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# Sustaining work force inclusion and well-being of mothers on public assistance: Individual deficit and social ecology perspectives<sup>☆</sup>

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## Abstract

This study compared theoretical perspectives on the psychological and paid labor activity implications of mandating mothers initially on US welfare to participate in labor force activities. Data were collected that reflected these areas: government public policy interventions, family social ecology measures, mother's psychological and human capital, and community capital. A quasi-experimental design was used, and multiple source data was collected over time. In the initial part of the study, 144 welfare mothers and one of their children between 9 and 13 years were interviewed. Results indicated that having high levels of individual human and psychological capital and lower levels of family social ecological barriers predicted higher levels of maternal paid labor market activity and psychological well-being. Using archival records, additional analyses involved a 32-month review of state records for nearly 1200 mothers initially on welfare. Results revealed that the lower one's

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initial capital—either educational (lacking GED or high school diploma) or community-based (residents spending a high percentage of gross income on rent), the greater one's economic dependence on public welfare, regardless of whether one was assigned to a welfare to work program or to a control group. Thus, mandating labor market activity as a government public policy was not effective as an isolated strategy to uphold employability over time. These results suggest that employers and government leaders need to provide individual human capital and community capital investments to sustain work force inclusion of low-income mothers.

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## **1. Introduction**

Several competing (but rarely integrated) perspectives exist in the psychological, sociological, and social policy literatures on how to increase labor market inclusion and improve paid labor market and psychological well-being of poor mothers. Approaches vary in the extent to which they emphasize individual deficit or social ecological factors related to family and community. The individual deficit approaches include government welfare to work policy interventions (O'Neill & O'Neill, 1997), and mother's psychological (Downey & Moen, 1987) and human capital (Sahota, 1978). In contrast, the community capital (Corcoran, Gordon, Laren, & Solon, 1987) and social ecological (Bronfenbrenner & Morris, 1998) approaches acknowledge the impact of non-individual factors such as non-robust family or community structures in determining individual outcomes. Using multiple methods, and a quasi-experimental design, the overarching goal of this study was to combine and compare these perspectives, which have received limited theoretical or empirical integration. Below we briefly describe each perspective, and the variables identified from each perspective for this study.

## **2. Individual deficit perspective**

Individual deficit approaches implicitly define the “problem of welfare” and being poor as a lack of willingness or capability on the part of recipients to fully engage in work activities. The “problem” of being poor was implicitly located in mothers' personal characteristics and backgrounds including a lack of psychological, labor market, or family discipline (Abramovitz, 1989). The growth in the global market-based economy has fostered an individualistic explanation of poverty, centered on the notion that US government provision of benefits in and of itself was reducing incentives to become fully attached to the workplace. The reasoning is that if the government reduces poor mothers' incentives or abilities to receive welfare, their defective motivational or individual capital characteristics will be overcome, and poor mothers will increase their participation in the labor force.

### **3. Government mandate perspective**

#### *3.1. US welfare policy background*

Reversing over half a century of US welfare policy that was entitlement based and federally driven, the US Congress's passage of The Personal Responsibility and Work Opportunities Act of 1996 ended federal cash payments under Aid to Families with Dependent Children (AFDC). The 1996 Act replaced AFDC with a program called Temporary Assistance for Needy Families (TANF). TANF is grounded in devolution of social policy from welfare to state government via federal block grants. States are given considerable discretion in designing social welfare policy, and individual receipt of TANF funds are lifetime limited to five years (Iowa State University, 1999). TANF's goal is to break the dependency cycle by encouraging those on welfare to find jobs, and those not on welfare from seeking public assistance (O'Neill & O'Neill, 1997). A time limitation on subsidies and a work-first approach in return for benefits is based on the belief that the mere unlimited provision of relief in and of itself was reducing labor market participation (Abramovitz, 1989).

The main goal of the government mandated policy perspective (i.e., welfare reforms in the late 1990s) is to increase the involvement of welfare recipients in work-related roles. Investment solely in non-work or unpaid caregiving roles while receiving public assistance is seen as a socially unacceptable lifestyle (Mead, 1996). An assumption of requiring poor mothers to work for welfare time-limited benefits is that the mandate will eventually lead to psychological and economic capability and self-sufficiency by being forced to "bootstrap" or pull one's family out of poverty.

Reforms stress paid employment activities over education, give limited regard to the current or future income potential of low-skill jobs as obstacles, and underestimate public supports of workforce inclusion such a quality child care, transportation, and health care benefits (Albelda, 2001). Reforms also do not emphasize a mother's investment in the effective management of and engagement in family caregiving roles. Relatively little research (either prior or post US legislative reform) has ascertained the consequences of welfare to work mandates for the general well-being of poor mothers and their children.

**Hypothesis 1.** Government mandate of mothers' labor market participation welfare leads to increased paid labor market employment activity and psychological well-being.

