

Mothers' Family Networks and Livelihood in the Context of Child Support Enforcement Policy

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I. INTRODUCTION

This research examines the ways in which child support enforcement policy in the state of Wisconsin is affecting the family networks and livelihood strategies of women participating in Wisconsin Works (W-2). Wisconsin's policy providing a full child support pass-through and disregard of this income in calculating eligibility offers a new source of income for W-2 families. It also requires that both custodial and noncustodial parents comply with new rules. Our research investigates the effects of both changes, as well as how participants perceive the trade-offs. Our research activities consisted of (a) a review of child support policy documents and short interviews with local child support administrators in three counties; and (b) ethnographic interviews with a stratified sample of forty-two women in those three counties. The interviews covered family transitions, work history, and changing sources of formal and informal income in an effort to determine how child support income and child support enforcement policies affect economic well-being and family structure.

Our research focuses on two questions, both of which relate to the family's capacity for economic independence. The first is how the income from child support affects the ability of women to care for their families and the array of supports on which they rely. The second is how the new rules associated with child support enforcement affect family relationships (for example, but not limited to, contact with the parent paying support). After brief discussions of prior research and methods, we report the results of our review of policy documents and interviews with agency staff. We then report the results of our interviews with mothers, organizing results in three areas: livelihood strategies, support networks, and effects of child support on livelihood strategies and family networks.

II. BACKGROUND AND PRIOR RESEARCH

To assess the impact of child support income, it is important to understand the livelihood system of which it forms a part, including women's ability to find jobs, the kinds and stability of jobs they hold,

their sources of informal income, and their reliance on social programs. Research on women leaving welfare has shown that from two-thirds to four-fifths of leavers work in their first years after exiting (Acs and Loprest 2004, Cancian et al. 2002, Loprest 2001), but that poverty rates are quite high among this group. (Cancian et al. 2002 report that poverty rates among welfare leavers are between 63 and 72 percent in Wisconsin). Other work has attempted to address the labor market experiences of these women: How secure is their attachment to work? What kinds of jobs are they obtaining? And how consistent are these jobs with their family care responsibilities? Lein et al. (2005) distinguish patterns of work among women leaving welfare, including (1) long-term attachment to a single job; (2) long employment duration with a series of jobs; (3) chronic underemployment; (4) churning (moving in and out of the labor force); (5) no or little employment. A host of studies suggest that women leaving welfare are often moving into “bad jobs”—employment that is low paid, irregular, with difficult shifts and strict and inflexible work rules (Lein et al. 2005, Lane et al. 2001, Lambert 1999, Edin and Lein 1997:8, 67). Stack (2001) and Newman (1999) describe the difficulties women experience in moving from these kinds of entry-level jobs into the next tier of the labor market.

In our research on the employment history of women who have used W-2 services, we explored their patterns of attachment to the labor market, using categories similar to those devised by Lein et al. (2005). We looked at the kinds and quality of jobs they had held, whether those jobs were sufficient to sustain their families, and whether they were on trajectories of upward or downward mobility. We paid special attention to women’s reasons for leaving or losing jobs, and explored the ways this was related to crises outside the workplace and to the flexibility of work rules, including the availability of sick days and personal leave. Analyzing detailed employment histories allowed us to clarify factors that made it difficult for women to develop secure attachment to jobs. We found ways in which the characteristics of the jobs themselves, as well as crises and challenges outside of work, affect employment patterns.

Understanding employment instability and challenges on the job is important to grasping how child support can help solve, but not completely alleviate, the survival dilemmas of women leaving welfare.

Research has emphasized the significance of women's social support networks as "well-oiled sharing systems" (Newman 2001:762) and as safety nets (Edin and Lein 1997, Newman 1999). A few studies have emphasized the way in which social obligations can also be a source of obligation and stress for women with low incomes (Stack 1974, Oliner 1995). Our interviews explored how social networks both supported and burdened poor women and how social support was related to their ability to work and to weather crises. We employed an open-ended definition of support networks in order to capture the complexity of family arrangements, "fictive" or affiliational kinship (nonbiological kin relationships), complicated family formation histories, and friendship.

The literature on child support suggests that it is a small but nontrivial benefit to low-income women (Garfinkel 2000, Garrison 2000, Bartfeld and Meyer 2001) and that its significance may be growing as enforcement efforts improve (Bartfeld and Meyer 2001). Research also shows that it is an irregular and uncertain source of income (Bartfeld and Meyer 2001, Cancian and Meyer 2005, Sorensen and Oliver 2002). Many studies link both low payments and irregularity to the labor market difficulties of low-income men, particularly African American men. The collection of child support is premised on "ability to pay," and when men are not in the labor market, the ability to pay is small (Pate 2002, Bartfeld and Meyer 2001, Cancian and Haveman 2001). Little is known about the effects of child support on ties between fathers and children when income is very low and the state is involved in enforcing obligations.

Our research looked at the different livelihood systems of women who received and did not receive child support to see if there were differences. Because child support was irregular, we also looked at how individual women fared when they were receiving child support and when they were not. We asked women how they used child support income and how the stability or irregularity of support affected their ability to use it. We also asked women who were not receiving child support, or were not

receiving it regularly, what the impediment to receipt was: whether it resulted from difficulties in paternity establishment, inability to negotiate an order, or the problems fathers had in paying once an order was in place. These questions allowed us to assess and elaborate on patterns that have been described in quantitative research on child support as well as to verify some ethnographic findings in research on low-income men (Pate 2002). We also explored women's experiences in complying with the rules for paternity establishment and child support enforcement procedures.

