

**The Quality of Life Paradox:
A Study of Former Public Assistance Recipients**

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The effects of welfare reform have been widely studied. This research has been at national, state, county and city levels, and most of it has been quantitative surveys of former assistance recipients, either by telephone, in-person, or both (Assistant Secretary for Planning and Evaluation, U. S. Department of Health and Human Services, 2000; Bloom et al., 2002; Eberhard, 2002; Eberhard & Moon, 2000; Freedman et al., 2000; Freedman, Mitchell & Navarro, 1999; Jarchow, Tweedie & Wilkins, 2002; Manpower Demonstration Research Corporation, 2002; Michalopoulos & Schwartz with Adams-Clardullo, 2000; Richardson, Schoenfeld, LaFever, & Jackson, 2002; Rockefeller Institute of Government, 2002; U.S. House of Representatives, 2000). Although there are some notable exceptions (Acker, Morgen & Gonzales, 2002; Hays 2003), these studies have seldom recorded the words of the persons who are living through the nation's experiment in welfare reform.

The research that is reported here combines both qualitative and quantitative methods of research. It is a study of the quality of life of persons who left the public assistance rolls in a suburban county in the northeast region of the country. The former recipients that were studied lived in a relatively wealthy, suburban county with a median income 26 percent more than the national median income and 22 percent above the median income in the state where it is located. The poverty level of this county is substantially below that of its state (49 percent) and of the nation (40 percent). The

county touts its colonial homesites, gothic cottages, clapboard farmhouses, Victorian villas, Beaux Arts mansions, stone cottages and country inns. Less visible but no less present are the pockets of poverty that were the sites for this research.

The Concept of Quality of Life

Quality of Life (QOL) is a holistic concept that measures well being, often of persons with mental illness, but also of former welfare recipients (Becker & Diamond, 1997; Hollar, 2003; Ross & Willigen, 1997; Wolf & Schene, 1997). In a discussion of various measures of QOL, Lawton points out that it is not a dimension but a collection of dimensions (1997). One study of welfare reform in Virginia identified five components for a QOL instrument: economic resources; employment and working conditions; support services and programs; housing and social support; and friendship networks (Hollar, 2003). Whereas studies of former public assistance recipients have tended to concentrate on economic well-being or the differences in their income on and off the rolls, QOL, as this range of components indicates, includes social variables as well. Wolf and Schene point out that dimensions such as self-esteem and autonomy that influence people's satisfaction with their lives are included in this holistic concept but are usually not included in instruments for measuring QOL (1997, 3-4). There are objective and subjective elements to QOL. The former pertain to actual living conditions, judged according to prevailing norms. Subjective elements tap people's perceptions of their conditions (Lawton, 1997; Wolf & Schene, 1997).

Nobel laureate in economics, Amartya Sen, believes that his "freedom perspective" is generically similar to QOL because it, too, "concentrates on the way human life goes (perhaps even the choices one has) and not just the resources or income a

person commands” (1999, 24). According to Sen, “quality of life is to be assessed in terms of capability to achieve valuable “functionings,” which vary from simple ones like being adequately nourished to very complex personal states such as “being able to take part in the life of the community and having self-respect” (1999, 75). Sen calls attention to the philosopher John Rawls’ emphasis on self-respect. Rawls considered self-respect “perhaps the most important primary good on which a theory of justice has to concentrate” (1971, 440-446). Both self-respect and autonomy would seem to be important attributes to be considered in measuring the QOL of former recipients of public assistance.

Quality of Life is a contemporary version of the concept of welfare or well-being. “Theories about the nature of well-being,” L. W. Sumner writes, are as old as philosophy itself” (1995, 764). Sumner points out that conceptions of well-being have included “pleasure, happiness, the satisfaction of desires or preferences, the fulfillment of needs, the achievement of aims or objectives, the development of capacities or potentialities, virtue or excellence, the maintenance of normal functioning, living a form of life appropriate to one’s nature, and doubtless many others beside” (Sumner, 1995, 764).

Sumner prefers subjective approaches to well-being because “welfare assessment concerns the prudential value of a life, namely, how well it is going for the individual whose life it is” (p. 769.). (His formulation here is close to Sen’s concept of “functionings.”) . Sobel, in a response to Sumner, points out that “some options are good or bad for a person independently of her attitudes (e.g., living in seriously inegalitarian relationships might be thought to be bad for a person independent of her attitudes toward such a situation)” (1997, 503). It seems that subjective measures may be necessary to

inform a concept of welfare or QOL, but not sufficient. Accordingly, our study used both objective and subjective measures of QOL.

