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A Study of the Coping Strategies of Financially Vulnerable Families Facing the Child Care Cliff

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A STUDY OF THE COPING STRATEGIES OF FINANCIALLY VULNERABLE
FAMILIES FACING THE CHILD CARE CLIFF

A Dissertation

Presented to

the Faculty of the Graduate School of Social Work

University of Denver

In Partial Fulfillment

of the Requirements for the Degree

Doctor of Philosophy

by

Susan J. Roll

June 2010

Advisor: Jean East, PhD

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Title: A STUDY OF THE COPING STRATEGIES OF FINANCIALLY
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Abstract

For many families child care is a necessity for economic self sufficiency, as without it caretakers cannot enter and stay in the workforce. However, for many low-income families childcare expenses are so high that they often cannot afford it without government support. The focus of this study was to understand how families make decisions about childcare in relation to government support. Of specific interest are low-income families who receive the government supported child care subsidy in Colorado known as the Colorado Child Care Assistance Program (CCCAP).

CCCAP is a part of work support benefits that are provided by the State to support families to move to self-sufficiency through the Personal Responsibility and Work Opportunity Reconciliation Act enacted in 1996. Problematic however, is that work supports are incrementally lost as a family's income increases but often before sufficient income can be sustained to replace that support. This phenomenon, termed the "cliff effect", was aptly named as losing benefits can be like falling off a cliff.

A mixed-methods study was conducted in four Colorado counties. In Phase I, 332 families who, at the time of the study, were currently or in the past two years on CCCAP, participated in a survey distributed at childcare facilities. In Phase II, 21 one-on-one interviews were conducted with families who had experienced the cliff effect. In addition, meetings with a group of low-income families, childcare providers, and other local experts were conducted to inform both the study design and findings.

The study revealed that families use a combination of resources to make up their income package which they need to manage everyday survival, including government benefits, wages, and social supports. While the cliff effect is a significant barrier to moving from government supports to self sufficiency, there are multiple other circumstances that add to the very real reasons that women have to carefully strategize to survive, consistently on the edge of losing work support benefits. The most helpful things for families in strategizing around CCCAP were a flexible job and solid social supports.

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Chapter 1: Introduction

Introduction

In 2009, poverty in America reached an eleven year high, with almost 40 million people (13%) living at or below the federal poverty line. One response to poverty in the US has been to develop government support programs aimed at moving families to self sufficiency. However, due to changes in the economy, persistent inequalities based on sex and race within both service delivery systems and the labor market, and problems involved in the operationalization of public programs, poverty remains a significant issue in America. In fact poverty has been called one of the largest public health threats in America today (Woolf, Johnson & Geiger, 2006).

One of the most substantial public policy responses to poverty since the Social Security Act of 1935 was the Personal Responsibility and Work Opportunity Act (PRWORA) of 1996 (Public Law 104 – 193) signed into law by President Clinton. This legislation represented a major shift in policy meant to “end welfare as we know it” (Vobeida, 1996). PRWORA created multiple changes in existing welfare policy, primarily requiring work and job-related activities in exchange for government assistance.

Longitudinal studies of the outcomes of PRWORA have shown that while caseloads have decreased, families are still struggling to make ends meets (Acs & Loprest, 2007). In many ways public programs have been unsuccessful in supporting

families to get out of poverty and in fact may have actually produced barriers that have kept poor families barely able to meet basic household expenses (Abramovitz, 1988, Piven & Sampson, 2001). By way of example, Blank (2007) estimated that in 2007 approximately 2.2 million single mothers were not able to find jobs or, if they did, they were unable to keep them. These women care for almost 4 million children (Blank, 2007).

One anti-poverty policy strategy that was strengthened in the PRWORA legislation is the provision of work supports. A work support is a benefit that is meant to aid families to become self sufficient by helping them to maintain regular employment and to “make work pay”. Work supports may include child care, food stamps, income tax credits and utilities assistance that are not only available while someone receives basic cash assistance, but also once someone is employed.

Problematic however, is that work supports are incrementally lost as a family’s income increases, but often before sufficient income can be sustained to replace that support. In fact, small increases in earnings can cause families to fall off the benefits cliff, leaving them no better off, or in some cases worse off, than they were before. For example, a fifty cent per week raise may cause a family to lose child care benefits, but the increase in income is not nearly enough to cover the cost of child care. This phenomenon, termed the “cliff effect”, was aptly named as losing benefits can be like falling off of a cliff. As a result of this cliff, workers may not take a pay raise or extra hours at their job in order to maintain their benefits. This coping strategy may therefore allow them to maintain at their current level financially for the short-term, yet would work against their potential longer-term advancement towards self sufficiency.

The context of the current study is women in poverty and the public policy response meant to ameliorate the economic barriers they face. Through the use of both feminist and ecological systems theory, how women cope and strategize when facing the cliff effect is examined as a means to inform our work on both the family and systems levels.

Purpose of the Study

The purpose of this study is to better understand the experience of women in a policy environment that has an impact on their everyday lives in ways that may not have been predicted or understood at the time legislation was enacted. This environment includes low wage jobs, which provide work for millions of families, but often times do not pay well enough for families to meet their basic expenses. This environment also includes public policy such as the establishment of work supports in the PRWORA legislation intended to support families to transition to financial independence by temporarily closing the gap between wages and expenses. In reality however, these means-tested programs are often terminated before families can get by on earnings alone (Dinan, Chau & Cauthen, 2007).

Therefore in the short-term, social workers need to understand how these families cope in this environment in order to support them to be able to make ends meet. Simultaneously, social workers need to work on policy level change, advocating for government supports which work for families to acquire financial independence. It is important for policy makers and tax-payers to understand the reasons why many families choose to forgo an increase in pay at the cost of a move towards self sufficiency because they cannot make the sizeable leap to a living wage.

Research Goals

While a study of the *cliff effect* in Colorado demonstrated the financial impact of the cliff for families (Dinan et al., 2007), little is known about how families make difficult decisions in relation to the cliff effect and what they do to cope in these circumstances. The goal of this research study was to understand the coping strategies of financially vulnerable families facing the loss of work supports. It is the intent of this research to both inform policy formation and implementation as well as social work practice on the individual, family and community level.

While there are multiple types of work supports available through federal funding, this study specifically investigated coping around child care benefits, in particular the Colorado Child Care Assistance Program (CCCAP). This benefit is by far the greatest value in terms of dollars distributed by the State for work support. Child care is also one of the largest monthly expenses for families. Previous studies with financially vulnerable families have identified child care as a critical support for families to transition to self-sufficiency (Edin & Lein, 1997; Lengyel & Campbell, 2002). Finally, the recent cliff effect study (Dinan et al., 2007), pointed to the importance of CCCAP for families; while at the same time illuminating the multiple policy and implementation issues of the program that may adversely affect Colorado families.

A primary aim of this investigation was to test the relationships between strategizing to avoid the cliff effect and race, geography and social supports. Three specific questions guided this inquiry:

- Are there differences by race and ethnicity in the coping strategies of financially vulnerable families facing the loss of work supports?
- Does geographic location affect the coping strategies of financially vulnerable families facing the loss of work supports?
- As a potential resource, are social supports important to families experiencing the cliff effect and how do they effect options for strategizing?

Conceptual framework

The topic of this study is a critical issue for both families who rely on work supports, as well as for policy makers and administrators who craft and implement welfare policy itself, neither of which exists without the other. Therefore the child care work support policy and its implications will be examined on multiple levels using ecological system theory (Bronfenbrenner, 1979) and feminist theory (Saulnier, 1996). At the microlevel, this study will examine how families make decisions about their finances that have repercussions on their lives and those of their children. Because these particular families are overwhelmingly single women with children, it is appropriate to consider it from a feminist perspective (Saulnier, 1996).

At the exosystem level where policy is established (Bronfenbrenner, 1979), this topic will be examined using the policy frameworks of exchange and choice theory (Zimmerman, 2001), and incorporating the tenets of feminist economics (Blank & Reimers, 2003). It is understood that at the mesosystem level, where settings interact, and the macrosystem level which incorporates culture and belief systems are also key

elements of this context (Bronfenbrenner, 1979) and will be incorporated as appropriate throughout the discussion.

Bogenschneider (2006) recommends that any policy that has potential impacts on families undergo a *family impact analysis* to gain an understanding of how a policy, when operationalized, affects families. It is important for social workers to carefully consider policy, how it serves or doesn't serve the needs of families, and to create change in policy as a result of such an investigation. This study serves as a family impact analysis of the CCCAP Program in Colorado.

Conceptual and Operational Definitions

A feminist perspective.

A feminist perspective is woven throughout this study. While there are multiple definitions of feminism, three central tenets are consistent (Miller & Scholnick, 2000) and serve as a conceptual basis for the current study. First, individuals are intimately connected to one another and are relational in nature. Next, all human experience and knowledge must be understood in context. Finally, society is understood as patriarchal in nature and therefore issues of power and control are central to understanding the dynamics of systems within society (Miller & Scholnick, 2000). Following a feminist perspective, in this manuscript I chose to write in the first person. Although I tried to keep the use of the first person limited, as instructed by the APA (Publication Manual of the American Psychological Association, 2009) manual, in-line with feminist values and standpoint theory (Hartsock, 1998) I did not want to leave my own voice entirely out of the discussion of the research.

Self sufficiency.

A term coined by policy makers, self sufficiency is the way government chooses to measure the success of welfare reform – how many families become independent of, or less dependent on, government programs (Monroe, Tiller, O’Neil and Blalock, 2007). As challenged by East (1998), the term *self sufficiency* is understood as the opposite of dependence – a term that implies a negative reliance on others. Unfortunately, self sufficiency is not a term that is well aligned with social work values in that it suggests that families standing on their own are better off. This is antithetical to our work to build community and devalues family, friends and other social support systems. While I recognize the term is problematic, it is used throughout this manuscript because it is the language of welfare policy.

Pragmatically, self sufficiency is the point at which a family’s total resources equal their expenses. In the cliff effect study (Dinan et al., 2007), the authors define this as the “break-even” line. It includes basic expenses such as housing, food, child care, transportation, health insurance and other necessities. It is limited to the very basic household necessities outlined by NCCP’s Family Resource Simulator (<http://www.nccp.org/tools/frs>). The term “living wage” is understood as the point at which wages are enough to meet these basic household expenses.

Financially vulnerable.

This term refers to families who are unable to or are at risk of not being able to meet their basic monthly expenses. It is used in the place of low-income, as low-income implies work and not all financially vulnerable families are able to work. It also

accurately implies that these families are in some ways victims of a system that has barriers to their upward mobility.

Strategize.

This term refers to a method of coping in which a family calculates the costs and benefits of utilizing and accessing potential resources including wages, government support benefits and social supports. The cliff effect study (Dinan et al., 2007), revealed that families face a cliff as their wages increase and suggested that some may strategize to stay on benefits. This study was undertaken to more fully understand that “strategizing”.

Summary

Work support benefits as part of the 1996 welfare reform legislation are essential for families to make ends meet. Yet, research such as that on the cliff effect (Dinan et al., 2007) suggests that work support benefits may at times work against families in their efforts to move to self sufficiency. The goal of this research was to more fully understand the coping strategies of financially vulnerable families facing the child care cliff in Colorado.

Chapter 2: Review of the Literature

Introduction

To lay the groundwork for the current study, the following is a discussion of theories and concepts drawing from the existing literature and raising questions where gaps and differences exist. This study is based on two prominent theories; feminism and ecological systems. These two theories guide our understanding of women's relationship to the economy and how American social policy attempts to compensate for inadequacies in the economic system.

Feminist theory, and specifically feminist economics, sheds light on how women and people of color experience the economy differently than men (Holmstrom, 2002). This differential experience shapes their options or lack of options for economic survival and constrains their choices with regard to resources.

Ecological systems theory guides our understanding of how policy change at the institutional level, informed by the sociopolitical context, directly affects families (Bronfenbrenner, 1979). As social workers, we are uniquely aware of the interplay between person and environment. Ecological systems theory shows very clearly the importance of these connections and specifically, how US policy plays a direct role in the lives of financially vulnerable families who rely on government support benefits for survival.

This chapter begins with a discussion of feminist economics. Here I take a specific look at women in poverty and how the economy and government policy have shaped the context for their survival, leaving them with limited options to make ends meet. Next is a discussion of coping and strategizing which proposes an understanding of ways in which families try to manage within this context. The concept of income packaging is then outlined as a way to understand how low-income families pull together resources from three different places - employment, government support benefits and social supports – in order to get by (Hartmann, Spalter-Roth & Sills, 2003). Included in this discussion is the current literature on social capital theory as it relates to social supports as a resource.

Following that is a thorough discussion of ecological systems theory and the addition of a gender lens to augment the work of Bronfenbrenner (1979) and to further illuminate our understanding of the unique experience of women. Here the context for government policy is understood as informed by and informing, the multiple levels of the environment. Subsequently, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) is outlined as the current policy that provides support for families moving towards self sufficiency. From this understanding, I then talk through the implementation issues with PRWORA that has lead to the cliff effect which may actually work against families in their attempts to move off of government support benefits. Finally, the literature specific to childcare and employment is explored, on which the current study adds and builds.

Feminist Theory

"More than 90% of welfare recipient household heads are women, yet few policymakers recognize that discussions of welfare reform are by nature discussions of women's issues" (Gault & Um'rani, 2000, p.1). Indeed an examination of the struggles of financially vulnerable families necessitates an understanding of how women and minorities experience the economy and other institutional structures differently than men. Feminist theory can be used to analyze and explain the dynamics and conditions that have created disparities in the sociocultural, political and economic status of women and other minority groups (Van Den Bergh, 1995). Feminist theory has been adopted by many disciplines and has numerous definitions and distinctions. In the current discussion, a socialist feminist perspective is useful to examine the topic of low-income families as it combines both the public and private spheres of women's lives within the economic and political system of the US (Saulnier, 1996). In addition, it is valuable to examine mainstream economics from a feminist standpoint to uncover the differential treatment and experience of financially vulnerable families in the capitalist system.

Defined by Holmstrom (2002), a socialist feminist is "anyone trying to understand women's subordination in a coherent and systematic way that integrates class and sex, as well as other aspects of identity such as race/ethnicity or sexual orientation, with the aim of using this analysis to help liberate women" (p.1). Socialist feminism is born out of the work of Marx (1932) and his theories on class oppression. According to Marx (1932), the capitalist system is the root of culture and social organization. In this system when a community or group of people cannot compete in the economy, they are relegated to a

lower status. Engles (1972), building on Marx, showed that women are devalued in the economic system because their work has traditionally focused on maintaining the household, and therefore does not have the same value as the work of men which actually leads to a concrete financial gain. There is no doubt that the dynamics of class oppression are closely aligned with those same forces that have caused the discrimination and oppression of women (Rubin, 1974). This topic is further explored by Benston (1970).

Benston's (1970) work speaks to the undervaluing or absence of women in the means of production because the majority of their work is unpaid. She illustrates that traditional women's work has a use-value rather than an exchange-value or surplus-value and therefore has been considered outside of the capitalist system (Saulnier, 1996). This devaluing of the importance of the work of social production has contributed greatly to women's economic disadvantage. The reality is that the responsibility to grow the population is not merely an economic proposition to increase the labor supply, but has innate value in fostering and maintaining community (Ferguson, 1999). This is particularly important in the context of this study and the forthcoming discussion of feminist economics.

The statistics clearly illustrate women's inequality in the capitalist system. In addition to their role in the home, of women who work for wages their annual earnings average \$35,745/year compared to men who earn an average of \$46,367/year (IWPR, 2008). These statistics hold true even when women have similar education and work experience, and are working in jobs that require similar skills, effort and responsibility

(Hartmann, Hegewisch & Lovell, 2007). Women hold the majority of low-wage jobs, for example service work and administrative support. Often times women are forced to take the jobs that nobody else wants. These jobs are more likely to offer little or no benefits such as health insurance and sick leave. It is not surprising then that while one third of people receiving welfare benefits are adults, 90% of them are women with children (Rice, 2001).

Feminist theory is critical to understanding how men and women access the economy differently. In the US, the American Dream has long been held up as an ideal for families to strive for economic independence (Cullen, 2004). However, this economic independence is predicated on the idea that there are jobs available; that these available jobs pay a living wage; and that they provide the benefits and flexibility that families need to manage both their work and home environment. As is clearly illustrated through feminist theory, this dream is virtually inaccessible to a large portion of American families.

Poverty in America

The term poverty refers to families and individuals who are unable to pay for basic needs, such as food, clothing and shelter making it one the biggest problems facing social workers today (Abramovitz, 2007). Families with incomes below 200% of poverty, as defined by the poverty guidelines of the federal government¹, are the most financially vulnerable.

¹ In the US, the original poverty threshold measures were developed in 1964 based on the cost of a bag of groceries and have remained largely the same over the past 50 years (Fisher, 1992). This, despite the fact that multiple economists and researchers, including the National Academy of Sciences, have suggested that

According to the National Poverty Center in 2008, 17.4% of families in the US were living in poverty (<http://www.npc.umich.edu/poverty>). Of these families, women and people of color were disproportionately represented. In 2006, 28% of households headed by single women were poor, compared with 14% of households headed by single men and 6% of married-couple households. In that same year, 16% of all US women lived in poverty, representing 12% of white women, 29% of African American women and 27% of Hispanic women (Denavas-Wilt, Protor & Smith, 2007). Why women and families of color are disproportionately poor is directly related to their history in the labor market and is due in large part to their differential relationship to the capitalist economy.

Two parallel movements draw the contemporary picture of women in poverty. One is the changing roles of women both in the formal and informal economy which has actually resulted in less equality for women and people of color in many ways. The other is the on-going development of government support programs to aid the poor in the form of government support benefits. Both occurred over the last century and together show the path that ends in single mothers representing the highest rates of families in poverty (<http://www.npc.umich.edu/poverty>).

History of women's relationship to the labor market

The economic status of women in this country has changed dramatically as the presence of women in the formal labor force has increased. At the turn of the last century, the main opportunities for formal employment for women were on farms and in

the poverty guidelines in the US are woefully inadequate. Bills were introduced as recently as 2008 in both the Senate and the House entitled the Measuring of American Poverty Act of 2008, however, thus far no action has been taken (Fisher, 1992).

factories. In fact, by 1890, factories, farms and households employed more than one million women (Chafe, 1972). In this period, the workplace and the home were not the separate entities that they are today. Although, there were certainly divisions of labor by gender, there was a shared understanding that men and women both contributed to the economic needs of the family in the production of goods and services (Morales & Sheafor, 2001).

Then, as the US moved towards an industrialized nation, the meaning of work began to separate both women from men and women of color from white women (Morales & Sheafor, 2001). In the dominant culture, men assumed responsibility for paid work outside of the home. This work was valued as a contribution to the larger society. White women were relegated to the home and this work was increasingly devalued as no longer productive. Regardless of class, paid work was seen as deviant by married women, but clearly necessary for many families to make ends meet. Therefore, most women who entered the formal workforce were young, single and either white, working class, immigrants or African Americans.

According to the Census of 1900, forty one percent of non-white women were employed compared with only 17% of white women. Of these 17% of whites, many were poor, recent immigrants (Chafe, 1972). This was due in part to the availability of education to white, middle-class women affording them the ability to stay home. Women of color and recent immigrants worked primarily in factories, as domestic servants, secretaries and in retail sales. Women who obtained an education were able to work as teachers, nurses and social workers. Yet, even when black women graduated from high

school, they were still not welcome in the more prestigious jobs such as clerical work or teaching (Kleinberg, 1989). For any married woman, when economically feasible, she would drop out of the labor market all together (Morales & Sheafor, 2001).

As time went on, the racial disparities among women in the workforce continued (Morales & Sheafor, 2001). Forty-three percent of African American women over the age of 15 were employed in 1920, whether they were married or not. Twenty years later at the start of World War II, twelve percent of white women were in the formal workforce compared to forty-five percent of African American women (Morales & Sheafor, 2001).

Over the next several decades opportunities for women in both white collar and clerical work increased significantly. However, despite the fact that women found themselves working alongside of men, there were vast pay disparities. In 1940, the average female worker earned less than fifty percent of her male counterpart. This was partly due to the myth that women were working only for extra spending money. Yet, ninety percent of these women reported to the Women's Bureau that they were working due to economic need (Chafe, 1972).

By the end of World War II, thirty-six percent of women were employed. What had previously been a workforce of young, single, poor women was increasingly married, middle-class women (Chafe, 1972). Morales & Sheafor (2001) outline eight changes in social conditions that resulted not only in paid work becoming more acceptable for women of all marital statuses, but also nearly equalized the racial disparities among women.

These eight shifts include (Morales & Sheafor, 2001, pg. 246):

1. “labor saving” devices in the home
2. recruitment and expanded opportunities for women during WWII
3. increased economic need for two wage earners
4. increased educational opportunities for women
5. rising divorce rates and increasing numbers of female-headed households
6. women’s increasing control over contraception
7. new, anti discrimination laws and education and employment
8. changing views of gender roles

This surge of women in the workforce was met with an aggressive backlash once the War was over and their formal labor skills were no longer needed (Chafe, 1972).

This backlash took the form of pressuring women back into the home based on a Cult of Domesticity – a Victorian-era idea. This ideology held that women were to be four things - pious, pure, submissive and domestically engaged (Wright, 1981; Kleinberg, 1989). This backlash served as an instigator for class and racial divides among women in the workplace that persist today (Chafe, 1972).

Wage disparities

The entrance of women into the labor pool set in motion a new age of formal work as a respectable proposition which has continued through today. However, pay discrepancies remain. In fact, most recently the wage gap between men and women is actually increasing. In 2008, women earned 79.9% of what men earned, down from 81% in 2005 (IWPR, 2008). For mothers who work reduced hours, in order to manage

childrearing and care giving at home, the earnings ratio of men to women is even lower (IWPR, 2008).

For racial and ethnic minorities similar discrepancies exist. Employment discrimination remains a very real issue in America. In 2007, African American men earned 72% of what white men earned, while African American women earn just less than 67%. Hispanics fair even worse with Hispanic men earning only 57.5% and Hispanic women earning 51.7% of white men's earnings (U.S. Census Bureau, 2007).

Confounding the problems of wage discrimination, is the fact that single mothers need to fill the role of what was traditionally divided by two parents – raising the children and maintaining the home as well as working outside of the home to bring in income. Unfortunately, many of the jobs available to low income women are in low wage, female-dominated professions which often do not pay a living wage thus forcing families to rely on both government assistance and social support networks.