III. CHILD SUPPORT POLICIES AND PRACTICES

Our account of policies and practices is based on review of legislative and administrative documents and interviews with child support agency workers and administrators in Dane, Milwaukee, and Racine counties. Our goal was to determine what government officials expected from custodial and noncustodial parents who were required to cooperate with the child support and paternity establishment program. We were able to identify standards for statewide practices from state statutes and the Wisconsin administrative code.¹ Because courts and local child support agencies must exercise discretion in adapting general procedures and guidelines to varied family situations, we also interviewed agency administrators about their agency's policies and the practices of local court officials with whom they work closely.

We conducted these interviews between April 2004 and July 2005. In some cases we also relied on interviews we conducted with officials from the same child support agencies between 1998 and 2002. In the earlier interviews, administrators and staff explained to us the basic steps they follow to establish

¹Unless otherwise noted, for state policy we examined Chapter 767, *Actions Affecting the Family*, from the Wisconsin Statutes Database, and Chapters DWD 40-44 of the Wisconsin Administrative Code, as well as on-line publications prepared by the Wisconsin Bureau of Child Support for custodial and noncustodial parents. For national policy, we referred to the 1998 and 2000 editions of the *Green Book*, prepared for the Committee on Ways and Means, U.S. House of Representatives.

paternity and to establish and enforce child support orders. They also discussed what they saw as the challenges posed by the transition to W-2 and the new pass-through policy, as well as the new opportunities created by these changes. Our interviews in 2004–2005 covered issues raised by mothers interviewed for this study in 2004 and changes in policy since 2002. These later questions covered agency expectations for custodial mothers, how mothers were able to influence their child support arrangements, how agencies address differences in living arrangements in setting child support orders, how agencies and courts treat child support orders when a father is incarcerated, what enforcement practices agencies prefer to use when low-income fathers are not paying court-ordered support, and how the new order guidelines of 2004 (described below) are working.

A. Legal Context

With the transition from AFDC to W-2 in 1997, legislators made new resources available to low-income mothers and fathers caring for their children. Parents participating in the W-2 program and low-income working parents could, in many cases, receive a generous child care subsidy for the hours they were working, in addition to the full child support pass-through. At the same time that state legislators made these new resources available, they tightened eligibility requirements for cash assistance by adding new nonfinancial eligibility criteria² and required mothers with children over 12 weeks of age to participate in full-time employment preparation activities in order to receive a cash benefit.

This move toward greater state regulation of poor mothers' work activities has been combined with a longer-term trend at the federal and state levels toward increasing state involvement in the relationship between low-income mothers and the fathers of their children. In 1974 and 1975, as the number of families claiming AFDC was increasing rapidly, and single mothers caring for their children became a larger proportion of the caseload, Congress passed new legislation to enhance state efforts to

²These requirements include new lifetime limits on receipt of cash assistance and a determination by the W-2 agency of inability to find employment, made on a case-by-case basis.

collect money from the fathers of children receiving assistance. Section IV-D of the Social Security Amendments of 1974 and Public Law 94-88 of 1975 called for states to create a separate agency, the IV-D child support enforcement agency, to establish paternity and to secure support, and required AFDC recipients to assign their child support rights to the state and to cooperate with the newly created IV-D agencies. Over the next two decades Congress and the Wisconsin State Legislature added to an increasing number of social programs a requirement that program participants cooperate with child support enforcement. In 1987, Public Law 100-203, the Omnibus Budget Reconciliation Act, required mothers receiving Medicaid to assign their rights to child support to the state, regardless of whether or not they were receiving AFDC. Since the transition to W-2, Wisconsin requires working mothers who apply for a child care subsidy or food stamps, like mothers receiving cash assistance or medical assistance (Medicaid or BadgerCare), to cooperate with the state and local child support agencies. Mothers who receive W-2 services or Supplemental Security Income Caretaker Supplement Payments must assign their rights to child support to the state, but mothers receiving medical assistance alone are required to assign only their rights to medical support (not child support) to the state. Mothers receiving food stamps are not required to assign their child support rights to the state. The public assistance administrative database, Client Assistance for Re-Employment and Economic Support (CARES), automatically refers a case to the local IV-D agency at the time the client applies for assistance.³

Since the mid-1980s, federal and state officials have also instructed child support agencies to achieve progressively greater standardization and automation in processing child support cases.⁴ With new connections to government and private electronic databases, and new computerized systems to search them, agencies in Wisconsin have become increasingly efficient at finding noncustodial parents,

³Parents who are not referred to the IV-D system by the state public assistance database may apply to have a IV-D case opened by their county or tribal child support agency. Unlike parents who are receiving assistance, these parents may elect to close their IV-D case at any time.

⁴National legislation includes Public Laws 98-378, 100-485, 103-66, 104-35, 104-193, and 105-200.

establishing paternity, and collecting child support. With the passage of the Personal Responsibility and Work Opportunity Reconciliation Act in 1996, Congress required states to create new administrative enforcement tools to supplement those available through the family and criminal court systems.

As child support agencies have begun to institute the new systems and policy guidelines, state and some local officials have begun to address the tensions created in adapting a standardized system to the situations of parents, given their diverse livelihood strategies, household structures, and family networks. Although child support agencies can take an increasing number of actions regarding IV-D cases without judicial approval, and can make recommendations to the court, family court commissioners and judges still retain final authority over establishment of legal fatherhood, the setting and modification of child support orders, and the use of incarceration to enforce payment.