Methodology

Design

A mixed method research design was used in this study. A cross-sectional survey was employed to gather knowledge about objective indicators of the quality of life of these former public assistance recipients. Qualitative research methods were used to explore their experiences in depth.

Sample

Research participants (n=102) were drawn from a random sample of persons whose public assistance cases had been closed within the past 30 months. Participants were paid a small stipend for participating.

Instruments / Data Collection

Following informed consent, lengthy interviews were conducted with the study participants. Nearly all interviews were in-person (92 percent), with the remaining few by telephone. The in-person interviews were conducted at the homes of the research participant and lasted, on average, one hour. Phone interviews lasted, on average, 30 minutes. Interviews were conducted by either one of the principal investigators or one of their MSW graduate students. All participants were interviewed using a survey instrument developed by the principal investigators. The instrument included both closed- and open-ended questions. The goal of the interview was to ascertain: 1) participants' quality of life; 2) the extent to which they were informed of support services and benefits by the department of social services; 3) the extent to which they had access

to and made use of these support services and benefits; and 4) the vital supports they lacked but felt they needed for economic security.

In an effort to gain a fuller understanding of the quality of life of these former public assistance recipients, a smaller, randomly selected subsample (n=12) was interviewed using qualitative methods. Researchers used an interview guide that was designed to elicit participants' personal narratives of their quality of life since leaving public assistance. These interviews were audiotaped and later transcribed for qualitative analysis.

Data Analysis

Survey data were coded and entered into SPSS. Descriptive statistics were computed as were selected bivariate and multivariate statistics. Lengthier qualitative interview data were coded according to the grounded theory protocol of Glaser and Strauss (1999).

Study Findings

Participant Characteristics

Characteristics of the sample are summarized in Table 1. Participants were mostly female, not married and white. The respondents as a group were relatively well-educated, with 45 percent having some college education. The average age of participants was 37. Seventy-one percent of them had children living with them. The average number of children in those households was 2.3.

Insert Table 1 about here

Quality of Life

In order to ascertain how participants perceived their quality of life, participants were first asked what the phrase “quality of life” meant to them. Most participants viewed QOL as being able to provide basic needs such as food and shelter for their families and to do so consistently. Others, however, expressed a more expansive view:

*It's being able to live without the worry of wondering
where your next meal is coming from or if you will lose our
home. Having sufficient income to do more than just exist.
It means are you alive – or are you living?*

Three-fifths of participants were employed at the time of the study, leaving a very substantial minority without work outside the home. About four-fifths of employed participants liked their jobs, and even more believed their jobs would last. Less than half, however, believed they earned enough to live on. Just over half of these employed participants received no fringe benefits.

The earnings of the study participants were low, especially women's wages. The median salary for working participants was \$291 weekly. Men's median weekly salaries were significantly higher than women's (If average wages are compared, the difference is statistically significant at the .006 level.) These disparities in men's and women's earnings were partly a function of differences in hourly wages and partly in hours worked. Although both men and women were primarily in unskilled and semi-skilled

work, women had hourly wages 22 percent lower than men, \$7.90 an hour, compared to \$10.17 for men.

The projected annual earnings of women, if they worked 52 weeks a year—an unlikely event—were \$14,248, less than the then current, three-person poverty line. For both men and women, annual projected earnings are far below a “Self Sufficiency” estimate based on the actual cost of basic goods in the county where they lived or the basic family budgets for working families prepared by the Economic Policy Institute (Bernstein, Brocht, & Spade-Aguilar, 2000).

Of the participants who were not employed, the great majority gave mental or physical illness as the most common reason for not working (28 or 70 percent). Less than one-fifth of those not employed said that they were unable to find a job. None reported not wanting to work as a reason for not working.

Nearly all of the respondents had some day-to-day economic difficulties after they left public assistance. On average, participants reported having experienced approximately four of seven hardships they were asked about in the past year. The most frequently reported hardships were getting behind on their bills or rent and lack of medical insurance.

In the qualitative interviews, participants discussed, at length, some of the daily difficulties they encountered in attempting to make ends meet:

*I'm not managing well – all bills behind; living out of food
pantry, no money, being evicted, phone off.*

I'm not; I can't get my medicine, I can't pay the rent; I owe my mom, I just want to get on with my life; I have talent, I have skills, but...

