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**From Self-Sufficiency to Personal Economic Sustainability:
A New Paradigm for Social Policy**

By

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ABSTRACT

This paper asserts that the concept of self-sufficiency is unclear, inequitable, dichotomous, and limited in scope. Current social policy that affects welfare recipients focuses on the concept of “self-sufficiency” where leaving welfare for work is the goal. While this approach has aided in reducing welfare rolls, it has not necessarily helped low-income people – especially single mothers – enter stable jobs or even improve their economic, educational, or social outlook.

Using grounded theory in qualitative interviews with low-income single mothers, this paper examines the complexity of their lives, and suggests a new paradigm for considering the goals of social welfare policy related to poverty: Personal Economic Sustainability (PES). Findings produced six domains that can be used for the creation of specific PES indicators: (1) human capital development, (2) human agency, (3) social networks, (4) physical violence, health and mental health, and substance abuse, (5) children and childcare, and (6) housing.

**From Personal Economic Sustainability to Self-Sufficiency:
A New Paradigm for Social Policy**

The term “self-sufficiency” is the byword of poverty reduction policy. One of the four goals of welfare reform (Transitional Aid to Needy Families or TANF) is to “end the dependence of needy parents on government benefits...” (House Committee on Ways and Means, 2004, section 7-4). Indeed, the Congressional publication, “Background Material and Data on the Programs within the Jurisdiction of the Committee on Ways and Means,” commonly known as the Green Book, goes even further by stating that reducing welfare and promoting “self-sufficiency” has been a Congressional focus since the 1960s.

Welfare is not the only entitlement program that sets self-sufficiency as its goal. Title XX of the Social Security Act, which created the Social Services Block Grant, sets out to: (1) achieve or maintain economic self-support to prevent, reduce, or eliminate dependency; and (2) achieve or maintain self-sufficiency, including reduction or prevention of dependency (House Committee on Ways and Means, 2003, section 10-6).

This paper asserts that the concept of self-sufficiency as a social welfare policy goal is unclear, inequitable, dichotomous, and limited in scope. Although the emphasis on self-sufficiency has aided in reducing welfare rolls, it has not helped low-income people – especially single mothers – enter stable jobs or improve their economic, educational, and social situation. This paper suggests a new paradigm for considering the goals of social welfare policy. It introduces and examines how a broader concept, Personal Economic Sustainability (PES), may be a more effective way to define and evaluate poverty reduction.

Current and past U.S. presidents have used the concepts of self-sufficiency and independence to define social welfare policies. In its welfare reauthorization proposal, for instance, the Bush Administration described helping “each family reach its highest degree of self-sufficiency” (Office of the President, 2003, p. 13) as a fundamental goal of TANF. Former President Clinton, who signed the 1996 welfare reform bill into law, said, “We want a welfare system which emphasizes getting people to work, self-sufficiency, and welfare as a transition, not as a way of life” (Federal News Service, 1995).

The media has adopted the self-sufficiency mantra without stopping to define the term. Months before the signing of the welfare reform bill, the *Washington Post* described a Virginia welfare-to-work program as “a shift from dependency to self-sufficiency” (Benning, 1996). Similarly, the *Columbus Dispatch* (Candisky & Johnson, 2004) defined self-sufficiency as non-reliance on public assistance. An article in that paper describing the impact of welfare reform on the life of a 38-year-old single mother of three teenagers concluded that “steady work has not brought self-sufficiency” (p. 1A).

Researchers and the general public have also accepted self-sufficiency as a policy and practice goal. Websites, research centers, and policy-related articles commonly link self-sufficiency to ending or reducing welfare-use and poverty. A search using the terms “self-sufficiency and poverty” on the popular Internet search engine Google brings up more than 165,000 “hits” from conservative, liberal, and bipartisan research centers, and from academic, religious, secular, political and apolitical organizations and individuals who seemingly accept that self-sufficiency should be the goal of social welfare policy.

Self-Sufficiency: A Problematic Term

Despite widespread acceptance of self-sufficiency as the defined goal of social welfare policy for decades by policy makers, researchers, and the general public, both the term and the concept have critics. Critiques focus primarily on two overlapping areas: (1) self-sufficiency is difficult to define and thus even more difficult to evaluate and (2) the term is itself limited, unattainable, and insignificant for policymaking.

There is no agreed-upon definition of self-sufficiency. Long (2001) falls back on what is described as the generally accepted public definition: “a financially self-sufficient family...has enough resources to meet its needs without public support” (p. 390). Even proxies for self-sufficiency are misleading. As a result, according to Long, it is “virtually impossible” to evaluate the effectiveness of those policies and programs that espouse self-sufficiency.

Others use the term self-sufficiency in conjunction or interchangeably with the terms independence, self-reliance, or well-being (Cancian & Meyer, 2004; Braun, Olson, & Bauer, 2002; Daugherty & Barber, 2001). Some define it broadly as holding a paying job or being in a state of well-being, with limited reliance on welfare benefits (Cancian & Meyer, 2004; Parker, 1994). These researchers also distinguish between work-related benefits and benefits paid to individuals involved in TANF-required community service jobs. A study by Sandfort and Hill (1996) operationalized self-sufficiency as income from labor, child support, and assistance from relatives in one model, while another model included income from a husband’s labor in addition to other variables.

