in the—went to the hospital. He was in the emergency in the hospital for, like, one month, so I had to go and reapply for him as well… and stated to the State what happened.*

Interviewer*: Did you have to pay anything?*

Diana*: Right now, I'm getting all the bills. I'm calling everyone, all the hospitals, because he has been in all [four of] the hospitals… Emergency ambulance. I have all these bills, $9,000.00, $8,000.00, $4,000.00, like a stack. I'm calling everyone and giving them the Medi-Cal card, because they already approved it.*

Interviewer*: You think Medi-Cal will cover it?*

Diana*: I'm wishing and hoping*.

Overall Experiences Applying for Public Benefits

In general, women in Los Angeles had mixed opinions of the application process for their benefits, including TANF and non-TANF programs. Some described it as fairly straightforward—lots of paperwork, but expected given eligibility requirements. Others had experienced some difficulty, such as long wait periods, paperwork problems, and not being able to communicate by telephone with English speaking caseworkers, in the case of Spanish speakers. In Michigan, the application process and associated paperwork were not problematic for most women. This could in part be because most of

the women in Michigan had longtime connections to at least some of the public assistance programs.

For Claudette, though, using assistance was personally devastating. A public employee since she graduated from high school, 35-year-old Claudette had not received any public assistance since her daughters, now teenagers, were young. Having to enter the welfare office and ask for help was very difficult:

> *It [going to the welfare office] was frustrating, depressing. It makes you never forget where you come from and where you can be. It's depressing. I went through my moments of depression, I really did. It's draining, it's tiresome. It makes you feel unhopeful. Because people don't treat you that good when you in that situation. They figure like it's your fault 'cause you there, when they really don't know everybody has a story.*

As a relative newcomer to the system, Claudette found the application daunting, saying it was *"harder than a college final!"*

Women had mixed opinions of their caseworkers across benefit programs, with a few saying that their workers were very helpful and responsive, while others said their workers were rude and slow in getting applications processed. Ginger, who had to stop working because of multiple health problems, believed that each worker was different and that public assistance recipients themselves were not always easy to handle:

> *Sometimes they are [nice], sometimes they're not. I've had very nasty disposition on workers, and I've had very nice ones. I think that they should know how to treat people, if you're in that line of work. You're working with the public. Also, the public can't be disrespectful, either. We have to learn to work together.*

Diana described her experience in the local social services office:

> *The only thing hard about that process is the waiting forever. You stay there all day [at the local office]. Mostly, you go in the morning, like, 9:00 in the morning. There's a big line. Then you just wait there, sit there for four to five hours until they call you. That's the hardest part.*

She described walking in to apply for anything for which she was eligible, and after returning twice to the office, she was able to enroll in SNAP and Medicaid for her children.

Mayra also had a confusing experience when renewing her child's Medicaid benefits:

> *The lines, there's a long wait and then, I don't know, it's like they work very comfortably. No one knows here, no one takes responsibility for anything. They show up and I tell them, "Look, I came to see my social*

worker whose name is this." [They reply] "Your social worker is here? They told you here?" [I say] "Well, this is the address listed, they told me it's here", so they look for your file and they go and they give you another address, and I get there. "Who are you looking for?" the worker says. "No, she's not here, she's on this floor. Go there." It's very dysfunctional. That is, I think the government workers do not assume their work responsibilities well and they delegate their responsibilities to others and no one assumes them. And paperwork gets lost, documents get lost and since you are needy, well you do it. But I think that needs a lot of improvement, in that sense, a lot. And it's not just me, it's also with the people I talk to, people I know.[xxxiv]

As mentioned, several other moms were cut off from their benefits for short periods of time, typically because of failure to submit paperwork. Cycling off and back created a hardship for families—not only financially, but also emotionally—as they dealt with resolving the issue.

Mothers' Recommendations for Program Improvements

Mothers were asked what recommendations they had for program improvement—how the government and local agencies could make it easier for families to get and keep the benefits for which they are eligible. Many women in Los Angeles described wanting to receive more and clearer information on the programs for which they may be eligible. Criteria for eligibility varied by program, and some assistance programs were not well-advertised in the community. Most mothers learned about programs from family, friends, and neighbors, but also through their local health clinics when they were seeking prenatal care and through their WIC offices once they were connected to WIC. For example, few knew about housing assistance but were interested in learning more. Some received discounts on their energy bills for being low-income, but not all knew of such a program. When Andrea was asked what problems she saw that made it hard for people to apply for assistance, she responded:

The lack of information, sometimes you don't know that…and also, the woman that referred me to you, it was also through her for the clinic that I found out, see that I didn't even know about assistance that they give you and well she, she was the one that, that is, they talked to me about the clinic and they told me that they accepted and then she came and began telling me and she told me that there were a lot of assistance programs, social security, cash assistance, housing assistance, social security assistance and I told her, no…I didn't know.[xxxv]

In contrast, women in Michigan were confident in their knowledge about the various public programs and knew how to apply and where to go. A few women recommended that the state tighten up eligibility restrictions, based upon their perceptions that certain people were receiving benefits they neither needed nor were eligible for or that they were using drugs. However, these women did not seem to have any personal knowledge of such individuals.

Information about early care and education opportunities in Los Angeles was also limited, and competition for enrollment in participants' communities was high. As all mothers in the Los Angeles sample had preschoolers, many were thinking about the transition to school and whether they would send their children to prekindergarten at age 4, or if they could qualify for entrance into Head Start. Six mothers had already enrolled their children in a Head Start or preschool program, and four families were waitlisted for these programs. Two other mothers mentioned looking into child care assistance but heard there were long wait lists and assumed that was not an option for them. The Head Start and public preschool programs used were all half-day, three hours in either the morning or afternoon. This schedule challenged working mothers—or those who wanted to work. As Diana described it, *"Yes. I tried calling them, and they said it's only three to four hours, so I said no. I need eight hours because of the job."*

Patricia was the only mother in the sample who received child care assistance—after successfully moving off the waitlist—which she used to pay for a full-time family child care provider for her son while she worked at a fast food restaurant. However, at the time of her interview, she was waitlisted for a center-based Head Start program, a classroom environment that she preferred for her 3-year-old.

> Interviewer*: How did you find out about the child care assistance program?*
>
> Patricia*: My sister-in-law. She told me, and I decided to check it out. I was on the waiting list for six months. When I finally got a call from them I was excited. I was like, "Thank, God!" It was convenient at the time.*

Material Hardship and Effects of Disconnection on Family Well-being

Women reported experiencing many hardships, some of which appeared to be directly or very closely associated with being disconnected. The most common hardships were in the domains of housing, utilities, food, and clothing and materials for children.

Housing Challenges

Half of the Michigan sample reported some housing-related issue, including eviction, doubling up, and repeated moves between friends' and family member's homes. Most housing problems were reportedly caused by a drop in income due to loss of work or benefits.

After Gina lost her job in Michigan in 2008, she applied for TANF, but it took several months for her to be approved. In that time, she lost her housing because she could not pay the rent. In 2011, Gina was dropped from TANF because of time limits, and although she was able to return in 2012, the lack of income led to enormous disruptions in her housing. She estimated that she and her children lived at least eight different places, perhaps more, from 2011 to 2013. Mostly, they went from one friend's house to another, leaving when something did not "work out"—and with five children, Gina acknowledged that sharing living quarters was bound to cause challenges. Eventually, one of Gina's children was removed from her custody by Child Protective Services (CPS) when that child's father alerted them to the constant moving around. By that time, Gina was staying in a hotel, figuring it was a more stable arrangement:

> *We had stayed in a hotel room and everything. I felt like that was better than hopping from house to house, you know what I'm saying? But the judge didn't agree with that. The judge felt like that was too much. My thing was that all of my other kids—I never heard of a judge taking somebody kid away from them, and they got their other kids, you know what I'm saying? I have all my other children. She the only one not here. I don't ever see my kid.*

Gina remained perplexed as to why CPS and the court deemed the moving around detrimental for just one, but none of her other children. She and the remaining four continued to move, finally landing in a house with a landlord who was willing to make flexible arrangements regarding payment of the rent. From the outside, the house looked as if it might be abandoned, with the front steps crumbling, pieces of siding ripped from the structure, and a front door that appeared to be coming off of its hinges. Inside, the house contained almost no furniture, just a television and the kids' toys. And, Gina had recently found out that the house was in foreclosure and she would have to move again.

Lisa and her four children moved in with her mother after her son's SSI benefits, which they used to support themselves, were cut. Her children slept on air mattresses, while Lisa slept in a recliner. One of her daughters decided to move in with an aunt and

remained there. Eventually Lisa was approved for subsidized housing and moved, but that was after five years of living with her mother.

Shonda, already “timed out” from TANF, only moved once after losing her job and being evicted, and that was back with her mother in the house she grew up in. However, other family members were facing similar challenges, and they also landed with Shonda’s mother. In total, five adults and one child lived in a house that was overcrowded and cluttered. The front door opened up into a small living room that contained a cot where Shonda’s grandfather slept. Plastic bins were stacked from floor to ceiling, containing the belongings of those who had moved in. Shonda and her 8-year-old son shared one of the bedrooms, which also held other belongings from her own house that she had taken with her.

Although she did not lose her housing, Susan and her son were living in crowded conditions by staying in the same apartment. Susan lived in a small studio apartment in the basement of a fairly old building. The ceilings were extremely low and pipes ran the length. The main room served as the living area and then as Susan’s bedroom at night. Instead of using the dining area as a place to eat, Susan’s son used it as his bedroom. There was very little room to move around in between the furniture, and the apartment got little light from the small basement windows. Susan acknowledged that they really needed a bigger place, particularly now that her son was ten and growing quickly. But, the apartment was very cheap, and it was close to Susan’s job and her son’s school.

Most women in Los Angeles lived in crowded households because of extremely high rent prices in the city and lack of affordable housing in “safer” neighborhoods. They lived in different parts of the cities, some on main roads and others on quieter residential streets. Residence types included large apartment buildings, garden-style apartments, duplexes, and single-family homes. In general, neighborhoods lacked green space and safe play areas for children, and were littered with trash. Some neighborhoods appeared safer than others, or were reported so by respondents, but the interviewers never felt threatened during their visits which occurred in the daytime during summer months.

Cristina, an immigrant mother in Los Angeles, did not like her neighborhood which was an isolated “concrete jungle” with few amenities. She felt stuck because she recently found a job in a garment factory within walking distance. Because her car was repossessed after defaulting on a loan and public transportation was not very convenient, she relied mostly on walking to get around. The affordable housing communities she knew of were in even worse areas plagued with drugs and violence that she said were not safe for raising children.

Interviewer*: How do you like the neighborhood?*

Cristina*: I don’t like it.*

Interviewer*: No, Why?*

> Cristina*: I don't like it, too much, too much crime, little safety, it's very dirty, there are not a lot of programs for the kids, there are no safe parks…*[xxxvi]

An analysis of survey data from the Best Start LA Pilot Community Evaluation for this sample provides additional evidence of child and family well-being historically during the two years leading up to their interviews. According to a validated observational measure when focal children were 12 and 24 months old, half of homes were rated low in environmental quality. Only one-third of infants and toddlers had safe sleeping arrangements. Most co-slept in beds with a parent, other children, or both. Given the overcrowding in many homes and the expense of baby equipment, as well as cultural norms, few babies slept in cribs, which could have posed a risk to their safety.

Challenges Paying Utilities

Being behind on utility payments and facing possible loss of those services was quite common in Michigan, although it is not clear if this problem was new for any of the women. Many women were able to get on payment plans with the utility company and work down their balances, but often only after they were behind by significant amounts. But even keeping up with the payment plan could be challenging, as Gina explained:

> *They [utility company] did have me on a budget for $150 [a month]. I missed one payment, and they took me off. They would not put me back on the budget for the $150. They keep talking about $350, $400, $250. That's too much.*

Gina was scrambling to come up with the money she needed to keep her lights on, and she had bought herself an extra week by negotiating with a customer service representative. However, if she didn't pay the several hundred dollars the company wanted by then, she would have her electric service cut.

Participants in Los Angeles prioritized paying rent and utility bills before anything else to maintain residential stability for their families, but given the high rent costs, their money did not stretch very far. Few had their electricity turned off, but some families did without a telephone during months when their budgets were too tight. It was common for cell phones to be disconnected because of unpaid bills. Several had utilities included in their rent, which was helpful, as it was one fewer bill to worry about.

Debts from Loans, Credit Cards, and Medical Costs

All but a couple of women in the Michigan sample reported holding debt, and much of this debt was from balances they were carrying with the utility company. Amounts owed ranged from several hundred to several thousand dollars. Other debts that were smaller included old cell phone and cable bills that had not been paid. In Los Angeles, debt from credit cards and car loans were common.

Those who had student loans and unpaid medical bills carried very high debt burdens. Student loan debt was not directly related to being disconnected, but the

longer women remained disconnected, the more time passed before they could start making payments. Student loan debt ranged from $2,500 to $80,000. Pauline owed about $60,000 toward her loans. Because she had no income, she was able to defer payment on student loans, but other creditors were not as flexible:

> *When I didn't have any work or wasn't making any kind of money doing anything, my mother was paying [the loan] for me. After a while, she wasn't able to do it, and I was like, "I just can't do it anymore." Like I said, there was no type of economic hardship for that. The creditor was not being sympathetic or trying to assist me in any way, shape, or form. They just kept saying, "Can you borrow the money from somebody, or can you get the money somehow and pay me? Because we don't care about your situation." I understand they're creditors, I mean, their money, but what can I do?*

Celia, a mother of four from Guatemala, described the debt her family accumulated from a high-interest, quick loan that her boyfriend took out to pay for his sick hospital bills.

> *Yes, for those 1000 dollars they charge him 200 in interest, fixed already, so the payment he must make is 1200.* [xxxvii]

Aleesa, although only 40 years old, had to medically retire from her job with the city of Detroit. She became disconnected while waiting for her benefits, such as her employer-sponsored long-term disability payments, to begin. Aleesa admitted that in the past she had been a "credit card freak," and she ended up going through bankruptcy to erase $37,000 worth of debt. However, student loan debt cannot be discharged through bankruptcy, and Aleesa had $80,000 of loans. She was in the process of applying for Social Security Disability benefits and was hopeful that once approved, her loans would be forgiven (it is possible to have loans forgiven if the borrower becomes disabled).

Medical debt was incurred when women were disconnected from Medicaid or otherwise uninsured. Kiana, who had lacked insurance for the past 10 years, estimated she owed about $50,000–$60,000 in medical bills. Claudette incurred about $500 in medical bills before she was able to enroll in Medicaid. And Shonda owed several thousand dollars to a hospital for treatment she received during a time she was not receiving Medicaid. She was not making active payments on that debt, but every year her state income tax return was garnished as payment.

Food Insecurity

Five of the Michigan respondents and 11 of the Los Angeles respondents answered affirmatively when asked if they had ever run out of food in the past year. Survey data from the Best Start LA Pilot Community Evaluation for this study's sample confirmed the presence of food insecurity for a number of families, as measured by federal guidelines from the Food and Nutrition Services. More than one-quarter of households were food insecure for adults about a year before women were interviewed.

Even then, most said that they had not run out completely but rather got very low on provisions. As Jessica described it: "*No, no, there's always some food, maybe that day we won't eat the meat we wanted but there are other things to make, like soup, vegetables"* [xxxviii] As noted earlier, respondents in both sites tended to receive rather sizeable SNAP payments, and many received WIC as well, so perhaps these benefits helped prevent more families from going without food or children, in particular, from experiencing hunger.

Other Expenses

As described earlier, mothers in Los Angeles often discussed the high costs of child care as a burden. Additionally, diapers, wipes, and other baby care items were costly and not covered by WIC. Growing children often needed new clothes and shoes, which could be expensive, especially for older children who did not want to wear donated clothing.