Pay disparities are one of many institutional factors that result in more women than men living in poverty. While this may be true, sexism and a lack of political power by women alone do not explain these disparities (Blackburn, Browne, Brooks & Jarman, 2002). For example, Blackburn et al. (2002) argue that social reproduction is the fundamental reason for men holding an advantaged in the workforce. Despite changes in the labor market, they contend that women are still culturally responsible for raising and maintaining the family (Blackburn et al., 2002).

In a purely Marxist view, social reproduction is about creating a supply of workers (Ferguson, 1999). However, the economy is not solely an arena for the

exchange of goods and services, but a structure that serves as a basis for people to meet their basic needs. Social reproduction theory argues that women's roles in work and home go far beyond solely the production of laborers. Rather, Ferguson (1999) argues, "women's reproductive labor and household relations in general are as much a part of the ways people co-operate to meet their daily and future needs as is the market" (pg.6). Unfortunately, this is not valued in the capitalist system and therefore leaves women with unequal participation in the labor market causing disparities between men and women. This also leaves many women with children forced to rely on government support benefits for survival.

Government support for financially vulnerable families

Simultaneous to the industrialization of America was the development of the social welfare system. Two schools of thought informed the development of these programs. Very early settlers in the Colonies based social programs on the Puritan ethic (Morales & Sheafor, 2001). This ethic put forward the notion that people who were unable to care for themselves were morally deficient and ethically weak. This was the basis for the poor laws in Great Britain.

Contrary to this was the view that all people are inherently good and that needs are not necessarily tied to morality (Morales & Sheafor, 2001). This was based on the ideals of French Enlightenment. This dichotomy of philosophy created a system of worthy versus unworthy poor. This theme as to who constitutes the poor and if they are worthy or unworthy of support underlies the last century of welfare programs in America (Morales & Sheafor, 2001).

The first American, federal system of welfare was established following the Depression as part of Roosevelt's New Deal. Aid to Dependent Children (ADC) was established through Title IV of the Social Security Act of 1935 (Cauthen & Amenta, 1996). It was the federal portion of funding established in principle to support single mothers whose husbands had abandoned them during the Depression. Prior to this only *mother's pensions* existed on the state level, and were largely just supportive of widowed, white women. Mothers pensions supported six percent of single mothers and utilized .04 percent of the GNP, whereas by 1950 ADC was received by twenty-five percent of female-headed families with children, accounting for 19 percent of the GNP. This illustrates what a large, new commitment ADC was by the federal government to support families (Cauthen & Amenta, 1996).

Welfare programs existed and were largely unchallenged and unchanged until the 1960s when both race and the role of women became a primary topic of public discourse (Harris & Parisi, 2005). During the civil rights movement, the migration of African Americans to northern cities in search of better paying jobs, led to an increase in poverty in inner-cities. As women's roles began to change dramatically, more women were entering the workforce and the notion of the "traditional family" was challenged. Although admittedly, this challenge mainly affected white, middle class women, while poor women continued to work as they had for decades (Kleinberg, 1989). This period was also marked by an increase in the divorce rate and an increase in never married parents. All of these circumstances of changing family dynamics led to an increase in single-parent households (Harris & Parisi, 2005).

Consequently, public opinion about welfare began to change. Increasingly, welfare was not seen as a safety net, but rather a government handout for the less moral. Those opposed to welfare claimed that the system would encourage men to abandon their financial responsibility to their children and thus erode traditional family arrangements (Harris & Parisi, 2005). It was around this time that Lewis (1959) published his claims about the existence of a “culture of poverty”. His hypothesis was that children raised in poverty were socialized to have certain attitudes and behaviors that served to keep them in poverty as they grew to adulthood (Lewis, 1959). Although challenged for its validity, this claim took hold in the popular media and still pervades much of social science theory (Cabaniss & Fuller, 2005).

Reese (2001) contends that much of the anti-welfare rhetoric was coming from racist whites interested in keeping African Americans and other minorities in poverty, as well as agricultural interests regarding the supply of labor. She adds that a careful review of the history of public welfare programs clearly delineates a long line of patriarchal ideologies that shaped many of the rules and eligibility requirements of welfare (Reese, 2001).

The rhetoric of the political right to decrease public spending created fertile ground for criticism of welfare recipients (Harris & Parisi, 2005). Again the paradox of the Puritan ethic versus the French Enlightenment was cast to the American public. This shift from public welfare programs as a moral and ethical obligation to one that keeps people reliant on government support, is mired in controversy and laden with political

rhetoric that has remained true in the US through today and continues to heavily influence public policy (Kilty & Segal, 2006).

Controversy, sexism, patriarchy and racism have riddled public welfare programs in America since their inception (Piven & Sampson, 2001). This is the formal system on which poor women rely to meet their basic needs. Public policy and changing economics have left poor women with few opportunities and resources for escaping poverty. Even in the latest rendition of welfare policy, PRWORA, America has continued to struggle to create programs that work for both poor families and taxpayers (Piven & Sampson, 2001). Bridging feminism and economics, the next section lays the foundation for understanding how women cope in this constrained environment.

Feminist Economics

In light of the differential treatment of women in the capitalist economy, and considering women's relationship to the market, it is appropriate to discuss how women make financial decisions for themselves and their families to make ends meet. While traditional economics would suggest that individuals make decisions based on rational choice, applying a gender lens, typical notions of rational choice theory may not accurately define how women make decisions.

When considering decision making and coping strategies in an economic framework, feminist economics is a useful perspective. In mainstream economic theory, a central premise of microeconomics is rational choice theory. This theory states that individuals make choices based on preferences that maximize their benefits and minimize their costs (Keynes, 1935). These preferences are based on beliefs, desires and a

perception of need (Becker, 1976). Problematic for families living in poverty is that there are significant constraints on their options based on the resources they have available to them. Thus, traditional views of economic choice is straddled by real and perceived constraints. These constraints come in the form of limited job opportunities, availability of resources, access to resources and limited social supports.

A departure from mainstream economics is outlined by Blank and Reimers (2003) in their discussion of feminist economics as it applies to policy which is useful to consider in this study. They suggest that economics erroneously misses concepts such as social norms and community membership and their bearing on behavior when it comes to making economic choices (Blank & Reimers, 2003). Additionally, economic models may not account for institutions and policies which also serve as influences on behavior and the environment (Bronfenbrenner, 1979). This oversight can be found in studies of families living with limited resources who may have less choice about following rules from institutions and norms in communities that have influence over them (for example, Ehrenreich, 2002).

To illustrate, Lengyel and Campbell (2002) found in their study of welfare-involved households, that low-income families make financial decisions very similarly to the way that middle class families do, yet these decisions are tempered by the constraints of limited resources. Lengyel and Campbell's (2002) study found that families strategize not to spend any actual cash on food and clothing by instead relying on food stamps, food pantries, trading and gifts from family and friends. Therefore, while low-income families

are making choices about resources, they are doing so in a constrained environment and thus strategize in different ways.

Lengyel and Campbell's (2002) study and other studies of families accessing government subsidized child care (for example, Capizanno, Adams & Ost, 2006) show that women will do things such as not taking a raise or not taking on additional hours at work in order to stay within the eligibility limits of the welfare guidelines. This is contrary to traditional economic theories and suggests that a feminist economic theory that recognizes a constrained context for choice is far more realistic and appropriate for understanding how financially vulnerable families strategize to make ends meet (Ballou & Brown, 2002; Blank and Reimers, 2003).

In their review of the literature, Bane & Ellwood (1994) write about the limits of rational choice models in understanding welfare use by low-income families. They suggest that both expectancy and cultural models add important elements to rational choice. Expectancy models are focused on perceptions and expectations of financially vulnerable families (Bane & Ellwood, 1994). Thus, if an individual lacks confidence and a sense of control that their decisions will have a desired outcome, they may lack the motivation or drive to work or to take steps to leave welfare.

Cultural models suggest that within low-income communities a culture develops in which dependence on welfare is an accepted norm and is propagated generationally. As outlined earlier, the culture of poverty hypothesis was that children raised in poverty were socialized to have certain attitudes and behaviors that served to keep them in poverty as they grew to adulthood (Lewis, 1959). Bane & Ellwood (1994) contend that a

combination of these three models – rational choice, expectancy and culture combined are important to understanding the use of government support benefits.

Seguino and Butler (1998) suggest that this misappropriation of rational choice as the predictor for all families is based on the traditionally positivist approach to economics – one that is free from values or emotions. Indeed, science has long strived for an objective stance at the cost of the loss of the voices of human beings. Specific to the current discussion, McCrate (1995) contends that while rational choice theory may work for “shallow” preferences, it cannot explain preferences based on “deeply” held values. With regard to choices around working or not working, McCrate (1995) suggests that this question is erroneous in that it assumes a concrete, black & white answer. Instead, she suggests that researchers should be invested in exploring the interest of an individual and how they make decisions for themselves and their families based on those interests and put them into action. This, she contends, is a far more accurate way to understand how families make decisions (McCrate, 1995).

Feminism guides our understanding about women’s differential relationship to the economy. Particularly for low-income families this relationship is tenuous at best. These families are most often single mothers with children. How these families make decisions in this economy is illustrated well in the literature on feminist economics. However, it is also necessary to consider social policy. Social welfare programs have been established, in part, to support families who cannot make ends meet in the current economic system. To provide a framework, next is a thorough discussion of ecological systems theory to

guide our understanding of how social policy affects families and how financially vulnerable families attempt to make ends meet in this context.

Ecological Systems Theory

Ecological systems theory, introduced by Bronfenbrenner (1979) recognizes the multilayered environment in which people live and how these layers inter-relate to create the lived experience. Specifically, Bronfenbrenner (1979) outlines four systems: (a) microsystems – the immediate face-to-face environment such as family, neighborhood and social groups, (b) mesosystems – connections between the microsystems such as home and school, (c) exosystems – external environments in which the individual has no direct influence such as the workplace, or the welfare department and (d) macrosystems – the larger socio-political context. These macrosystems serve as archetypes that shape the context of family life and serve to influence the other three levels (Bronfenbrenner, 1979). For example, racism and sexism are parts of the macrosystem that directly influence the institutions that provide government assistance and therefore have a large impact on families moving towards self sufficiency.

Thus for financially vulnerable families, ecological systems theory helps to explain their experience taking into account the many layers of context. Building on the work of Bronfenbrenner, Ballou & Brown (2002) and Kemp (2001) both offer a feminist version of the ecological model that lends itself well to the current study.

Ballou & Brown (2002) offer a framework they call, the Feminist Ecological Model. This model incorporates the multiple systems levels offered by Bronfenbrenner (1979), yet simultaneously considers the importance of gender. In fact, Ballou & Brown

(2002) suggest that the model should not be two-dimensional but multidimensional to include all of the important aspects of the lived experience in a multifaceted environment.

Ballou & Brown's (2002) basic model is that of spheres of influence on the individual that mirror those of Bronfenbrenner (1979). Beginning with the microsystem, Ballou & Brown (2002) discuss not only the importance of the face-to-face relationships that exist here, as does Bronfenbrenner (1979), but add in the importance of the social and familial factors that exist on this level. Here is where an individual develops her or his own belief system based on expectations and experiences of family, mentors, neighbors and other close relations.

This belief system also relates to identity development (Archer, 2000). In Archer's (2000) discussion of identity development, early in every person's life we are given social cues as to our place in the world which becomes the foundation of our personal identity development. Through the use of an on-going inner conversation, this personal identity develops as an individual moves through the social world and chooses who and what she or he will become. In parallel, social identity is that which is published to the world, based partly on the personal identity and partly on norms, values and expectations of the world. The two identities are intertwined, yet the former is the definitive self in the end (Archer, 2000). For financially vulnerable families, it is important to consider how their identity has been shaped by social cues about race, ethnicity, gender, and class and how this manifests in both their personal and social identities.

Ballou & Brown (2002) move on to the exosystem next. What is clearly missing here between the micro and exosystems is the mesosystem as outlined by Bronfenbrenner (1979). Particularly in light of the current discussion, by leaving this out, Ballou & Brown (2002) miss the importance of the connection between the microsystems, where social supports exist. Here, according to Bronfenbrenner (1979), is the connection between families, neighbors, work colleagues and peer groups. Mesosystems are critical for financially vulnerable families as here is where social supports are present or absent and act as either a source or a strain on their own resources (Bronfenbrenner, 1979, Wasserman, 1980).

Moving on to Ballou & Brown's (2002) exosystem, this layer consists of the institutions at the regional, state and national levels that have influence on the daily lives of people in communities. The authors reveal how institutions that do not consider the needs and characteristics, such as gender and race, of the people whom they serve, create barriers to inclusivity which leads to the needs of the constituency not being met. Ballou & Brown (2002) use the welfare system, health care and policies around domestic violence to illustrate their point.

Similarly, Bronfenbrenner (1979), defines the exosystem as, "one or more settings that do not involve the developing person as an active participant, but in which events occur that affect, or are affected by, what happens in the setting containing the developing person" (p.25). An example of this in the current discussion would be the Department of Health and Human Service where welfare policy is implemented. These policies have a very direct and important influence on the lives of financially vulnerable

families, yet these families have virtually no say in their formation. This is demonstrated most clearly in Bronfenbrenner's discussion of power settings.

Power settings are defined by Bronfenbrenner (1979) as the places in both the exo and meso systems that have direct consequences for individuals based on who holds power. In his example, Bronfenbrenner (1979) suggests that taxpayers hold power over resources and decision making that effect what happens to the non taxpayers. His example is perfectly in-line with the issue at hand. Public officials, based on their obligations to and input from taxpayers, make policies founded on research, public opinion and economics that have a direct effect on people who rely on these policies. An example would be work supports policy, such as child care assistance, that is in place to help families become self sufficient. Unfortunately, what these public officials and taxpayers believe is best for the community may or may not be accurate and likely does not take into account the voices and opinions of these non-taxpayers, or at least people in less powerful positions (Bronfenbrenner, 1979).

Finally, Ballou & Brown (2002) consider the macro system as the ultimate sphere of influence. This is similar to that of Bronfenbrenner (1979) and can also be found in writing across disciplines. Public sphere is a concept first articulated by Habermas (1962). It is essentially the public will that is separate from formal government control. Through a lens of critical realism (Bourdieu, 1984), the public sphere encompasses the political, social and economic nature of place and space that exists outside of them both but that constantly interacts with each to create and change them. In turn, public sphere

is also susceptible to influence by place and space. As Ballou & Brown (2002) articulate, here is where the feminists find that the personal is political.

In the context of government spending, the macrosystem is where public opinion on human rights and the distribution of resources influence the construction of policy (Bronfenbrenner, 1979). This in turn influences the institutions that provide work supports and thus the lived experience of the financially vulnerable families who use them to move towards self sufficiency. It also paints the picture for people not utilizing government assistance to view, judge and understand this issue based on the social and political context (Massey, 1994). This is essential in policy development and is fundamental to the current discussion.

Another useful theory is offered by Kemp (2001), that combines gender and environment in her women-in-environment theory. Kemp's (2001) model illustrates how the person-in-environment framework for social work misses the important nuances of social identity including race, ethnicity, class, gender and sexual orientation. Kemp (2001) points out that the idea of "person" here implies that the subject is without specific gender, race, ethnicity or sexual orientation. Also problematic is that the "environment" is understood as a stationary condition that is experienced in the same way by everyone (Kemp, 2001). She suggests a women-in-environment framework that considers the specific characteristics of the individual while simultaneously considering the dynamic environment in which these individuals live (Kemp, 2001). Like Ballou & Brown (2002), this framework, which considers gender as an essential component, blends

feminism and ecological systems well and serves as an appropriate theoretical underpinning for the current study.

An additional matter for consideration is the construction of worldview which rests in Bronfenbrenner's (1979), Ballou and Brown's (2002), and Kemp's (2001) macrosystem. As is common practice in a hegemonic society, the world is understood to be lived in a way that reflects the value and experience of the dominant culture (Young, 1990). Kemp (2001) suggests that this limited view of the world may result in the creation of programs and interventions that perpetuate exclusionary and oppressive practices. Kemp (2001) pushes social workers to look beyond the world as it is experienced by mainstream society and consider the experience of the world by women, people of color and other groups whose perspectives are often left out. This is important to consider when examining the history of economics and public policy and is central to contextualizing the experience of women who depend on government support benefits to survive.

Recognizing the complexity and many layers of every social context is critical to gain a full understanding of the experience families' face in their unique environment. Individuals and their culture, values and beliefs, based on their history, race, religion and the social constructs that surround them will interact in certain ways at the community and personal relationship levels. Neighborhoods and communities which are defined geographically, socio-politically and based on both inside and outside perceptions of their features and amenities are the larger context in which these families and individuals interact (Massey, 1994). Here women may access resources such as jobs, child care and

social supports, or by contrast, there may be a dearth of these resources. At the institutional level, policies are developed that are carried out directly affecting families who must rely on government assistance to get by and presumably to move towards self-sufficiency. All of this happens in a broad, sociopolitical context that further shapes the environment that either supports or serves as a barrier for families.

The Policy Environment

Zimmerman (2001), a prolific scholar on family policy, recommends using exchange and choice theory as a lens for policy analysis. This theory assumes three things. First is that state-level policy reflects the needs of families and individuals in that state. Second is that there is an understanding of what will happen if policy is not effective in meeting the needs of families. Finally, there is an assumption that there is a sense of reciprocity, or a need to support not harm, families (Zimmerman, 2001). It is through this lens that current welfare policy as it relates to this study is now examined.

It is important to understand that research has shown that the vast majority of Americans want their families to participate in the labor market; however, the current American economy does not offer a wage structure that can allow workers to support their families (Cauthen, 2006). Currently 30 million Americans or one quarter of the US workforce work in jobs that do not pay a living wage (Schulman, 2003). These same jobs are often without benefits or opportunity for advancement. Despite having at least one parent working, 24 million American children live in financially vulnerable families. Of these, 16 million live in homes where at least one parent is working fulltime, year-round.

The introduction of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996 represented a substantial change in the ability of financially vulnerable families to access government support benefits. Unfortunately, an environment has been created that is not meeting the needs of much of the population that it was established to serve (Piven & Sampson, 2001).

In 1996, when President Clinton signed into law PRWORA, it represented a major shift in policy meant to “end welfare as we know it” (Vobeida, 1996). This legislation created multiple changes in existing welfare policy; primarily establishing Temporary Aid to Needy Families (TANF) which required work and job-related activities in exchange for government assistance.

There are four stated purposes of the PRWORA legislation (<http://www.acf.hhs.gov>):

1. Assist needy families so that children can be cared for in their own homes;
2. Reduce the dependency of needy parents by promoting job preparation, work and marriage
3. Prevent out-of-wedlock pregnancies;
4. Encourage the formation and maintenance of two-parent families.

According to Gibson (1997), just the title melds the concerns of both conservatives and liberals. Conservatives concerned about welfare dependency will respond to the “personal responsibility” while liberals, who tend to attribute welfare to structural inequalities, prefer a solution to the labor market suggested in the “work opportunity” language.

Reports on whether PRWORA has been effective for supporting families to become self-sufficient have been mixed (Long, 2001; Harris & Parisi, 2008; Rodgers, Payne & Chervachidze, 2006; Ozawa & Yoon, 2005). One of the key components of the PRWORA legislation meant to support families to become self sufficient is called “work supports”. These benefits provide help for families to maintain regular employment. Work supports may include child care, food stamps, health benefits, income tax credits and utilities assistance. Eligibility for these benefits is based on income thresholds.

The Cliff Effect

While the idea of providing families with work supports as they move into the labor market may be good in theory, as it has been operationalized it is actually keeping some families in poverty. Essentially, families face a problematic transition as their income rises due to successful job activities, such as a pay raise, which places them beyond the eligibility threshold for certain work supports but is not sufficient to cover the loss of benefits. This phenomenon, termed the “cliff effect”, was aptly named as losing benefits can be like falling off a cliff (Dinan et al., 2007). As a result, in some ways PRWORA has worked against a family’s ability to actually move out of poverty, because parents can work and earn more without their families moving any closer to self sufficiency.

By way of example, in Denver County, Colorado if a single mother with two children takes a job paying \$8.00 hour (\$16,640/yr.) she qualifies for childcare, food stamps, utilities assistance and children’s public health insurance. She can keep these benefits until her time limit runs out, depending on the program, or until her wages

increase and put her over the income guidelines for benefits. It is interesting to note that if this mother were to be making the minimum wage in Colorado at \$7.24/hour (recently reduced to one cent less than the federal minimum wage) she would not even be able to pay her basic bills for herself and her family (Dinan et al., 2007).

As this woman successfully progresses in her job she is given raises periodically to reward her work. When she reaches her first “cliff” at \$10.50/hour she loses \$2,500 in food stamps. Her second and largest cliff comes at \$15.00/hour when she loses both her utilities assistance and her childcare subsidy. This family hits their final benefit cliff at \$16.00/hour when they lose their children’s health insurance. As shown in Figure 1, this family was far better off at \$8.00/hour than they will be at \$16.00/hour.

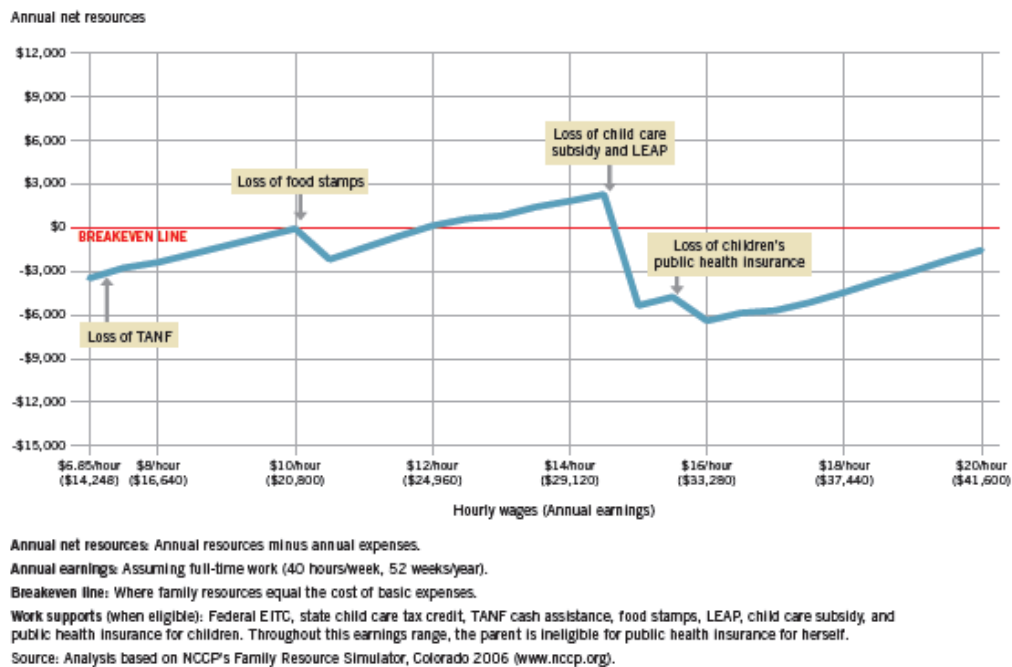


Figure 1: Change in Net Resources as Earnings Increase, Single Parent with Two Children in Denver County (Dinan et al., 2007).