Generally speaking, however, definitions of self-sufficiency usually assume paid work and lack of “dependency” on income-based government benefits, especially welfare

or TANF (Johnson & Corcoran, 2004; Caputo, 1997; Bowen, Desimone, & McKay, 1995; Gowdy & Pearlmuter 1993). This view of self-sufficiency continues to be used in research and policymaking, but many argue that it belies how people of any income bracket actual live and it should be redefined.

Gowdy and Pearlmuter (1993) are opposed to the dichotomous nature of the term, which suggests that one is either self-sufficient or one is not. Bratt and Keyes (1997) add that the term and the concomitant policy approach suggest that people who are not “self-sufficient” are somehow “insufficient.” They also note that that the term implies that individuals who receive government assistance need no support once they leave the welfare system. Further, Bratt and Keyes argue that nearly all American citizens, regardless of income, receive some form of government assistance, be it tax deductions for mortgages and interest payments, Social Security and Medicare benefits to the elderly, GI Bill and VA services to veterans, tax withholdings for pensions, or others.

Other researchers describe self-sufficiency and dependency as a “myth” when applied to low-income people. Edin (1995) believes that the focus on this dichotomy ignores what it actually costs to raise a family in the United States. She argues that welfare does not provide enough money to create a state of dependency, and that, similarly, low-wage jobs do not pay enough to move a family to a state of economic well-being. Low-income women, in fact, use several means to “make ends meet” and increase their human capital by receiving welfare benefits, engaging in work (both reported and unreported), receiving help from families, friends, and children’s fathers, and implementing other survival strategies (Edin & Lein, 1997).

Daugherty and Baker (2001), Gowdy and Pearlmutter (1993), and Braun, Olson, and Bauer (2002) have suggested that self-sufficiency be redefined so that it better represents the realities of people's lives. Daugherty and Baker (2001) focus on an "ecology to work" perspective that would change the philosophical and empirical definition to specific achievable actions. These researchers suggest that the term self-sufficiency, as well as independence, misrepresents and oversimplifies the meaning of human agency. It is a term that is based on a moral American myth of self-reliance and individuality, when the reality of women's lives is more of an ongoing process affected by social policies and daily events.

Using a client-centered perspective to develop a new scale of economic self-sufficiency (ESS), Gowdy and Pearlmutter (1993) noted that self-sufficiency appeared to be more of a process rather than a goal for the 244 women in their study. They used factor analysis to determine that self-sufficiency should reflect four dimensions: 1.) autonomy and responsibility, 2.) financial security and responsibility, 3.) family and self well-being, and 4.) basic assets for living in the community.

In their study of teenage mothers receiving AFDC, Lie and Morney (1992) do not try to redefine self-sufficiency, but instead attempt to operationalize it by developing 16 indicators that cover arenas ranging from economic to social to educational and career to day-to-day situations. Braun, Olson, and Bauer (2002) build on Lie and Moroney by connecting self-sufficiency to well-being and sustainability to promote "sustainable well-being" for low-income individuals and families. Despite these efforts to develop a definition of self-sufficiency that carries greater relevance for welfare and poverty reduction, the term continues to lack clarity and remains difficult to evaluate.

Developing a Conceptual Model of Economic Sustainability

Perhaps the term self-sufficiency, with its vague and misleading definitions, is simply the wrong emphasis for social policy. The causes of poverty are very complex and any public policy designed to tackle this social issue must reflect this reality. The literature shows that families need a combination of multiple factors that go well beyond a job or further education. These include financial factors, social support, neighborhood quality, logistical help, psychological well-being, and even the welfare system itself (Hogan, Solheim, Wolfgram, Nkosi, & Rodrigues, 2004; Harris, 1996; Blalock, Tiller, & Monroe, 2004; Cancian, Haveman, Meyer, & Wolfe, 2002; Cheng, 2002). The Personal Economic Sustainability (PES) model addresses these concerns.

Personal Economic Sustainability (PES) is based on the premise that poverty reduction is better served by addressing the complexity of poverty and welfare use through a model that is multi-faceted, reflective of the reality of poverty, and culturally appropriate. PES builds on the concept of sustainability, which has its origins in the environmental movement, city and urban studies, and in community and global economic development (Agyeman, Bullard, & Evans, 2003; Fernando, 2003; Rogers & Ryan, 2001). It is, in fact, widely used as a concept and goal for environmental and global economic issues, and has recently made leeway into the community and social development arenas in the United States.

The United Nations defines economic sustainability in global terms, referring to the extent to which a country has achieved lasting economic transformation. In this context, sustainability focuses on how a country makes changes that lead to enduring individual and collective well-being for its citizens (Agyeman, Bullard, & Evans, 2003;

World Commission on Economic Development, 1987). Usually, those “changes” apply to large structural issues such as environmental factors, technologies, and health care (Prugh & Assadourian, 2003).