When asked how they were making ends meet since leaving public assistance, participants hinted at economic activities that they were not comfortable revealing to interviewers-- resources that made it possible for them to meet basic needs for food and shelter. Others responded that they “make it” by employing a number of complex strategies and combinations of resources and supports. For instance, trading childcare services for housing or food.

After leaving public assistance, slightly over two-fifths received transitional Medicaid, and about one-fifth got subsidized childcare. More than half were obliged to turn to voluntary organizations, including food pantries and/or to family and friends.

Participants reported very few instances where the county department of social services (DSS) had done something concretely to help them to acquire the capabilities that would keep them off assistance permanently. Some of the hardships that participants and their families experience could have been eased by benefits and services for which they were probably eligible. Yet, three-fifths told interviewers that DSS had done nothing to support them in achieving economic independence. Very few said they had been apprised by DSS of transitional benefits or one-shot assistance. About one-fifth said they had been made aware of the Earned Income Tax Credit (EITC), a benefit that adds as much as 37 percent to the income of low-wage workers with children. Very few said that DSS helped them with job search or training, and fewer still with education.

When asked what resources would help most in achieving self-sufficiency, almost two-fifths named expansion of health care coverage. About one-third cited higher education and housing or rental assistance, and nearly half of those with pre-school children chose childcare.

The Paradox

While these findings came as no surprise to the researchers, a paradox emerged that demands thoughtful consideration. Despite objective indicators that suggest daily social and economic hardships, participants' perceptions of their current and future quality of life were positive. (Table 2) When asked to compare their lives on and off public assistance, about two-thirds felt it was better now. Even more, almost nine out of 10 anticipated that their quality of life one year from now would be better.

Insert Table 2 about here

Despite economic, social and psychological vulnerabilities that place them on the cusp of homelessness, joblessness and further risk, participants shared an enormous relief at being off public assistance. Although the survey instrument had no questions about how they felt about the Department of Social Services, the words of these participants made it clear that the independence and esteem they gained were direct results of escaping the stigma, degradation, loss of freedom and mistreatment they received at the hands of the department:

Overall, being off is better – you can go where you want to go and do what you want to do.

I want to say it's [quality of life] the same, but I don't want to because I feel a lot better about myself. I appreciate things more like food. I would just go and buy without looking at the price with food stamps. It's my own money and I budget more. I feel good about myself and save more. When my kids say, "I see the bike I want," I can purchase it for them.

I can go to the grocery, look into the eyes of the cashier and not feel ashamed. I hated to be looked at like I was waiting for a hand out – I no longer feel degraded.

Hearing how wounded they were by their experience with public assistance helped the researchers to understand why so many of the participants put such a high value on independence from the system itself:

Dealing with DSS is the most humiliating experience of my life. To a worker you people really need sensitivity training. We're not here because we like you. We're here because we need help.

You can hear it in their voices that they don't want to be bothered with you. A little compassion would not have killed them. They should all have to live off what we got for one month. Let them try to feed their kids with the amount of food stamps they are given.

They make you feel so bad, like you have committed something wrong and are being punished for it.

...they treat you like you're nothing, money is coming out of their pockets. Would help if they had a little bedside manner with people because like me already ashamed and they rub it in your face... I feel better about being able to own things now. I feel really great.

I struggle but it's worth the struggle – when I was on PA it was such a hassle.

Discussion

The findings of this study with respect to employment status, earnings and income and participants' assessments of life after welfare are comparable to outcomes of other research in the mounting literature of welfare reform. Sixty percent of participants were employed at the time of the interview. National and state studies find that the same

percent of leavers are currently working (Bernstein& Greenberg, 2001; Moffit, 2002; Sawhill, 2001; U.S. House of Representatives, 2001). Persistence of economic hardship is perhaps the most salient finding from the large number of studies of welfare leavers. It was the conclusion of a report to Congressional Appropriations Committees from the Department of Health and Human Services: “In general, many leavers experience some hardship with respect to food, housing or medical problems after leaving welfare” (U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, 2000). According to a report of seven mid-western states, the consistent profile reflected salaries below the federal poverty line and trouble paying routine bills (Wilogren,, 2002). A study of the two-year impact of 11 welfare-to-work programs operating in seven locations (initiated before 1996 but with similar goals and strategies) found that only between 1.5 % and 7.5 % of enrollees earned at or above the poverty level (Freedman et al., 2000). According to Bernstein and Greenberg, “studies are unanimous” in finding that welfare leavers earn very low wages, in the range of \$6 to \$8 per hour (2001, 5; Sawhill, 2001, 1; Acker, Morgen & Gonzales, 2002). Earnings in the relatively wealthy county that was studied were about at that level for women workers and, as noted, way below self-sufficiency estimates.