The reason that the cliff effect exists is in the structure of the work support programs. Government support benefits vary greatly by program, state and sometimes even by county; however, they generally include either a phase out or an eligibility limit (Purmort, 2010). Often times, programs have both. In a program with a phase out, benefits are gradually decreased as earnings increase. In programs with a firm eligibility limit, benefits are lost when a family reaches a certain income. In the case of food stamps, there is first a gradual loss of benefits as a family's income increases, but at a finite point the benefits are completely lost, often leaving the family worse off (Purmort, 2010). Similarly with childcare benefits, there is a gradual increase in copayments as families increase their income, but once the family reaches the eligibility limit the benefit is cut off, aka the cliff effect. In the case of childcare, the most expensive of the work support benefits, a family may have to make very difficult choices such as using lower quality and less reliable caregivers or sacrificing a wage increase to be able to maintain at the same level (Purmort, 2010).

Another unintended consequence of work support benefits comes in the form of a cumulative effect of the loss of multiple benefits, since many benefits are designed and administered independent of each other (Purmort, 2010). As Cauthen (2006) explains, if a family reaches a limit where they have multiple benefits that phase out at the same time, these losses could have cumulative effects. She illustrates using the example of losing three benefits at a phase out rate of \$.30 for each \$1.00 of earning; the effect could be a \$1.00 raise resulting in a \$.10 net gain (Cauthen, 2006).

The cliff effect is a bona fide phenomenon for many working families and facing the cliff is a significant stressor on these families. The existence of the cliff effect calls into question exchange and choice theory (Zimmerman,1995), in that there are very real and unintended negative consequences for families as a result of this policy that are thus far not being addressed. How families cope under these circumstances is the topic of the current study and is explored next using the tenets of feminist economics.

Coping & Strategizing

While we expect that families who can make a living wage rely entirely on income from employment to make ends meet, for low-wage workers whose incomes are not enough to survive, the questions remains as to how they cope and strategize to pay for their basic essentials including rent, food and child care. Relying on both previous research on coping, as well as studies specific to low-income communities, the literature draws a picture of how families cull together resources to make ends meet.

Coping is understood to be a reaction to a stressful event or situation (Shepperd, 2005). Due to the challenges that financially vulnerable families face in trying to manage daily survival, coping is likely a daily activity (Monroe et al., 2007). Poor single mothers have tightly constrained choices, greatly limiting their options when compared with families with two caregivers, families with sufficient resources for support, and those with multiple options for child care and employment (Danzinger, Corcoran, Danzinger & Heflin, 2000; Kurz, 2000; Oliner, 2000).

Likely the most prolific writer on coping is Lazarus (1981), who defines coping as happening in two phases. In the primary appraisal, the individual assesses the situation

and determines the nature and gravity of the threat (Lazarus & Folkman, 1984, Lazarus, 1981). The secondary appraisal process follows in which the individual makes an assessment of the resources and possible responses that she has to cope with the threat. These resources may be personal characteristics such as fortitude, or practical and material resources, such as wages from employment, on which she can rely. Here the individual takes into account the various options available, the likelihood that any given option will be successful at least in the short-term, and that understanding that the strategy may be applied appropriately (Lazarus, 1981). Central to the secondary appraisal is a sense that the situation or threat can be controlled (Shepperd, 2005).

In this secondary appraisal process there are two main objectives. First is the goal of changing the situation by either changing oneself or by changing the situation which is a threat or a stressor on the individual. The second objective is to manage the emotions that are connected to the stress, preventing further decline (Lazarus, 1981). While Lazarus (1981) defines these processes in two distinct phases, he contends that the first and secondary appraisal processes are fluid and interact with one another and therefore should be considered together, as two components of a whole.

Others have built on this work. Carver, Scheier, & Weintraub (1989), outline two distinct types of coping – problem-focused coping and emotion-focused coping. The first is meant to alleviate a source of stress while the later is aimed at reducing the emotional distress associated with a situation. Problem-focused coping as a behavior exists when there is a sense that something can be done about a situation whereas, emotion-focused

coping tends to be present when there is a lack of a sense of control and rather the idea that the source of the stress must be endured (Carver et al., 1989).

Monroe et al. (2007) break coping down into three types and add to our understanding of strategizing for low-income families. The first type is called internally directed strategies, in which an individual will assess their own strengths and opportunities to cope with a stressor. The second, externally directed strategies, are strategies that employ the support and resources of others, outside of one's own internal psychological and material resources. The third are termed government supported strategies, which are benefits and services provided by the public sector (Monroe et al., 2007). Interestingly, they do not discuss the use of the non-profit sector as available resources for support.

In the literature the concept of coping is described by different terms. For example, Garey (1999) refers to coping as the “weaving of resources” and Spain & Bianchi (1996) as a “balancing act” all referring to the weighing of costs and benefits to make family decisions. For single mothers, coping often takes the form of concrete problem solving that leads to action, such as applying for benefits, taking a job, asking a neighbor for help with childcare. For example, affordable, flexible, and safe childcare arrangements can be particularly hard to find for families with limited income or who are on government supports that only pay for certain childcare providers (Holcomb, Adams, Snyder, Koralek, Martinson, Bernstein & Capizzano, 2006). Therefore, these mothers respond to that stress by weighing the costs and benefits of using government support benefits versus opportunities (or the lack of) in the labor market. In addition to these

considerations, feminist economics also takes into consideration such factors as a family's values and preferences based on culture, geographic location and past experience with both benefits and jobs (Edin & Lein, 1997; London, Scott, Edin & Hunter, 2004).

Edin and Lein (1997) found this weighing of costs and benefits in their study, illustrating that women thoroughly think through their options for managing resources. In their study, they interviewed almost four hundred families over a six year period in four states. Their goal was to understand how families manage on low wage jobs and government support benefits (Edin and Lein, 1997).

Edin and Lein (1997) report that most of the women in their study knew exactly what and how much would be sacrificed in benefits if they were to enter into the labor market. They were careful to explain, however, that this weighing is not merely based on maximizing income or consumption, but on the very real possibility that they will run out of resources and how to avoid economic disaster. Much of this decision making is based on past experience with both the labor market and government support services (Edin and Lein, 1997).

There are other, more subtle ways of coping that are also documented in the literature. For example, Cooney (2006) outlines several studies which have found two common ways in which low-income, single mothers cope with the stress of limited resources – through distancing, or what Cooney (2006) calls asserting motherhood, and through reframing deviant behavior or what she terms, the strategic acceptance of sanctions.

The first, distancing, is a necessary coping mechanism based on the stereotypes of families who rely on government support benefits (Cooney, 2006). The stigma of being on welfare is pervasive in American discourse and proliferated through the media. Furthermore, although most families on welfare recognize the structural inequalities that cause them to be poor, they ascribe individual failings to “others” who are on welfare. In response to this notion that people on welfare have done something wrong, are lazy or irresponsible, a coping mechanism is to distance oneself from “those kinds of people” (Seccombe, James & Walter, 1998; Kingfisher, 1996; Nelson 2002). This is a strong indicator of the power of media messages and the pervasiveness of the stereotypes families hear and believe about welfare.

A second type of coping described by Cooney (2006) is what she terms the strategic acceptance of sanctions. This coping mechanism centers on the idea of maximizing resources based on a person’s experience with and understanding of the system. Sometimes these strategies are legal, but may be considered problematic, such as turning down a raise or not taking extra hours in order to maintain benefits. Sometimes these strategies are not legal such as not reporting paid work, but are understood as acceptable in light of the bureaucratic and often disdained welfare system. In fact, according to Cooney (2006), not only is this strategizing not considered deviant, but it is an indicator of a parent’s resourcefulness and responsibility to their family. Others have called this reframing so-called deviant behavior (Tickamyer, Henderson, White, and Tadlock, 2000; Kingfisher, 1996; Seccombe et al., 1998). Worth noting is that Cooney (2006) did not find that these strategies varied based on race and ethnicity.

In summary, coping is defined in this study to be the strategies that families use to manage daily survival. These strategies are both emotional and action oriented and are employed to minimize or manage difficult situations (Boss, 2002). One very practical and concrete way that coping is used by financially vulnerable families is known as income packaging.

Income Packaging

Faced with the potential loss of work supports, low-income families moving to self-sufficiency make decisions about their finances and about resources that have repercussions on their lives and those of their children (Lengyel & Cambell, 2002). For example, a family may have to choose between a job promotion and the loss of food stamps. One way they do this is by considering their “income package” which is made up of three components: (1) government assistance, (2) wages, and (3) support from social networks such as family, friends and local service providers (Hartmann et al., 2003). For low wage workers, rarely are any of these components by themselves enough to sustain a family to be self sufficient over time, but combined they do support families to get by.

According to Hartmann et al. (2003), the income packages of families are influenced by the availability and proximity of jobs, the specific rules for government support programs in a family’s given geographic location, and on the availability of family and other social supports. As a result, families have more or less resources with which to purchase food and shelter, and have various or limited options when it comes to neighborhoods, childcare and schools. Other studies have also documented the use of

multiple sources of support to cull together the means for basic living (Perrucci, Perrucci, Targ & Targ, 1988; Rank, 1994; Stack, 1974). Edin and Lein (1997) for example, illustrate the use of work-based strategies, network-based strategies and agency-based strategies.

While the limitations of both wages and government support benefits have been discussed, the third element – social supports, has also been examined extensively in the research and is a critical component to income packaging.

Social Supports

Perhaps the least tangible, but a critically important component of income packaging is the auxiliary support resources that families rely on for survival such as family, friends and local social service programs. While critics of government assistance will insist that families should rely more on these support networks, the research shows that families already supplement their benefits with social support networks and that family and charity support alone are insufficient (Hartmann et al., 2003). These resources will vary based on geography (Massey, 1994) and the existence or lack of social supports (Stack, 1981, Edin & Lein, 1997, Ehrenreich, 2002).

By way of example, families in urban communities are far more likely to have access to resources such as food pantries, options for child care, as well as the availability of jobs, housing and public transportation. Their rural counterparts will likely have limited access to these social services and public supports (Belanger & Stone, 2008).

Research on families living in poverty suggests that their social relationships with others are a critical means of survival. Stack (1975), Wilson (1987), Edin & Lein (1997),

Ehrenreich (2002), Gilbert (1998) and Dyke (1996) have all documented the stories of women who barter and exchange money, food stamps, child care, automobiles, job leads and a host of other commodities necessary to meet the needs of daily living.

Interestingly, these supports seem to help women 'get by' but do not help them to 'get ahead'. Getting ahead through the use of social networks is in fact more likely a male activity (Bezanson & Carter, 2006). Here again, the importance of considering gender differences is apparent.

Social network theory suggests that people make relationships with people whom they interact with most regularly, based on proximity (Granovetter, 1973, Marsden, 1988). This is both a geographic proximity and a social proximity. For example, Marsden and Friedkin (1993) explain that people tend to have relationships with others who share their opinions and behaviors. Also, it has been shown that two people are likely to network if they have similar sets of friends. While this seems very basic, it is important to consider in the current discussion. Homogeneity is a critical aspect of social networks (Marsden and Friedkin, 1993). Research has shown that these social networks are absolutely critical to the survival of families in poverty (Stack, 1975, Edin & Lein, 1997).

To illustrate, Wilson (1987) dispelled the myth that public housing communities were socially disorganized by illustrating an elaborate, well-organized economy that existed in the Chicago projects. Dyke (1996) revealed an intricate system of child care exchange in her study of low-income women in Canada. Gilbert (1998) found that African American and poor, white women carefully chose their neighborhoods based on

the proximity to existing social supports. Stack (1975) calls the system that she found, in a predominantly African American community in the mid-west, *swapping*, as illustrated in the following quote, “That’s just everyday life, swapping. You not really getting ahead of nobody, you just get better things as they go back and forth” (p.34).

Complicating these findings is the fact that some research has concluded that these social supports may also impede women’s abilities to move out of poverty. Referring to what England (1993) termed *spatial entrapment*, the author suggests that women take lower paying jobs because they are located closer to home and thus nearer to their social supports. Gilbert (1998) suggests that race plays a central role in the choices of women to locate home and work in proximity to each other. Her findings demonstrate that for African American women, social supports are at once both constraining and supportive based in part on women’s experience of racism and these networks will therefore guide her decision making. Interestingly, she quotes Massey in reminding the reader that race, space and place are all socially constructed and rely heavily on the systems put forth on the macro level (Gilbert, 1998). This again highlights the importance of ecological systems theory that integrates the experience of the individual with the outside factors that influence her and vice versa (Bronfenbrenner, 1979).

This same paradox of networks acting as support and yet also creating barriers is echoed in the findings of Granovetter (1973) and others (Briggs, 1997; Putnam, 2000) who study social capital. Social capital is the notion that people, in relationship with one another, create actual resources, i.e. capital (Putnam, 2000). However, similar to the work of England (1993) and Gilbert (1998) it may not always be good.

Briggs (1997) distinguishes between two types of social capital: bonding or getting by and bridging or getting ahead. While exchanging child care, a ride to work or food stamps may help women to “get by”, the existence of social supports that have limited access to outside resources may in fact keep women in poverty. This is in contrast to a different type of social capital called “getting ahead”, which is capital gained from less homogenous ties that aid individuals in such valuable resources as job-leads and connections to local officials (Briggs, 1997). This concept is further explained by Granovetter (1973) in his discussion of the *strength of weak ties*. Weak ties are those connections outside of the neighborhood or social group of an individual that allows her or him access to skills and opportunities that their close ties (family, immediate neighbors) cannot provide for them (Granovetter, 1973).

Similarly, Portes and Sensenbrenner (1993), outline several ways in which social capital negatively impacts individuals and communities. Immigrant communities, for example, can place high demands on one another for access to resources, such as jobs. Portes and Sensenbrenner (1993) demonstrate that this obligation of shared capital actually serves to bring the whole community down. A second way in which social capital may negatively affect a community is the stifling of individual expression and outside relationships by group norms. The final way, outlined by Portes and Sensenbrenner (1993), is what they call, *leveling pressure*. In this case, individuals who attempt to be successful outside of their own ethnic or cultural community do so at the expense of that community.

In summary, social supports have clearly been shown to be not only helpful but necessary to the survival of low-income women. At the same time, they may also constrain women in a variety of ways that serve to keep them in poverty. Much of this will depend on each person as an individual, her culture, race and background. It will also depend on the greater systems that influence housing choice, access to resources and the sociopolitical context (Bronfenbrenner, 1979).

The literature has little to say about the actual economic benefits of these networks and the potential psychosocial elements. Perhaps the two cannot be entirely separated. Certainly there must be psychological value in a woman being able to make her rent because a neighbor loaned her money or drove her to her job. Other psychosocial factors may include a feeling of self-efficacy, the importance of social and cultural identity, and lower levels of stress and anxiety through just the simple knowledge of knowing that your neighbor ‘has your back’. These far less tangible outcomes seem to be all but absent from the literature in the many discussions of social capital.

As discussed earlier, it is important to remember that concepts and theories used by social scientists that are part of the dominant society may be susceptible to a gender bias or other biases that are the reality for oppressed populations, but missed by mainstream thinking (Young, 1990; Smith, 1999). Research that does not consider the factors that affect poor women and minorities in their unique situations will fail to recognize important factors that influence their decision-making process. Likewise, policies and programs based on these inadequate theories may create barriers or other

unintended consequences (Kemp, 2001). There is evidence of this bias in the work on social capital.

To illustrate, the word *capital* is decidedly an economic term meaning the value of accumulated goods or net worth. The term *social capital* first appeared in a book by Hanifan (1916), in his work to reform schools through community involvement. It did not catch on until several decades later when writers such as Jacobs (1961), Bourdieu (1970) and Loury (1977) resurrected it in a variety of studies. Until very recently, economists and economic sociologists have been the primary users of the term social capital, heavily influenced by the work of Marx and Engels, Simmel, Durkheim and Parsons and Weber (Portes & Sensenbrenner, 1993).

Within the economic discourse, social capital is defined as a commodity framed in terms such as networks of exchange (Simmel, 1955), values that precede contractual relations and inform individual goals (Durkheim, 1960), and enforceable trust, a mechanism that ensures compliance (Weber, 1958). What these essentially economic approaches fail to incorporate is the human element, or social, of social capital.

Even economists who recognize the human aspect of capitalism, still base their theories on the end over the means. For example, Smith (1776) states that there is a “propensity in human nature to truck, barter and exchange one thing for another” (p. 9). Another example comes from Lin (2004), a prolific writer on social capital who defines social capital as, investment in social relations with expected returns. Granovetter (1985) illustrates how economists, even when they recognize social relationships, act as though they are a “frictional drag that impedes markets” (p.67).

At the center of this discussion there must be a recognition that motivation and human nature are critical elements of why people create and value social capital. If social capital is purely a transaction with expected returns, then the economists have it right. However, if people are motivated to create relationships for reasons other than a means to an end, i.e. a need to connect, social interaction, development of safety and trust, then it must be accommodated in discussions of social capital. This is closely tied to the previous discussion of feminist economics.

The question of what motivates people to create social relationships is addressed thoroughly by Turner (1987), who synthesizes five approaches to social interactions, including those of Mead, Freud and Shultz to create a sociological theory of motivation. He determines that fundamental to all of the theories are seven states of being, that if left unsatisfied, lead to feelings deprivation. These seven states include; group inclusion, trust, ontological security, symbolic/material gratifications, avoidance of anxiety, confirmation of self, and sense of facticity. In order to avoid feelings of deprivation, humans engage in interactions with others that are mobilized and organized around these seven states (Turner, 1987). Thus, motivation is not solely driven by a cost/benefit analysis.

In bringing together the concepts of social and capital, the question remains of how much is about human relationships and how much is about transactions. This issue is addressed well by Granovetter (1985) who introduces the term, “embeddedness” into the discussion. As Granovetter (1985) argues, economists “under-socialize” human behavior while sociologists “over-socialize” human behavior. He suggests that a middle

ground in the form of economic rationality embedded within social relationships is a more accurate and efficient approach to social capital. Thus, the individual does not always make perfect decisions based on costs and benefits nor does the individual completely rely on social norms for decision making (Granovetter, 1985). Indeed as capitalism continues to drive much of the modern world, an integrated perspective of humans within the capitalist context appears the most productive.

One final argument in favor of a less economic, more social perspective on social capital is that social capital is not always a catalyst for positive outcomes. Therefore it does not fit with the model of capital as a commodity or resource. As demonstrated earlier, social capital in many ways can serve to keep people in poverty. Therefore, if social capital is more a function of the social than the economics, is it used differently by women and men?

Put very straight forwardly, “social capital research and theorization have largely resulted in an oversimplification of who does the work of maintaining social supports (usually women) and which networks are valued (usually job-related networks)” (Bezanson & Carter, 2006, p.vi). Using the lens of social reproduction theory, Bezanson & Carter (2006) demonstrate how the “getting ahead” type of social capital that leads to economic advancement is important, yet it is a male activity. Whereas, the “getting by” type of social supports that allows for daily survival is a female activity. While clearly the two are not mutually exclusive, nor does it mean to imply that women do not access job leads and men cannot barter for child care, but rather Bezanson & Carter (2006)

remind us that when we build social policy on concepts that favor one gender role over another we serve to put down and even create barriers to the success of the other.

Another reason that this is important to consider is that the view of social capital as purely economic omits the potential importance of the psychosocial aspect of social supports for women. For example, what psychosocial outcomes have not been considered that may have significant importance to women's health? The negative impact of stress and anxiety on health have clearly been shown in the research (Turner, Wheaton & Lloyd, 1995). In fact, some research has found very specific differences in determinants of stress for men and women (Simon, 2002, Thoits, 1991). Related to the current discussion, it has been found that women experience stress around family roles and men around job-related issues. Clearly parental stress effects children's outcomes as well (Greenfield & Marks, 2006). These aspects of social capital and social supports are critical to consider when searching for better outcomes for women.

Here the importance of considering every level of the environment is again, very clear. Understanding of social and gender roles in society, that serve to influence policy, that create programs that effect social supports and families have far reaching implications. For this reason a family impact analysis would be appropriate prior to the introduction of any new policy (Bogenschneider, 2006). In the absence of an analysis at the state and federal levels, it is incumbent upon social workers, who are working to improve the lives of families and communities, to critically analyze policy and create change in cases where there are adverse effects on families. Childcare subsidies as a

component of work supports are one aspect of the PRWORA legislation that may be in fact, keeping families in poverty (Cauthen, 2006; Dinan et al., 2007).

Childcare and Employment

For the purpose of this study, one specific work support was chosen - childcare benefits. While there are multiple types of work supports available through federal funding to the states, that are then distributed to qualified recipients, this study specifically examined child care benefits. This benefit is by far the greatest value in terms of dollars distributed by the State for work support. Child care is also one of the largest monthly expenses for families. Therefore not only does this benefit have the potential for the greatest impact on family's well-being, it also can be the biggest stressor. Previous studies with financially vulnerable families have identified child care as a critical support for families to transition to self-sufficiency (Edin & Lein, 1997; Lengyel & Campbell, 2002). Finally, several recent studies in Colorado have pointed to the importance of childcare for families; while at the same time illuminating the multiple policy and implementation issues of the program that may adversely affect Colorado families (Dinan et al., 2007).

Studies have found that child care costs are one of the main reasons low income parents have not been able to maintain employment. For example, Press, Johnson-Dias, & Fagan (2005) based on the sample of 395 families from the Philadelphia Survey of Child Care and Work, found that among the many individual and structural barriers to employment, child care caused the biggest problem lowering the rate of employment by 24%.