Marina described how she struggled to balance her family's expenses each month:

> *Yes, very difficult, really, really tough, because every worry is about money. My partner would barely cash [the check] I would say, and I felt that the money would leave us like that... He pays rent, pays bills and there, from the little he earns since they don't give him much… with what's left, for clothes and some shoes for the kids, I mean a little…but yes it was very tough, because the money would go like that really quickly in a week and for the food.*[xxxix]

Many women talked about how in recent years they had pared down their lifestyles and eliminated all but the necessities. This included cutting out cable television as well as not doing activities that cost money, such as going to the movies or out to eat. Covering rent, utilities, food costs, and items for children was their top priority. Claudette, whose disconnection led her to fall out of a more comfortable existence said:

> *We really don't have no expenses because there's a lot of things we can't do. Get our hair done, all that. That's like out the window. Even shopping. Like now, they need summer clothes, and now I'm just figuring out what's the next move for that. Summer is here. Really no expenses because you can't do it, no money. There's nothing to add to.*

Health, Development, and Overall Well-being

Although mothers were doing the best they could to provide for their children the ways they knew how, they were concerned about their children's health and development. From both mothers' reports and field observations, several children in the Los Angeles sample presented speech and cognitive delays, high-risk problem behaviors, and/or were overweight or obese. Three children were receiving speech therapy, but potentially others who needed it were not receiving it. Several older children also faced many

issues (as reported by their mothers) including bullying in school, poor academic performance, and negative peer groups. Women's disconnection from employment and TANF limited their available resources to provide healthy, supportive, and enriching home environments for their children.

According to survey data from the Best Start LA Pilot Community Evaluation for this study sample, when children were two years old, only 68 percent of mothers read to their children at least a few days a week (of which only 27 percent read every day). Two did not read at all to their children. Parent involvement in structuring and investing in their children's learning was also low; homes had few developmentally appropriate toys and parents spent little time engaging in play with their children.

These conditions of the homes may have contributed to children's health and development. Five of the 26 children in the Los Angeles sample (whose mothers consented to having their interview and survey data linked) had more than one emergency room visit because of accident or injury between the ages of 12 and 24 months. About 27 percent of children had an unhealthy weight at age 2, with a few underweight and a few others overweight. Children lagged developmentally in several domains, particularly in communication skills. Only 73 percent of the children were on track in their language development when they were toddlers, whereas the remaining children were at risk of delay and in need of close monitoring and further assessment.

In Michigan, six children were receiving SSI benefits for quite serious physical health problems and/or developmental issues. Aside from the mothers of these children, few women reported concerns about their children's health or learning.

Children in families that moved frequently would often have to change schools, a potentially disruptive experience (even if not directly acknowledged by the mothers), but even children with stable residential situations sometimes had to change schools, because some Detroit schools were closed because of the city's declining population.

According to interviews and behavioral observations, about one-third of women in the sample were experiencing symptoms of depression and stress, which made parenting even more difficult. Additionally, almost all respondents reported being "stressed out" in general, primarily because of the many bills and other financial obligations they faced with limited resources. A few women in the Michigan sample who had been unemployed for several years reported being diagnosed with depression, although they decided not to take medication, opting instead for activities that calmed them, like listening to music or taking deep breaths.

In Los Angeles, mental health issues were most common among the women who were living on their own and not cohabiting with a partner; however, in a few cohabiting cases that were arranged primarily for stability and not intimacy, depression and stress were also apparent. At least two women in the sample had experienced domestic violence and one was currently in a relationship in which she no longer felt safe (and was later referred to local community services). Evidence from the Best Start LA survey data confirms that about one-third of women in this study sample showed

signs of depression when their babies were 12 and 24 months old, demonstrating that mental health issues were sustained over time for many women. They reported having low- to medium-quality relationships across many relatives and friends, which is an indicator of perceived social support.

Immigrant parents—who were not eligible for full Medicaid benefits and did not receive health or dental benefits through employers—expressed concerns with not having coverage if they needed medical care. Luckily most had not been seriously ill and, when sick, went to walk-in clinics where they could pay a small fee for a visit and prescription. But most did not have routine dental care. Because of this, their health was threatened. Rosa described it this way:

> *When my children are sick…I always go there with their Medi-Cal to a good doctor and they cure them there... I'm the only that doesn't [have insurance], and my oldest son [who isn't a citizen], but he'd always say he doesn't get gravely ill. With any cold, well, I buy whatever pill and I take it.*[xl]

Coupled with disconnection from employment and assistance, these fragile situations further kept mothers from achieving their independence and self-sufficiency and placed their children at potential risk.

Family Coping Strategies: How Are Disconnected Mothers Getting By?

The two study samples were relatively distinct in terms of their TANF experiences and sources of disconnection, but they used similar strategies to get by financially. Although, the line between some of these strategies and experiences of hardship is blurred; families might move in with relatives as a means to have shelter, but crowded living conditions can be considered a housing-related hardship. Similarly, living with the children's father might provide some financial stability that would otherwise be lacking, but staying with a partner for only that reason might take an emotional toll. In other cases, the support of fathers and other family members was crucial and meant women and their children could weather spells of disconnection without much disruption in their routines. This section describes the different strategies women used to manage economically. It is important to underscore that even with these supports many families still struggled and faced severe material hardships.

Living in Multi-Family and Multi-Generational Households

Most importantly, participants relied heavily on family, friends, and their children's fathers for support. In both sites, doubling up and living in multigenerational and extended households was very common. Living in public housing or having a Section 8 voucher reduced women's concerns about rent, and 11 participants in Michigan secured such arrangements; but for others, housing was their primary expense. Families made tough decisions about where to live and with whom to live in order to afford housing costs.

In 21 of the 29 cases in LA, participants lived—or had recently lived—with parents, in-laws, siblings, nieces and nephews, or cousins. In a few cases these arrangements were temporary, emergency solutions as families were evicted from their homes or faced possible eviction. In the majority of cases, however, relatives lived together to reduce housing costs, given the very high cost of living in the city. Although more culturally acceptable among Latino immigrant families, overcrowding posed potential safety and health concerns.

Isabel and her boyfriend were evicted after not paying rent on their Los Angeles home, but fortunately his father took them in.

> Interviewer*: Have you worried at all about—or have you ever experienced homelessness or have you ever been evicted from a place where you've lived?*
>
> Isabel*: Not being homeless, but yeah, we did get—when was it? Four years ago we did live—we had a house and yeah, we had to leave. The sheriff came, gave us three days to go. So we ended up at his father's house and we stayed there like for, let's see—we stayed there like for a year and a half. Then from—then that's when we came over here.*

In Michigan, residential instability was a fairly common experience. Even though rent in the Detroit area is much lower compared with Los Angeles, many women still had difficulty keeping up with their payments. Both Pauline and Shonda moved in with their mothers when they lost their jobs and could no longer pay rent. Pauline's teenage daughters had rooms on the main floor of the house, but Pauline and her son had to stay in the basement. However, the arrangement was rent-free. Unfortunately, Pauline's mother had just started to have some financial difficulties herself, and Pauline worried that soon her mother might not be able to pay the mortgage.

Shonda was living in a rental house with her boyfriend of over 20 years and their children. When she lost her job they could no longer afford the rent on the money he made doing odd jobs. Shonda took the kids and went to her mother's house. Because the house was already crowded with many family members, there was no room for Shonda's boyfriend, and he had to go to his own mother's house. But Shonda's mother owned her house outright, so housing costs were not a concern.

Arranging Deals with Flexible Housing Managers to Cover Rent

A few respondents mentioned working out a deal with their landlord to cover their rent payments. Adela sometimes had difficulty paying her rent because she and her boyfriend had to prioritize paying for their car to get around the city.

> Interviewer: *Yes and in the last 2 years, have you had any problems paying for housing?*
>
> Adela: *Yes sometimes you fall behind because normally, when you have a car, sometimes your car breaks down and oh well, oftentimes the car is your form of transportation, it's necessary and because you pay for the car, sometimes you don't pay other things, but I talk to the manager, the manager has already known us for a long time, so he understands us and he helps us out.*[xli]

Rosa also worked out a deal with her landlord. After she stopped working as a caretaker for an elderly man, she relied primarily on her child support, which did not cover the full amount of her rent. She accepted money from a male companion that she visited from time to time to help pay her bills, but this was not always enough.

> Interviewer*: And what do you pay the rent with, with the child support?*
>
> Rosa*: Well, there, I adjust. Sometimes I tell him I have $300 and I need 200 [more]. He tells me he will add it, but it's always with the least, with the least that I'm missing and like that I get by. When I worked, well, with that [income] and with the child [support], I could pay the rent and it was enough but now it's been very tight, very much.*[xlii]

Aleesa's landlord let her get behind on rent payments because he knew about a large lump sum payment she expected to receive from the City of Detroit after medically

retiring. She said that her landlord would rather keep the home occupied than evict her and potentially be unable to find new tenants.

Support from Current and Former Partners

In Los Angeles, 24 of the 29 mothers lived with a male partner (typically the father of one or more of their children, but an unrelated boyfriend in one case). These relationships, considered *una unión libre* in Spanish, varied in their level of intimacy. Mostly, women described their relationship positively, even referring to their "husbands," although they were not married. When asked why they had not married, some women described not seeing the need to marry, that they were fine with how things were, while others desired to marry someday but either they or their partners were not ready to commit. The expense of a wedding was also mentioned. A few mothers suggested how marriage could affect their situation, in terms of reducing or eliminating the benefits that they were eligible for as a single mother (but interviewers did not probe to verify who was currently reported as part of the household). One mother specifically mentioned how she would get priority on her path towards citizenship if she were a single mother with a citizen child. However, in several cases, the relationship with a male partner was cast as more of an arrangement for the sake of residential and financial stability.

Cristina came to the US 18 years ago from Mexico where she knew her current partner as a friend. They reunited after both immigrating on their own, moved in together, and eventually had two children. She described how she was content with the situation as it offered stability without tying her down:

> *I've been with him for 17 years. It's easier to break up than to get married…Moreover, I don't believe in marriage. You can raise a family without a signature on paper. My brother divorced really young. He got married at 18, and in a year, he divorced and left behind a baby. It was really hard. I'd only marry if I met someone with money! After so many years we haven't separated yet. When I think about it, the only thing you need is economic stability.*[xliii]

Yesenia, a 31-year-old mother in Los Angeles, was brought to the US from El Salvador eight years ago with the assistance of an older gentleman, now 50, who had emigrated years prior. They lived together and he worked at a grocery store to earn a living to support Yesenia and their two sons, ages 3 and 7. Besides cleaning houses years ago when she first came to the country, she never worked. She looked for work on and off for two years, but because her older son was severely disabled, she had to stay home to care for him during the day, and could not locate work in the evenings that would suit her. It became apparent during her interview that she rarely left her home, had no family or friends, and was very isolated and depressed. Without the support of her children's father and the disability payments she received for her son, she would have great difficulty making ends meet. When asked if she had plans to marry someday, she replied, *"No, I don't know, but my heart is not in it to get married."*[xliv]

Nonresidential fathers also provided formal and informal child support in several families. Among families in LA, three mothers received formal child support, but many others described not needing or wanting to pursue child support—either because the father was already providing support informally and this arrangement was preferred, or because the father was no longer involved in their lives and they wanted to keep it that way. A few fathers did not live in the US and had no contact with their children.

In Diana's case, the father of her 18-year-old son was deceased and her son received $300 a month in social security survivor benefits, which went towards the cost of rent and utilities for their studio apartment ($800/month). Her son was in college and gave her his $1,500 in financial aid each semester to help pay for rent.

> Interviewer*: Last year, for 2012, do you remember about how much you made? You weren't working, but did you get any other kinds of money?*
>
> Diana*: Well, actually, my son has been paying the rent because he was going to [COLLEGE], so he was getting the financial aid. He was paying with that.*
>
> Interviewer*: Oh, so your son was paying with his financial aid?*
>
> Diana*: Was paying the rent. Well, him and my church members, people from church and my pastor. They had been helping us as well. Yes, and sometimes my brother would say, "How much is the rent? Do you guys have enough or are you guys short?" I'll just send you—pay for it from here with my credit card."*

The father of Diana's two young daughters was deported two years ago, leaving her alone with her three kids. They were not living together at the time, but he helped her buy clothes, diapers, and food for their children. After he was deported, her life spiraled out of control—she lost her job (because she could not find reliable and affordable child care) and the house she rented went through foreclosure, forcing her to move. She relied on the generosity of family and her church to get by*: "It's been hard. That's when everything became hard, more—harder because that's when I really knew I was on my own now."*

In contrast, in Michigan, only two women formally lived with their boyfriends. Much more common, was women relying on children's fathers to provide substantial financial assistance. In half of the cases, children's fathers were at a minimum paying for any costs associated with the children. This included school clothes, after school activities, and any extras. This assistance was over and above what the men might be paying in formal child support. In five of these 11 cases, the fathers were doing even more, essentially supporting the family during the period of disconnection. The father of Kiana's children stepped in to help after Kiana was laid off and then ran out of unemployment insurance (which she only had for a couple of months). She described what he would do for them financially in a typical month.

Well, the rent is $700. You figure light and gas bill between 200 and 250, their [children's] cell phone bills, $200 for cell phone bills, and just miscellaneous stuff that they might need, maybe he'll give about maybe $300 or $400.

In other words, the children's father was contributing about $1,400 every month. Kiana used SNAP to buy food, but that was her only real expense. She was very clear, though, that at an earlier time their situations were reversed, and she had been supporting him.

Similarly, a couple of women had family members who provided that level of financial assistance. Janice, who quit her job when she was unable to get enough hours and child care was becoming difficult to secure, relied heavily on both her own father and the children's father. Between the two of them, all of the bills were paid.

My dad helps out extremely a lot. The kids' dad helps out extremely a lot. I'm covered between the two of them. They're not going to let us be without. I guess the biggest thing for my dad and the kids' dad is they understand that I will go to work. It's not like I just choose to sit here and just be unemployed. One month my dad might pay the light bill and the next month their dad may pay the water and the cable bill. It all gets done.

Of course, other women did not have this type of assistance available and had to find other ways to make ends meet.

Children's Disability Payments as a Source of Support

Several other families also relied on the receipt of SSI for children. Stephanie, a single African American mother in Los Angeles, was getting by on very little. Her son's special needs limited her opportunities for employment, and his father did not pay child support and was not involved in their lives in any way. The money she received each month for her son's disability paid the $650 she owed for rent for her studio apartment where she lived alone with her son. She received WIC and had received CalFresh, but was recently cut off for an unknown reason that she was attempting to resolve. She described doing what she had to do to pay for anything else that she or her son needed.

Monica, an aspiring pharmacist living in Detroit, had two children receiving SSI, and her boyfriend had his own payment. She lived in subsidized housing after being in a homeless shelter five years earlier. Even with three SSI payments coming to the house, Monica still found it difficult to manage financially. She had to pay out-of-pocket for food, because her SNAP benefits were not sufficient. Her house was small and very sparsely furnished, and she got all of her clothes and the children's second hand from a community center. She had no means of transportation, so she spent money on bus fare and paid her mother to take her places, with her mother asking as much as $100 for a trip to stores in the suburbs.

Four of the Michigan respondents had applied for SSI for themselves. Arlene, the mother of seven children, had just been approved and was awaiting her first check. Arlene had not worked since 2000, although she was supported by her live-in boyfriend and stayed in low cost public housing.