### **4. Psychological and human capital perspectives**

Like the government mandate view, approaches examining mothers' current level of psychological and human capital are also grounded in the individual deficit view (Ryan, 1971). Poverty, welfare dependency, and a lack of full workplace involvement are assumed to result from individual flaws such as a lack of psychological (desire to work) or human capital (labor market experience). Under these perspectives, efforts to increase work force inclusion are centered on examining individual detriments in psychological or human capital.

#### *4.1. Psychological capital*

The psychological variables selected for this study are those previously considered to be important in the work-family and welfare domains. Specifically, the following variables were used to assess poor mothers' psychological capital: self-efficacy, work social identity, and social support. These variables were believed to correlate with paid labor market activity and psychological well-being.

Self-efficacy is defined as beliefs in one's capabilities to organize and execute plans of action to manage future situations (Bandura, 1997). Self-efficacy, or individual's perceptions of capability to achieve specified goals or outcomes (Kanfer, 1991) are a powerful psychological resource. It is a determinant of behavioral change because self-efficacy determines the initial decision to perform a behavior (in this case increase paid work involvement), the effort expended, and persistence in the face of adversity (Sherer et al., 1982). Although positively related, self-efficacy differs as a construct from self-esteem as it is concerned with judgments of personal capability, while self-esteem relates to self-worth. Self-efficacy has been empirically tied to higher levels of motivation and persistence (Bandura, 1986, 1997). It was believed that mothers with higher levels of self-efficacy in their ability to move from welfare to work would have higher paid employment activity, because of greater motivation and persistence.

Considerable research has shown the positive consequences of self-efficacy for individual functioning and well-being. Individuals with high perceptions of their competence and ability to perform tasks critical to their future are likely to have higher physical and mental health (Gecas, 1989). Pearlin, Lieberman, Menaghan, and Mullan (1981) found linkages between job disruptions and economic strains and depression. Poor mothers with higher self-efficacy may have greater "hardiness" to work through their difficult life circumstances and have higher well-being. Individuals who believe in their capabilities are also likely to feel better about themselves.

Work social identity, the importance of work to one's identity (Lobel & St. Clair, 1992) is believed to play an important role in higher attachment to and income in the paid labor market. Lobel and St. Clair's work social identity scales have, to our knowledge, not been used with low-income mothers nor linked to income. This gap may be because of an underlying view that such mothers do not identify with work or otherwise they would not be on welfare or have problems with earning income. We believed that the more that a mother identified with the work role, the more likely she would engage in paid employment, since she placed a higher value on the role.

Well-being should also positively relate to work social identity. Role accumulation theory suggests that identifying with multiple roles and having more roles can lead to higher well-being assuming role conflict or barriers were not perceived be too high (Crosby, 1982). Involvement in multiple roles can put the pros and cons of each role (parenting or work) in a new, more balanced perspective, and also buffer one from the downsides of each role.

Social support (Wilcox, 1981) is an important characteristic that can buffer a mother's stress in areas that are related to her work. It was believed that the more a mother perceived social support, the greater her resources to cope with her low-income and welfare status, and consequently the greater the ability to work outside

the home. It is also well-documented that social support enhances well-being (Frone, Russell, & Cooper, 1991).

**Hypothesis 2a.** Mothers' psychological capital (self-efficacy, work social identity, and social support) relates positively to working for pay and well-being.

#### 4.2. *Human capital*

Human capital theory (Becker, 1964) holds that some labor is able to achieve higher monetary and other labor market participation returns than other behavior simply because of enhanced capability from higher resource investment in that labor. Based on this relation and previous empirical research, we believed low-income mothers' human capital would also predict psychological and economic capability. The four human capital resource variables examined in this study are: education, quality of work tasks performed, vocational training, and prior time out of the labor market.

Mothers who possess higher investments in human capital such as having achieved a GED or high school diploma, participated in vocational education, learned higher job skills, and recent work experience with shorter gaps in labor market participation should have higher income and capability. Empirical research shows that human capital investments are key determinants of welfare exits through work. In a multi-year national database study, Harris (1993) found that educated mothers and those with experience in higher quality jobs had briefer stays on welfare by exiting quickly to a paying job. Poor mothers in lower quality jobs that tend to pay less than those requiring higher skill also have limited income capability (Kim, 1999).

Psychological benefits may also spillover from higher human capital. For example, one study of nearly 400 welfare and low-income mothers in four US cities, showed that mothers who had a GED or high school diploma or recent work experience reported they viewed themselves as significantly more capable and work ready (Edin & Lein, 1997).

**Hypothesis 2b.** Mothers' human capital (GED or high school diploma, higher quality of work tasks performed, less time out of the labor market prior to welfare, and participation in vocational training) relates positively to working for pay and well-being.

### 5. Family and community social ecological structures

It is well known from the ecological perspective (Bronfenbrenner, 1979; Bronfenbrenner & Morris, 1998) that individual characteristics interact with, affect, and are affected by contextual and environmental factors. An ecological systems view would assume that maternal outcomes related to well-being are not solely the product of isolated individual characteristics, but rather a function of the social structures in which they are embedded. Based on ecological models, we expected that welfare mothers who are nested in social environments with unfavorable family or community ecological structures are less likely to sustain workforce inclusion, as evinced by

less likelihood of working for pay, lower psychological well-being, and greater welfare dependency.