In another example, Joo (2008) looked at a sample of 601 mothers in 2004 from the Current Population Survey who received subsidized child care and were employed as a condition of subsidy receipt to see if number of work hours was affected by guarantee of child care subsidy, eligibility levels and presence of co-payment. She found that both the eligibility levels and the presence of a co-payment had an impact on hours worked. She concluded that when “mothers do not have to worry about losing an eligibility of child care subsidy by earning more (as a result of working more hours), they actually work more hours annually” (p.308). Joo (2008) also found that mothers who lived in states that offered the child care subsidy up to 325% of poverty were 1.65 times more likely to be working full time.

Between 1995 and 2000, federal and state funding for child care increased dramatically. At the same time, the rate of participation in child care subsidy programs has been low; reported as low as 12- 15% (Cohen & Lord, 2005; Herbst, 2006) to 20% (Cheng, 2002). By way of example, in 2007, 412,000 children in Colorado were living in low-income families, representing 35% of all children living in the State. For that same year, CCCAP served 37,131 children, or 9% of low-income children (kidscount.org).

For families that do access child care assistance, the benefit can be significant. In one study Brooks (2002) found that in a comparison of families receiving a child care subsidy and those on the waiting list, those receiving a subsidy paid half as much of their income on child care as those on the waiting list. Forry and Anderson (2006) looked at how child care subsidies affected the overall financial well being of families. They found subsidies not only reduced child care costs, but 50% of the families reported a positive

effect on financial well being, allowing them to afford to pay other bills or even save money. The effects of child care subsidies have been shown to reduce the poverty rate of working parents from 52% to 34% (Hartmann et al., 2003).

However, many families who are eligible for child care subsidies do not take advantage of them. The “take-up” rate for services depends on two things: government policies and family decision making (Witte & Queralt, 2002). The combination of these two things constitutes how and when financially vulnerable families access government supported childcare benefits.

The Policy Environment

Child care policy is developed at the federal level by the Department of Health and Human Services and implemented at the state level. For working poor families, assistance to pay for child care is available from the Child Care and Development Block Grant (CCDBG) and At Risk Child Care grants to states. In addition, states can transfer up to 30% of their TANF funds into the CCDBG or they can spend TANF money directly on child care. While PRWORA increased funding for child care, as part of the legislation, entitlement to monthly income and child care subsidy was eliminated, and replaced with state by state regulations on conditions for receiving assistance. In reality, the TANF funding and CCDBG funding streams are intertwined at the state and local level (Holcomb et al., 2006).

States primarily use this combination of funds to subsidize child care for TANF recipients, families transitioning off TANF, and other families that earn low incomes who have never been on TANF. States can set child care subsidy rules such as eligibility

requirements, payment methods, and co-payment rates. In Colorado, child care funds are administered through the Colorado Child Care Assistance Program (CCCAP). Unlike most other states, policies are administered at the county level and therefore often differ in implementation.

Access to child care assistance is tied to requirements of working, looking for work or being in school. For those families with a parent or parents working, income eligibility is set as a percentage of poverty. While states have a great deal of discretion, all families served must have an income below 225% of the federal poverty level. In Colorado, income eligibility is set at the county level and can range anywhere from 150% of poverty, for example, in Archuleta and Saguache counties, to 225% of poverty in Pitkin and Summit counties.

Summary: Literature Review

To summarize the literature, the theories of feminism and ecological systems help to guide our understanding of how the concepts of poverty, welfare policy, coping and social supports create a context in which financially vulnerable families live and make choices in a constrained environment. For families who have to rely on government support benefits for childcare, these choices, or coping strategies, are critical to if and how a family can make ends meet. This study builds on the existing literature and adds to what we know about the effectiveness of welfare policy in moving families to self sufficiency.

Research Questions

Building from the literature, an overarching question for the current study was developed that asks, *how do financially vulnerable families strategize when facing the child care cliff effect?* To answer this question, three primary research questions were developed based on both the interest of the funder and the literature and theory. Each of these questions and the related hypothesis will now be discussed, followed by a brief outline of the literature as it relates to each question and builds on the tenets of feminist and ecological systems theory, and the other central themes from the current state of the research on financially vulnerable families.

Research Question 1: Are there differences by race and ethnicity in the coping strategies of financially vulnerable families facing the loss of work supports?

Hypothesis 1: African American, Hispanic and Caucasian families differ in their coping strategies when facing the loss of work supports.

In the coping and strategizing literature there is very little on differences by race and ethnicity. However, some related concepts guided this question. A study by Hartmann et al. (2003) on income packaging by low-income families found that family structure varies by race and therefore may have an effect on availability and types of resources that women have to strategize their resources. For example, married women include both their own earnings and those of their partner's in their package of resources, whereas single mothers are more likely to rely on government support benefits and social support networks (Hartmann et al., 2003). Therefore families who are married have

different options than those who are single. The research has shown that these differences vary by race.

To illustrate, in their study using the SIPP longitudinal data for family income packaging, Hartmann et al. (2003) found that 60% of white and Hispanic families were married couples compared to 30% for African Americans families. The study also found that these African American families were more likely than their counterparts to be living in multiple generation households, which may speak to their use and availability of close social support networks to make up for the lower resources they may have in wages based on one wage earner instead of two.

Take-up rates have also been found to be effected by both race and ethnicity, and family structure. Shlay, Weintraub, and Harmon (2007) found that of families who were most likely to use subsidies, 85% had never been married. For families who did not choose to use government subsidies, only 77% had never married (Shlay et al., 2007). Shlay et al. (2007) also found that African American families who leave TANF are more likely (78%) to use the child care subsidy than whites, who were 50% likely to use childcare subsidies and Hispanic families who were 45% likely. These differences by race and ethnicity in the use of government support benefits and the varying patterns of family structures could yield different results for the ways that families strategize.

Research Question 2: Does geographic location affect the coping strategies of financially vulnerable families facing the loss of work supports?

Hypothesis 2: Families living in rural communities have different coping strategies than families who live in urban areas.

There are multiple indications as to why there may be differences in the strategizing and resource options for families living in urban versus rural communities. Families in urban communities are far more likely to have access to resources such as food pantries, options for child care, as well as the availability of jobs and housing (Belanger & Stone, 2008). Their rural counterparts likely have limited access to these social services and public supports.

While both urban and rural job availability is concentrated in the service industry such as restaurants, hotels and retail, rural communities tend to have less economic diversity causing families to have to rely on only a few companies (Haynie & Gorman, 1999). Rural communities also have a limited ability to sustain economic development (Haynie & Gorman, 1999; Horton & Allen, 1998).

Transportation is an additional barrier that families in rural communities uniquely face. Spatial mismatch, the disconnect between jobs and affordable housing, is a significant problem for both urban and rural families (McLafferty & Preston, 1996). However, the lack of public transportation in rural neighborhoods compounds the issue for families who are then limited to jobs in their immediate vicinity (Haynie & Gorman, 1999; Wojan, 2000).

Research Question 3: As a potential resource, are social supports important to families experiencing the cliff effect and how do they affect options for strategizing?

Hypothesis 3: The perceptions of social supports are important to financially vulnerable families facing the loss of work supports and they affect options for strategizing.

The availability and use of social supports has been well documented in the research as was outlined in the current chapter. Essentially, financially vulnerable families use their social support networks as actual human and social capital to supplement both their wages and government support benefits. The use of social supports vary based on geography (Massey, 1994) and the existence or lack of these social support networks in a family's life (Stack, 1981, Edin & Lein, 1997, Ehrenreich, 2002). The perception that these social support networks are indeed valuable and accessible could affect how a family uses them as a part of their income package.

According to the literature, social supports can be understood as containing four different benefits – financial, emotional, instrumental, and informational (Henly, Danzinger & Offer, 2005). Financial support is the perception that a family can call on others to loan them money. Emotional support is the perception that a family has friends and family that they can call on to talk through a difficult or troubling situation. Instrumental supports are things such as a ride to the doctor or help with child care that do not fall into the other two categories. Finally, informational support is understood as those networks that can provide knowledge and advice often about job opportunities (Henly et al., 2005). While some studies measure actual support received, in this study I was interested in a family's perceptions of social supports as a source for assets (Thoits, 1995; Henly et al., 2005).

In conclusion, the literature illustrates what is known about how financially vulnerable families manage daily survival. However, there is still much to learn in order to inform policy meant to move families to self-sufficiency. The current study attempts to answer some of the questions where gaps remain. The next chapter is a discussion of the study methodology followed by chapters on the results and implications.

Chapter 3: Methodology

Epistemological Perspective

“The rich get richer and the poor get researchers”
– (Stuart Rutherford, <http://www.chronicpoverty.org>)

This quote symbolizes my deep concern that our work as social work researchers, despite our good intentions, furthers the divide between the privileged and oppressed. I share it here in the beginning of this chapter on methodology to illustrate my epistemological stance that guided this research, recognizing my own place and influence in the study.

Despite my genuine desire to fully understand the lived experience of the women who were a part of this study, my own race, class and social location greatly influenced a number of factors. Indeed understanding my own place in the world was critical in how I approached the participants and understood what they were telling me. I am a middle class, white woman who has never received government support benefits nor have I had to navigate the child care system. This creates a palpable racial and class bias (DeVault, 1995; Pattillo-McCoy, 1999). Instead of pretending to be value-free, a feminist epistemology like standpoint theory (Hartsock, 1998), understands that knowledge is situated and influenced by the researcher herself. Here, the researcher acknowledges her own assumptions and admits to the influence that this will have on how the data is viewed, heard and understood (Wolf, 1996).

Introduction

The impetus for the current study came as a result of work that the Women's Foundation of Colorado (WFCO) had been doing with support from the W.K. Kellogg Foundation on the *Cliff Effect*. Originally funded in 2006 to study the effects of welfare policy on low-income families, the WFCO contracted with the National Center for Children in Poverty, Columbia University, Mailman School of Public Health to model the cliff effect in seven Colorado counties. The results of this work were published by the WFCO in a report entitled, "Two Steps Forward and Three Steps Back: The 'Cliff Effect'—Colorado's Curious Penalty for Increased Earnings, *A quantitative analysis of work supports in seven Colorado counties*" (Dinan et al., 2007).

As a follow up to this work, the WFCO again requested funding from the W.K. Kellogg Foundation to conduct another study, this time proposing to further investigate the coping strategies of low-income families in light of the cliff effect. Additional funds were obtained to conduct advocacy and to lead a possible policy change effort at the community level. This funding was awarded to Dr. Jean East the University of Denver, Graduate School of Social Work to conduct. As her graduate research assistant, we agreed that I would conduct the research for my dissertation under Jean's supervision as my dissertation chair. We committed to collaborate on the advocacy and policy components of the work. Specifically, the two deliverables stated (WFCO contract):

- Conduct a research study on the Child Care Cliff Effect which documents the experience of families who lose CCCAP benefits, with an emphasis on four Colorado Counties.
- Identify key stakeholders in implementation of CCCAP and participate with stakeholders in a Think Tank on policy recommendations for the State.

From these deliverables, we designed the study and community outreach goals. This chapter details the principles and procedures of inquiry that were undertaken in the study. Also incorporated in the discussion of methods are the details of meetings with community stakeholders and advocacy activities as they are specifically related to the study.

Research design

For the current study a mixed methods design was chosen. In social science research, mixed methods rely on both quantitative and qualitative data to answer the research questions. The purpose of using mixed methods is to maximize the strengths of each type of inquiry while minimizing the weaknesses of both in one design (Johnson & Onwuegbuzie, 2004). Greene, Caracelli, and Graham (1989) outline five different purposes for using mixed-methods designs that offer unique ways of enhancing evaluation. These include triangulation, complementarity, development, initiation and expansion. The current study is most closely aligned with the purposes of *expansion*, in which the qualitative data adds depth and detail to the quantitative data (Greene et al., 1989).

The current study utilized a mixed method, explanatory sequential design (Plano Clark & Creswell, 2008) and incorporated the principles of participatory action research (Stringer, 1996) as the best avenue for answering the research questions. For a visual representation of the study design, see Appendix A.

In an explanatory, sequential design the quantitative data is collected first and is used to inform the qualitative data sample and questions (Plano Clark & Creswell, 2008).

Specifically, a survey was used to collect the quantitative data. These data were then used to categorize individuals in the sample based on their propensity to strategize or not with regard to the cliff effect. These results were used to inform the purposive sampling for the qualitative interviews based on who “strategizes” to maintain their child care benefits. The quantitative data also provided beginning insights into each of the research questions which I then further explored in the qualitative interviews.

The principles of participatory action research (PAR) were also added to the design, because of their centrality to feminist theory, and to give additional depth and clarity to the data. The main tenet of PAR is to engage the “subjects” of the inquiry as equal partners in the research process (Stringer, 1996). In this way, there was one more mechanism for bringing the voices of low-income women into the study and in the end helped in creating a mutual learning environment. As Friere (1982) brilliantly explained, “the silenced are not just incidental to the curiosity of the researcher but are the masters of inquiry into the underlying causes of the events in their world. In this context research becomes a means of moving them beyond silence into a quest to proclaim the world” (p.30).

A full model of PAR would ideally involve a cyclical process in which the community and the researcher would jointly identify the issues, design the research, implement the strategy and reflect on the learning together (Stringer, 1996). While a full model of PAR was not logistically feasible in this study, mainly due to time and resource constraints, the researcher did engage a group of five “co-researchers” in a process of exploring the data. This process is outlined in the qualitative data analysis discussion.

Community Meetings

The initial study design was informed by a series of community meetings. Prior to drafting the research plan, my advisor Jean East and I met with several stakeholders in the community as both a means to build relationships and to gather information about the CCCAP Program, provider concerns, and understandings of the cliff effect. These meetings included state and county child care program administrators as well as local providers and parents. I also regularly attended the Denver Child Care Task Force meetings where providers and state and local officials gather monthly to discuss issues and concerns around service delivery.

These meetings helped to inform the study including 1) what questions to pose and 2) feasibility of sampling and logistics. For example, in meetings with the State and county child care program administrators, I had hoped to secure an avenue for a random sample through the use of mailing lists. However, bureaucratic and confidentiality issues precluded access to a random sample. Through these meetings we also learned that providers and families were frustrated by the cumbersome number of rules and requirements, unique to the CCCAP Program. This input informed several of the questions pertaining to the experience of the CCCAP Program that were included in the research design.

In the following sections, the research procedures for both phases of the study are thoroughly outlined, beginning with a restatement of the research questions. Sequentially, Phase I consisted of the quantitative data collection and analysis and Phase

II consisted of the qualitative data collection and analysis, including the process and outcomes of the participatory action research.

Research Questions

Question 1: Are there differences by race and ethnicity in the coping strategies of financially vulnerable families facing the loss of work supports?

Question 2: Does geographic location affect the coping strategies of financially vulnerable families facing the loss of work supports?

Question 3: As a potential resource, are social supports important to families experiencing the cliff effect and how do they effect options for strategizing?

Phase I: Quantitative

Sample.

Surveys were collected from a purposive sample of families whose children were in childcare facilities that accept CCCAP as a form of payment for services. While a random sample would have provided for generalizability, multiple attempts to secure a random sample were unsuccessful. For example, ideally a list of current and past CCCAP families would have been obtained from the State Department of Human Services. Letters sent directly to these families would have requested their participation in the study and would have instructions and information on how to participate. While there would have remained some selection bias, this type of random sampling would have provided for better generalizability. A copy of the survey can be found in Appendix B.

The sole requirement to take part in the survey was that only families who were currently (January 2009 – June 2009) enrolled in CCCAP or in the past two years had

used CCCAP benefits to pay for childcare were asked to participate. There were no other requirements to participate in the study.

The sampling frame included families in four Colorado counties: Alamosa, Denver, Eagle and El Paso. These counties were chosen as a subset of the original Cliff Effect study (Dinan et al., 2007) and because they vary both geographically (urban versus rural) as well as demographically by race and ethnicity. Some of the demographic differences are presented in Table 1.

Table 1

County Demographics

	County			
	Alamosa	Denver	Eagle	El Paso
Population (2008)	15,417	598,707	52,331	596,053
Latino Population	44%	34%	29%	14%
White (non-Hispanic) Population	51%	51%	69%	74%
African American Population	2%	10%	0.6%	7%
Median Income (2007)	\$35,988	\$44,881	\$73,440	\$55,253
Living below poverty (2007)	22%	17%	7%	10%
Number of families using CCCAP (July 1, 2007 - June 30, 2008)	182	5,753	73	4,130

Source: US Census Bureau: State & County Quickfacts

Instrumentation.

A 35 question survey was developed using knowledge gained from the literature and the community meetings. The survey is comprised of 16 demographic items, including questions about the receipt of various government support benefits, for example food stamps and the earned income tax credit. Seventeen items asked parents about their child care arrangements and experience with CCCAP.

The final two items were a five item and seven item scale asking about perceptions of social supports. The first scale was developed by Henly et al., (2005) in their study of 632 former and current welfare recipients as a way to explore their perceptions of social support. The authors did not report the Cronbach's alpha on this scale. The second scale, also measuring perceptions of social supports, was the Social Relationships Scale developed by O'Brien, Wortman, Kessler, and Joseph (1993) for use in a study of HIV-positive gay men and also used in Henly et al. (2005) study. O'Brien et al. (1993) reported a Cronbach's alpha of .873 for their Social Relationships Scale.

The final page of the survey asked respondents if they would be willing to participate in a one-on-one interview. If so, they were asked to provide their name and contact information. This was done to gain a sample for Phase II of the study.

Once the survey had been drafted several steps were taken to ensure its readability and content validity. The following academic and community experts were asked for feedback: Daniel Brisson, DU Social Work professor and dissertation committee member; Eric Boschman, DU Geography professor; Lauren Kirshner, Project WISE case manager; Susan Kenney, Project WISE program manager; Margie Bose, parent; and Sonia Bauduy, director of operations, Family Star Montessori & Early Head Start. Their feedback was used to reword questions that were confusing and to add some additional clarity where inconsistencies existed.

The instrument was translated into Spanish. The initial translation was conducted by the investigator, which was then reviewed and improved upon by two native Spanish

speaking MSW students, who also solicited the input of other native speakers to test the language and clarity of the questions.

The survey was pilot tested with a group of ten families in one Denver child care facility (Appendix C: feedback form). Some of the testers were staff, some were parents, and some were both. All of the people who participated in the pilot test were either currently on CCCAP or had been on CCCAP in the past. The pilot administration improved the wording in the survey and also provided an average time of how long the survey took to complete.

Sampling procedures.

Participants were recruited between January and June of 2009. A letter was mailed to childcare facilities listed on the State of Colorado Division of Child Care website as facilities accepting CCCAP (<http://www.colorado.gov/apps/cdhs/childcare/lookup>) (Appendix D: letter to facilities).

In El Paso and Denver counties, Geographic Information Systems (GIS) was used to over-sample in neighborhoods with higher concentrations of African American and Latino families in order to be able to answer research question one. This was based on an assumption that many families use the child care facility in their immediate neighborhood. GIS is a mapping tool that is becoming increasingly useful for the social sciences for strengthening the use of surveys, community needs assessments, and improving programs and service delivery (Hillier, 2007). While other methods are available, this one was chosen for the visual representation that is possible using maps.

Maps were created using two sets of data – US Census 2000 data and addresses of CCCAP child care providers from the State of Colorado Division of Child Care website – to locate those facilities in communities of color. Letters were then sent to 66 centers in Denver and 44 centers in El Paso. Due to their small population size and limited number of facilities, letters were sent to all providers in both Eagle and Alamosa Counties.

During the two month recruitment process, a total of 44 centers agreed to pass out surveys to interested parents. The surveys were either mailed or hand delivered to each center along with a \$5.00 gift card for each family willing to participate. All participating centers were contacted by phone or email and completed surveys were collected along with any unused gift cards within 2-3 weeks. Response rates varied by county as indicated in Table 2.

Table 2

Child Care Facility Response Rates by County

	County				Total
	Alamosa	Denver	Eagle	El Paso	
Facilities contacted	18	66	18	44	146
Agreed to participate	12	17	5	10	44
Surveys distributed	115	401	31	153	700
Surveys completed	29	221	11	96	356
Response Rate (%)	25	55	35	63	51

At the end of the data collection period, 359 complete surveys were collected.

These surveys constituted varying percentages of CCCAP families for each county as illustrated in Table 3.

Table 3

Completed Surveys by County

	County				Total
	Alamosa	Denver	Eagle	El Paso	
Families on CCCAP (average/month 2009)	61	2953	53	1873	4939
Surveys completed	29	221	11	95	356
Percent of total surveys (%)	8	63	3	26	100
Percent of families on CCCAP by county (%)	44	7	21	5	

Data analysis plan.

All of the surveys were collected and verified. All of the data were entered into Statistical Package for the Social Sciences (SPSS). Eight surveys were not included in the final sample because they were either incomplete or the respondent did not indicate that they were currently or had been on CCCAP in the past two years, resulting in 351 complete and useable surveys. The data were cleaned and then analyzed using SPSS. Both descriptive and inferential statistics were used to explore the data.

To answer each of the research questions a dichotomous variable was created from the survey question: *Some people tell us that they sometimes don't take a raise at their job, or don't work over a certain number of hours in order to keep their CCCAP benefits. Has something like this ever happened to you?* An answer of "yes" was coded as 1 and an answer of "no" was coded as 0. This question about strategizing was used as my dependent variable and allowed me to separate the data based on "strategizers" and "non-strategizers".

Research questions 1 and 2 were examined with logistic regression using the demographic data as independent variables and strategizing as the dependent variable. A

number of the other variables were tested against strategizing to see if there were any other statistically significant relationships. These independent variables included: income, education level, US born, marital status, number of children, and have been denied CCCAP (in the past).

Scale assessment.

The final two survey questions were used to understand perceptions of social supports and to answer research question three. The first was a five item measure with dichotomous (yes/no) answers. The second was a seven item measure using a five point likert scale (1= Yes, definitely; 2 = Probably; 3 = Not sure; 4 = Probably not; 5 = No, definitely not). Both scales had been used by Henly et al. (2005) in a similar study.

Problematic in the assessment of the scales was that theory suggests that perceptions of social supports can be measured across four types (instrumental, informational, emotional and financial), however that was not born out in the statistical tests of the scales.