At the community level, sustainability is used interchangeably with sustainable development (Fernando, 2003; Hempel, 1999). Both concepts are future-directed. “[It] meets the needs of the present without compromising the ability of future generations to meet their own needs” (World Commission on Environment and Development, 1987, p. 43). Others extend the term sustainability to include environmental justice or human rights, emphasizing that environment problems disproportionately affect those living in poverty (Agyeman, Bullard, & Evans, 2002; 2003). These views call for a “just society” where all citizens share in material, social, economic, and political equity. The concept speaks to the need for community development where transportation is sound and safe, jobs are plentiful, and all human and environmental needs are met. Fernando (2003) points out that this social justice perspective requires an understanding of the relationship between nature, society, and the political world.

The social justice perspective offers a useful connection between sustainability and social welfare policy, though few researchers have made this connection. Braun, Olson, and Bauer (2002) address this topic by stating that current policy focuses on well-being for the few, rather than long-term sustainability for many. Garces (2003) espouses the development of a sustainable health care system for older adults in Europe by focusing on social sustainability that has legal, administrative, cultural, economic, and quality of life factors that are universal to all citizens. Glasmeier and Farrigan (2003) examine poverty in Appalachia, linking sustainable community development to asset

building in the community, which would led to better jobs and human capital development.

Building on the concept of sustainability, the United Kingdom developed 50 indicators from a list of 190 quality of life indicators and determined that human capital (education and health status), social connections that increase chances for productivity, and equality issues are important measures of social or human sustainability (Department for Environment, Food, and Rural Affairs, 2004). These measures are also consistent with social indicators developed by the United Nations (UN Division of Sustainable Development, 2003) and propose that sustainability can be understood within the context of human achievement and individual experiences.

In this paper, I explore the notion of Personal Economic Sustainability using a combination of relevant generally accepted “self-sufficiency” factors from the literature and sustainability indicators suggested by the United Nations and the United Kingdom. PES presents an opportunity for policymakers and researchers to reach beyond the limiting self-sufficiency paradigm by being simultaneously present and future-oriented. The PES paradigm is strengthened further when combined with concepts consistent with policy development such as equity, efficiency, security, and liberty (see Stone, 1997).

Background and Methodology

This is an exploratory study based on data from a longitudinal study of psychological, social, and educational factors in the lives of low-income single mothers and their children. The women were all homeless or near homeless as recently as five years prior to the interview and were, at the time, living in a Northeastern metropolitan area. Most participants were enrolled in a life enhancement program and were recruited

for the study through site coordinators of the homeless shelters where they had temporarily lived. Others were recruited using the snowball method. Interviews took place in the participants' homes or in a place of their choosing that was conducive to tape recording and allowed for privacy. Each interview lasted 2 to 3 hours, and follow-up interviews were conducted with some of the participants when questions of consistency and accuracy were raised.

Participants

Participants of the study were all women ranging in age from 23 to 46, with an average age of 34 (N = 18). All participants were mothers with children ranging in age from one year old to adulthood; the average number of children was 2. Seven mothers were European American, while 11 were African American or Latina. All participants had been single mothers (divorced, separated, widowed, or never married) while receiving TANF payments or other public assistance.

Data Collection and Analysis

Since this study is exploratory and seeks to build theory, grounded theory was used in data collection and analysis (Glaser & Strauss, 1967; Strauss, 1987). The purpose of using grounded theory was to derive meaning from the experiences of the mothers to better understand and build upon their conceptions of their own lives. Data were collected by the author and advanced graduate students through semi-structured, qualitative interviews and included interview guides and observation. The semi-structured interview questionnaire was developed to collect life history data from participants within a format suggested by Seidman (1994). Each interview was tape recorded and transcribed verbatim. Transcripts were then analyzed for preliminary themes using an open coding

process where narratives were read by the principle investigator and graduate research assistants. Each reader separately developed a list of categories and concepts through a line-by-line coding process (Strauss, 1987; Ely, 1991). This process was followed by axial coding, a data reduction process where corrections between categories were identified, concepts and categories were combined or dropped, and sub-categories were created. Finally, the conceptual framework was developed using constant comparisons (Glaser & Strauss, 1967; Strauss, 1987; Ely, 1991).

Findings

The findings from this study are organized around three themes. These findings are consistent with the UK and UN conceptualizations of the social realm of sustainability and much of the redefinitions of self-sufficiency discussed above. Several themes emerged from this study and I will address three broad ones here. The overarching themes of this study are (1) human capital development, (2) violence, mental illness, health, substance abuse, and human agency, (3) children, child care, and social connections. One important factor not included as a broad theme is housing. Since most of the women in this study spent at least some time homeless, finding suitable housing was a clear and consistent goal. While housing was important to the mothers, it appeared to be a backdrop at times, while the broader themes listed above took center stage.

None of these elements in the mothers' lives works independently or in a linear fashion. Instead, the elements overlap and build on each other. For example, all of the women in this study held a paying job at the time of the interview, but they could not have held that job without access to health care and mental health services or without childcare. Friends, families, and strangers, held them back from success at times, but

others helped them picture their own futures and potential. Untangling these elements is difficult and a bit artificial, but is necessary for analysis.

Human Capital Development

Human capital is generally defined as “opportunities,” such as education, training, and skills that facilitate productive activity (Becker, 1964). Blau, Ferber, and Winkler (1998) describe human capital as education that imparts skills and knowledge that may be useful in finding and developing in a job.