B. Employment Patterns and Paternity and Order Establishment

Despite differences in their reasons for coming to court and their varying ability to make their views heard within the court system, all parents seeking to establish paternity or to modify their legal relationship to their children come before the same court system to determine legal custody, physical placement, and payment obligations. In a move to standardize court orders, states produced order guidelines for commissioners and judges to use in setting order amounts based on the number of children a noncustodial parent was supporting.⁵ In Wisconsin, according to the initial guidelines issued in 1983, noncustodial parents were to pay 17 percent of their adjusted gross income if they had one child, 25 percent for two, 29 percent for three, 31 percent for four, and 34 percent for five or more children.⁶ Court officials could elect to express the order as a fixed-dollar amount or in terms of a percentage of the noncustodial parent's income.

⁵In 1984 Congress mandated that states formulate guidelines for determining child support obligations and distribute them to child support agency and court officials (Public Law 99-509).

⁶Wisconsin established these guidelines prior to the federal legislation noted in the preceding footnote.

As labor markets have become more segmented and industrial jobs in southeastern Wisconsin have declined, employment options for low-skilled parents have increasingly diverged from those of high-skilled parents and from employment models presumed by standard order-setting and collection practices. As income inequality increased, noncustodial parents and their advocacy groups mounted a successful campaign to revise the child support guidelines to use different percentages for noncustodial parents at the high and low extremes of the income scale. Automatic wage garnishment works best when noncustodial fathers have stable employment. And child support orders requiring noncustodial parents to have health insurance for their children, as is often the case, are most feasible when affordable family health insurance plans are included in employee benefit packages.

The federal Office of Child Support Enforcement has created the New Hire notification system to help local agencies locate noncustodial parents who change employers but remain within the formal labor market. However, counter to the trend toward increasing automation and standardization, when the federal government instructed Wisconsin to change all percentage-expressed orders to a fixed-dollar amount in 2002, local child support agencies and court officials had to make case-by-case decisions about how to handle fluctuations in income, underemployment, and unemployment of noncustodial parents. Whereas a percentage-expressed order would allow the actual dollar amount owed to fluctuate automatically with the recorded income of the obligor, the shift to a fixed-dollar order meant that noncustodial parents experiencing unstable employment or unemployment were at risk of developing large arrearages and facing punitive enforcement measures. In cases where the courts determine that fathers are underemployed or refuse to work when they are able to do so, the courts can set child support orders based on an imputed income value that takes into account both the father's employment history and local labor market conditions.

As greater numbers of noncustodial parents incur large arrearages, local child support agencies also find it difficult to meet federal performance standards concerning order collection rates. Court

officials have always been free to modify order amounts when they have found the guidelines inappropriate. However, since July 1987 they have been required to justify such deviations (in writing or noting them on the court record) and cannot modify orders retroactively. Interviews with child support officials in the counties where we spoke with custodial mothers suggest that court and agency officials have handled order-setting in cases of unstable and underemployment in different ways. Some child support agencies appear more willing than others to impute income in order to recommend support orders, and some court officials choose to deviate from the standard percentages more often than others.

In January 2004, the state established new guidelines for shared placement cases and for payers at both extremes of the income scale. When asked about the new standards for low-income and high-income payers, one child support agency administrator stated that he was pleased because he thought that they helped “to take some randomness out of things by prescribing when and how to deviate from the standard guidelines.” The new guidelines recommend that orders represent a smaller percentage of the payer’s gross income if income is either below \$950 per month (a low-income payer) or above \$7,000 per month (a high-income payer). Whereas the old guidelines made no adjustment for parents unless they had physical placement of their children at least 30 percent of the year, the new guidelines recommend reduced child support orders for parents who have court-ordered physical placement of their children at least 25 percent of the year, and make some provision for parents who care for their children during the day but do not keep them overnight. As anticipated, child support agency personnel reported that “the new guidelines have resulted in lower child support orders,” helping to reduce the arrears owed by low-income payers. We cannot tell from our study whether the lower guidelines have also resulted in higher child support payment rates, as proposed by those advocating the new guidelines. It is possible that some mothers will receive less support because of the changes.

By bringing cases to court and by recommending support orders in accordance with state and federal policy, child support officials play an important role in setting and modifying court orders for

families receiving public assistance. In addition, they may recommend such enforcement actions as requiring an unemployed or underemployed noncustodial parent to attend Children First, a court-ordered employment and training program, or ordering a delinquent payer to show cause.

Although child support agencies prepare and bring paternity and order establishment cases to court for families receiving public assistance, the courts require that the mother and the alleged father be notified to appear before the court in order to establish paternity or to make a placement determination and set a support order. By missing a paternity hearing, a custodial mother receiving assistance increases the likelihood that she will be sanctioned by the W-2 agency for noncooperation with the child support agency (and become ineligible for assistance until she has demonstrated her compliance with the agency),⁷ and may be issued a warrant for her failure to appear in court as ordered. However, if she has participated in a prior interview, and there is no doubt as to the paternity of the child, the court can make a default paternity judgment without either parent being present. If the alleged father appears in court, he has the right to request a genetic test to provide additional evidence regarding the presumption of paternity. If he does not appear but the mother does, and he is the only alleged father, the court can issue a default paternity judgment.⁸ Unlike the establishment of paternity and the setting of a financial obligation, the local child support agency does not make placement decisions. When the mother and father are not represented by legal counsel, the court in most cases places the child with the mother and the father is allowed reasonable visitation with reasonable notice. We discuss placement determinations in further detail in Section D, below.