### 5.1. *Family ecological structural barriers*

A mother's family structure is a key ecological micro-system. The stress of combining work and family increases when there are family contextual factors that impede a mother's ability to manage both. Four variables were examined: child care complexity, child academic achievement, barriers to outside home involvement, and the extent of adult household help. Caregiving demands are a significant barrier to a mother's well-being and labor market participation. Mothers who experience greater care complexity by juggling care for multiple children are less likely to exit welfare to work (Harris, 1993) and experience lower psychological well-being (Kossek, 1990). In addition, children who have psychological, social, or academic issues will place additional stresses on mothers. The care of a low-functioning child such as one having low psychological self-competence or poor grades may further stress the mother's ability to manage both the care of the child and work responsibilities (Lerner, 1994). It may also impede the mother's ability to work for pay and her own psychological well-being due to potentially greater problems with managing care.

The barriers to working outside the home are especially well-documented for low-income mothers moving from welfare to work (Albelda, 2001). The more that a low-income mother perceived barriers to outside home involvement such as finding transportation or child care or family problems, the less likely she was to seek paid employment or be successful in earning higher income. Greater barriers may also relate to lower well-being due to negative psychological spillover from increased problems and difficulties in other areas of functioning.

Single parent, mother only families have extraordinary high poverty rates—about half of all mother only families live in poverty in the US in any given year (McLanahan, 1997). Further, children in single parent mother families are likely to have greater behavioral and psychological problems (McLanahan, 1997). The presence of another adult in the household regardless of marital bond, is a critical family resource to ameliorate these trends, both in terms of social capital and, if the mother is working, financial capital. Adult co-presence and help should positively relate to working for pay and mother well-being.

**Hypothesis 3.** A mother's family ecological social structure (i.e., greater child care complexity, poorer functioning child, more barriers to outside home involvement, and less adult household help), relates to her paid employment activity and well-being.

### 5.2. *Community ecological structural barriers*

The human ecological perspective also applies to the community level of influence on mother well-being. Under this view, lower involvement in paid work and higher welfare economic dependency are a function of a social response to demographic, social environmental pressures that are community-based (Duncan & Schnore,

1959). The ecological systems approach (e.g., Bronfenbrenner & Morris, 1998) assumes that external structural influences such as community barriers affect individual well-being. Individuals who live in poor neighborhoods are much more likely to face structural community barriers such as lack of nearby available quality jobs, lack of good transportation, safe child care, and opportunities for quality education.

We believed rental costs and education would be important indicators of community ecological health. A number of studies (Coleman, 1988; Klebanov, Brooks-Gunn, & Duncan, 1994) suggest that human capital, social capital, and family capital are inextricably linked. Resources residing in the community may influence the development of individual employment, educational assets, and other positive family outcomes. In communities where fewer members have educational assets, the lower human capital resources of residents further limits social structure, by creating additional impediments to the development of employment and educational assets. The level of educational training of a local population is an index of its adaptability to changing economic conditions and capacity for retraining and acquisition of new skills (Dowdall, 1974). For example, local opportunity structures to increase educational assets or attain jobs requiring high skills may be limited (Blakely, 1994). Limited human capital also may create lower social capital. Members are socialized to lower expectations via social learning processes (Bandura, 1986) that are stunted based on lower expectations of educational achievement and the limited availability of educational and employment opportunities in the community.

High rent costs, as a percent of family income devoted to housing costs are important indicators of financial barriers faced by families. The US Housing and Urban Development office targets their housing assistance to low-income families since the lack of affordable housing is a problem for many families in many communities. Fair market rent is determined by HUD (2000) to be no more than 30% of median family income adjusted for family size and community economic conditions. If many members cannot buy homes, or do not have many educational assets, the community has greater economic distress, greater transience, and less social capital (Coleman, 1988) to invest in poor families.

**Hypothesis 4.** Less favorable community ecological social structure for mothers (e.g., higher proportion of community renting or having lower educational achievement), relates to welfare dependency.

## **6. Method**

### *6.1. Participants*

One hundred and forty-five mothers and 144 children participated in two telephone surveys conducted one year apart. The mothers had been drawn from a random sample of 1188 mothers with new (or reopened) cases of public assistance and at least one child between the ages of 9 and 13 who were contacted for participation in

the study. We selected children from this age group to insure that the child could be interviewed independently and would be developmentally cognizant of mothers' activities outside the home. The random sample was drawn from a state Family Independence Agency database of clients who were part of an experiment to assess the impact of welfare reform legislation with mandatory work requirements. In these districts, clients applying or reapplying for welfare were randomly assigned based on a computer driven random number generator to either the mandated welfare to work program, or to the control group. The experimental group was assigned to participate in the mandated welfare to work program and perform a minimum of 20 hours in labor market activities such as work, educational preparation or other self-improvement activities as a condition of receiving public assistance. The control group was exempt from such obligations as a condition of receiving welfare benefits. The retention rate for the interview study between Time 1 (first interview) and Time 2 (second interview conducted a year later) was 68%, which was reasonably high given the transient nature of this population. Additional archival data was collected from the state welfare records for the 1188 mothers in the experimental welfare reform study database. Thus, the sample consisted of all mothers assigned to the experimental mandated labor market participation condition and a random sample of the entire state's welfare recipients with newly opened or reopened cases at the beginning of this study.