Because most of the mothers in this study were in a higher education support setting, I expected not to include education beyond work training program in the analysis. It soon became apparent, however, that the women’s interest and desire for education were rooted in their past experiences and emerged as one of the most relevant and important elements of their experiences. Most of the women worked or attempted to enter an educational system as much out of necessity as desire.

Take Carlota¹, for example, a 30-year-old mother of a five-year-old son. While her parents wanted to see her live the American dream of education, they also started her on an educational path because the ability to understand and operate within a foreign system was necessary for new immigrants. Carlota’s parents came to the United States from Cape Verde when she was three years old. Her father spoke little English, but enough to get by. Her mother, who could neither read nor write in her native language nor in English, would sign documents with an X. As a little girl, Carlota became the translator and accountant for her family, as well as for her Cape Verdean neighbors.

When I learned how to speak English, I became the family advocate. I had to translate stuff I knew nothing about, I went with women to their appointments and had to translate things...I would write checks to pay utility bills for my neighbors.

I knew just about everybody's business. This happened because my family and neighbors had no education and I needed to assist them. People take their education for granted...we have equal access to education in the United States...I learned how important it is to ask a child about their day at school and show interest in what they are doing. I could not come home and ask my mother to help me, but she showed me that she was interested in my schooling and she encouraged me to always strive for the best.

Having a positive educational experience and setting goals based on those positive experiences were common among the women interviewed. Most spoke of enjoying school and having clear educational goals for themselves. Vilma, a 30-year-old single mother of three whose parents were Puerto Rican, grew up in Roxbury, MA in what she describes as a "welfare neighborhood." Vilma, however, did something that most of her neighbors did not do. She attended a private Catholic school and saw schooling and the type of education she was receiving as an accomplishment. "To me I was middle class. I didn't consider myself poor...I went to private school." Because of a scholarship, Vilma attended this school until 8th grade. She believes that her early school success contributed to her current attitude about education.

My happiest days were before I turned 14...When I was at that Catholic School...My goals as a little kid was always to be schooled. Always...some kids just went to school...but I liked doing the homework; I liked going to school for the simple reason I like to be in class and know exactly what the teacher was talking about. That was like something major to me. My goals were to finish school and to be successful. I didn't know at the time what I wanted to be. Sometimes I wanted to be a teacher. I wanted to go into a field were I can help people. That I knew. But I really didn't know exactly what. I just wanted to finish school and have an education.

Unlike in elementary school, Vilma did not receive a full scholarship to the local Catholic high school. Because of this, her family instead wanted her to attend the local public high school. She encountered teachers who didn't seem to care, violent kids, and a

disorganized system. “I was afraid of the public school...Kids making out in the classroom in front of the teachers in the middle of a lesson. Smoking weed in the back of the classroom... Teachers didn’t care whether you had your homework or not. They just didn’t care.... I was not used to that.”

In addition to adjusting to a new and different school, Vilma also had to get used to life without her mother; Vilma’s mother returned to Puerto Rico for medical reasons (“She went to Puerto Rico to see her family before she died cuz we thought she was gonna die”). After her mother left, Vilma’s father became verbally and abusive and neglectful. “My father stopped buying me food, he stopped buying clothes...I remember that one day my brother threw the television at me.” At this point, her sister had dropped out of school and moved in with a boyfriend and her other brother was in jail. And school had reached a boiling point for Vilma.

I went home and told my daddy, ‘You know if you don’t transfer me, I’m never going back to school.’...And I didn’t go back...I quit school. I moved out of my house and I moved in with this guy.

Vilma’s experience was not unique. Other women did well in school, but sometimes circumstances beyond their control got in the way. Tina, for example, grew up in a working class, but violent household. Her parents divorced when she was 4, and “played me against each other.” Tina was able to graduate from high school, but she dropped out of college after her first year because of pressure stemming from her parent’s divorce. Other women had domestic violence issues, substance abuse, mental health issues, and poverty that contributed to blocking promising educational paths.

The Necessity of Work as Human Development

Work played a very important role in the lives of the women in this study. Some of them had received benefits under the old Aid to Families with Dependent Children (AFDC) program, others more recently received TANF. In either case, most of the women worked, either on the record or off. Those who did not work wanted to, but encountered barriers. More urgent than wanting to work, however, was the desire to earn enough money to support their families.

“I’ve always worked,” was a statement repeated by many women, but exemplified by Amy, a 30-year-old mother of one who grew up in a working class neighborhood. “I’ve done everything from selling tires to working in factories to computer work to yard work.” Jessica had a substance abuse problem and had escaped an abusive husband. She also had one biological and one adopted child, and said that work was pivotal. “I knew all along that I had to keep working because it was the only way to keep going.”

Gracie, too, said she developed an understanding of the importance of work, by caring for first one son, then three children. As she got older (she had her first child at age 18), Amy realized that she wanted something else out of work, something that could take her beyond just a paycheck to get by:

I was at a job working at a Target in Ohio...working 4am till 12pm, but that wasn't no skills, that was just doing stock you know. And I just got tired just doing, taking jobs just to have a job. I mean a lot of jobs I took I didn't mind, I took them for I mean the money, what little money there was. I wanted the money. I didn't mind doing overtime but I wanted a job where I could have some skills, I can advance, and I can make a decent pay. I wouldn't be able to go to a car lot and pick out me a car, without worrying someone saying no you can't get that you have to have that hoopty or that broken-down car.