⁷The effect of the sanction depends on the type of assistance the mother is receiving. If the child support agency informs the W-2 agency that she is not cooperating, she would become ineligible for a W-2 cash benefit or a child care subsidy until she cooperates. If she is receiving only food stamps, she would lose her portion of the food stamps allotment but would still receive food stamps for her children. If she is receiving medical assistance, she would lose her own medical coverage once her child is two months old, but not that of her children.

⁸Now parents can also complete a voluntary paternity acknowledgment form to establish paternity without appearing in court.

As a result of the transition from a percentage-expressed to a fixed-dollar amount in 2002, but before the new child support guidelines were implemented in 2004, child support officials in the three counties included in this study imputed an income to noncustodial fathers when they could not find wage data and the father failed to appear at the order establishment hearing.⁹ However, one child support administrator stated that the agency had been “trying to move away from imputing orders,” choosing instead to ask the court to set an order at zero dollars. Evidence of this shift in practice is reflected in the large number of zero orders appearing in the Kids Information Data System (KIDS), the state administrative data system for child support.

Agency officials in the three counties included in this study discussed their extensive use of the Children First program when they encountered fathers who were underemployed or unemployed. One noted that those fathers able to find work often do so before the end of the 16-week program in order to end the daily requirement of attending work preparation classes without remuneration. Several individuals we interviewed in Milwaukee County praised the superiority of the employment and training program over the prior practice of ordering unemployed fathers to search for employment. But, as noted in the following quotation, the effectiveness of this program, like child support programs generally, is ultimately limited by the labor market opportunities available to noncustodial parents:

We're big into Fatherhood Programs here....When the economy was really, really good, we had a very successful program here. Since September 11th, and the downshift in the economy, we have increased the number of participants getting referred to Children First. I think we are right now 200 participants ahead of where we were last year. As far as referrals, they are complying at about the same rate, but getting a job and paying is a different story (interview in August 2002).

It is also important to note that the use of the Children First program is limited by the availability of funding. In order to increase the likelihood that young noncustodial parents will be able to pay support,

⁹Some local agencies, like that in Racine County, had set fixed minimum orders on the basis of an imputed income even before the federal government had required that the agencies stop using percentage-expressed orders.

child support administrators in Dane County sometimes set graduated support orders to allow young fathers to complete school before their support orders automatically increase.

We also found significant variation in child support agency order establishment practices when noncustodial parents are incarcerated. In Dane County, if the father was incarcerated before the order was established, the order is set at zero during the period he is in jail or prison. However, if the father is incarcerated after an order was in place, the agency and the courts leave the order running. The county allows for some exceptions according to the amount of the order, the age of the noncustodial parent, and the length of the period of incarceration. This used to be common practice in Milwaukee County, and is still the case if the noncustodial parent is eligible to participate in the Huber work-release program, but the Milwaukee child support agency is experimenting with a new program allowing noncustodial fathers in the state prison system to request an order modification for the duration of their sentence. If the custodial and the noncustodial parent agree to modify the order, setting it at zero, the agency prepares a stipulation for court approval. If the noncustodial parent requests modification and the custodial parent does not approve it, the agency prepares a motion on behalf of the incarcerated parent for a modification by the court. If the custodial parent appears in court and approves the modification, the order is set at zero for the duration of the sentence. This new program, begun in March 2005, has the potential to reduce arrears faced by noncustodial parents coming out of prison, and allows parents receiving assistance some control over the setting of child support orders.

C. Enforcement

In contrast to order-setting and placement decisions, parents in the child support enforcement system have little control over order enforcement decisions. The likelihood that a noncustodial parent will be incarcerated for contempt of court because he or she has failed to pay child support appears to be sensitive to both court time and available jail space. Rothe, Ha, and Sosulski (2004) reported a much higher likelihood of delinquent payers being ordered to jail for contempt of court in Racine County,

where the county provides the child support agency daily access to the courts and has greater jail space. As in the other counties we studied, Racine County child support staff and the attorneys they work with will seek an order to show cause for delinquent payers when they have exhausted administrative enforcement procedures and they believe that an obligor has the ability to pay. Should the noncustodial parent fail to demonstrate that he has been unable to pay support to the satisfaction of the family court commissioner, the case will be referred to a judge for contempt. Unlike Milwaukee County, where law enforcement officers rarely place anyone in jail for contempt of court should they fail to appear before the court or fail to show cause, enforcement officers in Racine will arrest obligors for contempt of court if they fail to arrange payment of support during an initial temporary stay of the order. Once jailed, the obligor remains in jail until payment is arranged with child support staff at the jail (Rothe, Ha, and Sosulski, 2004).

Administrative data and our interviews with child support officials suggest that agencies are much less likely to refer cases to the District Attorney's office for criminal nonsupport than to seek a warrant for contempt of court. However, when agencies have tried contempt several times and have been unable to get obligors to comply, and when they have evidence that the noncustodial parent could pay support, they will refer delinquent payers to the District Attorney's office. The law allows child support agencies to refer cases to the District Attorney's office for felony criminal nonpayment when noncustodial parents have failed to make a payment for 120 days.