Four cases with missing data on social supports were deleted listwise. As outlined by Tabachnick and Fidell (2001), data are either systematically missing from the data set, missing at random or missing completely at random. They suggest different ways to test this relationship of the missing data to the rest of the sample (Tabachnick and Fidell, 2001). In this instance, because there were only four cases of missing data on the social support variables in a sample of 349, a t-test would not have been appropriate. Multiple imputation could also be used to replace the missing values, however, because the numbers of missing data were so low, I chose to delete them listwise with no further statistical testing.

Validity.

Content validity for the current survey was assessed through both the use of experts in reviewing the test as well as the pilot test given to families before the survey was distributed. After the data were collected, confirmatory factor analysis was used to test the construct validity of the measure.

A confirmatory factor analysis (CFA) was conducted using principle component analysis to confirm the factor structure of each scale. CFA is a statistical technique used to verify the factor structure of a set of observed variables and to confirm that a relationship exists to the underlying latent constructs (Tabachnick & Fidell, 2006). Using both theory and prior research, the purpose is to hypothesize a-priori a relationship or pattern in the variables and then test that hypothesis with the data.

While the literature on social supports indicated the presence of four different types of social support, this was not born out in the statistics. A CFA using all twelve items was conducted. The scree plot and accompanying statistics suggest the presence of two factors. As indicated by the component matrix, the items from Scale I and the items from Scale II grouped together separately. This is very likely due to the fact that they were assessed using different scales.

Next, a CFA was performed on each scale separately. This time the CFA indicated only one component on each of the measures, contrary to theory. To illustrate, each scale is shown here with the corresponding type of support (Henly et al., 2005) and the factor loadings. (Scale I is Question 34 on the survey which reads: *If you really need it, do you have someone you can ask to:*)

Table 4

Factor Loadings for Exploratory Factor Analysis of Social Supports Scale I

Variable Name	Item	Factor Loading
SSI: Instrumental1	Run errands for you	.746
SSI: Instrumental2	Watch your child/children for you	.771
SSI: Instrumental3	Lend you a car or give you a ride	.734
SSI: Emotional	Give you encouragement and reassurance if you were having a tough time	.658
SSI: Financial	Lend you some money if you really needed it in a time of financial crisis	.706

(Scale II is Question 35 on the survey which states: *Read the following scenarios and circle the answer that fits the best. Do you have people who:)*

Table 5

Factor Loadings for Exploratory Factor Analysis of Social Supports Scale II

Variable Name	Item	Factor Loading
SSII: Emotional1	Would be available if you were upset, nervous, or depressed	.797
SSII: Emotional2	Would be available if you wanted to talk about an important personal problem	.831
SSII: Instrumental1	Would help to take care of you if you were confined to bed for several weeks	.788
SSII: Instrumental2	You could ask if you needed to borrow \$10, a ride to the doctor, or some other small, immediate help	.837
SSII: Informational1	Would give you information, suggestions, or guidance if you needed it	.782
SSII: Informational2	Would be available if you needed advice to help make a decision	.869
SSII: Financial	You could ask if you needed to borrow several hundred dollars for a medical emergency	.665

The scree plot for Scale I and accompanying statistics indicated one factor underlying the scale. This factor showed an eigenvalue of 2.640 and accounted for 53%

of the variance. The KMO score indicating the sampling adequacy was .812. This is a strong outcome where .5 is considered poor, .6 is acceptable, with the closest to one being the strongest (Brace, Kemp & Snelgar, 2003). The reliability of the scale score was estimated using Cronbach's alpha coefficients (Cronbach, 1951). Cronbach's alpha provides a measure of internal consistency and item homogeneity. Scale I had a high Cronbach's alpha at .958 indicating high internal consistency of the scale.

The scree plot for Scale II and the accompanying statistics also indicated one factor underlying the scale. This factor showed an eigenvalue of 4.632 and accounted for 66% of the variance. The KMO score indicating the sampling adequacy was .872. Interestingly, 6 of the 7 items on scale 2 were highly correlated ($>.6$). Scale II also had a high Cronbach's alpha score at .943 (Cronbach, 1951).

Thus, the factor analysis indicated the presence of only one factor, yet theory and prior research with a similar population suggest that four different types of social support are being measured. Also indicative of multiple items measuring a similar concept was a high amount of multicollinearity among the variables.

Multicollinearity.

The existence of multicollinearity, or strong correlations between the independent variables, could result in an inflation of the parameter estimates (Tabachnick and Fidell, 2001). Using a correlation matrix, variables are considered highly correlated if they are .90 or higher.

In assessing the sample data, none of the demographic variables nor the Denied CCCAP variable were highly correlated ($>.3$) to any other variables in the analysis.

However, the social support variables were highly correlated (between .747 and .882). This is not surprising given the results of the factor analysis that found these variables to be possibly measuring one concept as opposed to four. One suggestion to deal with this is to combine several similar items into one variable. For Scale I, there were three instrumental items, one emotional and one financial. In re-running the correlation with the three instrumental items combined into one, the variables remained highly correlated. In fact, emotional and instrumental support showed a .907 correlation.

Another avenue to assess this issue is through correlational diagnostics in SPSS (Brace et al., 2006). Using this tool two collinearity statistics are produced. The first is the tolerance values which vary between 0 and 1. The closer the value is to 0, the stronger the estimated relationship is to the other variables. According to Brace et al. (2006) SPSS will not include a predictor variable if it has a tolerance of less than .0001. However, they recommend setting a higher standard at .01 (Brace et al., 2006).

Using the five social support variables separately and then combining the three variables of instrumental support into one, the diagnostics showed that the tolerance levels were between .154 and .363. Again, illustrating a possible issue of multicollinearity.

A second statistic which serves to quantify the level of multicollinearity is the variance inflation factor (VIF). Here a higher number indicates a stronger relationship (Brace et al., 2006). The literature varies on what an acceptable level of VIF is, anywhere from 4 to 10 (Lin, 2008). Using the current data, according to the SPSS output

the VIF levels for the five and then the three (instrumental combined) variables were between 2.76 and 6.3.

Again, the results of the factor analysis and the high amount of multicollinearity may indicate that perceived social support is one concept and perhaps cannot be distinguished by types. Having used the Henly et al. (2005) study to guide my use of the social support scales, I replicated their methodology² in an attempt to distinguish the different factors and to alleviate the statistical issues.

In SPSS, I recoded and rescaled the seven items on Scale II so that the data were between 0 and 1, with 0 indicating a perception of little to no social support and 1 indicating a perception of good to strong social support. I again conducted a CFA, this time with a varimax rotation – useful when more than one factor is detected. A varimax rotation maximizes the variance of each of the factors so that the total amount is redistributed over the extracted factors (Brace et al., 2006).

This time the CFA indicated the presence of three factors. However, the rotated component matrix did not separate out the factors as theory would suggest. Component one was a combination of 2/3 emotional support variables and 2/2 informational support variables. Component two was a combination of 3/5 instrumental support variables. Finally, component three was a combination of one instrumental support variable and one financial support variable. One remaining emotional support variable and one financial support variable did not load with any of the factors. It is important to note however, that it is expected that the two financial support variables may indeed be distinct in that one

² I contacted lead author Julia Henly by email who advised me of the methods they used in assessing the scales. She was in agreement that the statistics on the scales may not match theory.

asks about what could be perceived as a small amount of money (“some money”) and the other what could be perceived as a large amount of money (“several hundred dollars”).

Table 6

Factor Loadings for Exploratory Factor Analysis with Varimax Rotation of Social Support Scales

Variable Name	Component		
	1	2	3
SSI: Instrumental1	.123	.684	.300
SSI: Instrumental2	.077	.780	.180
SSI: Instrumental3	.125	.747	.136
SSI: Emotional	.582	.571	-.133
SSI: Financial	.165	.489	.566
SSII: Emotional1	.783	.087	.212
SSII: Emotional2	.792	.172	.134
SSII: Instrumental1	.352	.110	.702
SSII: Instrumental2	.485	.187	.539
SSII: Informational1	.768	.067	.259
SSII: Informational2	.819	.141	.192
SSII: Financial	.080	.204	.770

Note. Factor loadings >.6 are in bold face

Two more attempts were made to replicate Henley et al. (2005). I standardized all of the scores and reran the CFA both prior to dichotomizing Scale II and after dichotomizing Scale II. Both times the CFA indicated the presence of three factors, however again they did not load together as indicated by theory.

Reliability.

To further explore the recoded variables I considered the reliability of the scales. Reliability of a measure concerns both the internal consistency of the items within the measure and the stability of the measure over time (DeVellis, 2003).

To further analyze the best use of the scales based both on statistics and theory, I combined each set of variables which according to Henly et al. (2005), measure the same type of social support. This resulted in four variables: Financial Support, Emotional Support, Instrumental Support and Informational Support. Each new variable showed a good (.836) to acceptable (.646) level of reliability.

Table 7

Reliability Analysis of Combined Social Support Variables

Combined variable	n	Cronbach's alpha
Instrumental support	5	.743
Informational support	2	.836
Emotional support	3	.765
Financial support	2	.646

In the end, the statistical tests of the scales indicted the presence of one factor that could be understood as the perception of social support overall. However, theory suggests that there are four types of social supports – emotional, instrumental, informational and financial. Some studies have tested this difference by measuring both perceptions and actual transactions. For example, in their study Henley et al. (2005) also measured actual receipt of financial support. They did not measure transactions for the remaining three types of social supports.

It may be that perceptions of social supports cannot be separated out in the different types, but measuring actual transactions or enacted social support may show different results. In fact, several studies have shown that perceived social support and enacted social support are only modestly related (Barrera, 1986; Dunkel-Schetter & Bennett, 1990; Lakey & Drew, 1997). Because there were differences between the four

types of social supports using the combined variables, I decided to follow theory over the statistical results using the four combined variables to explore the four types of social support in the sample.

Phase II: Qualitative

Sample.

The qualitative phase was designed to elicit a deeper understanding of how families strategize when faced with the child care cliff effect. To that end, a subsample of the quantitative participants was chosen based on those families who indicated that they had ‘strategized’ to stay on benefits. Of the 115 respondents who reported that they had strategized to stay on CCCAP, 71 (62%) provided their name and contact information indicating their willingness to participate in a follow-up interview. These names were divided into lists based on race and ethnicity, including families who had taken the survey in Spanish, in order to ensure racially and ethnically diverse participants for the interviews. With a goal of 20 interviews in order to reach data saturation, or the point at which no new information or themes are identified in the data, potential interviewees were contacted and 21 interviews were ultimately conducted based on participant availability in the time frame allotted. All of the interviews were conducted in April and May of 2009.

Of the families interviewed, 14 lived in Denver County, 5 in El Paso County and 2 in Eagle County. Multiple attempts were made to interview families in Alamosa County to no avail. The racial and ethnic breakdown of those interviewed matched proportionately those of the surveys, including nine families who identified as Hispanic,

six families who identified as African American, five families who identified as white and one family who had newly arrived from Africa. I conducted thirteen of the interviews in English and one in Spanish. Two masters students from the Graduate School of Social Work who were in a field placement at Project WISE conducted seven additional interviews in Spanish. All of the interviews were face to face in a location of the respondent's choice, usually their home, and generally lasted one hour. All participants were compensated \$15.00 for their time.

Interview protocol.

An interview protocol was developed to provide consistency across the three interviewers. It was critical that all three of us understood the importance of limiting our own reactions and input in order to best elicit the most unbiased and truthful responses from the interviewees (Berg, 2007). We were fortunate in this case, in that because all of the interviewers were social workers, we had experience and training in interviewing and limiting our own bias.

Uniquely in qualitative research, the researcher herself is an instrument of the study (Denzin & Lincoln, 2000). This is because the researcher not only collects the data from respondents, but she sets the stage for the interaction itself which has implications for how the interview is conducted, how questions are understood and how comfortable or uncomfortable an interviewee feels, which itself shapes the data (Denzin & Lincoln, 2000).

Semi-structured interviews were conducted so that predetermined, open-ended questions were used while maintaining room for an interviewee to digress and expand in

ways that she felt comfortable. Participant perspective was welcomed and encouraged by the interviewers as a way to limit predetermined assumptions and researcher expectations and to gain the most genuine and natural information from the interviews.

Probing was used to facilitate the free flow of dialog. Thus if an interviewee answered a question in very short form, the interviewer was advised to ask follow-up questions that would result in additional input in response to the question. Again, in that all of the interviewers were qualified social workers, we had previous training in setting the stage, building rapport, helping the interviewee feel comfortable and in conducting ourselves in a manner as to be as supportive and non-judgmental as possible.

The following questions guided the interviews (Appendix E: interview questions/protocol): 1) What are the experiences of financially vulnerable families using work supports, specifically CCCAP, in attempting to become self sufficient? 2) What are family's perceptions and experiences with the 'cliff effect'? 3) What coping strategies are employed by financially vulnerable families to get by both financially and emotionally? 4) How are social supports perceived and accessed and to what end?

All of the interviews began with a brief discussion of informed consent, previously approved by the Institutional Review Board of the University of Denver. All of the participants signed a consent form agreeing to be a part of the study (Appendix F: informed consent). All of the interviews were audio-taped with the permission of the participant. No participants asked to terminate their participation at the time of the interviews or at any time afterwards.

A professional transcriber was contracted with to complete the transcriptions of the English interviews. The interviews in Spanish were transcribed by the interviewers themselves. All of the interview data were analyzed using AtlasTI, a commonly used qualitative data analysis software.

Data analysis.

The data analysis began with the process of open coding in which the researcher culls through the data line by line creating codes from the words of the interviewees. Often, the very words of the participants themselves are used for the code, called in-vivo coding, as to most closely retain the meaning. This uses the “local language” of the participants which seeks to represent the actual understandings of the processes and behaviors by the interviewees (Glaser & Strauss, 1967). Here assumptions and biases are held at bay while the researcher uses much of the data itself to create codes. Later, these codes would be grouped into larger categories, or umbrellas, which serve as the explanation. This process acts in part to prepare the data for analysis and as part of the analysis itself (Strauss & Corbin, 1990).

The qualitative analysis was then conducted based on the constant comparative method provided by Glaser and Strauss, and outlined by Lincoln and Guba (1985). While Glaser and Stauss (1967) suggest this method for building theory, as would be the case in grounded theory, Lincoln and Guba’s (1985) outline stops short of building theory and focuses instead on the first several steps of the constant comparative method as a process for analyzing the data and does not push further into theory development.

Lincoln and Guba (1985) describe three steps involved in the constant comparative method. While theoretically in very different places, these steps mirror what Miles and Huberman (1994) call the three “flows”. Lincoln and Guba’s (1985) step one involves a careful review of the data during which the researcher places into categories sets of terms, ideas, and statements that seem to be related. Similar to Miles and Huberman’s (1994) first flow of the data, I coded the data independently and themes were created from the codes. I then went back through the data to check for additional codes and themes. Then to provide an independent check (also called, researcher triangulation, Rolfe, 2006) with the goal of increasing the validity of the analysis, Jean East also reviewed a subset of the data. Jean and I met several times to talk through what we had each found and to relate our findings back to the literature and theory.

Citing the work of Spradley (1979), Lincoln and Guba (1985) describe a process by which terms are coupled according to how they relate to each other, for example, illustrating a cause and effect relationship, i.e. X causes Y, or inclusion, in which X is a part of Y. AtlasTI lends itself well to this type of analysis providing tools for building families, making memos and conducting queries.

By way of example, the following codes in the data were classified as part of “coping/feelings about parenting”:

Codes (16):

- Concern that son would get sick and she'd have to miss school
- Desire to be a good parent
- Desire to give her child what he wants
- Feels like I am being over-protective
- Feels older than other single moms
- Hard to raise kids and be in school
- Hates not being able to do for her child
- I would stay home
- If I could put a tracking device on him I probably would
- Important to be home for kids
- Parenting gets easier over time with experience
- Parents deserve a break
- Sense of doing what she needs to do for her family
- Striving to do better for her children
- You don't know what you are doing with your first child

These were later included in the larger category of coping, along with coping around child care, social supports, the “system”, and employment.

Encouraged by Glaser and Strauss (1967), I kept a running journal in which I would make memos as thoughts and ideas came to me from the data. This process of memo making served as both a time out to step back from the data and a way to capture ideas as they emerge (Glaser & Strauss, 1967). These memos were also useful in discussing concepts with my adviser, Dr. East, which aided in the clarification and development of our ideas around the data.

The second step outlined by Lincoln and Guba (1985) is that of combining and integrating categories. Here the researcher moves from the smaller data units to the larger classifications and makes some judgments about combining or keeping separate the various categories. This is described as using less subjective judgment and relying

more on “rule-making”. In this way, the researcher thinks carefully about if a category or set of categories should be combined or do they have unique value as separate classifications (Lincoln & Guba, 1985). In AtlasTI this is done through creating families and super families.

Like the second flow suggested by Miles and Huberman (1994), the data summaries were presented to the PAR group to verify the findings using the group mind process (Lincoln & Guba, 1989). In this modified participatory action research process, five women, all of whom were low income and on CCCAP, were recruited by the researcher in cooperation with Project WISE, a local non-profit organization working with low-income women. These “co-researchers” helped in the analysis and understanding of the data. We called these meetings the CCCAP Study Group. Of the women who participated, three were Caucasian, one was African American and one was Hispanic. One of the women had four children, two had three children, one had two children and was pregnant with her third, and one had one child. Four out of five of the women were single parents. All of the women were on CCCAP and all were well versed on the cliff effect.

This process served as member checking (also called, informant feedback or respondent validation) which adds to the validity of the data (Lincoln & Guba, 1989). While in some cases member checking would be done with the actual women who participated in the qualitative interviews, in this case I checked what I was finding with the co-researchers in order to verify the viability of my interpretations. This has also been called researcher-participant corroboration or cross-examination (Denzin, 1978).

Four meetings were held where the co-researchers reviewed data and discussed key findings and themes from the interviews. Most telling was when one co-researchers said of the data, “this is like reading my own story.”

The third and final step outlined by Lincoln and Guba (1985), is that of delimiting the final categories based on a saturation of the universe of the data. This is essentially the task of creating the final conclusions about the data. Lincoln and Guba (1985) remind the reader that this is all based on what has emerged from the data and not from a priori expectations or understandings.

Analogous to the third flow, this final step involved drawing conclusions and verifying the findings (Miles & Huberman, 1994). Contradictory evidence was examined in cooperation with Jean East, members of the CCCAP Study Group, and with several child care providers in the community with whom I had been meeting and who had daily contact with families using their centers. This form of corroboration served not to necessarily confirm whether the data showed accurate or true reflections of the situation, but rather to ensure that the conclusions reflected people’s perceptions only, regardless of what they were (Stainback & Stainback, 1988). In this way, there was not a sense that we had to arrive at a right or correct answer, but rather that we were accurately hearing and understanding the perceptions of the families who were interviewed.

Trustworthiness.

In qualitative research trustworthiness refers to the worth and significance of a research study (Lincoln & Guba, 1985). According to Lincoln and Guba (1985), it can be

evaluated through assessing the study's credibility, transferability, dependability, and confirmability.

Credibility is the evaluation of the conceptual interpretation of the original data (Lincoln & Guba, 1985). In the current study, credibility was obtained in two main ways. First was the use of the co-researchers who provided a type of member checking of the data. By assessing the co-researchers agreement with the findings, the interpretations of the data gain credibility. A second method of gaining creditability was through the use of a second researcher, or in this case my advisor, who also analyzed sections of the data and our conclusions were matched and compared for consistencies or discrepancies. The conclusions represent our mutual understanding of the data.

Transferability and dependability, or the ability to replicate the methods, is accounted for through the "paper trail" or documents contained in this study including a definition and list of codes and the outline of how exactly the interviews were obtained and analyzed. This availability of the study methodology allows other researchers the opportunity to closely replicate the qualitative data collection and analysis.

Dependability could also be assessed through the use of an external audit (Lincoln & Guba, 1985). While a thorough audit was not conducted in this case, my dissertation committee did weigh in on my methods and analysis providing for increased rigor and quality of the integrated processes of data collection, data analysis, and the reporting of results.

Finally, confirmability refers to the degree to which the findings are a result of the interview data and free from the researcher's bias, motivation and interests (Lincoln &

Guba, 1985). This is indeed a challenge in qualitative research and one that I was particularly aware of in the current study. One way to ensure confirmability is through the use of reflexivity. That is, a constant reflection on the data and interpretation to tease out bias and subjectivity. In the current study, I worked closely with my advisor and we frequently talked through the findings looking for sources of assumptions and bias. Through the use of a research journal I was able to note ideas and impressions that I could later reflect on alone or with my adviser, the co-researchers and in meetings the community providers. In-line with feminist theory, recognizing the potential for bias in the data is a central way in which the feminist researcher accounts for her position within the study and attempts to call out the affect this may have on each step of the research process (Wolfe, 1996).

Summary

This chapter outlined a rigorous and thorough investigation methodology for answering each of the research questions. Included in the present chapter was a detailed discussion of the sampling strategies, data collection procedures, and measurement issues for both the quantitative and qualitative phases of the study. A description of the data analysis strategies provided a framework for the results presented in the following chapter.

Chapter 4: Results

Introduction

This chapter begins with the results of Phase I: Quantitative. Descriptive statistics were used to screen for missing data, identify outliers, and to describe the characteristics of the sample including demographics, experience with CCCAP and perceptions of social supports. Then the quantitative data were analyzed using logistic regression to predict the odds of strategizing and to inform the qualitative sample. Next, the results of Phase II: Qualitative, are outlined. Not only are the answers to the interview questions explored, but some unexpected results are also discussed in detail in the current chapter. Woven into the qualitative results are some additional insights obtained through the participatory action research and community meetings.

Phase I: Quantitative Results

Preliminary analysis.

In order to arrive at a final sample, I first used descriptive statistics to screen for missing data and identify outliers. I then used logistic regression to estimate the odds of a family choosing to strategize based on the independent variables. Unlike OLS regression, logistic regression has less stringent requirements. It requires that observations be independent and that the independent variables be linearly related to the logit of the dependent variable (Long, 1997).

Outliers.

Outliers are observations that fall outside of the normal (or expected) distance from other values in a data set (Tabachnick & Fidell, 2007). In reviewing the data, the only variable that had significant outliers was income. This is depicted graphically in Figure 2.