Benefits from Non-TANF Assistance Programs

For a couple of women in Michigan, benefits from the unemployment insurance program helped bridge the gap between income and expenses, although perhaps tenuously. Tanya was working in a nursing home when she fell ill and ended up in the hospital. When she returned back to work she was informed that she had been fired because she missed a mandatory training session. She was initially denied benefits but appealed and won. She had just started receiving unemployment insurance a couple of months before the interview, but she was unsure how much longer she would get the benefits. When Kiana was first laid off from her job with the city of Detroit, she collected unemployment insurance for three months. She was then called back to work and her benefits were stopped, even though the call back was just for one day.

As previously described, many women received nutrition assistance—SNAP and WIC—which covered the majority of food costs. Without these benefits, families struggled and had to cut back on other things to save money for food. Some asked relatives for food or went to food pantries or churches for donations—even if they were already receiving SNAP or WIC since they sometimes needed a little extra to get through the month. Food pantries were the most common community resource used by Michigan respondents. Few families used other community resources or used them sporadically.

Rosa described how she got by with her benefits:

> *This country is blessed because there are many resources. There are food stamps, there is free medical care for the kids, though not for me, but it is for them so it's a great advantage because the food stamps are monthly, WIC is there if you have a little one and they give you milk and like that you get by. There are places where they give food. So I think you should inform yourself of where and walk and go, so that when you can't earn and work, at least there's a way. I get child support and I get food stamps and with that, well, I'm getting by until I can get my work permit.*[xlv]

Packaging Together Sources of Support

Although not using TANF, packaging together benefits from multiple programs was quite common during periods of disconnection. In Los Angeles, receipt of both WIC and SNAP was quite common, while in Michigan receipt of SNAP and Medicaid together was nearly universal. Half of the Michigan sample also received housing assistance, either through Section 8 vouchers or living in public housing, although one woman

received assistance through a transitional housing program after leaving a homeless shelter several years earlier.[16]

Table 2 below shows the types of support women bundled together during periods of disconnection and, in most cases, still were using at the time of the interview. However, not all benefits were received consistently while women were disconnected. For example, formal child support tended to be paid sporadically, and financial help provided by women's parents may not have been given every month. In the case of Lisa, SSI benefits for her son had started only a month prior to the interview, 5 months into her spell of disconnection.

[16] Although receipt of housing assistance was fairly common, it is important to note that the two of the neighborhoods randomly selected to be in the Michigan Recession and Recovery Study's sampling frame were public housing complexes.

Table 2: ***Types of Assistance Received During Spells of Disconnection***

Name[1]	Length of Disconnection	SNAP	Medicaid	WIC	Child Support[2]	SSI for child	Housing Assistance	Living with others	Other help
Michigan									
Arlene	6 months	X	X	n/a			Public housing	Boyfriend	Boyfriend's earnings
Julie	11 months	X	X	n/a	Sporadically		Public housing		Parents
Ginger	5 years	X	X	n/a			Public housing		
Jean	7 months	X	X	n/a	X		Section 8	Doubled up with ex-husband for part of time	
Susan	17 months	X	Child only	n/a		X			
Claudette	6 months	X	X	n/a			Section 8		
Pauline	11 months	X	X	n/a	Minimal			Doubled up with mother	
Kim	9 months	X	X	X	X	X			Parents
Gina	6 months	X	X	X	Sporadically				
Kiana	4 years	X	Children privately insured	n/a	Not formal				Significant help from children's father
Linda	1 year		Child only	n/a	X			Was doubled up with extended family	
Monica	3 years	X	X	n/a	X	X	Transitional housing	Boyfriend	Boyfriend's SSI
Taurean	9 months	X	X	X	X		Section 8		
Rose	6 months	X	X	X			Public housing	Boyfriend	Boyfriend's SSI

Name[1]	Length of Disconnection	SNAP	Medicaid	WIC	Child Support[2]	SSI for child	Housing Assistance	Living with others	Other help
Cindy	9 months	X	X	n/a		X	Section 8		
Lisa	6 months	X	X	n/a	Sporadically	X- very recent	Public housing	Boyfriend; was doubled up with mother	
Shonda	10 months	X	X	n/a				Doubled up with extended family	Small state disability payment
Latisha	6 months	X	X	n/a					Foster care payments
Tanya	6 months	X	X	X	X		Section 8		
Aleesa	18 months	X	X	n/a	X				Recently received long term disability
Janice	3+ years	X	X	n/a					Significant help from parents and boyfriend
Michelle	2+ years	X	X	X					Significant help from extended family
Los Angeles									
Andrea	27 months	X	1 of 2 children	X				Partner	Partner's earnings
Beatriz	10 years	X	Child only	X					
Mariana	3 years	X	Child only	X				Partner	Partner's earnings
Irene	1.5 years		X	X				Parents and 3 siblings	Parents
Sara	8 years	X	Child only	X				Partner	Partner's earnings

Name[1]	Length of Disconnection	SNAP	Medicaid	WIC	Child Support[2]	SSI for child	Housing Assistance	Living with others	Other help
Yesenia	2 years	For ten months about 2 months prior	Child and Partner only	X		X		Partner	Partner's unemployment insurance for 8 months, partner's earnings
Adriana	14 months	X	Child only	X				Partner	Partner's earnings
Marina	7 years	X	Child only except oldest	X				Partner	Partner's earnings
Daniela	6 months		Child only; respondent covered by her father's private insurance	X				Fiancé	Fiancé's earnings
Stephanie	6 years	X	X	X		X			
Karina	2 years	X	Child only	X				Partner	Partner's earnings
Diana	2 years	X	X	X					18-year-old son's financial aid
Ana	7 years		Child only	X				Partner	Partner's earnings, rent discount due to partner's rental manager position
Rosa	4 years	X	X	X	X				Assistance from boyfriend
Evelyn	4 years		Child only	X				Partner, parents	Partner's earnings, brother pays part of rent for parents

Name[1]	Length of Disconnection	SNAP	Medicaid	WIC	Child Support[2]	SSI for child	Housing Assistance	Living with others	Other help
Adela	4 years	X	Child only	X				Partner	Partner's earnings
Gabriela	2 years			X				Partner, partner's uncle, and cousin	
Paulina	1 year	X	Children had been cut off for 6 months	X				Partner, mother-in-law, father-in-law, and brother-in-law	
Celia	5 years	X	Child only; private insurance for oldest child and partner	X	X			Partner	Partner's earnings
Cristina	19 months	X	Child only	X				Partner	Partner's earnings
Patricia[3]	3 months	X	X	X				Partner	Partner's earnings
Marisa	3 years		Child only	X				Partner; previously lived with in partner's mother's home	Partner's earnings
Elizabeth	10 years		Child only	X				Partner, brother	Partner's earnings
Claudia	1 year		Child only	X				Partner	Partner's earnings
Alejandra	5 years	X	Child only	X			Offered but didn't like the locations	Partner	Partner's earnings

Name[1]	Length of Disconnection	SNAP	Medicaid	WIC	Child Support[2]	SSI for child	Housing Assistance	Living with others	Other help
Jessica	2 years		Child only	X				Partner, mother, two brothers	Partner's earnings, mother's disability, brother's disability, brother's TANF
Mayra	3 years		Child only	X				Partner	Partner's earnings
Laura	6 years	X	Child only	X				Partner	Partner's earnings
Isabel	3.5 years	X	Child only	X				Partner, stepson	Partner's earnings, ex-partner provides informal nonmonetary support for child

[1] All names are pseudonyms.
[2] Child support is frequently only paid on behalf of one child in the household
[3] The respondent screened eligible, but at the time of the interview she clarified she had been unemployed for only about 3 months. However, she was pregnant, out of work, and did not plan to return to work for several months at the earliest, so she would eventually meet the eligibility criteria of six cumulative months of disconnection.

"Last Resort" Sources of Support

Finally, a few women in Michigan resorted to other measures when money ran tight. Gina sold plasma on a regular basis; she was such a regular that she had a debit card from the donation center that would be loaded with cash after each trip. Arlene frequented bingo halls, claiming that the money she would win could "*carry me a long way*" financially. While Arlene had a partner who contributed substantially to the household, Gina was out of work, off of TANF, and without many other options besides SNAP to pay bills and buy food.

Jean moved back into the home of her emotionally abusive ex-husband when she had no other housing and no money with which she could pay rent. Although employed and in her own home when she was interviewed, she remembered that time as being "okay at first," but then the arguing started, and she moved out when she was able to find a home that would take her Section 8 voucher. Ginger, who had a long list of health problems including depression, severe arthritis, and nerve problems in her feet, was denied SSI, and cut off from TANF after not being able to meet work requirements, sometimes resorted to relying upon male friends to pay bills or buy her groceries. However, she recognized the challenges inherent in accepting help from men who, she said, "might want things." Discussing a man who recently went to the store for her, she elaborated further:

> *He wants to stay the night, and thinking he's gonna get over. No, you're not gonna get over on me. Just because you bought me eight rolls of tissue paper [laughter] and some dish rags and stuff, you're not gonna get over. I didn't say those words. I was like, "No," like this here. It's just unbelievable. There's so many people out there that's not genuine.*

The Role of Social Support Networks

As the previous section indicates, other people in women's lives played significant roles in helping them financially and otherwise, although in some cases that meant engaging in relationships that might be risky. To learn more about the people in women's lives, Los Angeles and Michigan respondents were asked to fill out a diagram to document the make-up of their social support networks and then they were asked questions about the types of support they received from various network members. In both sites, there was a large range in the size and density of the social networks. In Los Angeles, the size ranged from 0 to 31 individuals, and in Michigan it was 2 to 15 people. The woman in Los Angeles who declined to name anyone during social network exercise believed she did not have anyone who would help her, suggesting that she had little to no social support in her life.

More specifically, in Los Angles, five women were isolated (which we defined as three or fewer people in their networks), 12 women had medium-sized networks (four to nine people), and 12 women had large networks (10 or more). In Michigan, 5 women were isolated, 14 women had medium-sized networks, and 3 women had large networks. These groupings provide a basic method for categorizing network size for the point of discussion based on the distribution across the sample, but as we describe in this section, the closeness of the relationship and the extent of the resources typically mattered more than network size, so, for instance, little difference may be seen between networks composed of 9 people as opposed to 10.

Most women listed more family members than nonfamily members in their networks, particularly when asked to name the people who were closest to them and who helped them the most. Only one Los Angeles respondent and two Michigan respondents listed only people outside of their family, although in the case of the women from Michigan, the individuals included fathers of the respondents' children and some of his family members. Nonfamily members typically included in respondents' circles were friends, non-cohabiting partners, and neighbors. A few respondents listed coworkers, social workers, pastors and church members, a doctor, a babysitter, and godparents.

Because many of the women in Los Angeles were cohabiting, it was not surprising to see that many included their partners in their social network. Twenty-three of the 24 cohabiting respondents mentioned receiving support from their partners, while the remaining one was in a bad relationship and identified her partner as a source of stress. Another respondent, rather than including the father of her child, included the child support program. In Michigan, half of the respondents included children's fathers somewhere in their social network, and, as noted, a few included fathers' family members.

The diagrams respondents filled out asked them to place individuals in their networks based upon how close that person was to the respondent and how much help they provided. Respondents often reported that the people closest to them tended to

provide more consistent support whereas those who were considered less close also provided less support. These individuals were described as only being available to help on an occasional basis, not living close enough to help more regularly, or, in a couple of cases, providing help with strings attached.

Women received different types of support from the people in their social networks. As referenced earlier, a common support was economic or material assistance such as help paying the rent or other bills, help repairing vehicles, loaning or giving them money, and providing food or money for food when needed. Many respondents also received support for their children in the form of child care and clothes and shoes for their children. Quite a few women also listed the people in their lives who provided emotional support—those in whom they could confide and seek advice. Informational support, such as providing leads on jobs, was rarely mentioned.

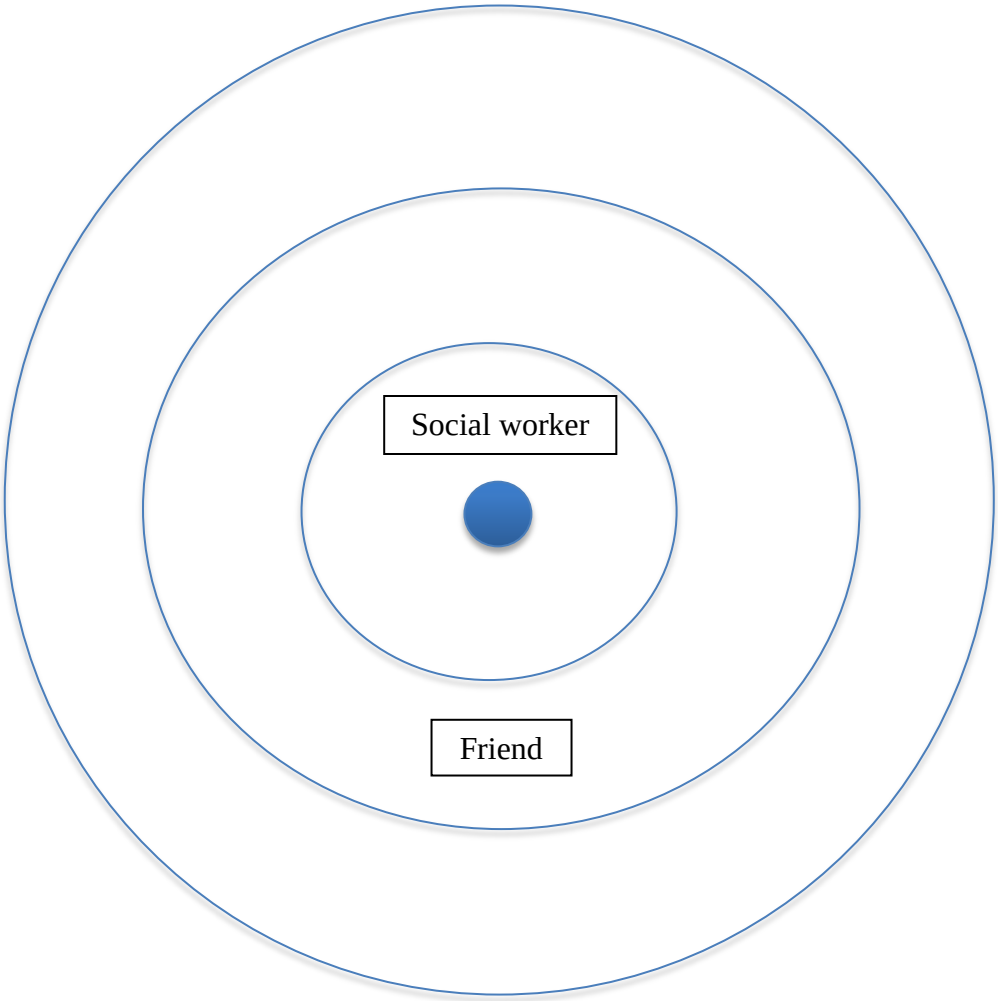
The respondents were also asked to identify people in their lives who caused them stress. In both sites, a fair number of women did not identify anyone, believing that no one within their networks contributed to any stress they might feel. For those who identified individuals, their reasons for doing so differed. In Los Angeles, a respondent's ex-partner attempted to fight for full custody; others had family members with bad tempers, partners with jealous tendencies, jealous friends or friends who asked for too many favors, a partner that a respondent feared was unfaithful, and coworkers that interrupted work. In Michigan women talked about friends and family members who would gossip behind their back, personality clashes with certain individuals in their network, and the unreliability of certain members as causing stress.

Many of the respondents had a fair number of individuals in their social networks but as noted above, the numbers ranged widely. A few respondents were very isolated with little to no support in their lives, while the majority was relatively well-supported with several people—family and nonfamily—available when they were in need. However, the size and density of one's social network and the actual closeness of the relationship and extent of support provided were two distinct issues. A couple of women had small support networks, but those few network members provided significant amounts of help, whereas some women with many connections turned to those individuals only "as needed" and, in some cases, did not feel entirely comfortable asking them for help. Therefore, while larger networks did not necessarily equate to access to more resources, women who were isolated had relatively no support at all which dramatically affected their well-being.