D. Complex Families, Fluid Household Arrangements, and Order Establishment

Changes in household and family composition, like changes in employment relations, pose additional challenges for automation and standardization of child support practices. Women receiving public assistance, like many other mothers and fathers, have complex families and households, with blended families and stepchildren becoming more common. Income pooling and networks of sharing have long been common strategies that families have used to make ends meet when they are involved in

low-wage work, and increased instability in employment relations and reduced availability of public assistance have made these strategies both more crucial and less secure. As poor mothers have increasingly been required to work or engage in worklike activities, they have had to make additional arrangements for child care. New public child care subsidies have made paid child care a more affordable option for low-income parents. Like many parents, low-income mothers prefer, when possible, to arrange care (paid or unpaid) through their network ties. Single mothers may draw on support from fathers and their family members as well as members of their own family and friends to secure needed care and income.

Child support policies are designed to stabilize the financial relationship between mothers, fathers, and their legally recognized children. Local child support agencies and family courts serve many families: the Racine County child support agency has approximately 17,000 cases, the Dane County agency has approximately 18,000 cases, and the Milwaukee County child support agency has over 100,000 cases open on a daily basis. High caseloads allow little opportunity for parents in the child support enforcement program to interact with child support staff or court officials, and relatively fixed placement and child support obligations can be at odds with more fluid family relations.¹⁰ Child support administrators noted that when placement is determined, there is a presumption that it will not change for at least two years.

The courts and child support agencies appear to be particularly challenged by the variety and fluidity in relations between unmarried parents required to participate in the child support enforcement program. In the counties we studied, courts generally do not require the father to pay support when

¹⁰Large caseloads also necessitate delays in the modification of support orders to reflect subsequent changes in state and local policies. Child support agencies are required to review child support orders if ordered by the court or every three years if requested by one of the parties. Upon request, the child support agency may do a review more often than every three years if there has been an unusual change in circumstances. Parents may also go to court on their own to request an order modification. However, the introduction of the new support order guidelines and the transition of orders from a percentage-expressed to a fixed-dollar amount are not considered a substantial change in circumstances requiring the court to modify an existing order.

administrative case records indicate that mothers and fathers are living together. In Dane County this means that the child support agency does not ask the court to establish placement or put an order in place, reserving the right to make a future decision; in Racine and Milwaukee counties, placement is shared and a zero order set. However, in Dane and Racine counties, the courts may order support to be paid if they judge the relationship to be unstable. Because of variability in decisions by different commissioners, changes in living arrangements after the order was set, and shifting policies over time, our interviews with women with child support orders included several cases where the coresident fathers were paying support.

Should the cohabiting parents separate, the agency must seek a modification of the support order. In Milwaukee County the courts are willing to change both placement and the order at the agency's request if the agency can document that one parent has left the home. In Racine County the custodial parent must request a placement change before the agency can modify the support order. And although the child support agency cannot request a placement change, it can use the threat of suspending the mother's benefits if she does not take the necessary steps to formalize the separation.

In assessing lying-in fees,¹¹ child support agencies and courts must take into account both the relationship between a mother and father at the time of birth and the father's ability to reimburse the government if the state paid for the birth expenses. According to federal and state statutes, fathers married to the mothers of their children at the time of birth cannot be charged lying-in fees, but there is no recommendation on how to handle cases where the mother and father are cohabiting. Furthermore, agencies must decide how much fathers are able to contribute toward reimbursing the state. Currently, in both Dane and Milwaukee counties, agencies are treating those cases where CARES administrative

¹¹When a child's birth expenses are covered by publicly provided medical insurance, a noncustodial father can be charged a fee, called a lying-in fee, to reimburse the state for a percentage of the medical expenses. A court must order this fee.

data show the parents to be living together the same as married cases, deciding not to seek an order for lying-in expenses. And while each agency appears to be charging low-income fathers less than the cost to the state, there is variation across counties in how much is charged. Using administrative data from KIDS, we were able to determine that among 77.5 percent of the mothers we interviewed, the local child support agency had charged the father lying-in costs for one or more of her children.

Unlike establishment of paternity or the setting of court orders, where the court must document cause for deviating from state and federal policy guidelines, placement is the one area where court officials make determinations based on the statements of the parents. Although low-income parents brought to court by the child support agency rarely request shared placement, they have the option to do so and are more likely to do so if represented by legal counsel. Placement decisions have important ramifications for both order amounts and for such other benefits as child care subsidies, which parents need to consider. Unfortunately, observations provided by child support agency personnel suggest that low-income parents are often unprepared and have little time to utilize this opportunity to affect the court's decision regarding placement, and through placement, order establishment. As one said:

This has always been a high volume operation here. ...I've seen people come into those hearings, and a lot of the time it's kids who are coming in...or young adults coming into a very unfamiliar environment that ... creates anxiety by its nature. And they sit down for 12 minutes, and have an incredibly important decision happen in their lives, like a life-changing event occur in a short period of time, and they walk out and their eyes are spinning, and they still don't know what happened. And they're going out the door and the next group is coming in. I mean it's just a problem. (interview in April 2004)

Once a IV-D case is established, the parents have very little formal control over how the government sets and enforces their financial obligations to their children. This finding is expressed very succinctly in a statement of one child support administrator: "If you want to have control over your own case, then you want to terminate our services because you're not going to really have much say in your case." Parents who apply voluntarily for assistance from the child support agency may elect to close their IV-D case if they are dissatisfied with how the child support agency is handling their case. However,

federal law dictates that custodial parents who are required to cooperate because they are receiving some form of public assistance cannot close their IV-D case without relinquishing that assistance.¹² Mothers who try to avoid engagement with the local child support agency without closing their IV-D case risk losing their benefits. Under federal law, agencies exempt from cooperation mothers who demonstrate that they or their children would be placed in danger of harm from the noncustodial parent were they to assist the child support agency.