Those studies that asked participants to compare life on and off welfare found, like ours, that the great majority preferred being off. About three-fifths of leavers in five studies funded by the Department of Health and Human Services reported being better off after leaving Temporary Assistance for Needy Families (TANF) than before (U.S. Department of Health and Human Services, 2000). The proportions of former assistance recipients who said they were better off were: 69 percent in Wisconsin, 71 percent in

New York State, 73 percent in South Carolina and 76 percent in both Madison and Delaware counties in New York (Rockefeller Institute of Government, 2002; Eberhard & Moon, 2000). These are comparable to the two-thirds of the participants in this study who said their quality of life is better now than on assistance.

Interestingly, when asked to define Quality of Life, participants tended to think in terms of economic security. This, they clearly lacked. It was not only the researchers, as outside experts, who evaluated their economic conditions negatively. The participants themselves agreed with objective assessments. Yet, they felt their Quality of Life improved. Despite how they said they defined QOL, these former welfare recipients were, in fact, including non-economic factors in their conception of QOL.

Other studies have also reported both objective hardships and respondents' perception that they preferred being off welfare to being on. Perhaps it is hearing what participants had to say that helped us to emphasize and explore this paradox. We were particularly impressed by what participants in our study had to say about self-respect and personal autonomy, as well as being free from stigma and degrading encounters with public assistance officials.

The paradox of perceived improvement in the QOL along with objective hardships is explained by the comparison of life on and off welfare. It is not so much that life off welfare is good as that life on welfare was worse. In explaining how relief policy enforces labor force participation, Frances Piven and Richard Cloward wrote, "To demean and punish those who do not work is to exalt by contrast even the meanest labor at the meanest wage" (1993, 3-4). The rewards of low-wage work are always minimal, but following the decline in real wages and the value of the minimum wage in the early

1970s, they became even more meager. The concurrent reduction in the real value of welfare benefits and progressive tightening of regulations enforced the work ethic, even as it was becoming harder to uphold (Goldberg & Collins, 2001).

The participants in this study call attention to degrading treatment by the local department of social services. Other research found former recipients less negative about their treatment by welfare workers, even though they too were much more likely to prefer being off welfare than on. For example, in Madison County, New York, where three-fourths preferred life after welfare, four-fifths felt they were treated fairly by their caseworkers, and well over half felt their caseworkers were helpful and supportive in finding jobs. They were however, negative about “the system”: about two-thirds agreed that the welfare system was more about rules and red tape than helping people (Alvord, Tiefenthaler & Fitzgerald, undated). Similarly, in Delaware County, New York, three-fourths said their caseworkers treated them with perfect fairness, and they were somewhat less likely to believe that the welfare system was more about getting rid of people than helping them (Eberhard & Moon, 2000). Some of the differences may be related to the research method; in one of these studies of welfare reform all interviews were by telephone, and in the other, 90 percent were. One inference from this difference in perceptions of welfare officials and similarity in both hardships and preference for being off welfare is that the stigma of welfare and the cultural degradation of welfare recipients is so strong that welfare is a deep blow to self-esteem even if individual officials do not compound it. The gain in autonomy which came through in interviews may be largely independent of the experience with welfare officials and also related to the cultural disdain for dependence of any sort.

In the county we studied, it was clear that families struggling to live on meager wages lacked information about the benefit programs that could have eased their poverty. Nor were they getting information from social service staff about benefits for which they were probably eligible. Why this occurs is not clear. Federal benefits like Food Stamps and the Earned Income Tax Credit cost county departments of social services nothing and increase purchasing power, not only of former assistance recipients but of many other low-income residents. Perhaps it is a deterrent mentality that kept this county's welfare workers from making clients aware of benefits that could increase their income, self-sufficiency and likelihood of staying off the rolls in the future.