Below are examples of an isolated respondent, a respondent with a moderate social network, and a respondent with an extensive social network.

Karina, isolated

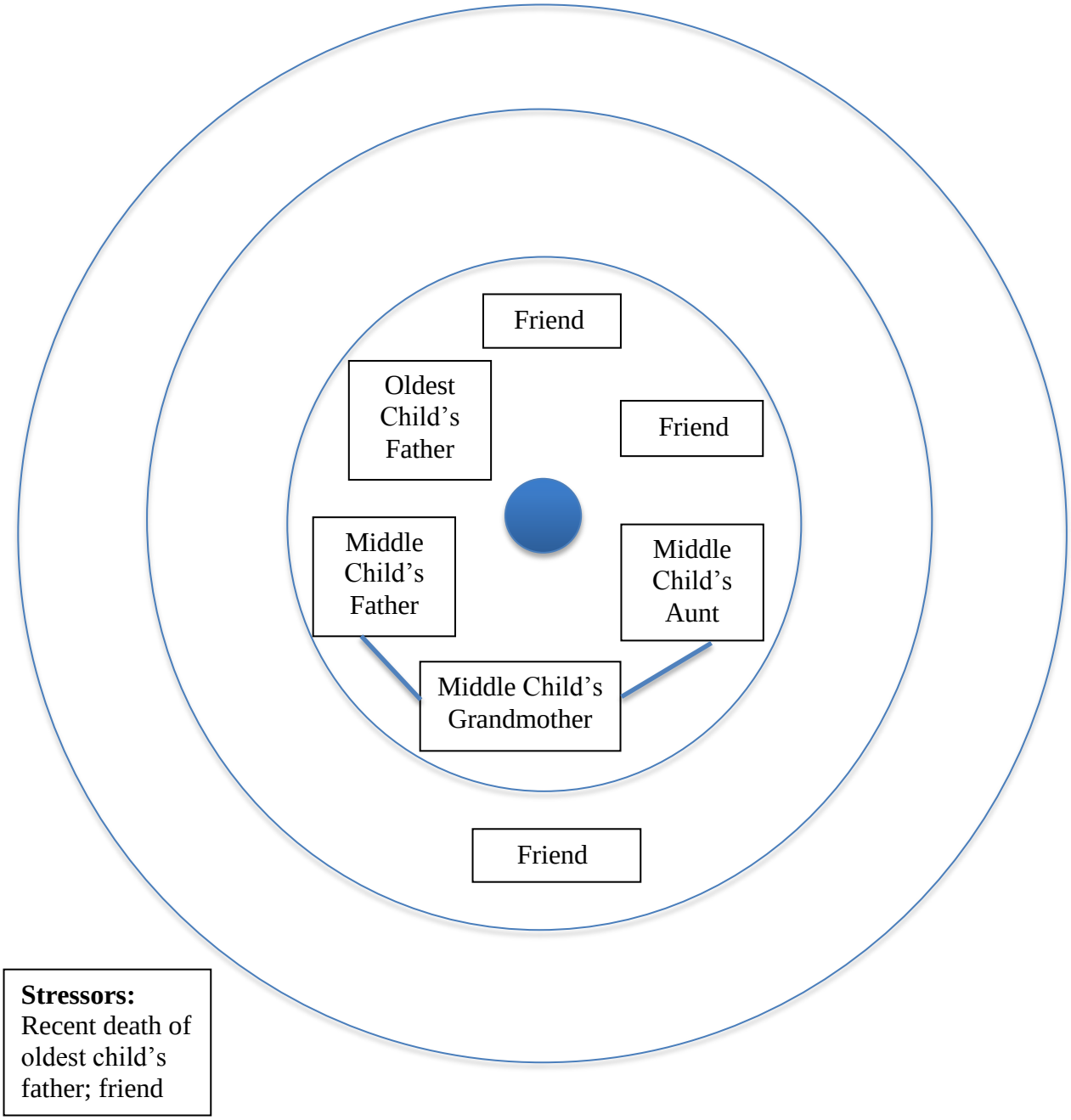
Karina, an immigrant from Mexico and the mother of two children, ages 3 and 5, who was cohabiting, only included two people in her social network. The person in her inner circle was a social worker she interacted with in the hospital after giving birth. This person provided her with diapers and clothes for her children. However, this was described as temporary help that was no longer ongoing. In the middle circle, she included a friend that often gives her advice and provides occasional care for her children. Although she lives with her partner who is the father of her children, she only included him as a stressor because she feared he was being unfaithful. Her two connections did not know each other.



Stressors:
Partner

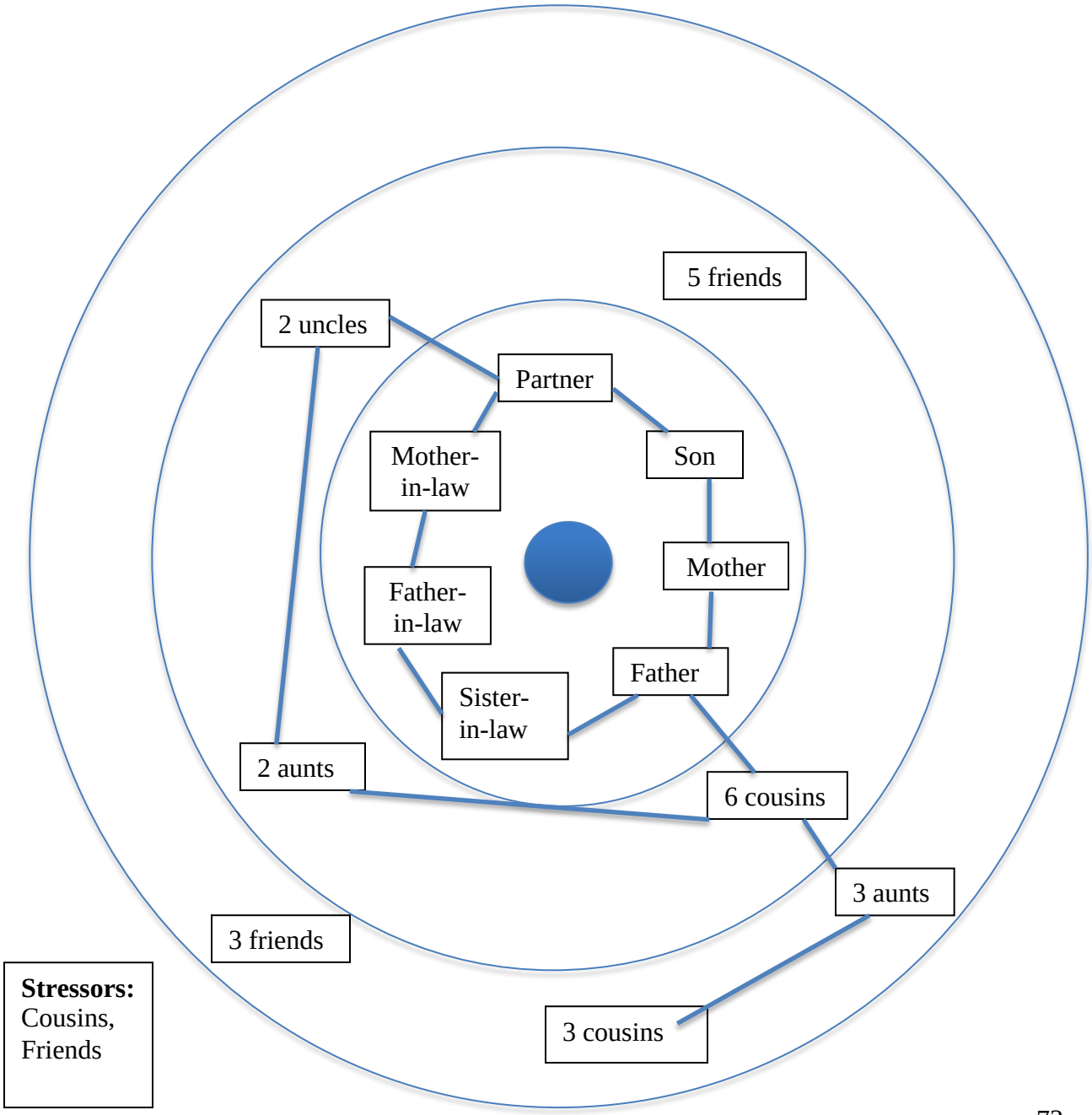
Gina, moderate social network

Gina, an African American living in Detroit, is the mother of five children, ranging in ages from 2 to 12, although only four children lived with her. She included seven people in her network. Her inner circle included the father, grandmother, and aunt of her middle child, the father of her oldest, and two friends. A friend was in the middle circle, and Gina listed no people in the outer circle. The father of her middle child provided extensive financial support, but he had died a couple of weeks before the interview, and Gina was concerned about how she would fill the financial void left by his passing. His mother and sister, though, were providing temporary financial help and often watched the children. The oldest child's father paid child support, and one of Gina's friends would give her cash when Gina gave him rides in her van. Although Gina placed another friend in the middle circle—her "home girl"—she said that this friend rarely offered financial help even though she often had the means to do so.



Patricia, extensive social network

Patricia, a nonimmigrant, is the mother of a 3-year-old and expecting her second child. She was cohabiting but her partner worked as a trucker that was often out of state. She included 31 people in her social network, 23 family members and 8 nonfamily members. Her inner circle only included family and the middle and outer circles included both family and nonfamily. She had three separate connected groups within her circle: her family members formed one group, five friends formed a second group, and three friends formed the third group. She described receiving financial assistance from her partner, parents and mother and father-in-law. Her other family and her friends only provided her with emotional support. She named some cousins and friends as sources of stress. Her cousins often share their problems with her, which stresses her out, and some of her friends expect too much from her in terms of material assistance, which she does not feel she can provide.



Discussion of Findings

This study provides a picture of how mothers disconnected from work and TANF are able to provide for themselves and their children, including the challenges they face, the roles played by government programs and family and friends, and remaining areas of hardship. The study addresses a few related questions:

- Why do women become disconnected? Are there characteristics or specific challenges faced by some mothers that put them at higher risk for disconnection? What could be done to address or avoid these circumstances or help to mitigate these challenges and thus limit disconnection?
- Are women who are disconnected from work and TANF also disconnected from other sources of support? How do disconnected women manage financially? In particular, what role do cohabiting partners play in families' economic coping strategies?
- What are the circumstances of families while disconnected from work or TANF benefits? What kind of hardships or negative impacts do women and their children experience? What could be done to improve these circumstances and mitigate these hardships?

This study reports findings for two groups of mothers in different geographic areas—a sample of mainly Latina immigrant mothers with young children in Los Angeles and a sample of mainly African American mothers in the Detroit area. Results from the two study samples highlight some important differences among disconnected mothers associated with place, immigration status, and having young children. However, despite these differences, there were many similarities in circumstances and struggles across groups that suggest more universal issues among all disconnected mothers.

Study results confirm past findings that a job loss is a common precursor to disconnection. Loss of TANF benefits (largely caused by reaching time limits, as reported by women in Michigan) is less commonly the immediate reason for entrance into a spell of disconnection, and many of the immigrant mothers interviewed never received TANF for their citizen children.

A central difficulty for many of these disconnected mothers was finding and sustaining work. In both Los Angeles and Southeast Michigan, the effects of the Great Recession linger on. Many mothers were disconnected from work because of losing a job due to layoffs or not being able to find a job—even a low-paying job. Like other long-term unemployed, they expressed concerns that being out of work for long periods was making it harder to find work. While some of these mothers had little past work experience, many of them had a history of work. Only a few were not considering working, at least in the near future. In Michigan, several educated women had no history of poverty or public benefit receipt, but their sudden disconnection from employment and long-term unemployment had dramatically changed their lives and challenged them

financially. Given high levels of long-term unemployment in the United States, some subset of this group may end up being disconnected as well.

Many mothers who were pregnant or had young children said they are not working to care for children or because of difficulties with child care. Recent and undocumented immigrants faced specific challenges in finding work—for some, past experience did not translate to the US job market; for others, employers took advantage of circumstances to pay very low wages.

Women in both sites described similar barriers to accepting and retaining jobs they could find. Child care and transportation were two major hurdles. For child care, there were issues of access to care, including finding care with hours that could match jobs' unpredictable or nonstandard hours and finding care for multiple children or children with special needs. There was also the common issue among Los Angeles participants of the wages of available jobs being too low compared to the cost of child care to justify working. Use of subsidized child care (which could help with this second issue) was very low because of waiting lists and a general fear of using low-quality child care. Only one mother in Los Angeles was receiving public child care assistance after getting off the waiting list. Transportation was also reported as a major barrier to working and retaining jobs, particularly in Michigan where public transportation was not a viable solution for many mothers because it did not reach available jobs, was infrequent, or did not run at necessary hours. The necessity of having a car and the cost of maintaining and paying for gas was a significant barrier for many mothers.

Health was an issue for a few women in being unable to work; the issue was serious enough that they had applied for SSI disability benefits. About one-third of women in the sample suffered from symptoms of depression and many experienced high levels of parenting stress. Also, several women reported a history of domestic violence; these conditions were not described as barriers to employment, but rather consequences of their struggles with disconnection. These women reported staying in abusive relationships because they felt they had no other option since they could not support themselves and their children without the assistance of the men in their lives. The group of women in Michigan who were in a spell of long-term unemployment since the Great Recession but had been working prior had fewer personal barriers such as substance abuse, domestic violence, and serious physical health issues than other mothers.

The findings shed light on why these mothers were also disconnected from TANF. The majority of women in Michigan had some prior experience with the TANF program while less than one-third of women in Los Angeles had ever used TANF. Families were disconnected from TANF because of misunderstanding about the program, difficulties accessing the benefits, and no longer being eligible due to time limits. For the most part, those who had experience with TANF found the program to be difficult to access and maintain (long wait times, multiple interactions and paperwork, intrusive questions), particularly compared to SNAP. Despite these difficulties, most who had received TANF found it to be a helpful resource. Only two—one in each site—

reported a positive experience with the TANF work program. A few mothers purposely chose to rely only on SNAP and not TANF because of the perceived intrusiveness of the process. Among immigrant families in Los Angeles, misinformation about the program (including the belief that they or their children would need to pay back the benefits) kept many from applying. In both areas, some mothers expressed stigma associated with receiving TANF or that they were not badly off enough to need TANF (even when receiving SNAP and WIC). In Michigan, one-third of women no longer received TANF because they had hit the state's time limit. One Los Angeles respondent reported how the family cap prevented her from getting TANF cash assistance for additional children.

Overall, study results confirm past research that most disconnected mothers are extremely poor, but the extent of their observed (and perceived) hardship largely depends on the sources of support received. With limited or no earnings or cash assistance from TANF, mothers in this study pieced together income from multiple sources. A subset of women received significant support from their children's fathers, sometimes in combination with other relatives. Although they were poor in terms of income, they were leading much healthier lives in terms of their reported mental health and overall well-being, than other women with less support who were struggling even more financially and emotionally.

SNAP and WIC were both commonly received and important parts of these families' income. These benefits appeared successful in reducing instances of severe food insecurity, with some mothers reporting they had run low on provisions in the past year but few reporting food issues as a serious concern. (Although a few mothers reported they also received help from emergency food pantries and other local nonprofits.) Mothers mainly had positive experiences with SNAP and WIC, particularly with the ease of access. There seemed to be little or no stigma or negative feelings associated with receipt of these benefits. This is in strong contrast to families' experiences with and impressions of the TANF program. Also, several families relied on SSI payments received by their children or other family members.