## *6.2. Procedures*

At least three attempts were made to contact every client. The first contact was a letter mailed to clients from the Director of a State Family Independence Agency informing clients of the importance of their participation in this program evaluation and providing an assurance of confidentiality. Two additional follow-up letters were mailed from the university researchers describing the project and providing assurances that their participation would not affect their public assistance in any way and that no individual client information would be reported to the Family Independence Agency.

In each letter clients were instructed to complete the consent form, to provide phone numbers where they could be reached, and to mail this form back to the university in the postage-paid reply envelope. Clients with no home telephone service were asked to call the toll free 800 number to schedule an interview at a time and telephone number convenient to the clients. In addition to follow-up letters, clients with published phone numbers were also contacted by phone to explain the study and obtain verbal consent to schedule a telephone interview.

Two interviews were conducted with a mother and her child at one-year intervals. Interviews were conducted over the phone by trained interviewers. Interviewers were available for appointments seven days a week throughout the day and evening hours. At the conclusion of the interview, participants were asked if they could be contacted in one year for a follow-up interview. In the follow-up interview, clients were contacted again by mail and telephone to schedule interviews. Participants received \$5 for the first interview and \$10 for the second interview completed one year later.



The mothers were asked to give permission to have their child interviewed by researchers trained in child development. Children were then contacted for one short interview regarding their psychological development and well-being.

After the interview study was conducted at Time 1 and Time 2, we reviewed public sources of data to collect archival data from the Family Independent Agency each month on key variables from agency records documenting monthly cash assistance for 32 months for each mother in the initial larger sample from which the interview study was drawn. We also measured, educational background, and zip codes of residence while on public assistance. These zip codes were matched to US Census data on the education attainment and housing costs of the recipients' communities in order to develop the measures of community capital.

### *6.3. Characteristics of the interview study sample*

Black respondents comprised 49% of the total sample, closely followed by white respondents (41%), then Arab/Chileans (4.8%), Hispanic/Latina (1.9%), and Native Americans (.5%). The remaining 6% of the sample did not provide ethnic information. The median age of the women responding to the survey was 34 although the ages ranged from 25 to 51. The median number of children under the age of 18 living in the household was 2 while the median age of the children was 11. At the beginning of the study 15% of the women were married and 30% reported working full- or part-time. By the second interview, 20% of the women were married and 51% reported working full- or part-time.

#### *6.3.1. Comparing interview participants to entire random sample*

This population was transient, and difficult to contact as many homes did not have phones. In addition, clients moved frequently. Thus, we conducted analyses to compare the clients who responded to the survey with those who did not respond to the survey to determine how similar the two groups were at Time 1. These analyses were conducted using archival data provided by the Family Independence Agency. In these comparisons the two groups were found to be similar on education and ethnicity, but the responding sample slightly higher on earned income. Specifically, the respondents were just as likely as the non-respondents to have graduated from high school ( $t = -1.63, p = .104$ ) and the ethnicity of both groups was similar. The respondents reported higher levels of monthly earned income ( $M = \$366.67$ ) than the non-respondents ( $M = \$182.93$ ). Therefore, the interview study's results should be understood as a study of those welfare mothers who were labor market active.

### *6.4. Measures*

A variety of scales and measures were used to assess characteristics of clients, their communities, and their involvement in the welfare to work program. Measures assessed in the surveys were available for the subset of clients who responded to the survey. Measures assessed using archival data provided by the State Family

Independence Agency were available for all clients. A correlation matrix with means, standard deviations, reliabilities, and probabilities of all measures is provided in Table 1.

In this research, the dependent variables were measured in both the first and second wave of interviews conducted at the beginning of the study and one year later. These outcomes focused on economic outcomes as well as psychological outcomes for the mothers in this study. Additional analyses of long-term economic dependency were conducted using archival records of the larger sample from which the individuals interviewed were drawn.

#### *6.4.1. Paid labor market activity*

The mother's level of economic initiative was measured by the number of weekly hours of paid labor market activity (income) reported by clients in the telephone interviews conducted at Time 1 and 2.

#### *6.4.2. Mother psychological well-being*

Mother's level of psychological well-being was measured at Time 2 using the Harter Self-Perception Profile for Adults (Harter, 1985). This scale assessed three domains of well-being: the extent to which clients viewed themselves as a good worker, their perception of how well they provided financially for the household, and general self-competence. This 12-item scale had an  $\alpha$  of 0.63. Pungello, Moore, and Campbell (2000) recently noted that the self-competence scales normed on predominantly white middle income populations may perform somewhat differently when used with minority samples.