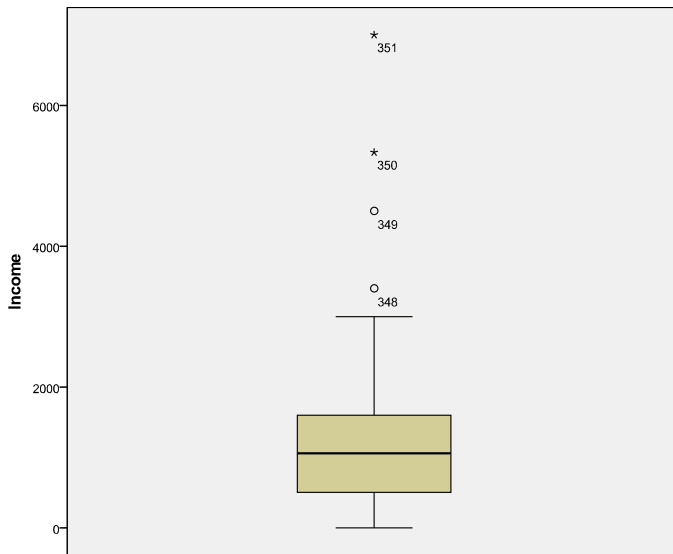


Figure 2: Boxplot of Sample Income Variable

In this graphic depiction of the income variable, the top box represents the 75th percentile, the bottom of the box represents the 25th percentile, and the line in the middle represents the 50th percentile. The lines that extend out the top and bottom of the box represent the highest and lowest values that are still considered in the realm of expected results. Values that are between the upper limit and 1.5 times the interquartile range are considered outliers: in this case there are two (represented by small circles). Values that are between 1.5 and 3 times the interquartile range are considered extreme outliers; in this case there are also two extreme outliers (represented by asterisks). Based on this

assessment, two cases of extreme outliers were deleted listwise and the rest of the cases were retained in the sample.

Missing data.

Missing data, or item nonresponse is a common issue in survey-based research (Madow, Olkin, & Rubin, 1983; Connelly & Brown, 1992). There are differing opinions on how many missing cases are acceptable to leave in the data and on how to deal with missing data that is to remain. Cohen and Cohen (1983) suggest that up to 10% of missing data on any one variable is acceptable to retain in the data set. Others are more generous, including Hertel (1976) who suggests 15%, and Raymond and Roberts (1987) who advise deleting data when as much as 40% are missing. Fortunately in the current sample, there were relatively low numbers of missing data, with the highest at 7.1% and the rest all under 5%.

Of the variables of interest in the current study, only one had more than 5% missing data which was Length of Time on CCCAP. Of the demographic items, there was no missing data with the exception of age: 13 cases missing (3.7%) and income: 16 cases missing (4.7%). On the items related to CCCAP, there were no missing cases with the exception of Denied CCCAP in the Past: 2 cases (.6%) and Length of Time on CCCAP: 25 missing cases (7.1%). Finally, on the social support questions, all of them had three missing cases (.9%), with the exception of Lend Money which had 4 missing cases (1.1%).

Also important in assessing missing data is the pattern of the data that is missing. As outlined by Tabachnick and Fidell (2001), data are either systematically missing from

the data set, missing at random or missing completely at random. They suggest different ways to test this relationship of the missing data to the rest of the sample (Tabachnick and Fidell, 2001).

To test if the missing data on income was missing at random, systematic or missing completely at random, I recoded the variable into 0/1, where 0 was missing and 1 was not missing. As suggested by Tabachnick and Fidell (2001), using a correlation I tested the new variable first using the strategizing variable and then using Denied CCCAP as the other variable. Both times, the correlation was not significant. This led me to believe that missing data on this item was either missing at random or at least had no bearing or correlation with other important variables to be used in the analysis.

There could be various reasons why these particular two items had more missing data. The first question on the surveys was age. On several surveys, the respondent appeared to answer for the age of their child (ie, 3 or 4) and not the age of the parent. These items were therefore entered as a -9, missing data. I speculate that the other missing data on age and the 16 missing cases on income are related to these questions being somewhat sensitive, in particular that there may have been a concern by participants to report their income, as they are under careful scrutiny to maintain their benefits.

I tested the model with the missing data and without the missing data on both income and age. Income was significant both ways, whereas age was not. Based on the statistical results, I deleted the missing data on income listwise, leaving a final sample of

332 cases. I chose to leave age out of the analysis, but did delete the missing data listwise strictly for describing the sample.

The final problematic variable in terms of missing data was the question on how long a family had been receiving CCCAP. This may have been a difficult question to answer and interpret. For example, based on my discussions with families and providers, many families are likely to come on and off of the program multiple times over the years that their children are in need of child care. Therefore I chose to leave this variable out of all of the analysis. No other variables had greater than 1.1% missing data so all other cases were retained in the sample.

Sample characteristics.

The final sample size for the study was 332 families from four Colorado counties who were either currently receiving (January 2009 – June 2009) or who had been on CCCAP at some point over the prior two years. Demographic characteristics by county are presented in Table 8.

Table 8

Survey Demographics by County

Characteristic	County				
	Alamosa (n=27)	Denver (n=210)	Eagle (n=9)	El Paso (n=86)	Total (n=332)
Mean Age	25.4	28.5	31.1	28.9	28.4
Ethnicity (%)					
Hispanic/Latino	60	46	78	31	44
Native American	0	2	0	1	2
African American	0	33	0	27	28
Asian/Pacific Islander	0	1	0	1	1
Caucasian	37	12	22	37	21
Other	3	5	0	2	4
Mother's Education Level (%)					
Did not finish high school	15	15	22	7	13
Finished high school	30	29	44	40	32
Some college	44	43	33	42	43
2 year/AA degree	4	8	0	7	7
Completed a 4-year degree	7	5	0	5	5
US born (%)	89	84	67	95	86
Marital Status (%)					
Single	70	82	67	82	80
Married	4	12	33	13	12
Living with a partner	26	6	0	6	8
Mean number of children	1.7	1.6	1.4	2.1	1.8
Mean Income (monthly)	883	1,000	1,628	1,301	1,086

On the other variables of interest, 15% of the total sample reported having been denied CCCAP in the past. Finally, the data from the four combined social support variables was explored where one is yes (strong perception of social support) and 0 is no (little or no social support). Table 9 shows the differences in perceived social supports with informational being the most available and financial being the least available.

Table 9

Differences in Perceived Social Supports

Variable	Mean (SD)
Instrumental Support	.62 (.33)
Emotional Support	.82 (.32)
Informational Support	.88 (.30)
Financial Support	.45 (.42)

Logistic regression.

All of the variables of interest were entered into the model. Strategize (yes/no) was included as the dependent variable. The independent variables included: income, race, geography, education, US born, marital status, number of children, denied CCCAP in the past, and the four types of perceived social supports including emotional, financial, informational and instrumental.

A total of 332 cases were analyzed and the full model significantly predicted strategizers (omnibus chi-square = 37.836, df = 12, p<. 00001). The Hosmer and Lemeshow test showed that the model was a good fit for the data indicated by a p value of .315. The model accounted for between 11% and 15% of the variance in strategizing, with 71% of the predictions accurately indicated.

Table 10 gives the coefficients and the Wald statistic and the associated degrees of freedom and probability value for each of the predictor variables. The full model shows that income, instrumental support, and having been denied CCCAP in the past reliably predicted odds of strategizing. For income, the data revealed that families with higher incomes are .5 (50%) times more likely to strategize to stay on the program (95% CI 1.1 and 2.2). For instrumental support, the coefficient revealed that families with

strongly perceived instrumental support were 2.6 times more likely to strategize to stay on CCCAP (95% CI 1.2 and 10.1). Finally, families who had been denied CCCAP in the past were 2.8 times as likely to strategize to stay on CCCAP (95% CI 1.9 and 7.7). No other variables in the model significantly predicted the odds of strategizing.

Table 10

Logistic Regression Analysis

Variable	Wald	α	Exp(B)	95% CI
Income	5.438	.020*	1.538	(1.07, 2.21)
Race	2.296	.130	1.129	(.97, 1.32)
Education	1.075	.300	1.151	(.88, 1.50)
US Born	.054	.817	.917	(.44, 1.91)
Marital Status	.634	.426	1.163	(.80, 1.69)
Number of Children	.411	.522	.928	(.74, 1.17)
Geography	1.784	.182	.829	(.63, 1.09)
Denied CCCAP (in the past)	14.618	.000**	3.843	(1.93, 7.66)
Instrumental Support	5.700	.017*	3.568	(1.26, 10.14)
Emotional Support	1.557	.212	.503	(.17, 1.48)
Informational Support	.902	.342	.589	(.20, 1.76)
Financial Support	.179	.672	.854	(.41, 1.77)

*p > .05. **p < .01

Strategizing.

The survey findings revealed that 109 (33%) of families “strategize” to stay on CCCAP, hence preventing the cliff effect. According to the survey responses, these families at some point in the past had been faced with a potential increase in household income and had declined that increase in favor of continuing their work support benefits, in this case child care. Of those families indicating that they made this choice, they were asked to identify all of different ways in which they strategize. Forty-six (14%) had not

taken a raise at their job, 61 (18%) had not taken extra hours at their job, 35 (11%) had declined a job offer, 32 (10%) had not gotten married or changed their family status in some other way, 10 (3%) had not accepted child support, and finally, 12 (4%) had not turned in their redetermination paperwork.

For the remaining 223 (67%) families who did not claim to have used various strategies to maintain CCCAP benefits, it is likely that income level is the primary factor. The data indicate that a high percentage may never even reach the cliff. Of the 332 families in the sample 226 (68%) were employed, 31 (9%) were in school, and 59 (18%) were on TANF. For the entire sample the average monthly income was \$1,086. Considering just those families who were working, the average monthly income was \$1,389. Hourly wages for women working at least part time averaged \$9.27/hour. This is substantially below the eligibility limit for CCCAP. For example, in Alamosa or El Paso county a mother with two children must make \$11.00/hour to reach the income cliff, while this same mother in Denver or Eagle county would need to make \$14.00/hour to become ineligible for CCCAP. While there was a not a statistically significant difference between strategizers and non-strategizers based on income, the data reveal that the majority of the survey respondents were not at risk of losing CCCAP based solely on their income.

In summary, the quantitative data revealed that 33% of families had strategized at some point to stay on CCCAP. Families were more likely to strategize if they had the perception of instrumental social support, higher incomes, and if they had been denied CCCAP in the past. No other variables were significant in predicting the odds of

strategizing. This information was used to inform the qualitative sample, the results of which are now outlined in detail.

Phase II: Qualitative Results

In order to further explore the research questions and to gain a deeper understanding of the coping strategies of financially vulnerable families, interviews were conducted with a subsample of the survey respondents. Only women who had answered ‘yes’ to the strategizing question on the surveys were interviewed. Strategizing consisted of not taking a raise at their job, not taking extra hours or other decisions that may compromise their ability to move towards self-sufficiency but was critical to their daily survival. This concept was further explored in the interviews.

The qualitative sample consisted of 21 families from Denver, El Paso and Eagle counties. The racial and ethnic breakdown of those interviewed matched proportionately those of the surveys, including nine families who identify as Hispanic, six families who identify as African American, five families who identify as white and one family who had newly arrived from Africa. The average age of the interviewees was 27; they had an average of 1.6 children and their mean monthly income was \$1,416. While this income was higher than the mean for the entire quantitative sample (\$1,086/month), based on a t-test it was not significantly different.

Multiple themes were revealed in the qualitative data that were common to all or most of the sample. In the following discussion these themes from the qualitative data are outlined by resource category according to the income packaging framework. A

definition of the themes and examples of codes can be found in Appendix G.

Implications of the qualitative and quantitative data are outlined in Chapter 5.

Government support benefits.

CCCAP is a “double-edged sword”.

Based on the interview data while CCCAP was recognized as absolutely essential for families to survive economically, it was described as arduous to qualify for and to maintain benefits. The process and the rules impose a considerable amount of stress on families and can actually work against them in their efforts to become self-sufficient. In this way CCCAP was viewed by study participants as a benefit with both favorable and unfavorable consequences. One woman described it as a “*yoke around my neck*”.

If it is such a mixed blessing, why do families use it? In this study women used CCCAP because of the obvious financial benefit and because it gave them access to formal child care they would not have without the benefit. Despite the challenges of using the CCCAP benefit, women managed the stress because they care deeply about their families and believe that appropriate and quality child care is best for their children. Unequivocally, the women who were interviewed recognized the value of the child care support. One mother shared it in this way, “*for the next couple years I have to go by their rules. Just go by their rules and deal with it. It’s like I won’t be able to move ahead until my kids get finished with school, but they are getting a good education so I mean these years, I’m just going to have to sacrifice so they can get a good education*”.

The evidence in this study is clear that women make sacrifices to stay on CCCAP. These sacrifices are both financial and emotional. The most significant financial sacrifice

is when a woman turns down a raise because it will put her over the income limits for CCCAP. Stated clearly by one mother, “*CCCAP has helped me tremendously, but also held me on welfare*”. For families who reach the income cliff, unless the offer of a raise is in the range of a \$4.00 – \$5.00 hourly increase in wages, they cannot afford to take it. This type of hourly increase is unrealistic, as one woman stated, “*because nobody is going to jump you 3-4 dollars in pay*”.

The women who were interviewed all told similar stories of coming up against the income cliff. By way of example, one mother of two in Denver was working at a bank and was offered a promotion to manager three times and refused every time. Although she would have received a raise, she calculated that the additional income would not be enough to cover her child care expenses. Therefore, it was more cost effective for her to remain at a lower wage and stay on CCCAP. In fact, this same woman, realizing that her earning power was limited, has now gone back to school which buys her some additional time on the program. She stated, “*I said to my kids, I’m going to go back to school to keep you guys in school. So while I go to school and finish and get another degree, they’re all right*”.

Another example of the rules working against financial self sufficiency is the issue of savings. As one woman explained, one cannot have savings and be on welfare, so the rules essentially prohibit women from having a financial safety net, yet that is a strong American value.

Some other sacrifices that these women made were far less tangible and came in the form of time, stress and anxiety. Making decisions around finances and CCCAP in

particular, were described as very time consuming. As one woman lamented, *“my life is revolving around CCCAP”*. Many of the women talked about taking a substantial amount of time to read and understand the rules. In fact, it was seen as so stressful that many women will forgo additional supports, although they may qualify for other benefits, because they just do not want to be *“on one more system”* and have to deal with the application process, understanding the rules, and figuring out how to manage yet another government support system. By way of example, one woman stated, *“I qualify for housing but won't take it - CCCAP and food stamps are enough”*.

Families described a multitude of difficulties involved in being on CCCAP including that the required paperwork for CCCAP is cumbersome; redeterminations are required every six months; county workers are described as not being well trained, helpful and available; hours of the office are limited and women cannot take time off of work to go in for help; and county to county differences effect families who move or live in one county but use child care in another. One woman told me this story. *“In starting off I'd get termination letters every 3 months which is aggravating because it puts more stress on me even though I'd turn in my paperwork. I don't know if they are not filing it fast enough or they say oh we need this thing or something else and give me this now and it's just like ok, I'm giving you everything, here”*. Another told me this, *“Paperwork stuff all the time. And it was oh, well, we sent this out to you. I haven't received it. And they asked oh well we sent this out a month ago. I didn't get it. Oh no, we sent it. Then why isn't it here? And I've dealt with that like countless times and then when I would try to mail things in, oh well we received that too late or that kind of stuff. Going into the*

counselors there [at her child care facility] saying hey can you send this to her? Can you fax it? Can you scan it to her and e-mail it to her?"

Multiple women said that they go into the Department of Human Services (DHS) in person because they do not trust the mail or the workers to get their paperwork complete. Some mothers were more forgiving than others about the system, yet were still very frustrated. To illustrate, one woman said, *"CCCAP is like a really good program but being just because there are so many clients, you get lost within the system. And they lost the paperwork and if things are not done in a timely manner you know, you just kind of get kicked off."*

Many of the interviewees talked about knowing precisely how much they could make in any given month to stay just under the income cap. For example, one mother said, *"I used to keep really good track and I had these conversations with the workers about what the number was. You know, what's my number? They don't figure out things based on 4 weeks a month. It's 4.3, and you need to know how many hours vs. your time. You need to always know your number."*

Beyond the paperwork, the interviewees expressed a high amount of anxiety and worry. There was a constant fear that you could be dropped at any moment. There was a sense of a lack of control while being on the system. Some of this was due to the uncertainty around the rules and the perception that there is a considerable amount of subjectivity and inconsistency in the system. For this reason, many women talked about the constant fear that even if you have all of your paperwork completed correctly, you could receive a letter at any moment telling you that you are no longer going to receive

benefits. In fact, one woman showed me her letter that she had been terminated, but it did not say why.

Some of this anxiety seemed to play out in how people felt they were treated by the CCCAP staff. One woman said that she went to DHS one day and there was a sign for the front desk staff that read, "*Thanks to the front line*" - she said it made her feel like the clients were the enemy combatants. CCCAP workers were described as overwhelmed, rude, and difficult. The women who were interviewed had a sense that they were being looked down upon for needing government support.

By contrast, women whose children were in child care centers praised the child care staff for their help in navigating the system. Some of the larger child care centers have staff who work fulltime to help families apply for and maintain benefits. These workers act as a liaison between CCCAP staff and parents. Between phone calls, faxing paperwork and emailing about appointment times and other requirements, the child care workers were seen as an invaluable resource for families. In sum, while CCCAP is seen as a necessary support, it exists in an environment in which women feel a considerable amount of anxiety and powerlessness.

Mini cliffs.

While the cliff effect - or losing benefits due to an increase in household income and ending up worse off - is a significant barrier to moving from government supports to self sufficiency, there are multiple other circumstances that add to the very real reasons that women have to carefully strategize, consistently on the edge of losing work support benefits. These circumstances, which can be called "mini-cliffs", create problems for

families to get and stay on benefits and to maintain consistency over time even when they financially qualify for the benefits. Not only is this lack of consistency in receiving support a financial and emotional cost for parents, but it may have an impact on children developmentally (Tran & Weintraub, 2006), because they are in and out of regular care.

Many of these mini cliffs are situation specific. Rules for students, pregnant mothers, and women who are receiving child support can be problematic. For example, in Denver county women who are in school (up to a four year bachelors degree) can qualify for benefits. This is not the case in Larimer and Alamosa counties however. In another example, a problem for teen mothers attending school arises when there is a school vacation week and thus they are not in a 'school or job related activity' and therefore lose their benefits and are forced to relinquish their spot in child care. One community college student reported that while she was required to do an internship to complete her degree, the internship was not considered work or school and therefore was not a covered activity.

Several women had trouble with inconsistent child support payments, in that while a welcome addition to their income, the payments would intermittently push them over the income cap, but only for a month here and there, creating inconsistencies in child care. One woman reported having received a lump sum in back child support payments causing her to lose her benefits and requiring her to reapply the next month. Another woman said, "*So I wanted him to pay child support, but at the same time he'd give me 300.00 and I'd be out 600.00*". For another woman this was also problematic as she explains, "*my ex didn't pay child support for a long time. So then he would decide he*

wanted to pay child support for the month ...so he would drop me child support one month and I would have to report it because I don't want to lie to them about my income...so I would let them know and they would drop me and then I wouldn't be able to reapply for - I don't know - maybe a month or two months or three months . Something like that.”

Another mini-cliff is seen in the example of pregnant and parenting mothers. While families covered under the Family and Medical Leave Act are given time off to parent a newborn, these benefits often do not apply to workers who work part-time, seasonal or in companies of 50 employees or less (Fine, 2006), nor do they apply to CCCAP eligibility. Therefore for parents who choose to stay home to care for a newborn they are no longer in a ‘school or job related activity’ so they lose their CCCAP benefits. One single mother of three, for example, described taking a maternity leave for the birth of her third child. Because during this leave she was not in a ‘school or job related activity’ she lost benefits and had to care for her older children at home with a newborn by herself.

This lack of consistency due to small and often temporary changes in circumstances is extremely disruptive to work and family life and put a great deal of stress on parents and children. These sentiments were echoed in discussion with both providers and the CCCAP study group.

Stigma of welfare.

Different than the sheer stress of being on the system, the stigma of receiving government support weighed heavily on the minds and emotions of the families in this study. One woman stated that she feels like a “*bottom feeder*”.

Some of the women talked about how they used to pay taxes or that they expect to move into self sufficiency and eventually pay taxes, as a sign that they have a commitment to give back what they had to use to get by temporarily. Stated plainly one woman said, “*when I get off of welfare, I'm going to pay it all back in taxes and in charitable contributions*”.

While some may consider any type of government support as welfare, for women who had never been on TANF, several made a careful distinction that they were on CCCAP which is a work support benefit, not welfare and that they would never consider being on welfare. It was clear that these women considered CCCAP a temporary government support for working families. Each of them clearly articulated a desire to be off of any government support as soon as possible.

Finally, many women talked of their concern that people are taking advantage of the system. In the interviews, virtually every interviewee made a careful point to distinguish herself from those people who they feel are not trying to move towards self sufficiency. By way of example, one woman said, “*I go down to DHS and there are people there with nice clothes and have their nails done. They are just using drugs and then taking from the system*”. In the literature this mode of coping is called “*distancing*” (Cooney, 2006) and was very evident among the women who were interviewed.

Employment.

Beyond work supports, employment is a major source of income for low-income families. Unfortunately, for parents working in low wage jobs, work alone is often not enough to make ends meet. To illustrate, despite the fact that in the sample 243 families (73%) were working, these families were not making a high enough wage to allow them to be self-sufficient and therefore they were now using or had used CCCAP in the past to pay for their child care.

There are some additional unintended consequences to the child care cliff effect regarding employment. For women who refuse higher wages, they continue at a salary level where, in other circumstances, they would have been receiving regular pay increases. When they go to find a new job, they do not appear as qualified as if they had received progressive wage increases. One mother described it this way, “*so you look like a \$9.50 employee but you are really a \$14.00 employee*”. Another stated simply, “*you cannot get a good job on CCCAP*”.

Of the factors that were the most helpful for the women who were interviewed to maintain employment while managing daily survival, a flexible job was one of the most important. This flexibility took many forms. Some women had jobs where they could make their own hours, such as housekeeping, and thus could be available during the day to meet with a CCCAP worker or could take their child to the doctor. Several women actually work in the child care centers where their children attend and therefore have employers who clearly understand their need to manage work and family. Others had bosses who would periodically pay them under the table thus keeping their paycheck

under the income guidelines for CCCAP, but still compensating them for their time.