Administrators in Milwaukee County discussed how the policy change to a full pass-through of child support for those in W-2 has led some mothers there to see themselves as having greater ownership over their child support case. Many mothers are more willing to provide information and more likely to attend court proceedings. However, Milwaukee County staff also noted that in approximately 15 to 25 percent of their cases, mothers understood the pass-through as authorizing them to close their IV-D case when they did not want the father involved in the child support bureaucracy. One person said:

This is where you run into problems. Mom and Dad have a very cordial relationship, and Dad is the payer. And because of the cordial relationship, she does not want him to have to pay cash. He can give her money on the side, whatever, but since she is still receiving state services, the federal regulations require us to get a financial obligation. And it is always a tug of war with both parents, explaining that we have to set that financial obligation and getting him to pay it through the system. (interview in August 2002)

Although the money is distributed to the custodial parent, control over the IV-D case remains with the child support agency, serving as the state's designee. And the state interest, as expressed in legislation and policy, does not always coincide with the preferences of the parents.

One administrator explained:

As the state designee we really support all policy and procedure handed down by the state. That policy may or may not reflect the intention or the interests of the parties on the case, whether they are the custodial parent or the noncustodial parent. Sometimes what we want to do and must do is appropriate from the perception of the parties, and

¹²Administrators in Dane County told us that if the mother is receiving medical assistance only, she can ask the court to have the arrearages forgiven or the case closed.

then sometimes it is not. That's the quid pro quo to our funding that we receive (interview in April 2004).

Local child support agencies are financed in part by federal and state incentive payments.

Incentive measures also drive the shift towards standardization and automation, by rewarding agency effectiveness and efficiency in establishing paternity and support orders and collecting support. Even though child support officials may understand parents' desire to arrange care and child support without the intervention of the state, these desires are often antithetical to the agency's mission as defined by its contract with the state and the federal performance measures. And poor custodial parents are expected to relinquish control of the case in return for the public support they receive.

IV. THE EFFECT OF CHILD SUPPORT ON MOTHERS' LIVELIHOOD STRATEGIES AND FAMILY NETWORKS

A. Data and Methods

Qualitative research of the type we present here is not designed to test associations between factors, but to provide insight into process. It can suggest associations that can be tested in future quantitative research, and it can confirm and explain patterns already observed in quantitative studies. As Winston et al. (1999) have suggested, it allows researchers to "conduct fine-grained assessments of how, over time, welfare reform policies influence the day-to-day lives of welfare-dependent and non-welfare-dependent...families and children." As they note, it allows researchers to observe and evaluate behaviors in their larger cultural and economic context, to show how recipients experience program imperatives, and to provide insight into the processes through which the program's features and rules interact with other aspects of the recipients' life situation to produce outcomes in specific cases.

Sample

Our data for this part of the project are in-depth ethnographic interviews with a sample of 42 W-2 participants drawn from the CARES administrative records in Dane, Racine, and Milwaukee

counties. Because we were interested in how child care arrangements affected livelihood strategies, we purposely selected women who had at least one child under age 5 on September 1, 2003. All of the women we interviewed were enrolled in a lower tier of W-2 (Community Service Jobs, Caretaker of Newborn, or W-2 Transitions) in December 2003. We selected our sample to insure coverage of differences in race, presence or absence of a child support order, and length of participation in the W-2 program. We roughly matched the proportions of African American, Latina, and white women, participants with and without child support orders, and short- and long-term W-2 participants (defined as less than 12 months and 12 months or more) to the proportion of individuals in that category in the administrative records in these counties (see Text Box 1 and Table 1).¹³ In cases where frequencies in the administrative data were very low, we oversampled in a category (and consequently undersampled in others) in order to insure a racially diverse group. Because of the small number of Latina participants in Dane County, for example, we conducted an additional interview with a Latina mother in Racine County, resulting in 11 interviews there and 9 in Dane County.

Because qualitative analysis does not rest as much on claims of “representativeness” as does quantitative analysis, we almost always resolved borderline decisions by enhancing the variability in the sample. That is, if the administrative data showed a small proportion in a given category, we often conducted an interview with a woman in that category. This meant that we could conduct fewer interviews in more populous categories.

¹³The sampling proportions were derived from percentage estimates of race and child support order status for the population of mothers with children under the age of 5 who were enrolled in a lower tier of W-2 in December 2003 by county. Because mothers who were enrolled in the program for long periods of time would be more likely to be selected into a sample drawn at any one point in time, we divided each of the categories of women listed above into those who had been enrolled in a lower tier for 12 months or less (short duration) and those who had been enrolled for 13 months or longer (long duration). By following those W-2 cases with female custodial parents with first entry into a W-2 lower tier in the year 2000 over the next 24 months, we calculated, by county, the proportions of women who were enrolled in a lower tier for a short duration and those who were enrolled for a long duration. We then multiplied the percentage estimates by race and child support order status for women who were enrolled in December 2003 by these duration proportions to obtain our final sampling proportions.