#### *6.4.3. Long-term government dependency*

The mother's level of government dependency was measured as a dependent variable using archival data from computer files from a state Family Independence Agency. The Family Independence Agency provided data showing monthly cash assistance for each mother on welfare. These cash amounts were summed over a period of 32 months starting at the same time of the telephone interview study. The higher the values on this measure, the greater the government dependency.

#### *6.4.4. Control*

Race was included as a control variable, as the effects of race needed to be accounted for. Respondents were coded into categories of "white" and "non-white" as 1 and 0, respectively. Five major categories of predictor variables were measured at the Time 1 interview: demographic control variables, public policy assignment, mothers' psychological capital, mothers' human capital, and external barriers.

#### *6.4.5. Experimental public policy condition*

Using the Family Independence Agency records, random assignment status in the welfare reform experiment was noted. Clients in the experimental group welfare-to-work program were assigned a code of 1. Clients in the exempt control group were designated with a code of 0. The experimental group was required to complete

Table 1  
Descriptive statistics of measures used in interviews

Variable name	Descriptive statistics				Correlations (2 tailed, * $p < .05$ , ** $p < .01$ )																
	Mean	SD	N	$\alpha$	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1 Psychological well-being—Time 1	2.90	0.52	145	0.63																	
2 Psychological well-being—Time 2	2.92	0.56	145	0.57	0.53**																
3 Paid labor market activity—Time 1	7.92	14.69	145	na	0.17*	0.20*															
4 Paid labor market activity—Time 2	16.22	19.96	145	na	0.12	0.07	0.38**														
5 Government mandated labor market activity	0.73	0.44	145	na	0.11	0.10	-0.01	0.20*													
6 Racial background 0 = non-white 1 = white	0.43	0.50	143	na	-0.26**	0.07	0.21*	0.17*	-0.14												
7 Years of education—Time 1	12.56	1.90	144	na	0.26**	0.08	-0.47**	0.12	0.15	0.25**											
8 Job quality—Time 1	2.13	0.89	136	0.74	-0.27**	0.18*	0.10	0.08	-0.07	0.02	0.29**										
9 Vocational training—Time 1	1.53	0.50	145	na	0.15	0.01	-0.18*	0.02	0.06	-0.11	-0.05	0.20*									
10 Months out of labor force prior to study	16.58	21.13	123	na	-0.26	-0.35	-0.04	0.12	-0.01	0.08	0.26**	0.19*	-0.02								
11 Work social identity—Time 1	3.44	1.20	144	0.66	0.01	0.08	0.21	0.08	-0.14	-0.15	0.02	-0.02	0.04	-0.20*							
12 Self-efficacy—Time 1	3.74	1.05	145	0.74	0.26	0.36	0.10	0.17	0.06	0.20	-0.05	-0.01	0.07	-0.09	-0.07						
13 Social support—Time 1	3.82	1.24	145	0.74	0.32	0.18	0.02	0.02	-0.16	0.08	0.03	-0.02	0.10	-0.05	0.09	0.01					
14 Perceived barriers to outside home involvement—Time 1	3.28	1.19	145	0.67	-0.27	-0.23	-0.18	-0.22	-0.01	-0.07	0.02	0.07	-0.22**	0.16	-0.01	-0.07	-0.27**				
15 Complexity of child care demands—Time 1	3.37	1.90	145	na	0.02	0.01	0.05	0.12	0.03	-0.15	0.04	-0.01	-0.07	-0.05	-0.20	0.00	0.18*	0.09			
16 Household adult help—Time 1	1.60	1.05	135	na	0.15	0.10	-0.04	-0.08	-0.14	0.25	-0.05	-0.16	0.03	0.00	-0.01	-0.05	0.18	0.00	0.03		

20 hours of weekly social contract activities (work, education, and volunteer activities) as a condition of receiving benefits. The control group was exempt from these requirements.

#### 6.4.6. *Psychological capital*

Several measures of mother's psychological capital were assessed in the Time 1 surveys.

#### 6.4.7. *Self-efficacy*

Since this sample was different from traditional populations upon which self-efficacy scales were developed, we reviewed the literature (Bandura, 1977, 1986; Sherer et al., 1982) to develop a scale appropriate for our sample. A four-item likert scale measured the persistence and life-skills self-efficacy of public assistance clients seeking work. The reliability of this scale was 0.74. The four items in this scale included: "When I set important goals for myself, I hardly ever achieve them," "I give up on things before completing them," "I do not know how to conduct a job search," and "When trying something new I give up quickly if I am not successful at first." Items were all worded negatively and were therefore reverse coded so that strongly disagreeing with the items produced the more positive scores (1 = strongly agree to 5 = strongly disagree).