As described, another important source of assistance was from the children's fathers and other relatives. In Los Angeles, where most mothers lived with a male partner, many relied heavily on assistance from this partner. While few mothers in the Michigan group lived with a male partner, some mothers were able to receive substantial financial assistance from their children's fathers. In some cases other family members provided this level of assistance. Large families in Los Angeles, for example, discussed pooling their resources to pay their bills, so long as one household member was working and could cover the cost of rent and utilities, and the family was receiving nutrition assistance, the whole family could get by. In both places, some assistance from fathers was through formal child support, but informal support from the father was more common.

While the role of male partners, children's fathers, and other relatives was key to many of these families making ends meet, these contributions were not always stable

and did not remove all concerns for these families. Several mothers living with male partners reported relationships were maintained for the sake of financial stability and not intimacy, which threatened mothers' mental health and feelings of security. For several families in Los Angeles, additional hardship was experienced when a father who had previously provided assistance was deported or no longer living in the US. Some mothers reported the reciprocal nature of assistance from others—the mother received help while out of work but would provide assistance to others when she was working. These results suggest that cohabitation does afford some level of economic stability as another person in the household is working and bringing in income.

The study asked about the hardships disconnected women face and was able to ascertain their perspectives on their biggest problems. One of the central concerns for many disconnected mothers was securing affordable stable decent quality housing. About half of the Michigan participants lived in public housing or had a Section 8 voucher so reported less worry about rent. For those who did not have these public housing supports in Michigan and Los Angeles, reliance on family and friends for housing was common. Although beneficial economically, these living arrangements were often unstable, crowded, and stressful on mothers and children. In Los Angeles, where rents are very high, most families lived in crowded households with other families and relatives. Most of these mothers' households included their male partner. Some mothers reported needing to live in unsafe neighborhoods to find affordable rents and be able to easily walk to places as they lacked transportation. In Michigan, residential instability was common among those without housing benefits, including eviction and repeated moves between friends' and family member's homes. One family had a child removed by the state because of high levels of residential instability.

Another issue for these families uncovered in the study was debt they had incurred, mostly caused by periods with little income. Most women in the Michigan sample held debt balances to the utility company after negotiating payment plans. Others in both samples had debt from old cell phone or cable bills, credit cards, and car loans. Several mothers had high debt from unpaid medical bills and a few had student loan debt. Periods of disconnection sometimes led to incurring these debts and made making payments on the debt difficult.

There is little past research on the circumstances of children in disconnected families. This study finds that while mothers felt they were doing the best they could to provide for their children in ways they knew how, some mothers reported concerns about their children's health and development. For the most part these concerns were limited to the younger children in the Los Angeles sample, but older children in both sites also displayed problems. According to mothers' reports, field observations, and survey data analysis, nearly one-third of young children in the Los Angeles sample had language delays, high-risk problem behaviors, or were under- or overweight. Additionally, several older children faced many issues (as reported by their mothers) including bullying in school, poor academic performance, and negative peer groups. A few children were receiving speech therapy but not all were who potentially needed it. Several families in both samples had children with more severe health problems and

disabilities who were receiving SSI benefits. Caring for special needs children was a factor in disconnection because it made work difficult. Residential instability (and associated school changes) had the potential for negative impacts on children, although few parents in Michigan expressed concerns for their children's health or learning.

Finally, this study adds to our understanding about disconnected mothers' social networks and the role social networks play in their well-being. Access to a network of family and friends for assistance (either monetary, emotionally, with child care or even in an emergency) differs across the women interviewed. In Los Angeles, the mothers with no or very limited connections appeared to be worse-off or more vulnerable. Women in Los Angeles who were immigrants and either not cohabiting or in bad relationships were much worse-off and were often fearful or confused about how to seek help. These women reported very limited social networks—they were socially isolated. They were able to connect to SNAP, WIC, and health services, but many needed much more case management and services for their children than they were receiving. In Michigan, no clear patterns about network size and vulnerability emerged; some women with very small networks were quite isolated, while other women with very small networks received substantial financial help from those one or two members and seemed buffered from hardship. In general, the closeness of the relationship and the level of the support received from a given relationship mattered more than the total count of individuals within a network.

Overall the findings of this study highlight the struggles of all poor, single mothers and the long-term unemployed (who may or may not have been poor before becoming disconnected). In some ways, the disconnected mothers are simply those who were on the losing end of some of these struggles or, in many instances, those who are at a point in their lives where they are on the losing end, since many mothers move in and out of disconnection. If these women were no longer disconnected—that is, if they could find a job and overcome challenges to keeping that job (such as child care and transportation) or receive TANF benefits, their circumstances would no doubt be improved. But what we learn from this study is specific barriers are preventing women from obtaining employment.

The issues uncovered for some groups of disconnected mothers warrant further consideration. Quite a few of the mothers of young children were struggling to balance parenting their young children and providing economically for them. Many brought up the idea that their earnings capacity was too low to make it worth it to work and many preferred to take care of their young children. These women with young children tended to be disconnected for longer periods as they waited for their children to become school- or preschool-age.

Immigrant mothers faced particular issues finding work and, for those without work permits, being at the mercy of employers. Also, many of the immigrants in this study had misinformation about the TANF program, suggesting lack of reliable sources of information.

For many of these mothers the state of being disconnected leads to a deterioration of their circumstances beyond the initial reduction in income. Some mothers who have lost work remain unemployed for long periods, which itself makes getting hired more difficult. Others are forced to accumulate debt as they try to make ends meet while disconnected. Finally, residential instability caused by lack of ability to afford rent has the potential to have longer negative consequences for their children.

The study findings on women's experiences with disconnection also suggest two potentially important moderators—or buffers—affecting disconnected families' overall well-being: access to and stability of housing, and social networks that helped them with child care, finances, and emotional support. Addressing these areas will not change disconnection per se, but could reduce its harmful effects.

Implications for Policy and Practice

Policies and practices that address the circumstances of disconnected mothers by helping mothers become reconnected or reducing disconnection in the first place have the potential to lessen the hardship of these mothers and their children and improve their connections to work opportunities and needed services.

For most of these mothers, an increased availability of jobs, particularly those with steady hours, is important. Many of these mothers do not have permanent personal work barriers that make work untenable; they lack job opportunities. Access to better-paying jobs with benefits and stable hours would improve the well-being of these families. Programs that increased women's skills, particularly in high growth fields, could help provide an entrée into jobs with more stable employment prospects. In addition, many of these mothers could benefit from temporary subsidized or transitional jobs programs while unemployment is high. This could limit long periods of unemployment which itself leads to further difficulties finding work.

For many of these mothers, the availability of jobs needs to be coupled with access to affordable child care that matches their work schedules. Increased funding for child care subsidy programs is one important policy issue, but also increased flexibility and ease of access to these benefits. Many mothers wanted more information about the programs and services for which they might be eligible and how to apply. Increasing public awareness of the availability of resources, particularly early care and education options, is needed in these communities.

Access to reliable transportation to jobs is also important. Because public transportation is not always a viable option for the disconnected mothers in this study, ways to assist mothers with transportation should be explored. Many state TANF programs provide lump-sum or emergency assistance for car repairs, but consistent assistance with gas or even emergency funds for short-term transportation by cabs is not often available (other than through TANF receipt). Because specific issues may vary by location, place-specific transportation assistance targeted at maintaining employment could be helpful.

One of the important results of this study is the common access to and positive perception of WIC and SNAP compared to the lack of knowledge of, misinformation about, and difficulty accessing TANF. Overall TANF is not serving these very poor mothers who are not working—presumably one of the key targets for the program. The implications of this are that the program should work to correct misinformation and misunderstanding among potentially eligible parents and reduce barriers to access. The high number of mothers who are likely eligible for TANF and SNAP but only receive SNAP suggests the possibility of using SNAP applications for initial outreach to potential TANF recipients—at least for a targeted subgroup of mothers. Because even isolated families were able to connect with SNAP and WIC, using these programs as a means for providing information on TANF or other types of benefits is an avenue worth exploring. Those mothers who did receive TANF in the past felt it was an important source of income.

However, access is not the issue for mothers who used up their time-limited benefits. The policy question here is whether the time limit was effective for these mothers in the way the program intended. Using a time limit as motivation to find work or prepare for work seems difficult in an environment where there are few jobs and affordable child care—particularly care that aligns with work schedules of nonstandard workers. That these women remain very poor and without work after losing TANF assistance is problematic.

The more positive ways respondents viewed WIC and SNAP seem related in part to easier and less intrusive application procedures than for TANF. However, it also seems partly related to the fact that these programs are targeted to food and nutrition rather than cash assistance; there is less of a stigma associated with food assistance. This could mean that other available targeted assistance, such as for child care and transportation, might also be taken up more than TANF. Expansion of SNAP benefits, even in place of increasing access to TANF, would help many of these families.

For households that were overcrowded, unsafe, or unstable, access to public supports and affordable housing is very important. Housing could be viewed as a first step in stabilizing the circumstances of very poor disconnected mothers and reducing the negative effects that have been shown of residential instability on children.

Another policy consideration from these results is the variance in social networks and importance of these networks. For those who have limited networks, is it possible to build and encourage social networks, potentially through preschool and school programs? Home visiting programs that reach out to those who are extremely isolated are another possibility, allowing programs to screen for and assist with situations such as domestic violence, mental illness, and child developmental delay. Finding these isolated families is an issue, although some study participants in this situation were receiving WIC or had a social services worker.

Implications for Future Research

This study was undertaken in part to develop additional hypotheses for future research, understanding these small samples were not necessarily representative of all mothers who are disconnected. Confirmation of several of the new findings in this study on a larger sample is one important area for future research. Potential topics include:

- How prevalent are the misconceptions around the TANF program reported here? Is this finding limited to Latina immigrants in the Los Angeles area or is it a broader issue?
- How prevalent is social isolation among poor single mothers, and is it generally associated with more hardship relative to those with more expansive networks? What is the relationship between size and density of social networks, type and extent of assistance received (or given), and family well-being?
- Are the positive perceptions of receipt and ease of access to WIC and SNAP true in other geographic areas?

In addition, future research should analyze the longer-term effect of circumstances uncovered in this study for mothers and children, such as:

- How effectively are mothers who remain at home caring for young children able to reenter the labor market when their children are school age?
- What is the long-term effect on children living with mothers who are long-term unemployed?
- While there is evidence of the effect of residential instability on children, what is the effect on children of the overcrowded conditions in the Los Angeles sample, within the cultural context of multi-generational and multi-family households?
- How stable are cohabiting relationships among the disconnected?
- What are the effects of stable housing or access to public housing supports on families' well-being?

While few mothers expressed concerns for children's development and learning, some did, particularly for young children with language issues and other health and development problems. Additional studies of the connection between disconnection, very low income, instability, and negative child outcomes are important. Results from the linked Best LA study for a subset of Los Angeles respondents suggest many of these families' circumstances could have negative longer term impacts on children. Further studies are needed to strengthen our understanding of the effects of disconnection on the quality of the home environment and parenting practices, as well as children's access to early care and education and health care. What disruptions occur for children when their mothers experience breaks in employment and no TANF receipt?

Finally, the extent of disconnected mothers' social networks appears to be a strong determinant of family well-being. These results suggest that those socially isolated might not only be worse-off but also have less resiliency to face new hardships

or crises. More research is necessary to confirm this hypothesis and to understand the role of social networks in buffering against hardship and promoting stability—both economic, residential, and other types of stability.

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Appendix A: Description of Study Studies from which Participants were Sampled

Michigan Recession and Recovery Study (MRRS): The MRRS follows a stratified random sample of English-speaking adults who lived in Southeastern Michigan (Macomb, Oakland, and Wayne counties) and were age 19 to 64 in late 2009 and early 2010 when the first survey was administered. The MRRS oversampled African Americans and includes mainly African American and non-Hispanic white respondents, reflecting the residential composition of the area. The study collected data at three points in time: 2009 and 2010 (n=914, response rate of 83 percent); 2011 (n=847, response rate of 94 percent); and 2013 (n=781, response rate of 93 percent). When weighted, the sample is representative of working-age adults who lived in Southeast Michigan shortly after the end of the Great Recession.

The MRRS survey collects information on employment (number of months worked, hours, wages, and other job characteristics), housing, material hardships, income, assets, financial problems, credit, debt, health and mental health, demographic characteristics, and use of public programs and private charities.

Best Start LA Pilot Community Evaluation: This evaluation is a quasi-experimental, longitudinal study designed to evaluate the implementation of the Best Start initiative in the community designated as Metro LA. The evaluation is funded by First 5 LA, an organization in LA County established in 1998 under Proposition 10—a state effort to fund health, safety and early education programs for children prenatal to age 5 through tax revenue from tobacco products. The study is led by the Urban Institute and the University of California Los Angeles (UCLA).

The central component of Best Start in Metro LA is the Welcome Baby home visiting program, a locally developed program universally offered to women who give birth at California Hospital Medical Central and live within a 5-mile radius of the Metro LA community. Women are recruited into Welcome Baby prenatally and postpartum, and are offered up to nine engagement points, with the final home visit scheduled when babies are 9 months old.

The Best Start evaluation examines the implementation and impact of Welcome Baby in Metro LA. The impact study includes women who participated in the Welcome Baby home visiting program during its initial rollout in 2010 and 2011 and a comparison group of women who lived in the same community but were not offered the home visiting program. The total sample includes 734 families who were surveyed when their children were 12, 24, and 36 months old. The survey collects information on maternal and child health, the home environment, parenting, child nutrition, material hardship and food insecurity, and child development. Survey components include a parent interview, developmental screeners, observations of the home environment and parent-child interactions, and a direct assessment of children's height and weight.

Appendix B. Conversation Guide

Conversation Guide

Public reporting burden for this collection of information is estimated to average 90 minutes per response, including the time for reviewing the instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information collection is voluntary. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Reports Clearance Officer (Attn: OMB/PRA 0970-0434), Administration for Children and Families, Department of Health and Human Services, 370 L'Enfant Promenade, S.W., Washington, D.C. 20447.

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INTRODUCTION

Thank you for being a part of this research study on how families are managing during tough economic times. To begin, I will read to you a consent statement that describes the purpose of this study, the requirements to participate, the risks and benefits to participation, and other key information. Here is a copy for you to follow along as I read [HAND R COPY OF FORM]. Then, I'll ask you to sign the form indicating that you agree to participate.

[INFORMED CONSENT PROCESS]

DEMOGRAPHICS AND HOUSEHOLD COMPOSITION

I would like to start by getting some basic background information on you and your family.

1. How old are you?

2. Are you Hispanic or Latino?

3. How would you describe your race? (For example, American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, or White)

4. Were you born in the United States?
   <IF NOT US-BORN> What country are you from? How long have you lived in the United States?

5. Are you married, single, dating, something else? *(If single, probe whether R is in a relationship.)*

6. Do you have children? How many children do you have and how old are they? Do all your children live at home with you?

7. Could you tell me who else currently lives with you in your home, their age, their relationship to you, and how long they've been living here? You don't have to give me their names, just who they are in relation to you, like your mother or your sister.

   [Probe for residence of children's father(s) if he does not reside with family.]

8. How long you have lived [here/ in your current residence]?

9. What is the highest level of education you completed? Do you have any special training or certificates? *(If yes, probe type of training, when it was completed, how it was financed- and if any debts from school.)*

10. Are you currently enrolled in school or in any job training programs? What are you doing and where are going? How are you paying for it? What do you hope to do once you're finished?

CURRENT/RECENT EMPLOYMENT

Next, I would like to ask you about your work.