Some women also spoke about having to take on extra work under the table to get by. Nichole, who is 38 and has two children, said that she wasn't getting enough from welfare to live on and she had to supplement her earnings somehow. "They can't say I won't working, because I was." Elizabeth, too, exemplifies this trend. A 46-year-old mother of five, Elizabeth always took pride in working, but welfare forced her to make "messed-up" choices. She said when she was receiving welfare payments prior to welfare reform and she felt that she was forced to "cheat" the system. Whenever she reported extra income, that money was deducted from her welfare payment. She decided that she wouldn't stop working; she would just stop reporting her earnings.

I've gotten \$5 an hour jobs, and I'm not gonna lie about that. In order to support my children, I'd go work \$5 an hour, whatever I could, and take it under the table, and make sure that my kids' needs were met, because at \$700 a month (in welfare payments), their needs were not being met. There's just no way. And so, whenever I could pick up a job here and there, whether it be painting, whatever it was, cleaning house, anything, I would pick it up. I didn't work on a regular basis, but I would, whenever I could, try to pick up...I'd try to pick up painting jobs, usually. Because I could make a little bit more money there.

The fact that so many of the women were driven to take under-the-table jobs and or work so hard to get an education that they hoped would improve their lives, suggest that work and education has several benefits. The women wanted financial improvement, and although many of them still needed public support, they all appeared to want to work. This desire to work affected them emotionally and helped them have a healthy outlook on life. Amber, who has an internship in a medical field, exemplifies this point:

And by me out there now, actually doing the work, it just feels so good. Like when I was working at Wal-Mart, it was nothing like being in the medical field—having that stuff around me, and the scrubs on, and that's what keeps me even more motivated. Like when I have to work tomorrow, I'm looking forward

to it. So that's why I feel so proud of myself. I know I'm going through a lot. I'm crazed with time, but it's all worth it. Because you know, I'm like, "You know what? When I get through going to school, this is what it's gonna be like." And I'm even looking forward to going back to school for medical imaging. I just wish I had someone when I was younger to teach me and tell me the things I know now. I'm trying to pass that on to my kids.

Mental Illness, Health, Substance Abuse, and Human Agency

All the women in this study were plagued by mental health, physical health, or substance abuse issues. Physical and mental health concerns typically affected their children more than themselves. Mental health issues ranged from stress associated with homelessness, abuse, or extreme poverty to diagnoses such as Bipolar Disorder. Some mothers were unhealthily overweight, others had acute and chronic physical health problems brought on by stress. Still, in nearly every case, the mothers displayed a high level of functioning and control over their actions.

Some women had situational difficulties; others had fragile mental or physical health problems as a result of growing up in poverty, bad family situations, or childhood abuse and neglect, or by their adult experiences in poverty. Others seem to experience stress and stigma brought on by encounters with the welfare offices that are designed to help them. "They just degrade you without knowing the struggle you go through on a daily basis," one mother said of her visits to apply for TANF.

Also consider Eileen, a 44-year-old woman with a grown daughter. Eileen is currently working on a second's associate's degree and planning to continue on for a bachelor's degree. Her mental illness often set her back. Eileen has Bipolar Disorder and severe learning disabilities. She says that there were times when she did not have medical

insurance and ended up in the emergency room or in psychiatric hospitals and mental state institutions. Despite the challenges of Eileen's mental illness, she never gave up.

I was declared incompetent because I was sick. I lost custody of my daughter. I had a mental illness. I ended up in a transitional housing program, to get you back on my feet. But I ended up getting kicked out of the program because of my mental illness...I had a good job. A pre-school teacher. I ended up getting sick because I couldn't afford the meds...I couldn't afford the meds and got sick. I lost my job. I couldn't take my medicine because I could not afford the medicine. Eileen actually got another job and eventually regained custody of her daughter.

She advanced out of the ranks of the benefits-receiving poor, and into the ranks of the working poor. Even so, she still couldn't afford health insurance for herself. "I make too much money for the social services. I'm not making enough money to pay for my medicine though, so I may have to quit my job...I won't make enough to live off of if I deduct my medical. So I will be back where I started from, because I need my medicine."

In addition to their own health, women reported children with a host of health care problems that were at times extremely difficult to address. Just as with the adults, there were a range of health and mental health concerns among the children. Issues ranged from mild cases of Attention Deficit Disorder to more severe mental health issues, such as Post-Traumatic Stress Disorder (PTSD) or paranoid hallucinations, many the by-product of poverty, physical and sexual abuse, and substance abuse. Sometimes these situations only affected one child, but in many cases the entire family felt the impact.

Lisa, for example, a 35-year-old mother of three, who is a recovering substance abuser, has been diagnosed with depression. She moved from abusive relationship to abusive relationship because she did not want her children "on the streets." Her 14-year-old daughter was diagnosed with Major Depressive Disorder and PTSD; her two sons were diagnosed with depression and anger problems. Now Lisa and her three children are

on medication. She said that she suffered from lack of education and lack of positive self-esteem. Despite the abusive relationships, depression, and drug use, she tried to advocate for her children, who have learning disabilities. “I finally told my ex to leave...I knew I needed help (for substance use) and I needed welfare for my kids.”