#### 6.4.8. *Social support*

A 3-item version of social support (Wilcox, 1981) measured emotional and instrumental help received by clients from their own social network. Questions were slightly modified to apply to this population of public assistance clients. For instance, the question "I know someone I could get a quick emergency loan of \$100 dollars" was changed from \$100 to \$20, given the lower income of our sample. Other items were "I know someone who could help me move into a new home" and "I know someone I can turn to for suggestions of how to deal with personal problems." Each of these questions were scored from 1 to 5 on a likert scale with strongly agree scored as a 5 and strongly disagree scored as a 1 so that a high score indicated high levels of social support. The reliability of this scale was 0.74.

*Work social identity* of mothers measured the importance of work to one's identity, using relevant items from Lobel and St. Clair (1992). The correlation of these two items was .66. The items included "The most important things to me involve working" and "The major satisfactions in my life come from working." These items were scored using a likert scale with a strongly agree scored as a 5 and strongly disagree scored as a 1 so that high scores indicated high work social identity.

### 6.5. *Human capital variables*

#### 6.5.1. *Mother's education*

Mothers' reported the highest level of education they had attained at the time of the first survey. The ordinal response categories indicated the number of years in education (e.g., "completing grades up to high school" = 9). Besides the interview

measures, we also reviewed archival records from the Family Independence Agency on which clients in the larger sample had completed a high school or high school equivalent degree at the beginning of the study. Clients who had completed high school were coded as 1 and those who had not graduated by the time of the study were coded as 0.

#### *6.5.2. Job quality*

The quality of the job was measured by the type and frequency of work tasks performed on the current or most recent job using a job skills inventory (Holzer, 1994). In the inventory they were asked how frequently (e.g., daily, weekly, monthly, yearly, almost never) they performed work tasks such as reading instructions, writing paragraphs, answering the telephone, or working with a computer. The scale ranged from 4 to 1, with higher scores on this scale indicating that the mother was performing tasks that had higher skill levels more frequently, such as computer tasks. This scale had a reliability of 0.74.

#### *6.5.3. Vocational training*

Clients noted whether they had received any type of vocational training (training coded as 1, no training coded as 0). This included any training in high school, trade school, apprenticeships, or government training.

#### *6.5.4. Months out of labor force prior to study*

The number of months since the mother had last worked for pay prior to the study was assessed at Time 1 to determine the prior time out of the labor market. This variable was measured in months, with a zero score indicating that the client was presently active in the labor force.

### *6.6. Family ecological variables*

#### *6.6.1. Complexity of child care demands*

To assess the complexity of child care demands, a variable was computed to measure the number and type of child care configurations (Kossek, 1990) needed for the household based on the ages of the children reported in the household in the first survey. This measure considered how many types of child care (infant, toddler, elementary, and teen) could be needed with the need for infant care weighted double, due to the well-documented scarcity and cost of infant care. The higher the score, the more demanding the child care responsibilities being managed.

#### *6.6.2. Child academic performance*

To determine the potential impact of children's academic difficulties on mother's well-being and ability to work, the Harter Self-Perception Profile for Children (Harter, 1982) was used to measure children's perceptions of their scholastic abilities. This scale had a reliability of 0.69 collected via interviews with children from the Time 1 survey. This scale measured such things as the extent to which children felt that they were good at school work or were as smart as their classmates.

### 6.6.3. *Perceived barriers to mother participation in outside home activity*

Mothers were also asked to rate the level of barriers they perceived to involvement outside of their home. This 4-item likert scale (1 strongly agree to 5 strongly disagree) related to child care and transportation and had an  $\alpha$  of 0.67. This scale included items such as “Child care problems have made it difficult to do activities outside my home”; Other stems were transportation problems. . . and “Family issues other than child care. . .” Higher scores indicate higher perceived barriers to mother participation in outside home activity.

### 6.6.4. *Household adult help*

The extent of partner economic help in the household was assessed at Time 1 from the first survey. The presence of another adult with a full-time job was scored as a 4, the presence of an adult with a part-time job was scored as 3, the presence of an adult with no job was scored as a 2, and the lack of another adult in the household was scored as 1.

## 6.7. *Community capital variables*

### 6.7.1. *Community education levels*

Client’s communities were assessed using 1990 census data for the zip code of clients’ residences at the beginning of the study. Communities were rated based on the average years of education completed by people over 25 living in the zip code. Higher numbers indicate greater numbers of years of average education among members of the community.

### 6.7.2. *Affordability of community housing*

Because of the large number of renters in the sample of low-income mothers, and the lack of affordable housing, the potential impact of the unaffordable housing on long-term economic dependence was assessed. Client’s communities were coded based on the percent of gross income spent on rent by people in the zip code of clients’ residence at the beginning of the study from the 1990 US Census.

## 7. **Results**

All Time 1 independent predictor variables were entered into 4 separate regression equations simultaneously as this was an exploratory study. Table 2 shows the results of the regression analyses. The results reveal that some of the Time 1 variables correlated to income and psychological well-being at both Time 1 and 2, while some do not have an immediate relation at Time 1 but do have relation later at Time 2, and others have no relation at either time.