11. Are you currently working for pay? You can include any type of work: self-employment, freelance, and temporary jobs.

    <If yes> Continue

    <If no> Go to Question 18

12. Please tell me about the work you do, when you work, how much you make, and anything else about the job that will help me understand what you do.
    (Fill in Employment History Calendar.)
    Probe for:
    - type of job(s), tasks
    - status: regular/permanent, temp or seasonal
    - how long R has been working at this job
    - pay (salary vs. hourly wage; gross income vs. take-home pay)
    - schedule, including days (fixed vs. rotating/shifting; weekdays vs. weekends), number of hours (fixed vs. varied), start and end times (regular vs. varied; early morning, evenings, or nights); and predictability and flexibility of schedule
    - benefits (health insurance for self and/or family, paid time off, etc.)
    - working more than one job, multiple jobs
    - working for an employer or is self-employed (including less formally)

13. How did you find this job? *(Probe for how R found job, what R did to find it, use of job referral agencies/social networks/church/temp agency, how hard job search was, extent to which R feels she had choices;*

14. Why did you decide to take this job? *(Probe for reasons for selecting job: issues around pay, benefits, schedule, etc.)*

15. Tell me a little more about how you usually get to and from work and how you pay for transportation costs. (*Probe for use of public transportation vs. own car vs. relying on friends/families/others; issues of reliability, car breakdown, bus problems, etc.)*

16. What other work expenses do you have?

17. <**IF R IS SELF-EMPLOYED**> Is your business the same from month to month, or do you have ups and downs? Do you ever have difficulty getting your customers or clients to make payments? Explain.

<Skip to Question 20>

<IF NOT CURRENTLY WORKING>

18. Do you want to be working or did you choose to not work right now? Why?

<If R wants to work>

a. Are you looking for work? For how long have you been looking for a job?

b. What types of things are you doing to try to find a job? *(Probe for job center visits, looking online, asking friends, etc.).*

c. How has your job search been going? *(Probe for any interviews, etc.)*

19. Have you worked for pay in the past?

<If yes>

a. When is the last time you worked? Tell me about the most recent job you had. ***(Fill in Employment History Calendar.)***

Probe for:

- type of job(s), tasks
- status: regular/permanent, temp or seasonal
- how long R worked at this job
- pay (salary vs. hourly wage; gross income vs. take-home pay)
- schedule, including days (fixed vs. rotating/shifting; weekdays vs. weekends), number of hours (fixed vs. varied), start and end times (regular vs. varied; early morning, evenings, or nights); and predictability and flexibility of schedule
- benefits (health insurance for self and/or family, paid time off, etc.)
- working more than one job, multiple jobs
- working for an employer or was self-employed (including less formally)

b. Did you like this job? Why or why not?

c. Why are you no longer working at this job?

20. In addition to regular jobs, sometimes people do side jobs or work in the home to help make money and pay the bills, for example doing hair, watching children, preparing and selling food, driving people around, or doing yard work. Are you doing anything like this?

<If yes> What do you do? *[Probe for type(s) of jobs, when/how long been doing it, why R is doing side jobs, importance of income to HH]*

EMPLOYMENT HISTORY AND DYNAMICS (over previous 24 months)

Now, I would like to get a sense of your recent work history, over the last two years.

(Use Employment History Calendar to organize this data collection going backwards two full years from the interview month and capturing spells when employed and not employed.)

21. You said you started working at your [CURRENT/ MOST RECENT] JOB in [MO/YEAR]. Were you employed somewhere else before you took that job? Can you tell me a little bit about the job you had? *(Probe for prior job type, pay, and schedule; whether R worked for an employer or was self-employed.)*

22. How long did you work at this job? Can you remember what [MO/YEAR] you started and the [MO/YEAR] you left this job? *(Probe for length of time between jobs.)*

23. Why did this job end?

(Repeat Employment History until reach job held 24 months prior, marking all gaps in employment.)

Before we move on, I would like to make sure I have captured the correct information about the jobs you have had and the times you have worked over the last two years.

(Review information in Employment History Calendar and confirm with respondent.)

24. Now, I would like to ask a little about other people in your household, if that's okay with you. Is anyone else in your household working? Can you tell me about the kind of work does he/she do? *(Probe for who (partner/spouse/relative), type of job, pay. Include side jobs for pay.)*

    a. **<IF CHILDREN 14 and OLDER LIVE IN HOME>** Do any of your children work? If so, do they contribute to the household expenses?

25. <***Consult Employment History Calendar***>: Have you or anyone else living with you been laid off or been without a job for a month of more within the past 2 years?

<If yes, continue. If no, skip to 26>

a. Did [you/he/she] ever receive Unemployment Insurance or Workers Compensation?

   <If yes> How long did [you/he/she] receive it? How important was the Unemployment Insurance in terms of your family's budget? Explain.

   <If no> Why not? *(Probe for why they were not eligible, or perceived so.)*

Employment History Calendar

Place an "O" in the month the job started and an "X" in the month the job ended. Place a "U" in months unemployed.
Leave blank months not working and not looking for work.

	2011									2012											2013											
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Employer List																																	

PERCEPTIONS OF EMPLOYMENT OPPORTUNITIES AND BARRIERS

26. So we've talked a little bit about the jobs you've had in the last couple of years. I'd like you to think about the work you've done and tell me: What do you think about the kind of work opportunities you have had?

a. Have you been generally satisfied with the jobs you have had or work opportunities available to you? Have you felt like you could find the kind of job you were looking for? Why or why not? *(Probe for job type/content of job as well as location, hours, play, flexibility.)*

b. Do you think that the jobs you've had were best using your skills and experience? Why or why not? *(Probe for any differences in jobs.)*

27. We are interested in learning more about any challenges people face that can make steady employment more difficult. Are there problems or issues you or your family face that limit your ability to work in any way?

a. Many jobs require background checks or a certain level of education. Have issues like these ever posed a problem for you in seeking employment? Explain.

b. Some people say the location of their home and transportation to work can be a problem. Has that ever affected you? Explain.

c. Do you, your children, or anyone else in your family have any health, emotional, or behavioral conditions or other special needs that create challenges for you to work and keep a job? What are these and how do they affect you? Have you ever lost or quit a job, or decided not to work, because of these conditions? Explain.

d. **<FOR IMMIGRANTS>** Sometimes mothers say that they face barriers because of limited English, lack of working papers, or stereotypes about Hispanic people in general. Have any of these issues ever affected you?

   i. **<If Yes for language barrier>** Have you taken English classes?
   ii. Do you know of any unmarried mothers in your community who are raising children and do not take jobs for these reason? How common do you think this is in your community?
   iii. Can you tell us more about how a mother in this situation might get by?

28. **<FOR MOTHERS WITH CHILDREN UNDER 5>** For many mothers, it is hard to go back to work while caring for young children. Have you ever felt this way? Explain.

    a. How did you handle the period before and after the birth (of your youngest child)? Were you working before? Did you take time off temporarily, or did you leave the job? How soon after the birth did you try to go back to work?

29. **<IF R REPORTED HAVING CHILDREN UNDER 14>** Are any of your children in child care or does someone else take care of them?

    <If yes>

    a. Can you tell me about your child care arrangements: who cares for your children and when, and for how long you've been using this arrangement?
    b. Do you have to pay for child care? How much?

    <If no, and R currently works/is in school> Where are your children when you are [working/ in school]?

30. Some parents have a hard time arranging child care that meets their needs. Have you ever felt that way? What do you find most difficult for you when it comes to child care? Why do you say that? *[Probe for access and flexibility issues, feelings about others taking care of children, satisfaction with child care providers, maternal choice to not work and raise children.]*

    a. Do you think that the jobs you've had fit with your responsibilities as a parent? Why or why not? [Probe for any differences in jobs, flexibility, and ability to take time off if child was sick.]

    b. Have you ever had to miss work, or lost or quit a job, because of child care issues? Tell me about what happened.

    c. What about problems with your child care because of issues at work? Have you ever had problems with keeping your child care because you had to work late or your work schedule changed? Can you tell me about that? *(Probe for any differences in jobs and providers.)*

USE OF GOVERNMENTAL BENEFITS AND PROGRAMS

One of the things we are interested in understanding better is what assistance programs families use to help meet their family needs.

31. In the past 2 years have you received any type of government assistance such as food stamps or SNAP, WIC, cash assistance or welfare [LA: CalWorks], disability payments or SSI, health insurance [LA: MediCal], child care subsidies, housing assistance, assistance paying for your energy bills, or other assistance provided by [California/Michigan] or your local department of social services?

(If yes, continue)

(If no, go to 32)

a. What kinds of assistance have you received? *(Probe for TANF, food stamps/SNAP, WIC, health insurance, child care subsidies, housing vouchers/Section 8 housing, energy, disability, other assistance programs).* Are you currently receiving any assistance from these programs?

b. Are there other programs you applied for but were denied or you haven't heard back from yet?

c. For each of the benefits you receive/d, about how much [did/do] you receive?

d. For how long [did you get/ have you been getting] these benefits? *(Probe for whether assistance has been consistent since applying or if R has experienced instability, or periods without benefits.)*

   <If assistance ended> Do you know why (this benefit) stopped? *(Probe for reasons for termination and instability.)*

e. What made you decide to apply for these benefits?

f. How helpful has this assistance been to your family and in what ways?

g. How did you learn about these benefits? *(Probe whether they found out informally through friends/relatives or some formal source.)*

h. What has your experience been applying for and receiving these benefits?

   i. Can you tell me what the application process was like? Would you say this process was easy or hard for you? Why? Any problems with caseworkers? Difficulty understanding paperwork? How long did the process take?

ii. What have you had to do to keep your benefits? What has this process been like? Have you had any challenges keeping your benefits? Why?

iii. **[IF RECEIVING MULTIPLE BENEFITS]** You mentioned that you receive a few different types of benefits. Can you tell me what it's been like dealing with multiple benefit programs? *(Probe paperwork overload, multiple applications, misalignment of recertification dates)*

i. Do you think you are currently eligible for any other types of assistance programs for which you haven't applied? Why or why not?
<If yes> If you think you are eligible, why haven't you applied? *(Probe reasons for choosing not to apply and barriers to accessing benefits.)*

<SKIP TO QUESTION 33>

32. <IF R HAS NOT RECEIVED ANY ASSISTANCE IN PAST 2 YEARS>

Have you ever had any experience applying for or receiving any government assistance (such as welfare/TANF, food stamps/SNAP, WIC, public health insurance/Medicaid/CHIP, or child care subsidies)?
<If yes>

a. What assistance did you receive?

b. Can you tell me when you received these benefits and what your experiences were like applying for and receiving these benefits?

i. Can you tell me what the application process was like? Would you say this process was easy or hard for you? Why? Any problems with caseworkers? Difficulty understanding paperwork?

ii. What did you have to do to keep your benefits? What was this process like for you? Did you have any challenges keeping your benefits? Why?

iii. **[IF RECEIVING MULTIPLE BENEFITS]** Can you tell me what it was like dealing with multiple programs?

c. Do you think you are currently eligible for any types of assistance programs for which you have not applied? Why or why not?

<If yes> If you think you are eligible, why haven't you applied? *(Probe reasons for choosing not to apply and barriers to accessing benefits.)*

<If no benefit experience>

d. Do you think you are currently eligible for any types of assistance programs for which you have not applied? Why or why not?

e. Why haven't you ever applied for any assistance? *(Probe reasons for choosing not to apply and barriers to accessing benefits.)*

f. If you needed to get help from welfare/public assistance or non-profit agencies or charities, would you know how to do this? Where would you get information?

<**IF OTHER ADULTS IN THE HOUSEHOLD**>

33. Do other people in your home get cash assistance, food stamps, disability, or other types of benefits? Can you tell me about the assistance they receive and how it's helped you and your family, if it has?

<ASK OF ALL>

34. Thinking about your experiences, what do you think local agencies can do to help people get and keep the benefits for which they might be eligible? What do you see as the biggest problems or challenges for people?

SOURCES OF INCOME AND FINANCIAL SUPPORT

Next, I would like to ask you about your financial situation and resources you have to make ends meet.

35. How much money would you say you and your family made **last year**, (that is in 2012) altogether from jobs, from benefits like public assistance or unemployment insurance, and from other sources? (*Probe for an approximate amount or a range if R cannot say exactly: e.g., less than $10,000, $10K - $15K, $15K - $20K, $20K - $25K, $25K - $30K, etc.)*

36. Do you expect to make more, less, or about the same this year? Why do you say that?

37. How stable is your family income from month to month? *(Probe seasonality of income and reasons for instability.)*

38. How many people is this money used to support? Do you regularly give or send money to other relatives or friends not living with you?

39. I'd like to talk about your household income last month. Can you tell me approximately how much **you** received from the following sources?

- Work/earnings
- Unemployment Insurance
- Disability *(probe whether for R or children if not reported earlier)*

40. Do you receive any money from child support (either formal payments that follow from a child support order, or informal payments that your children's father(s) give(s) directly to you)?

<If yes> How much do you receive in child support and how often, regularly or irregularly?

<If no> Have you ever received child support?

<If yes, previously received CS> When was the last time you received child support? Do you know what's going on that you're not receiving it now? Explain.

<If no, never received CS> Why not? Have you ever tried to pursue child support?

41. Besides the money you and your family earn from work or receive from the assistance programs we have discussed, do you have any other sources of financial support?

    a. What about tax refunds? Did you file for taxes last year? Did you get a refund? Did you apply for the Earned Income Tax Credit or the child tax credit? What did you use that money for?

    b. Do you or anyone else in the house have credit cards?
    <If yes> Can you tell me a little bit about what you use/used them for and what you do about paying them? *[Probe for carrying balance versus paying off]*

    <If no> Have you recently had a credit card?

    <If yes, had card> What happened that you no longer have one? *[Probe for whether balance is still there]*

    <If no, didn't have card> Why did you decide not to have a credit card?

    c. Have you ever used short-term or payday loans? Can you tell me a little bit about what led you to take the loan and your experience with it? *[Probe for how long it took to pay back]*

Next, I'd like to talk about how your family manages your household expenses.

42. **<IF MULTIPLE ADULTS IN THE HOUSEHOLD>** Does everyone in your household contribute their income, including any benefits like Social Security, food stamps, or others, or is there some other arrangement? How much money do others contribute to your household?

    d. How do you decide who pays for what in your household, such as food and bills? Are there certain things that you pay for and that others pay for? Does it depend on the month or it is fairly consistent? *(Probe for stability of payment arrangements.)*

43. Are you able to keep up with your utility payments? In the last year or so, have any of your utilities or phone service been cut off or have you had trouble paying these bills? Tell me about this and what you did to manage. *(Probe for any assistance they may have received and any debt they may be carrying.).*

44. Do you own or use a car regularly? Do you have any debt related to the car? How are you managing to pay for the rising cost of gas for your car?

45. Are there any bills that you are ignoring or not making any payment on? Explain.

46. Have you had trouble with collection agencies, bill collectors, or bills you can't pay?

<If yes> For which bills? How did you resolve the problem?

<If no> What are you doing to manage the bill(s)?

<If there is a partner or other adult in the house> Has [your partner/other adult in home] ever had problems with collection agencies?

47. Have you ever considered filing for bankruptcy or have you ever filed for bankruptcy? Explain. *(Probe for reasons for filing if filed).*

HOUSING ARRANGEMENTS AND STABILITY

Next, I would like to ask you about your housing situation.

48. *[Refer back to question in Section I about duration in current residence.]*

You mentioned you have lived in this [house/apartment] for [X years/months]? What led you to move here?

49. Do you rent, own, or is there some other arrangement (such as living with relatives)?

<If rent>

a. Who do you pay rent to? *(Probe for landlord vs. friend/family member)*

b. Do you pay the full amount or some portion? How much do you pay and how often? *(Probe for who else contributes and how much.)*

c. Are you a leaseholder? *(Probe for stability issues if R is not on the lease.)*

<If own>

d. How long have you owned this house?

e. Can you tell me a little about the mortgage you have—how you got it, how many years are left, what type of interest you pay (fixed, adjustable, something else)?

f. Do you pay the full mortgage amount yourself or some portion of the mortgage? How much do you pay each month? *(Probe for who else contributes and how much.)*

g. Why did you decide to buy?