Here, too, our findings resonate with other research. In their review of welfare reform studies, Bernstein and Greenberg similarly report that participation rates in Food Stamp and Medicaid programs are low and that less than one-third of working leavers are receiving childcare subsidies (2001; Miller, 2002; Rockefeller Institute of Government, 2002). They cite administrative mistakes, lack of information and families wanting to leave stigmatized systems that treat them badly.

Policy Implications

We can marvel at the spirit of poor people who rate their quality of life improved, even as they face continuing economic hardship. Yet, we worry about their strain and ask what effect prolonged deprivation will have on their quality of life and their perceptions of it. Former welfare recipients are forced to pay too great a price for freedom, independence, improved self-respect and reduction of stigma. Their satisfaction should not detract from the hardships they encounter and the injustice of such economic

deprivation in as rich a nation as the United States. Nor should it make those who advocate economic justice any less vigilant.

The policies we should pursue are far easier to identify than to achieve. The United States, of course, needs a national minimum wage that is a living wage. In addition, a concern for economic justice should lead us to support the movement for living wages that has taken hold in a number of cities (Pollin & Luce, 1998; Uchitelle, 1999; Quigley, 2003). The immediate post/PRWORA period was one of low unemployment, but that has not continued. Full employment or sustained low rates of unemployment tend to raise wages and working conditions, reduce budgetary deficits, extend the life of the Social Security trust funds and make it easier to pay for social programs, but they never last. Notwithstanding a meager minimum wage and government anti-labor policies that have weakened employee power, the low unemployment rates of the late 1990s were accompanied by a rise in real wages (Mishel, Bernstein, & Boushey, 2003). That is why economic justice demands the right to living wage jobs for all or the opportunity to practice the work ethic that is so emblematic of American culture but chronically beyond the reach of millions of its people (Harvey, 1989; Goldberg & Collins, 2001; Quigley, 2001). Unemployment can be reduced by monetary and fiscal policies, but not by the fiscal policies currently pursued--tax cuts for the wealthy that do not stimulate consumption and military spending that is less labor intensive than domestic spending (Bell, Collins, Ginsburg & Malloy, 2004). We need to increase spending for social programs that employ providers like home health and childcare workers with life sustaining wages, and we should also mount job creation programs in areas of high unemployment.

And what of the 40 percent of former recipients who were not working, even in relatively good times? Some cite illness as a reason, and others lacked childcare. If the labor market continues to lag, even as the economy recovers from the Bush recession, more will lack employment opportunity, and the proportions of welfare leavers who are not gainfully employed will increase. Some may be sufficiently disabled to qualify for Supplemental Security Income, an income support program that has no time limits. We need to know more about this group, but clearly they need assistance that does not tick away.

Departments of social services have a far better job to do in informing former recipients of benefits for which they remain or become eligible when they no longer get cash assistance. Yet, they are not the only ones who can increase take-up rates for Food Stamps, Medicaid and the Earned Income Tax Credit. We, as social workers, stand indicted for every client who does not know about benefits for which she or he is eligible—benefits that would staunch hunger, cure or prevent illness, reduce burdensome shelter costs or augment earned income. Every school of social work, every social agency, every association of professional social workers has a duty to advertise these benefits and advocate for wider promulgation of this information at all levels of government.

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Table 1: Characteristics of Participants

	<u>N</u>	<u>%</u>			
Gender			Average age: 37		
Female	84	82%	Avg. household size: 3.2		
Male	18	8%	Avg. # of children in household: 2.3		
Marital Status			Households with children: 71%		
Married	12	12%	Households with children <5: 37%		
Sep / Div / Wid	41	41%			
Never married	49	48%			
Education			Reasons for Leaving Public Assistance		
Less than H.S.	22	22%	Found a job	44	46%
H.S. / G.E.D.	34	34%	Benefits expired	7	7%
Some college +	46	45%	Sanctioned	19	20%
Ethnicity			Earned too much	25	26%
African-American	39	39%	Employment Status		
Latino/a	13	3%	Employed	62	61%
White	47	47%	Unemployed	40	39%

Table 2: Participant Reported Current and Future Quality of Life

	<u>N</u>	<u>%</u>		<u>N</u>	<u>%</u>
Better current quality of life	67	68%	Better future quality of life	86	88%
Same current quality of life	14	14%	Same current quality of life	9	9%
Worse current quality of life	17	17%	Worse future quality of life	1	1%
Unsure	1	1%	Unsure	2	2%