### 7.1. *Hypothesis 1: Impact of government policy*

The control variable of race did not significantly impact on outcomes. Hypothesis 1 was not supported as the government mandate to be in a welfare to work program

Table 2

Interview results: Regression of Time 1 individual, policy and family and community ecological variables on mother outcomes at Time 1 and Time 2

	Time 1 predictor variables	Standardized $\beta$ coefficients-			
		Paid labor market activity		Psychological well-being	
		Time 1	Time 2	Time 1	Time 2
	(Constant)	ns	ns	**	**
Demographics	White	-0.02	0.01	0.00	0.11
Policy	Mandated labor force activity	0.02	0.12	-0.04	0.07
Family ecological structural barriers	Outside home involvement barriers	-0.17*	-0.21**	-0.17*	-0.13
	Complexity of child care	0.06	0.13	0.04	0.04
	Child academic achievement	-0.02	-0.12	0.00	0.04
	Extent of adult household help	0.00	-0.02	0.12	0.07
Mother psychological capital	Work social identity	0.17*	0.03	-0.02	0.07
	Self-efficacy	0.04	0.05	0.22**	0.32**
	Social support	-0.06	-0.02	0.23**	0.11
Mother human capital	Education level	0.08	0.08	0.02	-0.01
	Quality of work tasks	0.08	0.26**	0.05	-0.05
	Vocational training	-0.05	0.01	-0.01	0.02
	Months out of work prior to the study	-0.39**	-0.28**	-0.17**	-0.23**
	$R^2$	0.28**	0.32**	0.25**	0.28**
	Anova $F$	3.83**	4.69**	3.30**	3.85**
	( $df = 13, 131$ )				

Note. All variables were entered into the regression equation simultaneously since this was an exploratory study.

\*  $p < .05$ .

\*\*  $p < .01$ .

or risk losing benefits did not predict paid labor market activity or well-being at Time 1 or Time 2. These results suggest that telling a client they must work or risk losing welfare benefits may not necessarily predict whether a welfare mother will work for pay.

### 7.2. Hypothesis 2a: Impact of mother's psychological capital

Hypothesis 2a—that mothers' psychological capital would relate positively to psychological well-being and paid labor market activity—was partially supported. Perceptions of social support and work identity appear to have a short term temporal

relation to the dependent variables. Greater levels of mother self-efficacy at Time 1 associated with significantly greater psychological well-being at Time 1 and 2. Self-efficacy appears to have a lasting relation to psychological well-being. However, it did not contribute to hours of paid labor market activity. The more women held a strong work social identity at Time 1, the significantly more hours they spent in paid labor market activity at Time 1. This relation did not last into Time 2, labor market activity and did not impact psychological well-being at either time. The greater social support women reported at Time 1, the better their psychological well-being was at Time 1. This impact did not last into Time 2 and had no impact on hours in the labor market.

### *7.3. Hypothesis 2: Impact of mother's human capital*

Hypothesis 2b—that mothers' human capital would relate positively to working for pay and well-being—was partially supported. The greater number of months that women spent out of the labor market at the beginning of the study, the significantly fewer hours they spent in the paid labor market across both times and the significantly lower their psychological well-being across both times. The quality of work tasks at Time 1 did not have a significant impact on paid labor market hours in Time 1 but did significantly predict greater labor market activity at Time 2. Thus, the impact of working was not seen right away but contributed to later work activities. However, it did not contribute to psychological well-being. The years of formal education or completion of any type of vocational training in government or education settings were not significant with any of the dependent variables. Overall, limiting employment gaps and having high quality jobs predict either paid labor market activity or well-being.

### *7.4. Hypothesis 3: Impact of family ecological social structure*

Hypothesis 3—that the less favorable the mother's family ecological social structure, the lower the paid employment and psychological outcomes—received partial support. The more barriers women perceived to outside home involvement at Time 1, the significantly less time they spent in the paid labor market at both Time 1 and 2 and the significantly lower their psychological well-being at Time 1. However, the barriers at Time 1 did not have a lasting impact on psychological well-being over time. None of the other family ecological variables were significant. The number of child care arrangements, children's academic grades, or whether there was another adult around with or without a job did not predict psychological or economic well-being.

### *7.5. Hypothesis 4: Impact of community capital*

To examine hypothesis four, key independent variables from archival records for the statewide sample from which the interview sample was drawn were simultaneously regressed on welfare dependency. As the results in Table 3 show, being



Table 3  
Archival results: Regression of the relation between individual and community capital and long-term economic dependence

		Unstandardized coefficients		Standardized coefficients	<i>t</i>	Sig. findings
		<i>B</i>	<i>SE</i>			
$\beta$	(Constant)	10493.93	4475.71		2.34	0.02
Policy	XCOND experimental condition numeric variable 0 = control 1 = experimental	559.83	388.39	0.04	1.44	0.15
Mother human capital	GRADBEG high school graduate at beginning of study 0 = no HS diploma or GED 1 = HS diploma or GED	-1416.00	414.49	-0.10	-3.42	0.00
Community capital	COMMEDUC community educational attainment level —per capita mean average years of education in zip code	-333.51	289.56	-0.04	-1.15	0.25
	RENT percent of gross income spent on rent by people in this zipcode	124.29	50.99	0.08	2.44	0.01
Dependent variable: GRANTAMT total grant amount for 32 months						
<i>Model summary</i>						
		<i>R</i>	<i>R</i> <sup>2</sup>	Adjusted <i>R</i> <sup>2</sup>		
		0.16	0.02	0.02	<i>F</i> change 7.47	Sig. <i>F</i> change 0.00