Text Box 1
Sampling Plan

Sampling Goals:

- ⇨ To conduct qualitative interviews with 40 women in Dane, Milwaukee, and Racine counties who are enrolled in lower tiers of W-2 and who are caring for young children.
- ⇨ To conduct qualitative comparisons across race, presence or absence of child support order, and length of time in program.

Constant Criteria

- ⇨ All women have at least one child under age 5 on September 1, 2003.
- ⇨ All women are enrolled in a lower tier of W-2 (Community Service Jobs, Caretaker of Newborn, or W-2 Transitions) as of December 2003.

Variable Criteria

The proportion of women in each category approximately matches the proportion of individuals in that category in the administrative records. Names were drawn at random from lists of individuals meeting the criteria.

Table 1
Sample Frequencies

County	Race	Duration	CS Order	Sampling Proportion ^a	# Interviews
Dane	Afr-Amer	Short	Yes	2.84	2
Dane	Afr-Amer	Short	No	2.03	2
Dane	White	Short	Yes	2.39	2
Dane	White	Short	No	1.16	1
Dane	Latina	Short	Yes	0.17	0
Dane	Latina	Short	No	0.37	1
Dane	Afr-Amer	Long	Yes	0.55	0
Dane	Afr-Amer	Long	No	0.23	1
Dane	White	Long	Yes	0.15	0
Dane	White	Long	No	0.08	0
Dane	Latina	Long	Yes	0.00	0
Dane	Latina	Long	No	0.03	0
Milwaukee	Afr-Amer	Short	Yes	6.90	5
Milwaukee	Afr-Amer	Short	No	3.43	4
Milwaukee	White	Short	Yes	0.98	1
Milwaukee	White	Short	No	0.53	0
Milwaukee	Latina	Short	Yes	0.42	1
Milwaukee	Latina	Short	No	0.53	1
Milwaukee	Afr-Amer	Long	Yes	3.37	4
Milwaukee	Afr-Amer	Long	No	2.52	2
Milwaukee	White	Long	Yes	0.40	1
Milwaukee	White	Long	No	0.20	1
Milwaukee	Latina	Long	Yes	0.40	1
Milwaukee	Latina	Long	No	0.32	1
Racine	Afr-Amer	Short	Yes	4.06	3
Racine	Afr-Amer	Short	No	2.00	2
Racine	White	Short	Yes	1.56	2
Racine	White	Short	No	1.52	1
Racine	Latina	Short	Yes	0.42	2
Racine	Latina	Short	No	0.29	1
Racine	Afr-Amer	Long	Yes	0.00	0
Racine	Afr-Amer	Long	No	0.10	0
Racine	White	Long	Yes	0.00	0
Racine	White	Long	No	0.05	0
Racine	Latina	Long	Yes	0.00	0
Racine	Latina	Long	No	0.00	0
Totals				40	42 ^b

^aSee footnote 13.

^bIncludes two interviews conducted to pre-test interview questions.

As the comparison in Table 2 shows, the sample we drew did not differ greatly from the administrative data on many key variables. The variables on which there was most difference were mother's age and cumulative months of cash assistance. This was because we selected women with children under age 5 and equal numbers of long- and short-term participants. The table also reflects our oversampling of Latina women. It is important to remember that our study was conducted in the counties of Dane, Racine, and Milwaukee, and reflects the experiences of women in these counties rather than in the state as a whole.

Table 2
Comparison of Means on Key Variables for Qualitative Sample to Those for Women Enrolled in a Lower Tier of W-2 in December 2003^a

Variable	Statewide Population	Qualitative Sample (Dane, Racine, and Milwaukee Counties)
Unemployment Insurance earnings (dollars)	2,160	2,090
Food stamps (dollars)	2,673	2,719
Child support (dollars)	832	1,040
W-2 grant (dollars)	4,624	3,792
Total personal income (dollars)	10,289	9,692
Mother's age (years)	29	24
% mothers with 1 child	33	25
% mothers with 2 children	28	37
% mothers with 3 children	19	20
% mothers with 4 children	11	15
% mothers with more than 4 children	9	3
Cumulative months of W-2 (Sept 1997 to June 2004)	22.0	15.7
% mothers African American	67	58
% mothers white	23	22
% mothers Latina	8	20
Years of education	11.2	11.3

^aOver annual period Q3 and Q4 of 2003, Q1 and Q2 of 2004.

Data Collection

Once our sampling plan was in place, we randomly selected names of appropriate interview candidates from the administrative data and mailed each a letter explaining the project's goals. We offered to meet them at the location of their choice, to provide an inexpensive meal, to provide child care if needed, and to pay them \$25 for their time. We made follow-up phone calls as necessary to schedule the interviews. Our response rate was 71 percent overall; Table 3 gives response rates by county. The differences in response rates across counties partly reflects the order in which we scheduled the interviews. We were working with more recently drawn phone numbers and addresses for Dane and Milwaukee than for Racine.

Table 3
Response Rates by County

County	Percent
Dane	76
Milwaukee	72
Racine	64
Overall	71

We conducted interviews with participants between April and July 2004. Each interview lasted from 45 minutes to three hours. When possible, we arranged for two interviewers to be present, one providing child care and taking supplemental notes while the other conducted the interview. We obtained informed consent, according to approved human subjects procedures, from all participants; we also explained to them that we had obtained a federal certificate of confidentiality from the Department of Health and Human Services. Our interview questions covered family and household composition, work and income, work-family balance, livelihood problems and solutions, social networks and support, child

support compliance and income, and social program participation (see Text Box 2; the complete interview schedule is included in Appendix 1). We taped and transcribed each of the interviews and compiled notes after the interview.