Women whose employers knew of their situation were sometimes helpful and sometimes just as frustrated with the system. Summed up by this woman, *“my boss, she was like I could just slap you around and show you what you’re passing up. I’m like I know exactly what I’m passing up. But my kids need a good education right now.”*

Women who did not have flexible jobs described considerably more challenges in dealing with limited CCCAP office hours, managing during school holidays, caring for sick children or parents and managing her own needs like dentist appointments and doctor’s visits. For these women in particular, the stress in maintaining their benefits was evident.

Social support.

A third source of resources for the women in the study was social supports. The availability of social support varied greatly among the women who were interviewed. Three of the 21 interviewees described a large amount of local family and friends who help them financially, emotionally and with instrumental support to get by. The majority of women interviewed described a more sporadic picture of social supports, with the availability of help if it was needed during certain hours for example, when others were not at work themselves or if there was a promise of reciprocity. Finally, 4 of the 21 interviewees described a definite lack of social support. These women conveyed a sense of feeling very isolated and alone.

For women who described a great deal of social support from family to neighbors and friends, their ability to cope was clearly eased by both the real and perceived

existence of help beyond what government assistance could provide. Some women had very regular schedules of support with a mom or a cousin who picks up their children from care every day. Others described less formal arrangements but knew they could call on a neighbor or friend, for help at any time. One woman simply stated, *“for me it comes down to the kind of base of friends that I have which is really like having the ability to call up and have somebody save me”*. Usually this was seen as a mutually beneficial relationship, with the women taking turns caring for each other’s children, helping with rides to the doctor or picking up things at the store.

By contrast, women who described very little support from friends and family experienced a considerable amount more stress and anxiety than their counterparts in managing daily survival. For some of these women, they described a dearth of people around them that they felt they could call on for help. Their families lived far away and they did not know their neighbors. A mother of one child said, *“I moved here with a friend but she lost her job and moved away. Now it is just me and my daughter. My mother lives in South Dakota and I don’t have any other family. So I just pray nothing bad happens, because its just me and her”*.

For others, it was less a lack of availability and more a lack of willingness or comfort in asking for help. Several of the women stated that they just didn’t feel comfortable asking for help or that their families would think they had failed if they needed, for example, to ask for money.

For women who described broad social supports, their support systems tended to be with family and other women who were also single and raising children. One woman

talked about having four generations of family support within a two mile radius of her home. She described trusting her family because they come from the same ethnic background and would therefore know how best to watch her children.

The CCCAP study group echoed the sentiment of having similar support networks as well. White mothers tended to be friends with other white mothers. African American mothers most often trusted African American child care workers. They spoke of customs and methods of discipline as being consistent within their own cultural values, which was something that they strongly preferred. In some cases where women had support from outside of their racial or ethnic background, the support was almost exclusively within the same social class, thus the similarities may be based on race, class, or more likely both.

Summary

This chapter presented the results of both the quantitative and qualitative phases of the study. For Phase I: Quantitative, the results of the preliminary descriptive analysis, including screening for missing data, identification of outliers and issue of multicollinearity were outlined follow by the results of the logistic regression. For Phase II: Qualitative, categories of themes using the framework of income packaging were outlined under the groupings government support benefits, wages and child support, and social supports. A discussion of the practical significance of the findings and their implications for social welfare policy are presented in the following chapter. Implications for social work practice and future research are also delineated.

Chapter 5: Discussion and implications

Introduction

This study examined the coping strategies of financially vulnerable families who used government support benefits, specifically CCCAP, to pay for child care. Using feminist and ecological systems perspective, the investigation sought to uncover 1) differences by race and ethnicity in families' coping strategies; 2) differences by geography in families' coping strategies; and 3) the importance or lack of importance of social supports and how these supports affect options for strategizing.

The following chapter integrates the results presented in Chapter 4 with current literature on coping strategies and government support benefits, specifically child care, within the framework of ecological systems and feminist theory. The discussion seeks to enhance understanding of the factors that are relevant to low-income families and how work support benefits assist or create barriers to their move to self sufficiency. Integrated into the discussion of key findings are implications for existing theory and empirical research. Considerations for policy and social work practice are then outlined. The chapter concludes with directions for future research and the methodological limitations of the study.

Framework: Income packaging

This study was based on the idea that families use a combination of resources including government support benefits, income from wages and child support, and social

supports, to make up their income package which they need to manage everyday survival (Hartmann et al., 2003). Having found this to be the case, this study complements the existing literature and previous research with financially vulnerable families (Perrucci, Perrucci, Targ & Targ, 1988; Rank, 1994; Stack, 1974). While criticism of welfare policy in the past was based on the perception that families use either wages or government support benefits to pay household expenses (Zippay, 2002), the data from this and other studies support a growing body of work that low-income families actually use a combination of three sources of support to make ends meet - government support benefits, income from employment and child support, and social supports (Hartmann, et al., 2003).

This study specifically focused on strategizing and coping to maintain an income package for family well being, which can be understood in an ecological systems framework and within the tenets of feminist economics. Indeed income packaging within these frameworks illustrates the sheer complexity of strategizing. Ecological systems theory exposes this complexity.

Families at the microsystem level have varying levels of employment in an exo-system in which wages are often too low to meet household expenses as demonstrated by the cliff effect study (Dinan et al., 2007). In addition, jobs held by low income wage earners also have restricted mobility, benefits and flexibility further limiting a family's ability to make it on wages alone (Shulman, 2003). Families therefore must rely on support from government support benefits – also a part of the exo-system - to supplement their income. Additionally, where the combination of these resources fall short, families

fill in with their social supports – connections at the mesosystems level (Bronfenbrenner, 1979).

Feminist economics aids in the understanding that low-income families are facing constrained choices for resource management further indicating a complex challenge in making ends meet (Saulnier, 1996). Families make financial decisions based on their relationship to the American economy. In the current study, as is true in the population, the vast majority of low-income families were single mothers, and therefore, already in a place of disadvantage.

The strategies they apply are illustrated well in the data from the current study and are outlined next under the rubric of income packaging. The following discussion ties together the findings of the current study with the literature, beginning with wages, government support benefits and finally social supports.

The Economic System and Strategizing

According to the National Center for Children in Poverty, over half of all low-income children have at least one parent who works full-time, year-round (<http://www.nccp.org/topics/lowwagework>). This finding indicates that even with full time work, a job alone does not move a family out of poverty. Many families are not able to obtain a living wage.

The cliff effect study (Dinan et al., 2007) research showed that a single parent with two children in Colorado needs to earn \$16.50/hour to make ends meet, yet the federal minimum wage is only \$7.25/hour and the highest state level minimum wage is \$8.55 an hour (<http://www.dol.gov/whd/minwage/america.htm>). In Colorado, lawmakers

actually recently lowered the minimum wage – the first time a state has done so – to \$7.25/hour matching the federal guidelines.

In the current study, the average household income for the sample was \$1,086/month or \$13,032/year. Considering just those families who were working, the average monthly income was \$1,389. Hourly wages for women working at least part time averaged \$9.27/hour. This sample mirrors the national data outlined in Chapter 2 and confirms that a job alone was inadequate to make ends meet.

In addition, these low wages were substantially below the eligibility limit for CCCAP. To illustrate, in Alamosa or El Paso county a mother with two children must make \$11.00/hour to reach the income cliff, while this same mother in Denver or Eagle county would need to make \$14.00/hour to become ineligible for CCCAP.

Also revealed in the study was that 66% of families did not report strategizing to maintain their child care assistance. Combined with the fact that families with higher incomes were 50% more likely to strategize, the implication is that many families have incomes that are too low to be in jeopardy of reaching the income eligibility limit for CCCAP.

The evidence is clear that work support benefits are supplementing low wage work. Further, the findings suggest that while work supports are helping families to get by, they are not helping families to get ahead. Implicit in this conclusion is that there just are not enough jobs available to this population that pay a living wage for that to be possible.

In the absence of a living wage, many of the families in the study noted that job flexibility was the next best thing. Yet, low-wage jobs are often the least predictable, flexible and offer the fewest benefits (Shulman, 2003).

Several of the interviewees described knowing that they could make more money if they were to change jobs, however, because those jobs offered less flexibility it was actually not worth it for the money. The ability for a single parent to leave work to pick up a sick child, attend a doctor's appointment or meet with a CCCAP caseworker was far more worth the money they were potentially losing by not taking a higher paying job, yet more restrictive position. This is much less of an issue for families in salaried positions (Shulman, 2003).

This challenges the tenets of traditional economics and rational choice theory – in favor of feminist economics which recognizes both the tangible and intangible considerations that families make in light of constrained choices. It also highlights the influence of work systems on the personal lives of families (Bronfenbrenner, 1979).

Much work is being done to begin to understand this flexibility and sense of control in the workplace that may aid families in maintaining stable employment. For example, Henly, Shaefer & Waxman (2006) completed a study looking at the practices of posting work schedules – a means for workers to have predictability, or a lack there of, in their jobs. The results showed vast differences by employers and often meant a lack of predictability for the schedules of working mothers causing challenges to their work/life balance (Henly, Shaefer & Waxman, 2006).

The evidence in the current study suggests that while fundamentally families need higher wages, in the absence of better pay, families can benefit from flexible and predictable work schedules. This creates an opportunity to work with companies who employ low wage workers in an effort to support families to have a better work/life balance which results in improved work satisfaction and better productivity, a well-documented link (Corporate Leadership Council, 2006). Again, a direct connection is made from the exosystems where employment exists to the microsystems in which families manage their time and resources.

Government Support Benefits

It is clear in both the literature and the findings from this study that child care subsidies are essential for financially vulnerable families to make ends meet. The women interviewed for this study reported that it is an absolutely essential benefit as without it they could not pay for child care, and therefore could not work. However, there are significant financial and emotional costs to receiving child care subsidies like CCCAP. This study and others suggest that programs within the government support system often have inconsistencies, conflicting, and competing demands (Witte & Queralt, 2002).

The entire government support system is informed by the influences of the larger macrosystem which sets the policy agenda and sociopolitical context around social welfare policy in general. The macrosystem informs the making of policy - governing the rules for both the economy and the social welfare system (Bronfenbrenner, 1979).

Since the passage of PRWORA (1996) the focus of welfare policy has been to move poor families to self-sufficiency alleviating their need for government support. A

primary vehicle in this effort was the introduction of work supports meant to aid families as they transition from TANF to sustainable employment. Also supported by PRWORA and other government programs are low wage workers who may never have been on TANF, but who need the support (child care assistance, food stamps and health insurance) to supplement their low wages.

Problematic is that families who are able to gradually increase their income are sometimes faced with the cliff effect – the precipice at which their income increases only enough for them to no longer qualify for work support benefits, yet not enough to make ends meet.

While work support benefit rules vary state by state, and in Colorado, county by county, the overarching requirement is that families are working or are in a work-related activity. Yet while the goal is to move families to self-sufficiency, in order for a family to no longer need child care assistance it would require a significant increase in wages to cover the cost of the loss of child care assistance. That type of increase is unlikely, especially in the types of jobs that employ low wage workers (IWPR, 2002). Women interviewed in this study were well aware of this reality.

In this study, 33% of the 332 families who completed the survey reported hitting the income limits for child care assistance at which time they had to strategize to stay on the benefits or “fall off the cliff”. This process of strategizing and coping was explored first in light of a racial and ethnic perspective, and then by geographical differences. It was hypothesized that African American, Hispanic and Caucasian families differ in their coping strategies when facing the loss of work supports. It was also hypothesized that

families living in rural communities have different coping strategies than families who live in urban areas. However, the findings in this study did not indicate any differences by race and ethnicity or by geography in a family's decision to strategize.

The findings did reveal the strategizing or kinds of decisions that families make when facing the child care cliff. In the surveys, working reported turning down raises (14%), extra hours (18%), and job offers (11%), as well as not getting married (10%), declining child support (3%) or not turning in their reporting paperwork (4%), all as avenues to avoid losing benefits. The qualitative interviews provided additional insight into the strategizing and coping. It is in these ways that families strategize to maintain their child care benefits.

Child Care Assistance Policy and the Lives of Women

An important finding of this study, revealed through both the qualitative interviews with survey respondents and in the meetings with the community stakeholders, is a phenomenon known as mini-cliffs. A mini-cliff is a situation that causes a family to lose their child care assistance benefit not related to a permanent increase in earnings. It became imminently clear in this study that the administrative burdens of the CCCAP program are unusually high and cause families to go on and off of benefits frequently over time. This is disruptive to managing work and home life and may have developmental impact on children (Tran & Weintraub, 2006). Parents and child care staff expressed a tremendous amount of frustration with the many rules and requirements of the program that often conflict with other benefits programs, work schedules and life in general.

By way of example, the CCCAP Program requires a semi-annual redetermination and also has an 11-day period in which families must report a change in income. For these women in particular and others in this wage bracket, their jobs and income often fluctuate and their lives tend to be much less consistent than their middle class counterparts (Schulman, 2003). Women reported spending several hours each month on their CCCAP paperwork and still having trouble maintain their benefits due to the many changes in their lives on a monthly basis. Therefore, the strict reporting requirements often act against families in trying to maintain consistency for themselves and their children over time.

Another example of a mini cliff reported in this study was specific to teen parents attending school. The issue arises when there is a school vacation week and thus they are not in a 'school or job related activity' and therefore lose their benefits and unless they can come up with the money to private pay for care, they are often forced to relinquish their spot in child care.

As described in Chapter Four, one single mother of three in this study described taking a maternity leave for the birth of her third child. Because during this leave she was not in a 'school or job related activity' she lost benefits and had to care for her older children at home with a newborn, by herself. So, technically, this mother lost her spot at her child care center for the three months she was on maternity leave. Because she lost her space, she had to get on the center's waitlist and feared losing her job as her three child care slots were not guaranteed when she was ready to return to work.

Pursuing and claiming child support is also a requirement of the CCCAP Program (CCCAP Rule 26-2-805), however for many families the inconsistency in which child support is received was problematic. Several women had trouble with inconsistent child support payments, in that while a welcome addition to their income, the payments would intermittently push them over the income cap, but only for a month here and there, creating inconsistencies in child care. This lack of consistency due to small and often temporary changes in circumstances is extremely disruptive to work and family life and put a great deal of stress on parents and children.

While many of these problems are not unique to CCCAP, those interviewed reported that the CCCAP paperwork and rules are indeed more onerous than other government programs, for example, Head Start (<http://www.coloheadstart.org>). Illustrated well by one woman's story, she explained that she received a lump sum in back child support and therefore lost her CCCAP benefits. However, housing did not drop her for this temporary increase in income.

These findings fit well into ecological systems theory as they point to the very clear connection between policy at the exosystems level and the implications for families in the microsystem. Similar to the feminist adage, *the personal is political*; there is a close connection between policy and daily life.

Government Support and Stigma

An additional finding from the data related to government support was that of the stigma faced by these families. While the interview protocol did not include any questions related to how women felt about being on the system, all of them brought it up

on their own. This is not uncommon for families who receive work support benefits and fits well with previous findings on distancing and the strategic acceptance of sanctions (Cooney, 2006). How this affects who does and does not avail themselves of benefits is an important question for social policy as it likely has implications for low take-up rates.

By way of example, nationally studies indicate that 12-20% of eligible families use a child care subsidy and in Colorado there may be as few as 11% of eligible families on CCCAP (Fuller, Kagan, Caspary, and Gauthier, 2002). In a review of the literature, Andrade (2002), found that the main determinant of low take-up rates was based on the psychological cost of claiming benefits, aka welfare stigma. The stigma of using government benefits may speak to the power of the media and rhetoric at the multiple systems levels.

In summary, government support benefits, as part of income packages, provide necessary financial assistance to families, but at a cost. Furthermore, the findings show that government support, specifically the child care assistance program, is not working to actually move families off of benefits. From an ecological systems perspective (Bronfenbrenner, 1979), government systems are sometimes acting against each other and also affecting work and family life in negative ways. This is not good for families, nor is it good for tax payers.

From a feminist theoretical perspective there are several important points that need to be considered when analyzing the income assistance and work support policy system. From a socialist feminist perspective, women's production, that is caretaking, is under-valued (Saulnier, 1996). As primary caretakers of the family, women who have

inadequate wages have little choice but to interact with a child care assistance system. However, because women are the primary caregivers of the family, this keeps them on benefits when they would otherwise choose to improve their financial situation through work and leave government support. Finally, the stigma of being on government support benefits creates yet another barrier for families to get and stay on the support they need.

Social Support

The third source of resources that families use to make ends meet is social support. Social support is necessary to supplement what families are unable to make coupling low wage work with government support benefits. These supports come from family, friends, neighbors, religious and community service organizations. These supports can be tangible such as a ride to the doctor or help with child care or intangible such as advice or someone to lean on emotionally after a hard day. A key interest in this study was how social support is part of coping and strategizing in the current policy environment.

Social supports are understood theoretically to be made up of four types – financial, emotional, informational and instrumental (Henly et al., 2005). However, measuring these in the current study presented some challenges. The statistical analysis of the two social support scales used in the surveys indicated the presence of one concept – that of social support overall. It is likely that when only asking about perceived social support individuals do not separate the different types of support they received from friends and family. In fact, studies that measure both perceived and actual supports have found a great disconnect between the two (McDowell & Serovich, 2007). This

measurement issue highlighted in the data analysis of this study suggests that with further research it may indeed be possible to accurately measure differences in types of perceived support.

The measurement issue notwithstanding, there were clearly detectable differences between some of the items measured. The survey respondents in this study reported a relatively high use of social support. The results also indicated that families with greater perceived instrumental support were more likely to strategize to stay on CCCAP. Intuitively, this may seem contrary to what one would expect. Shouldn't someone with greater support be able to make the jump off of government support benefits?

This question was explored with the CCCAP study group. I asked the group to consider why families with strongly perceived instrumental support were more likely to strategize to stay on CCCAP, and there was an immediate understanding conveyed. These families are good strategizers. The perceived availability of strong instrumental support does not give them the ability to get off of government support, but more likely meant that they have carefully identified people around them who can help them in coping and surviving. These families are considered savvy and resourceful.

Also revealed in the qualitative data and echoed in the CCCAP Study Group was that women make relationships with others who are like them – culturally and racially. Supported in the literature, most often women will make connections and develop networks with other women who are like them, racially, ethnically and according to social class (Granovetter, 1973; Marsden, 1998).

These findings around social supports show that strengths and preferences at the microsystem and mesosystem level help to mitigate adverse effects of policy in the exosystem. It is in this way that social supports help women get by. They allow women to maximize government support, work at low wage jobs and to meet their basic means of survival.

These social supports come from various places. As reported by those interviewed in this study, for many women they come from family, neighbors, and friends. For others more formal social support is garnered, for example through social services provider and mental health clinics. It is clear that social supports cannot be underestimated as a critical part of the resource package for family survival and that women are resourceful in building a network of social support.

Research Questions and Conclusions

The present study tested three hypotheses using a mixed methods design combining survey data, one-on-one interviews and PAR to examine the fit of several hypotheses, characterizing the coping strategies of financially vulnerable families.

The first hypothesis tested whether African American, Hispanic and Caucasian families differ in their coping strategies when facing the loss of work supports. The second hypothesis examined if families living in rural communities have different coping strategies than families who live in urban areas. Neither of these hypotheses was supported in the current study.

Despite some evidence in the literature that coping may vary based on race and ethnicity and/or geography, the data in the current study did not show any differences.

The primary explanation for these findings is that in fact low-income families, regardless of their racial and ethnic background or where they live, rely on a combination of resources to get their needs met. This confirms the work of previous researchers including Zippay (2002), Edin and Lein (1997), Stack (1974) and others who have found that income packaging is a universal economic strategy.

The final hypothesis examined the importance of social support. Social supports were clearly born out as an essential part of income packaging. Rarely, for low-income families is there a dichotomy of either work or government support benefits as the rhetoric suggests (Zippay. 2002). As the current research corroborates, families create income packages through a combination of wages, government support benefits and social supports that help them to get by. Unfortunately however, in the present economy, even this combination of resources is often not enough to actually get ahead.

The data from the current study augments what is known about how financially vulnerable families strategize when facing the loss of a government work support benefit, child care assistance. With an understanding of ecological systems and feminist theory, the income packaging framework fits well with the data and tells the story of survival for low-income families. Strategizing is a complex task and one that must be done on a daily basis by low-income families in a system that often contradicts itself and creates competing demands. Financially vulnerable families make choices in this constrained environment, unlike their middle class counterparts who have access to many more options in child care, employment, and resource management (Blank and Reimers, 2003).

With this understanding, social workers can work to change policy and support families knowing the complexity of strategizing for survival.

Implications

In the absence of a more equitable wage structure, the idea of providing families with work supports as they move towards self-sufficiency is a well-intentioned policy. However, as the policy has been operationalized it is only working for a portion of eligible families. Furthermore, while the policy is helping some families to get-by, it is not enough to help them get ahead. In order for public programs to be effective in moving financially vulnerable families to self sufficiency there need to be jobs that pay a living wage available to this population.

For social work, there are multiple implications of the study in practice, teaching and research. In practice, social workers need to engage in policy change efforts so that we do not continue to work in and for systems that serve to keep low-income families just barely making ends meet. There need to be policies that actually help families to get ahead. Specific to the CCCAP Program, there needs to be a more gradual loss of benefits that allow families to advance in the workplace while still receiving government support. Additionally, many of the CCCAP rules should be changed so that public dollars are not being poorly spent on excessive administrative oversight, but that aid families in appropriate levels of reporting and accountability. Additional policy initiatives would do well to consider minimum wage laws, family leave for low-income, part-time workers, paid sick days, and support for higher education attainment.

Also on a practice level, social workers need to help families create and maintain social support networks that act as a resource to augment low wages and work support benefits. Programs such as women's empowerment and mentoring organizations can support single mothers to find access and use the supports around them as a critical resource for making ends meet.

In social work classrooms, teaching faculty can support the integration and understanding of the centrality of the systems approach. While social work prides itself on systems thinking, often students remain polarized in micro or macro level change and are not able to bridge the importance of the two in tandem. This research and studies like it demonstrate the direct effects of systems on families and families on systems. By bringing this to the classroom, students will be better able to understand the importance of the systems approach. As a result, there may also be increased interest in policy work that often is a struggle for social work students (Adams, 2004).