For most mothers, it took years to develop a plan and to leave. For some a last straw occurred: a life-threatening beating or the discovery that their child had been physically or sexually abused. Frequently, the women in this study moved from man to man, hoping that the next abuser would be better than the last. Claire, a 38-year-old mother of three, is an example of someone who learned to advocate for herself and her child after suffering domestic abuse, and then learning of ongoing child abuse.

My first husband ...was a very evil man, from the military, very abusive, so I walked out of that relationship in less than- in about a year and half. I left him...Then I met my ex-husband, wonderful human being, unfortunately he lived a long life before me. He was a drug dealer, but he was a wonderful husband, he was a good father to my first daughter, the only father that she's ever had. When we lost him (in a drug deal gone bad), she lost herself...her father molested her from the age of 4 to the age of 12, on the weekends that he would have her. We had no clue.

Claire pressed charges against her former husband, and while he was deported, the case had been filed in the wrong jurisdiction and had to be refiled. Claire eventually dropped the charges because of the toll it had taken on her family. She was able to finally find psychological help for her daughter. “She kept a secret like that for a long time. She better now. She's in school. She wants to be a doctor.”

Elizabeth, too, is an example of agency and advocacy for her children. She herself has suffered from depression and mild forms of auto-immune disorders. After leaving school in her sophomore year of high school, surviving an abusive relationship, being homeless, and getting herself and her four children into a better situation, she pursued her

GED, and earned her associates' degree. She is now currently enrolled in a bachelor's degree program. Her long-term goal is to become a lawyer, a profession she saw as an option after advocating for her youngest son, who has an IQ of 52, epilepsy, and microphasia and macrophasia hallucinations, and was misdiagnosed since birth. She felt that the free legal help she received was inadequate, so she did much of the work herself:

I spent a lot of time studying at the law library, figuring out how to file a complaint, how to do interrogatories, and request for documents and all of that. And it was a lot of work, and I said, maybe I should become a lawyer, because the judge there said "you should become a lawyer, because this is really" he said, "This is top notch work."... I went many times before to Cambridge superior court, I was suing three doctors so I had three law firms on the other side.... the other law firms that I went up against actually offered me a job... 'You did a really great job, when you get out if you want a job come see us.'

Elizabeth and the other mothers showed what is at the heart of human agency, self-efficacy, or the belief that they could take action to have a positive affect on their lives (Bandura, 1986; Bandura, 1989). At many times they were not in control of their lives, especially in situations of domestic violence and in working with the welfare offices, but many strategized or took direct action to change their situations.

Susan, for example, wanted to work, and despite recovering from a drug addiction, she sought work continually. She discussed how she learned to get a job.

I knew that I could get a job because I had skills. I went down to a temp agency and I took their test and got placed in a hospital. I knew that I had some intelligence. Survival skills...So, I knew that when you go to a temp agency that a job is open you are going for, you wait a week and apply for the job cause you are already in the slot. Almost like hiring internally. Why pay the temp agency when you can pay me. So that's what I did, that's how I got a permanent job.

A self-described former "junkie," Susan displayed personal agency even while she was living in a crack house.

I was getting high one day and every dope head has a dream and that dream is to have as much dope as they can. And not to hustle just to be able to kick back and even focus on other things other than drugs. That dream came true for me...I met a guy when I was in a crack house, and he came in to supply and saw me. But I realized he was the man. Anybody with brains no matter how burnt up they were, would say “that would be the person to speak to.”

Susan spoke to him and ended up moving in with him for a few days. After a drug binge, a shower, and food, the dealer convinced Susan to return home to her daughter and seek substance abuse treatment.

Children, Child Care, and Social Connections

Every mother in this study had two common experiences: 1.) Children played an integral part in their experiences and decision-making; 2.) All benefited from direct or indirect aid from friends, relatives, or strangers. Like middle-income families, many decisions the parents in this study made were based on meeting the needs of their children. In addition to health and mental health services discussed above, women also made decisions to leave or stay in abusive relationships based on what they felt was best for their children. The birth of a child was often the impetus for seeking out help from the welfare system. Emma, who graduated college even while pregnant and struggling with depression, said that when her son was born all she cared about was his safety. “All I wanted at that point was for him to be safe and for me to be safe and for us to be o.k.” Teri, who had abused substances said, “When I had my daughter, and I guess – you just change – like that. The way you think changes.”

The struggle for day care was also constant. Again, some mothers expressed emotions similar to middle- and upper-income mothers. For instance, Camille, who first gave birth at age 17 debated whether or her child should be in day care.

I went back (to school) and I just found myself constantly thinking about my daughter. Who was taking care of her? I was thinking more about leaving (school) than I used to. And I would find myself every hour on the hour picking up the phone, calling, is she ok? What's she doing? Did you feed her? Did you bathe her? Is she dressed?...So I was just like, you know what? I can't do this; I want to be with my daughter. And I hate to say that my daughter's the reason why I quit school. It was not my daughter...it was my own inner self that wanted to be a mother to my child. I didn't want somebody else to raise her.