<If other arrangement>

h. Can you tell me a little bit more about your housing situation? *(Probe for formality of arrangement, stable or temporary, form of payment, etc.)*

50. Can you describe the space in your home? How many bedrooms and bathrooms are there? How many other rooms do you have, like a kitchen and living room? *(Probe for space that R and family uses and other space occupied by household residents, even if not accessible to R.)*

51. How do you like your home? Have you experienced any problems living here? *(Probe for problems with amount of space, quality of facilities, location, living arrangements and potential issues with stability.)*

52. How do you like living in this neighborhood? How long have you lived in this area? Do many of your friends and family live nearby?

53. Thinking about the last two years, how many different places have you lived? This could be a place where you stayed for a short time or for a longer time. You can count places where you paid rent and places where you didn't**.** Perhaps times when you were in between apartments or houses.

(Use Employment History Calendar as a visual guide to identify timing of moves.)

a. Let's talk about the [first] move. When did that happen? What was your housing situation like before and after you moved? *(Probe type of housing, who lived there, and whether R paid to live there.)*

b. Can you tell me a little about why you moved and what was going on at that time? *(Probe for whether the moves were negative or positive, or the result of a negative/positive event.)*

(Repeat for all moves.)

54. <IF NO MOVES> Can you tell me about the people who have stayed here with you during the past two years? Besides you and your children, who else has lived or stayed here? This could include relatives or friends who stayed here temporarily, even for a couple of weeks*. (Probe for duration and frequency of stays, reasons for stays, and stability of household structure.)*

55. In the past two years, have you ever had trouble paying for a place to live? Were you ever at risk of being evicted or kicked out of your home? When was the last time this happened to you? Tell me about this and what you did to manage. *(Probe for any housing assistance they may have received and any debt they may be carrying.)*

56. Have you ever been homeless or had to seek emergency shelter? Could you describe what that was like and what led to that? When was the last time this happened to you?

57. Have you ever had to change your job, child care or school for your children because of a move? Can you tell me what that was like?

58. How did your children respond to the move(s)?

HEALTH AND WELL-BEING

Next, I'd like to talk a little about your and your family's health and well-being.

59. Was there a time in the past 12 months when you or a family member needed to see a doctor but could not because of cost? Can you tell me about that?

60. Now think back to the last time when you or someone in your immediate family got sick enough to require medical care. What happened and where did you go? How did you pay for the care? Do you still owe any money? *(Probe costs for doctor visit, medication, etc.)*

61. What about how you feel emotionally? Over the last year, was there ever a time when you felt sad, blue, hopeless or depressed nearly every day for two weeks or more in a row? Could you tell me about that?

62. What about your stress level? Have you felt very stressed or anxious about life? Could you tell me about that? What are the reasons you have been stressed?

63. Have you ever received any treatment, help or counseling? Explain.

64. <**Ask if R is <u>female</u>**> Sometimes women go through tough times in relationships. Have you ever suffered any kind of abuse in your relationships—either physical or emotional? This could include hitting, kicking, assault, or threats. **<If Yes>** Did you receive any treatment, help or counseling for this? Explain.

65. How [is/are] your child(ren) doing? Do you have any concerns about [his/her/their] health, learning, or development? Has anyone else ever expressed any concerns to you?

COPING STRATEGIES

For many people it is hard to earn enough to support their families, meet all of their financial responsibilities, while also raising and caring for children. It's particularly hard for people who can't find and keep good jobs.

66. What would you say are the most important strategies you use to make your money stretch as far as it can? What do you do to make ends meet? *(Probe how family managed when R experienced unemployment.)*

67. It can be hard to feed a family these days with the high costs of food. How do you manage? *(Probe for shopping strategies, use of food programs, meal sharing).*

a. Has there ever been a time when you needed food but couldn't afford it? What did you do? When was the last time this happened to you?

b. Have you ever had to turn to sources of assistance for food? To friends and family? To food pantries?

68. Sometimes people need to use private charities or community groups such as clothing drives. Other people rely on their church to help them when times are tough. In the past 12 months, have you used any of these types of services?

<If yes> Tell me about what types of help you got, how you found out about it, and your overall experience.

<If no> Why not? Explain.

69. Children especially need a lot of things. Tell me about how you manage to buy the clothes and other items they need, and pay for child care and the activities they might participate in.

SOCIAL SUPPORT

As you know, we are interested in learning about how parents like yourself manage caring for a family in difficult times. For the next set of questions, I'm going to ask you to **list the people who help you** on this diagram**. [SHOW DIAGRAM]**

This is you in the middle. As you think of the people who help you, put them into three groups, one group for each of these three circles – in order of much they help you.

There is no need to put everyone you know down. Just give those people who help you and tell me their relationship to you, if it's a friend or a sister, for example. Circles can be empty, full, or anywhere in between. **[Note: cap number of people per circle to 8]**

70. Beginning with the people who help you the most – is there any one person or people that you feel are so important that it's hard to imagine life without them?

[If yes, enter initials, in inner most circle, starting at top and moving clockwise; get relationship of each to respondent.]

71. Are there people whom you don't feel help you quite as much as those you just mentioned, but who still help you out a lot?

[If yes, enter initials, in middle circle, starting at top and moving clockwise; get relationship of each to respondent.]

72. Are there people whom you haven't already mentioned but who you think are important enough to be included here?

[If yes, enter initials, in outer most circle, starting at top and moving clockwise; get relationship of each to respondent.]

<IF FATHER OF CHILD IS NOT MENTIONED> What about your child's father/your children's father(s)–does he help out at all?

73. Do most of the people that you've talked about know each other fairly well? Which ones? **[CONNECT PEOPLE IN DIAGRAM TO KNOW EACH OTHER]**

74. Tell me a little about the ways that the people you have mentioned help you.

(Note: Get specific examples but we don't need specifics for every network member; probe for frequency and/or amount of each type of support: financial/material, instrumental, childcare, emotional, informational.)

75. Do you find it hard to ask people in your network for help when you need it? What makes it hard? *(Probe for norms of helping, self-sufficiency, burden, reciprocity)*

76. You've been talking a lot about the way the people in your network help you. I'd like to now give you a chance to talk about the ways that <u>you</u> help them?

(Note: Get specific examples but we don't need specifics for every network member; probe for frequency and/or amount of each type of support: financial/material, instrumental, childcare, emotional, and informational.)

77. Overall, would you say that you give <u>more</u> or <u>less</u> help to the people we've been talking about as compared to what they give you?

78. It's often said that the people close to us can be sources of support as well as sources of stress. In what ways would you say the people you named here make your life difficult or stressful?

79. Does working ever get in the way or cause difficulties between you and the people close to you?

80. Are there other people that we haven't talked about that make your life stressful when it comes to work and family?

[Write new initials in red on diagram.]

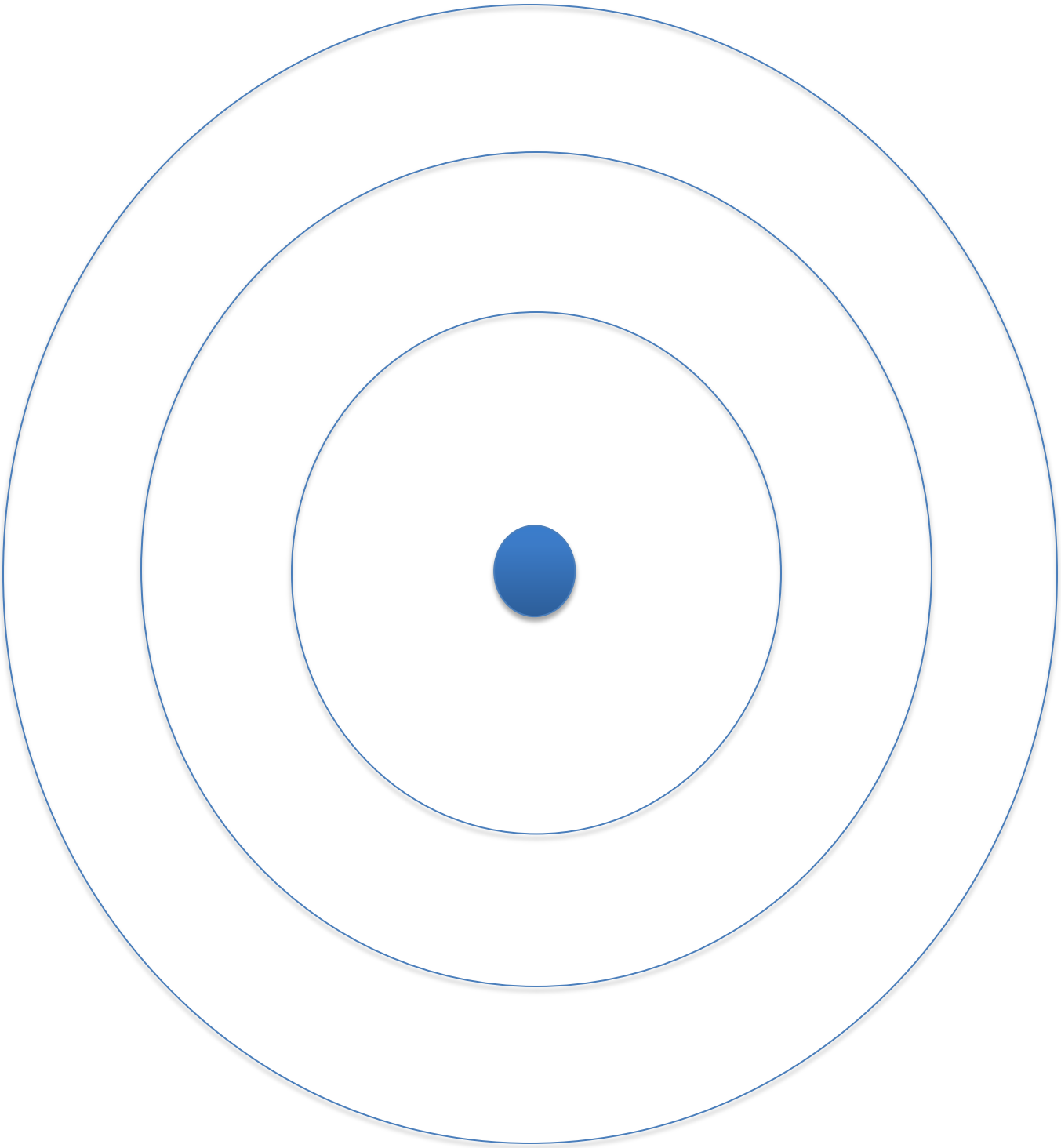
<IF CHILD'S FATHER HAS NOT BEEN MENTIONED> What about your child's father/children's father(s)–does he make your life stressful in any way?
Can you tell me a little bit about your relationship with him?

<IF R IS WORKING, AND COWORKERS OR SUPERVISORS NOT MENTIONED> What about your coworkers or supervisors, do they make your life stressful in any way?

81. **<IF R REPORTED HUSBAND/CHILD'S FATHER RESIDES ABROAD IN HOME COUNTRY>**

You mentioned that your (husband/child's father) lives in [HOME COUNTRY]. Can you tell me a little bit more about his situation? Has he ever lived in the U.S.? Why does he currently live in [HOME COUNTRY]? *(Probe for whether father has tried to immigrate, whether he was deported, and when this occurred.)* How has this situation affected your family?

SOCIAL NETWORK DIAGRAM



SUMMARY QUESTIONS

I have just a few more questions for you before we end.

82. Thinking back on all of the topics we've discussed today—your family, your work, your housing and income—what would you say are the biggest challenges or difficulties you and your family face?

83. What would be most helpful to you? In what ways could the government and employers make it easier for you to manage?

This is the end of my questions. I want to thank you so much for talking with me today.

Original Spanish Text from Quoted Interviews

[i] Porque es muy poco lo que yo voy a ganar y para dejar los niños a cuidar me cobran más caro de lo que yo podría hacer trabajando.

[ii] Pues, los días que él se va a trabajar a otro lado yo trabajo. O sea no es, como ahora no fue a trabajar él, como ahora él fue a trabajar. O sea si trabajo pero no así estable.

[iii] Porque yo tengo vecinas que ellas desde las 5 de la mañana se van hasta las 7 de la noche llegan, y ahora sí que los niños haiga juntas haiga eventos y eso, pues muchas veces po' juntas hay tiempos que si les dan, pero hay muchos patrones que, ahora si pa' encontrarse un patrón bueno que le dé tiempo a uno para poder estar con ellas, no. Y ese es el problema, pues que yo tengo que llevarla a las citas, estar en la escuela y luego juntas, que luego nos mandan a hacer unas clases de padres y todo eso. Tengo que estar con ellas.

[iv] Me gustan las cosas de oficina, pero no he tenido la oportunidad para ir a la escuela, el idioma, o estudiar computación y todo eso que se ocupa no he podido… Con las oportunidades sí, tan satisfecha, pues no porque siempre pagan muy poquito y tienes mucho trabajo, pero si he tenido siempre oportunidad de salir, sobresalir, sí.

[v] A mí me fascina, me fascina el trabajo… ahorita me ha ido bien, ahorita ve que, no había trabajado en hoteles y ve que me dieron la oportunidad, me enseñaron ahí y pues me encantó y ya tengo el año ahí. Año y un mes casi.

[vi] Entrevistador: Ok y para muchas madres es difícil regresar al trabajo mientras cuidan a los niños pequeños ¿Se ha sentido así?

Entrevistado: Es muy difícil, muy difícil, porque los dejas a veces con gente que no conoces y aunque los conozcas a veces pasan cosas y como aquel sabe estar todo el tiempo con ellos porque están chiquititos o cuando les das pecho, yo ya le he dado pecho hasta el año 7 meses, entonces es muy difícil, regresa uno por el dinero, por la necesidad.

[vii] Evelyn: Cuando quería buscar trabajo, buscaba a ver si yo encontraba, pero sí me da miedo.
Entrevistador : Y ¿Qué tipo de lugares estaba buscando?
Evelyn: Como personas de aquí, cerca. Porque uno mira las cosas en la televisión, que hacen esto, por eso como que. O una guardería, no nunca me he ponido a pensar para buscar uno.
[viii] Sí, quisiera trabajar, pues en un horario que me…que me convenga con los niños en la escuela. Yo puedo entrar temprano y salir un poquito más temprano, porque no me conviene pagar por cuatro niños por lo que voy a ganar.
[ix] Para dejarlos a cuidar era casi lo mismo, tenía que pagar por dejarlos, entonces no tenía sentido, pagar para que me los cuidaran, no sacaba nada de ayuda para, para soportar a mi marido, entonces decidimos mejor quedarme yo en casa y cuidar a los niños.

[x] Sí yo pienso así porque mi hijo, yo con él, con él he tenido más problemas porque con él, él ha estado recibiendo terapias porque ya casi no puede hablar y a mí se me hace más difícil porque las otras personas no entiende lo que él dice y yo soy la única persona que entiende lo que él dice, por eso se me hace difícil dejarlo con otras personas.

[xi] Pues mis hijos tienen, tienen que ir a escuelas especiales porque no hablan y por eso no he trabajado, como los llevo y son 3 horas y regreso.

[xii] Entrevistador: ¿Hay cuestiones que usted o su familia enfrenta que limita en cualquier manera su habilidad de trabajar?