Finally, on the research level, social workers need to engage in policy research as a way to understand and create change in programs that are not working for families to move to self sufficiency. Clearly, welfare, housing and other government support policy is greatly influenced by the public's understanding of the programs, their effectiveness, and the government's role in supporting financially vulnerable families. Problematic is that often policy is created more on rhetoric and less on actual facts (Bogenschneider, 2006). The more social workers can produce good research on how program are and are not working for families in the form of a family impact analysis (Bogenschneider, 2006),

program improvements can be made to actually support families to get ahead and to spend public dollars in an effective and productive manner.

By way of example, as part of our work with the CCCAP working group convened by the Women's Foundation of Colorado, we have introduced legislation at the State level to make substantial changes to the CCCAP program and to alleviate many of the mini-cliffs found in this and other research. The main purposes of House Bill 1035 (fact sheet attached) are to:

- Extend eligibility for the Colorado Child Care Assistance Program (CCCAP) from six to twelve months.
- Ease the administrative burden on parents, providers and counties by allowing for fewer family reporting requirements within a twelve-month period.
- For children receiving aid from both Head Start and CCCAP, align CCCAP eligibility redetermination with the Head Start school year.
- Allow parents on maternity leave to remain in the CCCAP program if they choose to.

This is a solid example of blending policy research and social work practice on a macrosystem level that will benefit families on the microsystem level. This illustrates the utility of working on research, translating that research into practice, and teaching that connection in the classroom.

Future Research

Poverty remains a central issue for social work research. How can work be done to bring families out of poverty with the efficient use of government and other resources is a question that still needs a great deal of time and understanding. Two areas in particular were raised in the current study.

The first area of research that could have an impact on families in poverty is that of government support program take-up rates. The current study was limited to families who currently or in the recent past have availed themselves of the CCCAP program. The current study did not find any differences by race, ethnicity or geography in how people manage the child care cliff.

These findings, although not generalizable, offer information to guide further inquiry. By way of example, for those low-income families who did not sign up for or qualify for government support benefits, how do they cope? Are their coping strategies different based on race, ethnicity or geography?

To illustrate, according to an interview with a Latina community organizer from Denver, Latino families, although they may qualify for CCCAP are unlikely to apply for the program out of concern that they may face immigration problems. If these families are managing on low wage jobs as their only source of income, what other resources do they have to manage daily survival? Are these strategies different for them than for families of different racial and ethnic backgrounds who also, for whatever reason, do not access government support benefits? Are these differences based solely on race and ethnicity or does geography also play a role?

A second area of inquiry that would be helpful to understand more fully is that of social supports and how they can be measured and understood. The measurement issues in the current study beg the question of the difference between perceived and enacted support. In addition, while it is clear that social supports are important, how can we better understand who has them versus who does not? How they are built and

maintained? Finally, how they can be used to leverage resources and actually move people to self sufficiency?

Study Limitations

There were three primary limitations in the current study. The first was the purposive sampling technique that was used when a probability sample was not feasible. The only way that the study could be generalized to the larger population was through a probability sample. Although multiple attempts were made to obtain a probability sample through the support of the state and county level staff with administrative data, in the end it was not attained and a purposive sample was used instead. While this limits the generalizability of the study, there are still many conclusions and implications that can be usefully applied from the data.

The second limitation was the measurement issues that came up in the use of the two social support scales essentially challenging the validity of the measures. While these scales had been used in previous research, their utility in separating out the four types of social supports was limited. In future research it would be useful to find scales that can accurately measure different concepts in perceived social support, or to also measure actual enacted social support to gain a more clear understanding of how social supports are accessed and used.

Finally, a limitation is always the researcher's influence on the study itself. A feminist perspective on research recognizes the importance of power and its influence in relationships (Wolf, 1996). Although the use of the CCCAP Study Group was one attempt to somewhat make up for this by intentionally bringing in the voices of the

women and engaging in a mutual learning environment, great disparities in power and influence still existed.

For example, not only did the questions and the setting influence what the women told me, but their own feelings and sense about who I was and how I perceived them was also a factor that is important to acknowledge. I came from an affluent, private institution in Denver and am working on an advanced degree. Could this have caused some bias, for example, was there an interest by the participants to provide socially desirable answers? Was there shame or embarrassment by these women because they rely on the government for support and are they themselves likely influenced by the rhetoric and stigma of welfare and therefore were their discussions with me layered with their own internal feelings of insecurity? This influence is important to acknowledge as a factor in the data collection and interpretation.

Conclusion

This study provides support for the emerging research on income packaging as a strategy for financially vulnerable families. It provides new information specific to Colorado on managing the child care cliff and the CCCAP Program. The results can and are being used as a mechanism for policy change at the State level. The research also indicates some measurement issues in assessing types of perceived social supports and suggests avenues for future inquiry. Finally, the findings further our understanding of the importance of teaching and practicing on both the micro and macro levels of social work practice which are the hallmark of the profession.

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Appendix A

Mixed methods: An explanatory, sequential design
(Creswell, 2003)

Phase		Procedure	Product
I	Quantitative data collection	4 County data/GIS data Survey (n=332)	Numeric and demographic data
	Quantitative data analysis	Frequencies/ Logistic Regression	Descriptive statistics/ Prediction of probabilities
	Connecting Quantitative data to Qualitative design	Develop interview questions – input from providers/families Purposive sampling of strategizers (n=21)	Cases Interview protocol
II	Qualitative data collection	Interviews & Observation with families and providers	Text data
	Qualitative data analysis	Coding and thematic analysis Within-case & across-case theme development	Codes & themes Similar & different themes categories
	Participatory Action Research	Biweekly meetings with families (n = 5)	Codes & themes Similar & different themes categories
	Integration of qualitative and quantitative data	Interpretation & explanation	Discussion & policy implications

EMPLOYMENT INFORMATION

8. Source(s) of income (circle all that apply):

Work TANF Disability Child Support Other (please specify):

9. Are you working now? Yes _____ No _____

10. What is your average monthly income (from all sources) ? _____

11. How many hours each week do you work?

12. Approximately, how far do you travel to work?

Less than 1 mile 1-3 miles 3-5 miles 5-10 miles 10-15 miles More than 15 miles

13. How do you get there (for example, car, public transportation, carpool)?

14. How much time does it take you to get to work?

15. My job is (circle one):

Close to home Somewhat close to home A moderate distance from home Somewhat far from home Far from home

GOVERNMENT SUBSIDIZED WORK SUPPORT BENEFITS

16. Please circle the answer that fits you:

Type of benefit

TANF	currently receiving	received in the past, not now	never received	I do not know about this
Federal EITC	currently receiving	received in the past, not now	never received	I do not know about this
State Child Care Tax Credit	currently receiving	received in the past, not now	never received	I do not know about this
Colorado Child Care Assistance Program (CCCAP)	currently receiving	received in the past, not now	never received	I do not know about this
Children's Health Insurance (CHP+/Medicaid)	currently receiving	received in the past, not now	never received	I do not know about this
Food Stamps	currently receiving	received in the past, not now	never received	I do not know about this
LEAP (for utilities)	currently receiving	received in the past, not now	never received	I do not know about this

CHILD CARE ARRANGEMENTS

17. For each of your children please state what are your current child care arrangements:

Child	Age	Child Care Provider	Number of hours/day	Parent fee	CCCAP? (Circle Yes/No)
#1					Y N
#2					Y N
#3					Y N
#4					Y N
#5					Y N
#6					Y N

18. Approximately, how far do you travel for child care?

Less than 1 mile 1-3 miles 3-5 miles 5-10 miles 10-15 miles More than 15 miles

19. How do you get there (for example, car, public transportation, carpool)?

20. How much time does it take you to get to your child care provider?

21. My child care provider is (circle one):

Close to home Somewhat close from home A moderate distance from home Somewhat close from home Far from home

22. If I had my choice for child care, my child(ren) would:

Please mark your 1 st , 2 nd , and 3 rd choice:	1 st Choice	2 nd Choice	3 rd Choice
Stay at home with me or my partner			
Stay in the care of family			
Stay in the care of friends			
Stay in the care of someone in the neighborhood			
Stay in a licensed home care setting			
Stay in a Child Care Center			

Please, check only one for each choice.

EXPERIENCE WITH CCCAP PROGRAM

23. Are you currently participating in CCCAP? Yes____ No____

24. If yes, for how long?

25. If no, have you been on CCCAP in the past? Yes____ No____

26. If yes, why not now?

27. Have you ever been denied CCCAP? Yes____ No____

28. If yes, for what reason?

29. If you have lost your CCCAP benefits before, what did you do for child care?

30. If you have lost your CCCAP benefits before, check all of the options you have used for child care:

When I have lost my CCCAP benefits in the past, I have:	Check here if this applies to you
Found a way to pay for the same child care provider out-of-pocket	
Found an alternative child care provider and paid out-of-pocket	
Stayed home to care for my children	
Asked my family to care for my children	
Asked my neighbors to care for my children	
Asked my friends to care for my children	

31. Some people tell us that they sometimes don't take a raise at their job, or don't work over a certain number of hours in order to keep their CCCAP benefits. Has something like this ever happened to you?

Yes _____

No _____

32. At any time that you have had CCCAP, have you done any of the following in order to stay on CCCAP (please check all that apply):

In order to stay on CCCAP, I have:	Check here if this applies to you
Not taken a raise at my job	
Not taken on additional hours at my job	
Not taken a job offer	
Not gotten married or changed my family status that may raise my income	
Not accepted child support	
Not turned in my redetermination paperwork	

33. Are there any other things that you have done to stay on CCCAP?

SOCIAL SUPPORTS

34. If you really need it, do you have someone you can ask to:

Circle one:

Run errands for you	Yes	No
Watch your child/children for you	Yes	No
Lend you a car or give you a ride	Yes	No
Give you encouragement and reassurance if you were having a tough time	Yes	No
Lend you some money if you really needed it in a time of financial crisis	Yes	No

35. Read the following scenarios and circle the answer that fits the best:

Do you have people who:

Would be available if you were upset, nervous, or depressed	Yes definitely	Probably	Not sure	Probably not	No, definitely not
Would be available if you wanted to talk about an important personal problem	Yes definitely	Probably	Not sure	Probably not	No, definitely not
Would help to take care of you if you were confined to bed for several weeks	Yes definitely	Probably	Not sure	Probably not	No, definitely not
You could ask if you needed to borrow \$10, a ride to the doctor, or some other small, immediate help	Yes definitely	Probably	Not sure	Probably not	No, definitely not
Would give you information, suggestions, or guidance if you needed it	Yes definitely	Probably	Not sure	Probably not	No, definitely not
Would be available if you needed advice to help make a decision	Yes definitely	Probably	Not sure	Probably not	No, definitely not
You could ask if you needed to borrow several hundred dollars for a medical emergency	Yes definitely	Probably	Not sure	Probably not	No, definitely not

We will be interviewing a small group of families to understand their coping and decision making around child care more deeply. If you would be interested in participating in a follow-up interview, please include your name, address and phone number. **You will be compensated for your time.**

Name: _____

Address: _____

Phone number: _____

This survey was approved by the University of Denver's Institutional Review Board for the Protection of Human Subjects in Research on 10/14/08.

Appendix C

Thank you for agreeing to try out our survey! The purpose of this is to be sure that the questions are clear and will be relatively easy for people to answer.

Thank you for doing the following:

1. Take the survey, making note of how long it takes you to complete it.
2. Circle or mark any questions that you found confusing or difficult to answer for any reason. Feel free to make notes or mark up the survey in any way.
3. Come to lunch on Thursday, December 18th prepared to hand in the survey and to talk about how it went. This will be a fairly casual conversation in which we will just talk through some of the questions and you can give me your suggestions on what I might change to make the survey better and/or easier to complete.

Please know that this is a very important part of doing a research study and your time and feedback is very important to us and to this work. See you Thursday - Susan

Time it took to complete the survey: _____ minutes

Appendix D

January 26, 2009

Dear Child Care Provider:

We are conducting a study of the Colorado Child Care Assistance Program (CCCAP) in four Colorado counties for the Women's Foundation of Colorado. Specifically, we are interested in how low-income families cope both on and off of CCCAP and how they make decisions about work, government support and care for their children. We hope to use this information to advocate for policies which will better support families to become self-sufficient. **We are writing to ask for your help.**

We need families who have been on CCCAP at any time over the past 2 years to fill out a survey. The survey takes 5 minutes to complete and every family will receive a \$5.00 grocery gift card for their time. In addition, every child care provider who helps us to recruit families to take the survey will be entered into a drawing for a \$50.00 gift certificate for school supplies (one drawing per county).

In order to participate, you will just need to designate one staff person who will be responsible for the surveys and the gift cards. We will provide that staff person with surveys, gift cards and information sheets to advise parents of the study. As families agree to complete the survey, your designated staff person will collect the completed surveys and provide families with a gift card. All families who have been on CCCAP at any time during the last two years are eligible. They do not need to currently be on CCCAP. At the end of the month we will collect all of the completed surveys and enter your center into the drawing. That's it!

We believe that this study has the potential to help both you and the families you work with in finding and keep child care for their children, an essential support for working families. This study has been approved by the Institutional Review Board at the University of Denver and there are no anticipated risks associated with participating in the study.

Please contact us with the following information:

Name of your center: _____

Address: _____

Designated staff contact person: _____ Phone number: _____

Please feel free to contact me with any questions or concerns at 303-258-6963 or Susan.Roll@du.edu.

Thank you for your time and interest in the study.

Susan Roll
Susan.Roll@du.edu
303.258.6963

Appendix E

Qualitative Interviews

We are trying to understand more deeply about how families cope both on and off of CCCAP. Our goal is to inform policy and social work with families.

Start by reviewing the basic demographic information that you can get from their survey answers. Note any discrepancies on the following:

- Age
- Gender
- Race/Ethnicity
- Born in the US
- Marital status
- Highest level of education completed
- Current housing situation
- Source(s) of income
- Currently employed?
- Average monthly income (from all sources)

Questions

1. Tell me about your current child care arrangements
2. Is your current child care arrangement your preferred arrangement? If not, what would you prefer? What keeps you from using your preferred arrangement?
3. What has been your experience with the CCCAP Program?
4. Some people tell us that they sometimes don't take a raise at their job, or don't work over a certain number of hours in order to keep their CCCAP benefits. Has something like this ever happened to you? Can you tell me more about that?
5. Do you have friends and family who you can ask to help you with child care, for example if your child is sick and can't go to their regular program?
6. Do you have friends and family who you can rely on for other things like helping to run errands or a ride to the doctor? Can you tell me more about those relationships?
7. If you could tell the governor what needs to be done about or changed for childcare for someone like yourself, what would you tell him?

Appendix F

INFORMED CONSENT FORM

*A mixed methods investigation of the cliff effect for child care benefits
among low-income families in four Colorado counties*

You are invited to participate in a study that will explore the effects on families in Colorado of losing child care support under the Colorado Child Care Assistance Program (CCCAP). For this study, we will be conducting interviews with families who have recently lost their child care support under CCCAP. The results will be compiled in a final report in order to inform policy. The study is being conducted by Susan Roll, MSW and Jean East, PhD. Susan can be reached at SRoll3@du.edu / 303-258-6963. Jean can be reached at Jean.East@du.edu / 303-871-2870.

Interviews will take between 1 hour and 1½ hours to complete. We will be asking you questions about your child care decisions and arrangements, as well as some basic demographic information such as the composition of your family and your annual income. All data will be kept confidential with no identifying information. This is done to protect the confidentiality of your responses. Only the researcher will have access to your individual data. The risks associated with this project are minimal. If, however, you experience discomfort you may ask to be removed from the study at any time. Refusal to participate or withdrawal from participation will involve no penalty or loss of benefits to which you are otherwise entitled.

We are hoping that the results of our study will be used to inform lawmakers about current child care policy with the intention of improving ways that the government can support families.

While it is highly unlikely, should any information contained in this study be the subject of a court order or lawful subpoena, the University of Denver might not be able to avoid compliance with the order or subpoena. We are required by law to tell you that if information is revealed concerning suicide, homicide, or child abuse and neglect, it is required by law that this be reported to the proper authorities.

If you have any concerns or complaints about the study, please contact Dr. Susan Sadler, Chair, Institutional Review Board for the Protection of Human Subjects at 303-871-3454, ssadler@du.edu or Sylk Sotto-Santiago, Office of Sponsored Programs at 303-871-4052 or write to either at the University of Denver, Office of Sponsored Programs, 2199 S. University Blvd., Denver, CO 80208-2121.

You may keep this page for your records. Please sign below if you understand and agree to the above. If you do not understand any part of the above statement, please ask the researcher any questions you have.

I have read and understood the foregoing description of the mixed methods investigation of the cliff effect for child care benefits among low-income families in four Colorado counties. I have asked for and received a satisfactory explanation of any language that I did not fully understand. I agree to participate in this study and understand that because all data have been collected through the course requirements that I will not be asked for further participation or information.

I understand that I may withdraw my consent at any time. I have received a copy of this consent form.

Signature _____ Date _____

_____ I would like a summary of the results of this study to be mailed to me at the following postal or e-mail address:

This consent form was approved by the University of Denver's Institutional Review Board for the Protection of Human Subjects in Research on 10/14/08

Appendix G

Qualitative Themes

Government support benefits

Definition: Any benefit – cash or in-kind – that is paid for by the government and is available to qualifying families and individuals. These include “work support” benefits - such as earned income tax credits, child care subsidies, health insurance, and food stamps - which help families close the gap between low earnings and basic expenses (<http://www.nccp.org/topics/worksupports>). Often referred to as “the system”.

Examples of codes from the data: *Desire to get off of government support, Difficult to ask for government support, Fear of losing benefits, Hates being on the system, I paid taxes for a long time - I have earned this, I would qualify for it, but I can't do it, It holds people on the system, It's like a yoke around my neck, It's so disempowering to go in to DHS, Never thought I'd be asking for government help, No privacy when you're on the system, People abuse the system, Recognize the importance of CCCAP as support, Relieved to be almost done with CCCAP, The government is trying to make us better, The system is holding people down, Trying to get off government support, Unwilling to sign up for more support, even though she qualifies, Used to being on the system, Weighing options for government support*

CCCAP is a “double-edged sword”

Definition: While CCCAP was recognized as absolutely essential for families to survive economically, it was described as arduous to qualify for and to maintain benefits.

Examples of codes from the data: *A lot of emotional and physical work to get on CCCAP, An expectation that you know the rules, CCCAP-Budget Cuts, CCCAP denial, CCCAP has been helpful, CCCAP is helpful, but a lot of work to get on, CCCAP needs better communication, CCCAP needs to do better outreach, CCCAP only open during work hours, CCCAP Positive, CCCAP Problems, CCCAP requires a lot of personal information, CCCAP Rules, CCCAP should be open at least one evening, CCCAP should consider household expenses, CCCAP Suggested Changes, CCCAP used to be easier to access, CCCAP workers, Computer problems, Current system makes people dishonest, Denial letter, Difficult application process, Difficult to be on the system*

Mini cliffs

Definition: While the cliff effect - or losing benefits due to an increase in household income and ending up worse off - is a significant barrier to moving from government supports to self sufficiency, there are multiple other circumstances that add to the very real reasons that women have to carefully strategize, consistently on the edge of losing work support benefits.

Examples of codes from the data: *Advised CCCAP of income increase, CCCAP denial, CCCAP only open during work hours, CCCAP Problems, CCCAP requires a lot of personal information, CCCAP Rules, CCCAP should be open at least one evening, CCCAP should consider household expenses, CCCAP workers, Computer problems, Denial letter, Difficult application process, Difficult to be on the system, Back child support, Child support isn't much, Child support put her over income, Fortunate that job is close to CCCAP office, Important to ask questions in advance, Important to have a back-up, Important to keep careful track of hours/earnings, It holds people on the system., Just when you think you are getting ahead, you get pushed back, Lack of control, There is a hole in the system, Unwilling to sign up for more support, even though she qualifies, Used to being on the system, Weighing options for gov't support, You get lost within the system, Concern that son would get sick and she'd have to miss school*

Stigma of welfare

Definition: Moffit (1983) defines stigma as the “disutility arising from participation in a welfare program” (p.1023). Stigma in this context refers to the negative self-characterization associated with receiving government support.

Examples of codes from the data: *Hates being on the system, I obviously want to wean off the system, I try to only use what I need, I would qualify for it, but I can't do it, It is what I have to do, It's just me. It kind of like bugs me to have to be on gov't support, It's so disempowering to go in to DHS, Never thought I'd be asking for gov't help, No privacy when you're on the system, Offensive, People abuse the system, Sense of being stuck, Sense of being treated differently based on race, Sense of shame for being on gov't support, Sucks to feel like you are taking, Apprehension/anxiety, Because you get paranoid, Cheating the system, Desire to get off of gov't support, Difficult to ask for gov't support, Does not like asking others for favors, Everybody wants to strive to do better, Frustration, Hates being on the system, Hates not being able to do for her child, I don't have the heart to be on one more program*

Employment

Definition: Having a job for which one receives income. In the current study, this could include both full and part-time work.

Examples of codes from the data: *Balancing work and family time, Better to not take a raise than to lie, Better to work less hours than to lie, But what will be a concern is work time, CCCAP only open during work hours, Changing jobs, Concern that new job will pay too much, Denying raise, Difficult to find job in field, Flexibility, Flexible job, Hours reduced at her job, How to work during gaps in service, Important to keep careful track of hours/earnings, Insecure job, Job allows her to take kids to work, Job change to move up, Juggling school & work, Money not as important as flexibility, Not taking a raise, Over income, Part-time work, Paycheck to paycheck, People are choosing not to work, Salary is much more then you take home, So you look like a \$9.50 employee but you are really a \$14.00 employee, Started working two jobs, Stay in a flexible job, Strategizing*

around money, System should support people to get better jobs, Take kids to work, Take off work to care for child, The Hours issue, Under the table wages, Unrealistic to expect a 3-4 dollar/hr. raise, Working increased hours cost more in childcare, Worth money to keep in good care, You have to make a choice, choosing not to work is not a good solution,

Social support

Definition: Resources garnered from both informal (friends, family, neighbors) and formal (church, social service providers) sources in the form of emotional, financial, instrumental and informational assistance.

Examples from the data: *Support - boss, Support - childcare staff, Support - church, Support - classmates, Support - coworkers, Support - family, Support - father of child, Support - friends, Support - school, Support services, Support system is not always available, don't have a lot of friends, I have too much family, I try not to really burden anybody, It's pretty much just me, No time for friends, Reluctance to share problems with others*