Even Julia, who initially earned too much for public assistance, struggled with childcare, specifically, paying for it. She and her son lived with her sister, but had to move out when her sister had a new baby. The costs of childcare, rent, and utilities for her new apartment were more than daunting; it was impossible.

I was paying \$1200 a month for daycare for my son to go Monday through Thursday from nine o'clock till 4, and there were no Fridays, so I had to also find someone to watch my son on Fridays so I could go into work. I was only clearing \$1600-\$1800 a month, and I was paying \$1200 out of my pocket on daycare. That only leaves me with \$600 to get food, diapers, wipes and to pay my rent and any bills. I also had my car insurance bill, my car loan bill, everything. I couldn't afford it.

All the women in the study used help from someone within their social network to provide back-up care for their children when vouchers, public assistance, or other day care options were not available. For some, the social network was a first step; for others it was a last resort. Susan felt that her mother was critical in helping her raise her daughter, especially while she was in treatment. Megan, who grew up in a middle class family relied almost entirely on her parents to support her and her daughter. Other mothers spoke of grandparents, godparents, real and fictive kin who helped buy school supplies, clothes, and pay for basic living expenses.

Some women resorted to leaving their children with their former boyfriends and ex-husbands who had not abused the children, but were the mothers' batterers. Others left

their children with questionable relatives, who were unstable or drug dealers or users. This social-level child care resource was usually temporary.

Women also used their social networks to find services. All the women in abusive situations lived temporarily with a friend or a family member. Several women went through many friendships. “I just was bouncing from friend’s house to friend’s house, and eventually you can only stay in one place for so much time,” Carla explained when she took her children out of their abusive home. These mothers commonly found that they had to rely on teachers, professors, and even complete strangers. Laura described begging an apartment owner to help her after she ran away from a boyfriend who was threatening to kill her and their children.

I called them crying hysterically. Please try to help me! Try to get me an apartment or whatever! I am an abusive [sic] woman! I’m scared and I have three children and I need to leave this house and I have nowhere to go.

Although this action didn’t get her an apartment right away, the apartment owner called the police and Laura and her children were placed in a shelter.

Karen, who had been moving her two daughters from city-provided hotel to city-provided hotel, came to rely on the help of a worker at an agency. She said that the worker just seemed to like her personally and they became friends. “She was so good you know. She kind of helped me out as far as getting motivated.”

Discussion and Policy Implications

Major findings from this preliminary study of low-income women who were homeless or at risk for homelessness reveal that multiple issues play a role in their lives. These mothers face a range of experiences, some that help lift them out of poverty and others that seemingly pull them back. Grounded theory points to a certain resilience in this sample of mothers. Resilience research states that those who have many opportunities for education, employment, personal growth, and achievement are more likely to overcome negative situations and develop prosocial skills, positive goals and aspirations than those who lack such opportunities (Kirby & Fraser, 1997; Masten, 1994). Applying this approach, it is clear that the mothers in this study have developed several protective factors that have helped them better understand their own situations and to turn disadvantage into a manageable situation.

This paper describes single mothers in multiple risk states that are only alleviated through multiple improvements. Whether the women in the study become “self-sufficient” may be based on whom you ask. Most women in this study still received some kind of assistance, but not all of it was from the federal government. Some received scholarship money (tuition, books, transportation, and supplies) from private and non-profit sources. These resources seemed equivalent to what undergraduate and graduate students typically receive at any college or university in the United States. The women also held the same goals as most college students: To earn a degree and leave school with enough skills and education to earn a living and care for their families.

Others received housing, mental health, and health care services. Securing affordable housing was a challenge, but each woman saw it as a basic necessity. And while they received vouchers, the vouchers did not seem to be so dissimilar from housing

support that faculty members and graduate students find at private universities, law firms, and corporations across the country.

The range of needs indicated by this sample are consistent with what is generally accepted by society to be basic human needs. To simply take a low-income single mother and place her into a working position does not address her multiple needs. She does not escape abuse, she does not develop her human capital, neither her mental health nor her children's mental health needs are addressed, her family may still lack health care, and her child care options remain limited and at times unsafe. She may have become self-sufficient as defined by current welfare policy: exiting welfare and entering the legal labor market, but little else may have changed.

According to Carla, for instance, even when a woman is no longer receiving welfare she can feel trapped. "But I can just say once you get into (poverty) it's really hard to get out of it. You feel, you're trapped, you know, you really do. Trapped." Susan also pointed out that the system seems to foster control and not long-term security.

Because of this, people make choices that may not be legal, but work for their families.

People gotta sustain themselves and their families. I know why people sell dope. You got to spend \$350 a day for daycare; kid want sneakers so he won't be picked on by other kids. You need a roof over your head; food; cable on. Oh, hell yeah. You already working and then somebody tell me I gotta get off in two years; looking over my shoulder. That ain't living. That ain't even getting by.

This study provides a possible outline for the reconsideration of self-sufficiency as a policy goal. Self-sufficiency, as it is defined by current policy, does not account for complexity in low-income people's lives. Reconceptualizing self-sufficiency as Personal

Economic Sustainability (PES) would allow policymakers to use a broader ecological perspective and focus on broader goals than simply leaving welfare for work.