*N* = 1188; *R*<sup>2</sup> = 0.02, significance of *R*<sup>2</sup> = 0.00; Anova *F* = 7.47 (*df* = 4, 1184), *p* = .000.

assigned to a “welfare-to-work” expectation did not significantly predict one’s level of long-term economic dependence on public assistance. Mother’s individual education did predict long-term welfare dependency. Mothers who did not complete high school or did not receive a GED were significantly more likely to remain on welfare for the nearly three years of study. Community capital also significantly predicted welfare dependency over time. While the average educational level of the community was not a significant predictor, mothers located in communities where rent costs were a high percentage of members average incomes, were significantly more likely to remain on welfare over time.

## **8. Discussion**

The overarching goal of this study was to understand the psychological and economic capability implications of welfare-to-work policies on poor working mothers. We combined and compared theoretical perspectives. Ecological social structural variables of community capital, and family barriers to leaving home were the most robust predictors of involvement in paid labor market activity. A lack of job opportunities and previous tie to the paid labor market were also key predictors of positive outcomes. Time out of the labor market predicted working for pay and psychological well-being at both interviews conducted a year apart. The human capital variables of job quality, education, and time out of the labor market were also robust predictors of employment capability and lower government economic dependency. Surprisingly, being assigned to a welfare-to-work program and sanctions of losing benefits did not predict labor market activity or well-being. Despite that fact that self-efficacy and motivation are often cited as the reason poor mothers were not working, psychological capital was also relatively unimportant in predicting paid employment activity. Such results indicate that contrasting explanations on why people stay or get off of welfare should be revisited. This study highlights the complexity of solving the welfare problems, inclusion of the poor in the labor market and the workplace.

Albelda (2001) notes that one of the main efforts of welfare reform is to replace public assistance with earnings. Yet she believes there are serious problems and structural impediments to the success of current reforms, such as a lack of jobs, low pay, low job readiness, and difficulties in getting supports such as child care and transportation. Another barrier involves the fact that in many states part-time work often does not qualify one for unemployment insurance, and in an economic downturn, welfare mothers who have depleted welfare benefits may have no fallback financial support. These jobs also often do not offer medical benefits, yet many welfare to work mothers may make too much money to qualify for Medicaid. Welfare mothers’ involvement in educational enrichment is also infrequently covered by federal welfare payments to the states, so there is little public support to enable mothers to enrich their human capital assets as they strive for better paying jobs.

Our research supports the social ecological systems approach to understanding behavior. The context of work involves the individual, the family, the neighborhood,

and broader societal factors (government mandates, welfare-to-work policy). An individual's ability to maintain a position in the workforce has to be considered as a complex interaction between contextual and personal factors. When neighborhood resources are scarce, a mother's ability to take part in the paid labor market decreases. Wilson (1991) suggests that living in neighborhoods in which few individuals hold jobs and with a high percentage of single parents may produce social isolation and socialization practices and family lifestyles that do not support steady employment. If the additional demands of child care and likely higher child development problems are considered in light of the lack of coping resources in poor neighborhoods (e.g., good child care, grocery stores, transportation, and good health care), mothers' involvement in paid labor market activity can be further decreased. The results of this study support the idea that a careful consideration of the community context of work and family needs to supplement any government welfare-to-work initiatives.

To enable families to overcome poverty, reforms should not simply mandate work. Not all jobs lead to a better life (Kossek, Huber-Yoder, Castellino, & Lerner, 1997). Reforms should also include employer and public economic community development to improve access to quality child care and schools, home ownership, stores, jobs, and transportation. Crossing the digital divide also seems important. Home-based work and training in computer skills should also be explored, as way to overcome mothers' barriers to leaving home. Without help in getting access and skills need to obtain good jobs, having good jobs and housing available in one's community, the long-term workplace inclusion of the US working poor seems a pipe dream.

Studies on careers often implicitly assume that working will increase economic returns and psychological well-being. Yet for the working poor, this may be a questionable assumption if most jobs available are poor quality, and at or near minimum wage. Enhancing one's education or not working also may be viewed as positive options, particularly if employers do not pay a "living wage," or time off for school is not supported. The vast majority of poor working parents do not work for organizations with general child care supports (like our sample) and unfortunately have limited access to family supports for work. Initiatives are needed to assess community child care quality and also to promote greater employer and public and family support for combining work with caregiving. Future initiatives must pursue both "breadwinning" and "caregiving" (Lerner, Bogenschneider, Wilcox, Fitzsimmons, & Hooper, 1995). The working poor must also be included in employer efforts to improve the management of diversity and careers.

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