Laura: Tal vez, no, no ser residentes legales de aquí o no saber hablar bien el idioma.
Entrevistador ¿Cómo se, cómo le ha afectado la verificación? Eso de los papeles a usted y su familia.
Laura: Porque hay veces que, tal vez como mi esposo ha, tiene oportunidad de subir de puesto donde está pero no puede por los papeles… Pues a mí me afecta a mí, porque en la forma del pago el recibiría más, pero como no tiene documentos y no tiene papeles pues siempre cobra el mínimo.

[xiii] Mayra: En él, en donde vendía ropa. Y sí, me tocó una vez salir corriendo de allí, porque mi papá también tiene permiso de trabajo, está parado por DPS, pero yo no podía entrar ya en eso, entonces no tenía. Y me dice "anda migración por ahí". Y no pues, me voy, y llamo a mi patrón y le digo "sorry, pero te tengo que cerrar la tienda" y me dice "¿Por qué?" "Porque me acaba de avisar mi papá que aquí anda migración". Y pues yo no me voy para EL SALVADOR. No hago nada allá. De hecho, me vine de allá por eso, porque me quedé sin trabajo.

[xiv] Entrevistador: Y ¿Se acuerda de la aplicación la primera vez? ¿Se le hizo difícil, fácil?
Marina: Sí difícil porque como le digo, tenía que ir allá con la trabajadora a hacer citas, pedir papel, esto y u otro, que luego ir a firmar, es difícil porque es un trabajo. Una vez me fui a las 8 de la mañana y me fui hasta las 2,3 de la tarde, pero tenemos la necesidad [Conversación irrelevante 52:59-53:09] Ajá sí fue difícil pesado pero, era bien tardado, bien tardado, ya cuando tú no tienes citas sólo llevas un papel y ya no es tanto, pero cuando vas por primeras veces si es bien tardado, desesperado, luego los niños se impacientan, se quieren venir, se aburren, se desesperan, sí.

[xv] No sé, dicen en un futuro, yo no sé, no he platicado bien pero dicen que en un futuro todo ese dinero hay que devolverlo al gobierno y si no a tus niños los van a mandar llamar para el ejército o algo, entonces si en un futuro va a ser eso a mí no me gustaría que mis hijos estuvieran en eso.

[xvi] No porque muchas personas dicen que eso con el tiempo les afecta a los niños, que porque ellos ya estén ya grandes y ya estén trabajando ellos, los van a ir quitando de su cheque o no sé, como para volver a pagar lo que ya te dieron o algo así.

[xvii] Pues he escuchado que afecta a los hijos cuando ya crecen o que a uno, cuando está en proceso de los papeles, puede ser que migración lo tome como una carga para el gobierno, el tener que estarle dando a uno dinero en efectivo y entonces, no lo hemos necesitado hasta ahorita y por eso no hemos aplicado nunca para eso.

[xviii] Entrevistador: OK, y ¿Se acuerda de dónde escuchó que eso le podía afectar?
Jessica: Bueno, creo que en las noticias, personas, amigos, creo que hasta mi mamá ha dicho algo así. Pues, creo que por diferentes organizaciones se ha escuchado rumores.

[xix] Marisa: Lo de los papeles de que puede afectar lo escuché de la abogada de la que yo recurrí para preguntar sobre mi caso de migración, ella sacó un video por internet, porque recibe muchas preguntas y ella explica los beneficios cómo pueden afectar a las personas que están en un proceso legal y este, yo de ella lo escuché que las food stamp no, no tienen ningún porque es un beneficio una ayuda, pero lo del dinero como welfare y todo eso sí porque puede considerarse como una carga para el gobierno.

[xx] Jessica: No sé si sea verdad ese mito de que después si quieres aplicar algún día para papeles que en una oportunidad se fijen en eso para aceptarte o no, pero para mí, en mi opinión yo prefiero esperar.

[xxi] Si hay una necesidad urgente yo pienso que sí, que se debe de hacer, pero gracias a dios no tengo ningún tipo de… vamos a estar bien porque va a haber comida. No, no, no hay extra pero no falta.

[xxii] Por el momento, no, tal vez en el futuro, algún día, cómo se dice si me llegara a dejar mi esposo ¿Verdad? Pero a la vez no, trabajar con esfuerzo, diciéndole a los niños 'Mira, yo te saqué adelante. No fui a pedir allá.' Yo pienso que no, trabajando con mucho esfuerzo.

[xxiii] Entrevistador: Y ¿Alguna vez ha recibido asistencia en efectivo como Cal Works?
Andrea: No. Por eso tratamos de trabajar para no tener que llegar a esos extremos. Pedir dinero, no.

[xxiv] Pues yo conozco personas que recurren a la necesidad de ir a pedir ayuda al gobierno como el Welfare que le nombran y todo eso y pues con eso la mujer también se ayuda, que dice si no encuentro trabajo ¿Qué puedo hacer? No puedo dejar a mis hijos morir de hambre y no me puedo ir a robar porque usted sabe que aquí por un, hasta por un centavo va a parar uno a la cárcel y entonces más que nada por el bienestar de sus hijos y porque ellos, para que ellos tengan un techo donde vivir y todo, recurre uno al gobierno. Es que a veces dice uno, es una carga uno más para el gobierno, pero no es que uno quiera ir, si no que a veces la necesidad lo hace ir.

[xxv] Entrevistador: ¿Alguna vez ha aplicado para la asistencia en efectivo?
Claudia: No.
Entrevistador: Ok y…
Claudia: Ni los había escuchado.
Entrevistador: So ¿No sabía que existía?
Claudia: No, algunos no los he escuchado ¿Hay muchos verdad?

[xxvi] Rosa: Sí pero la verdad me dan menos que el child support y que no me conviene, que si me dan eso me cortan el child support, que si me dieran los 2 sería bueno, yo estaría feliz.

[xxvii] Sí iba a aplicar pero me dijeron que si el niño no recibe el beneficio, si no estaba en el Social, sí, me lo dan… porque no puede estar recibiendo dos pagos.

[xxviii] Pues sí nos ha ayudado ¿Cómo decirle? Económicamente sí, porque como le digo, ya aunque sea para una ropita, unos zapatos, algo nos queda de los niños, porque antes cuando nada más él trabajaba era para la renta y los bills, de vez en cuando nos iban quedando unos 40, 60 de vez en cuando para agarrarle algo a los niños y a veces no, tenía que cubrir la renta, los bills y la lavada cada fin de semana y no le voy a decir que nos queda, no nos queda, pero por lo menos los fines de semana les compramos algo a los niños, o los sacamos ¿Verdad? O para unos zapatos, una ropita, o sea sí es poco pero ayuda, ayuda mucho.

[xxix] El tiempo que estuve, fueron como 8 meses que estuve recibiendo dinero y fue por lo que no tenía trabajo y con lo que ganaba por cuidar al niño pues no me alcanzaba, pero ya cuando conseguí ese trabajo, ya pues conseguí ese trabajo y ya me cancelaron todo.

[xxx] Adriana: Y ya estaba viviendo yo aquí con este muchacho. Yo comencé a reportar, hice las cosas como deben ser. De ahí me lo quitaron, yo no sé por qué, porque me los siguieron dando después que yo me junté con él, y desde que yo me junté con el reporté con quien estaba, lo que ganaba y todo. Y no sé por qué razón me lo quitaron, igual ya está bien porque, esta uno más apretado, pero igual aquí estamos.

[xxxi] Ana: Una amiga me decía vamos al WIC y yo le decía que qué es WIC y me decía que una cosa que te van a dar ayuda para las leches, huevo y es para ti, porque no más la niña está adentro del estómago así es que es para ti pero tienes que ir y llevar bills, ¡Ay! Digo yo es que los bills no están a nombre mío porque son de mi esposo, no importa vamos y nos fuimos verdad y si me piden los papeles y yo no traigo nada, pero no está bien me dice y es para usted ahorita como el niño está adentro de su estómago, ya cuando el niño nazca va a ser para el bebé y toda la familia y ya está bien y supe por medio de una amiga.

Entrevistador: Esta bien y ¿Cómo se le hizo la aplicación?

Ana: Fácil.

Entrevistador: Y ¿Qué ha tenido que hacer para mantener el WIC?

Ana: Pues llevando los, documentos que me piden, por ejemplo las tarjetas de vacunas de los niños, el Medi-Cal, los ingresos de la casa, un bills del teléfono, el gas o la luz y yo estaba mandando porque yo no tengo nada.

Entrevistador: ¿Alguna vez ha tenido alguna dificultad con el programa?

Ana: No.

[xxxii] No, nunca he aplicado a estampillas, por el mismo hecho de que siempre pregunto en el ingreso y siempre dicen que es para ingreso muy pobre, muy, muy, muy pobre, lo que si me ha ayudado hato es el WIC y con el WIC si me ayuda muchísimo, y más con el hecho de que amamanto a mí bebé, tengo un poquito e más beneficio de que me dan mis frutas y verduras y mi propia leche y esa me la dan por un año, pero sí nos ha ayudado bastante.

[xxxiii] Paulina: Medi-Cal no, ahorita no tienen, tienen 6 meses que no tienen Medi-Cal.
Entrevistador: Y ¿Por qué es eso?
Paulina: De la niña me llamé y me lo cortaron porque no mandé un reporte y la verdad no he ido, no he querido ir y pues gracias a dios ellos no se me han enfermado y sé que es importante pero no he podido ir a arreglar eso.
Entrevistador: ¿Tiene que ir en persona?
Paulina: Sí, tengo que ir a aplicar porque me lo cancelaron por un reporte que yo no mandé.
Entrevistador: Y ¿Cómo se enteró de que se lo cortaron?
Paulina: Porque los llevé a la clínica a hacer un chequeo que tenían, la niña tenía gripa y los dos tenían gripe y los llevé y me dijeron que estaban desactivados y les dieron…
Entrevistador: ¿Tuvo que pagar?
Paulina: Les dieron medicina, tylenol y así pero me dijeron que para el chequeo ya no iba a ser porque…Así es que tienen 6 meses que no tienen Medi-Cal.
Entrevistador: Ok y ¿Cómo se le hizo la aplicación la primera vez?
Paulina: Mucho, porque es demasiado.
Entrevistador: ¿Se le hizo difícil?
Paulina: Sí porque hay preguntas que a veces, que no sé, pero ya, ahorita ya tengo 8 años acá y entonces ya ahorita, es más difícil la primera vez se me hizo difícil porque no entendía algunas cosas que me preguntaban, ni en español, pero no entendía y ahorita no, ya está diferente y ya me siento mejor.

[xxxiv] Las líneas hay bastante espera y luego, no sé cómo que trabajan muy cómodamente, nadie sabe aquí, nadie se hace responsable de nada, llegan y le digo mire, vengo con mi trabajadora social que se llama así, "¿Aquí está su trabajadora social? Le dijeron que aquí" Pues esta es la dirección que dice, me dijeron que aquí, entonces buscan tu archivo y van y la dirección ahí está, llego allá "¿A quién viene a buscar?" a la trabajadora de acá "No, no está ella está en el piso tal" sale que vaya para allá, bien disfuncional, o sea pienso que los funcionarios de gobierno, no se hacen cargo bien de sus responsabilidades del trabajo y le delegan la responsabilidad a otros y nadie se hace cargo. Y papeles se pierden, documentos se pierden y como uno es necesitado, pues uno lo hace, pero pienso que eso sí necesita mucha mejoría, en ese sentido, muchísima y no sólo soy yo, también con la gente que yo hablo, con los conocidos.

[xxxv] La falta de información, que a veces uno no sabe que… Y también la muchacha que me recomendó con usted igual ella, ella igual por la clínica fue que me enteré de, ve que yo ni sabía de ayudas que le dan a uno y pues ya le, ella fue la que, o sea me hablaron de la clínica y me dijeron que si aceptaban y ya pues ella vino y me empezó a platicar y me dijo que había muchas

ayudas de seguro social, ayuda monetaria, ayuda de vivienda, ayuda del seguro social y yo le digo no…No sabía.

[xxxvi] Entrevistador: Ok y ¿Cómo le gusta el vecindario?

Cristina: No me gusta.

Entrevistador: No ¿Por qué?

Cristina: No me gusta, mucha, mucha delincuencia, poca seguridad, está muy sucio, la gente es muy sucia, no hay muchos programas para los niños, no hay parques seguros…

[xxxvii] Sí de esos 1000 dólares le cobran 200 de interés, ya fijos ya, entonces el pago que él tiene que hacer es 1200.

[xxxviii] No, no siempre algo de comida, no a lo mejor ese día no vamos a comer la carne que queríamos pero hay otras cosas que hacer, como sopa, vegetales

[xxxix] Sí, bien difícil, bien, bien pesado, porque todo apuro el dinero, mi esposo apenas cambiaba decía yo, y yo sentía que el dinero se nos iba así y sentía que vivíamos bien porque ahorita más o menos de lo que él trabaja paga renta, paga bills y ya de lo poquito que él gana pues como no le dan mucho porque como yo pongo a él recojo sus cheques de él que él gana, tampoco no es una cantidad mucha, como ellos ven ingresos, nos dan poco, pero ya l menos con lo que él trabaja, para la renta y los bills y ahora poquito con lo que nos queda para una ropa y unos zapatos para los niños, o sea un poquito… pero sí era bien pesado, porque se iba así el dinero muy rápido en una semana y para la comida…

[xl] Cuando mis hijos están enfermos que casi no se enferman, gracias a dios, será por el cuidado que yo les tengo, de una gripe o a ella siempre le daba infección en la garganta, siempre voy ahí con su Medi-Cal a un doctor que es bueno y ahí los curan, con su Medi-Cal. Yo soy la única que no y mi hijo más grande pero él también salió que dice yo no me enfermo así de gravedad, cualquier gripe pues compro ahí cualquier pastilla y ya me la tomo.

[xli] Entrevistador: Sí y ¿En los últimos 2 años ha tenido problemas para pagar la vivienda?

Adela: Sí a veces se atrasa uno porque normalmente cuando uno tiene carro a veces se te descompone tu carro y ni modo, el carro es tu medio de transporte muchas veces, necesario y por pagar el carro a veces no se paga otras cosas, pero se habla con el manager, el manager ya nos conoce, ya de bastante tiempo, entonces él nos entiende y nos ayuda.

[xlii] Entrevistador: Y ¿Con qué paga la renta con el child support o?

Entrevistado: Pues ahí yo me ajusto, a veces le digo yo a él tengo estos 300 dólares, me faltan 200 o me dice yo te los pongo, pero siempre es con lo menos, con lo menos que me va faltando y así la voy pasando. Cuando yo trabajaba pues con eso y con el child podía pagar la renta y sí alcanzaba pero ahorita ya he estado muy apretada, mucho.

[xliii] No ya tengo 17 años con él, es más fácil separarme que casarme…Además no creo en el matrimonio, puedes llevar una familia sin firmar un papel, mi hermano se divorció muy chiquito, se casó como de 18 años y al año se divorció y dejó a una bebita, fue muy duro. Yo sólo me caso si encuentro a uno con mucho dinero, después de tantos años ya nos separamos ya, cuando yo o pienso lo único que se necesita es la estabilidad económica.

[xliv] No, no sé pero no me da mi corazón casarme.

[xlv] Por ejemplo yo en mi caso, hablo de lo mío y como siempre o digo yo para mí este país e bendito, porque hay muchas facilidades de cosas, hay estampillas de comida, hay médico gratis para los niños, aunque para mí no, pero para ellos sí entonces es una gran ventaja porque las estampillas de comida son cada mes, está el WIC si uno tiene una chiquita y ahí dan leche y así ahí va sobresaliendo uno. Hay lugares donde regalan comida, entonces yo pienso que uno se informe dónde y caminar y moverse, pa cuando uno puede ganar y trabajar, porque al menos se tiene una manera, yo agarro el child support y agarro estampillas y con eso pues ahí la voy pasando hasta que a mí me llegué mi permiso para trabajar bien.