The findings from this study provide at least a preliminary examination of broad domains that might be considered in a PES framework. First, since we do not wish to perpetuate a lack of definition as with self-sufficiency, we first clearly define sustainability. Since sustainability is future-driven and based on the current use of resources (Agyeman, Bullard, & Evans, 2003), PES should reflect these elements. At the family and personal levels, sustainability should include the elements we see in sustainable communities: long-term health and vitality, education, economic well-being, and resilience (UN Division of Sustainable Development, 2003; Hempel, 1999). Personal Economic Sustainability means *maximizing full human potential and cultural freedom in order to establish long-term economic, physical, mental, and social well-being for individuals and families.*

In this definition, we can explore the domains to create specific indicators. The findings from this study were broken down into three broad categories, but to identify possible domains, further specificity is necessary. PES can be broken down into six separate categories: (1) human capital development, (2) human agency, (3) social network, (4) physical violence, health and mental health, and substance abuse, (5) children and childcare, and (6) housing issues.

If human capital development is defined as meaningful and productive work, education, and training, then it reflects not only what many women in this study saw as the route out of poverty, but it is consistent with what researchers have long stated about work and education being central to increasing income (Blank, 1997; Harris, 1996).

Human agency can be defined as taking action that will change their lives (Bandura, 1986). Under current government policy, this might be considered personal responsibility, except that implicit in the language of current welfare law is the belief that recipients are not taking “personal responsibility.” Contrary to this assessment, all the mothers in this study demonstrated some form of personal human agency that helped them improve their lives. Government policy should accommodate and create opportunities for success, not hamper it.

Social networks appear to be important to the women in this study. The concept of social capital may be useful here. Coleman (1988) defines social capital as the personal relationships that exist within a family and in a larger community. Although limited research has been done on social capital and poverty, some studies have shown that social capital helps low-income families cope on a day-to-day basis (Dominguez & Watkins, 2003). This current study shows the usefulness of social connections or social capital that can connect families to resources, services, or just give them a place to stay for a while. Also relevant, however, is negative social capital that can damage any progress a family makes toward sustainability (Dominguez & Watkins, 2003; Antonucci, Akiyama, & Lansford, 1998). One question that arises is how can policymakers increase positive social capital in poor peoples’ lives and decrease the negative?

Domestic violence, mental and physical health and substance abuse are domains that require particularly attention, according to this study. The violence in the lives of some of these women seemed unbearable, which no doubt affected their physical and mental health and that of their children. Substance abuse also appeared to be a major barrier. At times, violence, substance abuse, physical health, and mental health issues

appeared so interrelated that it was unclear in which order they occurred. But the impact of these domains, either working alone or in conjunction with other factors are consistent with the research (Dooley & Prause, 2002; Lehrer, Crittenden, & Norr, 2002; Purvin, 2003). Developing policies that move women out of poverty to a state of long-term sustainability appears to require greater attention to these domains.

Congress addresses current child care issues through the Child Care Development Block Grant (CCDBG). This fund provides vouchers to welfare recipients and low-income families that need child care in order to work. The CCDBG, however, has been criticized for being underfunded and for not meeting the needs of all eligible families (Collins, Layzer, Kreader, Werner, & Glantz, 2002). For the women in this study, childcare was critical to working and attending school. The safety and well-being of their children was another motivating factor for the mothers. Policies that focus on placing the child in childcare or after-school care, or focus only on accommodating work for the adult(s) in the family are insufficient. A better focus would be overall child well-being.

Finally, housing emerged as an ongoing issue. That is not surprising, since nearly all participants in this study spent some time homeless. Yet, with better education, better paying jobs, and without violence, substance abuse, worry for their children's safety, and mental/physical health issues, most of them might have remained in their home. Since so much is interconnected, where these other issues end and housing begins is difficult to address thus far in this study. Yet, at the policy level, possible cuts in Section 8 housing as reported in the *New York Times* (Chen, 2004) do not bode well for families such as those in this study. Policymakers could examine ways to improve PES for families,

through sustainable community development where housing is affordable and available, and opportunities exist for future well-being.

Study Limitations and Future Research

This paper is an exploratory examination of the lives of low-income single mothers. One of its central aims was to build on the concept of sustainability and explore its applicability as a conceptual policy alternative to self-sufficiency. While I have identified several domains for future development, this study has a few limitations.

As it is qualitative in nature, making generalizations to the general population is not possible, nor is that the role of qualitative research (Ely, 1991). Much of the life history data are retrospective and thus there is no way of accounting for poor memory, especially among those who might have struggled with more severe mental health issues earlier in their lives. Further, most, though not all, participants in this study had been through an educational enrichment program. Women who had not participated in such a program may hold different views on similar topics.

Because of the exploratory nature of this study, it is possible that other domains of sustainability could be investigated. A study dedicated to housing and the participants' quest for it could be further analyzed; the effects of such extreme poverty, abuse, and changes on the children could also be undertaken, as well as a dedicated study of social capital and the role it plays in moving families from welfare use and poverty to PES. More research is also needed on alternatives to self-sufficiency as a social welfare goal. The broad idea of personal and economic sustainability should also be further explored as a conceptual model. Finally, specific PES indicators could be developed to further clarify the concept and test its usefulness as an alternative to self-sufficiency.

End Notes

¹ The names of all participants have been changed.

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