Text Box 2
Interview Topics

I. Introductory Questions

- A. Family composition (household composition, location of all children, care-giving responsibilities, housing situation)
- B. Mothering (open-ended questions about challenges faced as a mother)

II. Work and Income

- A. Current and up to 5 past jobs (including Community Service and W-2 Transition jobs)
- B. Favorite job, least favorite job, ideal job
- C. Training received, skills used
- D. Informal income-generating activities

III. Work-family balance

- A. Typical day
- B. Transportation
- C. Child care arrangements
- D. Work-care conflicts

IV. Solving Livelihood Problems

- A. Difficult times
- B. Shortfalls in income
- C. Medical emergencies
- D. Household income sources
- E. Debt and legal issues

V. Social Networks and Sources of Support

- A. Family and friends (who helps, what do they provide, reciprocity)
- B. Fathers and their relatives (specific types of help from biological fathers, their relatives, current partners and "other fathers").
- C. Child support (experiences with child support agencies, payments received, the importance of payments in household budget, effect of participation in child support enforcement on relationship with father, father's perceived ability to pay and obstacles to payment).
- D. State and federal programs (participation in W-2, medical assistance, food stamps, WIC, SSI, child care, and other programs and assessment of value of these programs).
- E. Community organizations

Text Box 3
Qualitative Analyses

For each interview:

Closed coding for predetermined list of themes related to work history, livelihood strategies, social support, and child support.

These included: employment dilemmas, problems getting jobs, losing jobs, good jobs, informal work, making ends meet, child care problems, transportation problems, crises leading to W-2 program use, shelter crises, food crises, support from networks, good parenting, good times, education, support from fathers, child support income, child support process, complicated families, W-2 activities.

Open coding for concepts and themes that emerged as important. These included: domestic violence, depression, help that made a difference, welfare stigma affects getting jobs, temporary jobs.

Development of an “event summary” for each woman listing family history events, work history events, and social service events.

Development of capsule description of livelihood system.

Development of a capsule description of social networks for each woman.

Preparation of a timeline mapping work history, family history and social program use.

Analysis of how the presence or absence of various forms of support relate to crises and successes in this timeline.

Analyses

We performed a series of analyses on the interview transcripts, listed in Text Box 3, to allow us to characterize each woman’s timeline of work and livelihood, family life, and program use and to explore connections between those realms. We were particularly interested in the origins of crises and how crises in one area of life reverberated in others (for example, how the dissolution of a relationship or domestic violence might lead to livelihood problems). We were also interested in how the support available in one area could mitigate adverse events and prevent them from becoming crises. We were, of course, particularly attentive to the role of child support income and child support rules in shaping women’s trajectories.

One important methodological finding that emerged concerned women's self-reporting of program use and employment. We cross-checked each woman's account of W-2 participation and food stamp and SSI receipt against CARES data, child support payments against KIDS data, and reports of formal sector employment against Unemployment Insurance (UI) data. We found that the responses that women gave to our interview questions were extraordinarily consistent with the official data. In fact, across the dozens of responses provided by each of 42 women, we found only one instance of discrepancy with the official reports.

Given changes in social program eligibility in recent years, we would expect the sample of women we interviewed to be different from a similar sample drawn a decade ago. Welfare reform policies in Wisconsin have reduced the number of program participants and, as many analysts have noted, those who continue to participate tend to have more intractable problems than previous cohorts (Kaplan and Corbett, with Mayer 2001). We did not ask specific questions about abuse, depression, or domestic violence, but many of the women we interviewed mentioned these problems. Many also discussed mental health issues or problems with substance abuse. Table 4 presents a few descriptive summary statistics for our sample of women. Nearly 70 percent of the women in our sample had one of the problems listed in the table. Many women (36 percent) experienced more than one of these challenges or crises. Some were dealing with as many as five challenges.

Table 4
Challenges and Crises Experienced by Women in Qualitative Sample^a

64% reported the fathers of their children had been in jail or prison
34% reported treatment for depression
32% reported experiences of domestic violence
26% reported drug/alcohol problems for self or immediate family
18% reported homelessness at some point
12% had a disabled or seriously ill child
10% reported that they had been in jail/prison

^aThis represents an undercount of these phenomena, as we did not specifically ask women about these issues; their reports emerged in the context of describing livelihood issues.

B. Results: Mother's Livelihood Strategies

Employment and Work

Difficulty Finding Jobs. As many analysts have noted, welfare reform policies were premised on the assumption that women can get adequate jobs (McCrate and Smith 1998). At the time the interviews took place, 14 women were employed, 6 held Community Service Jobs, and 22 were unemployed. Of those who were not employed, 10 were actively seeking work, 5 had disabled children, 4 had health or mental health issues, 2 had decided to stay home with their children, and one was in high school and living at home (see Table 5). Of the 22 not working, 11 were no longer receiving support through Community Service Jobs or W-2 Transitions, although they had been doing so at the time we drew the sample. These individuals were relying on family or partner support or informal income.

Table 5
Employment Status and Reasons for Unemployment

Employment Status	Number of Women
Employed	14
Community Service Jobs	6
Unemployed	<u>22</u>
Total	42
Reasons for Unemployment	
Actively seeking work	10
Caring for disabled child	5
Health or mental health problem	4
Wanted to stay home with children	2
In high school and living with parents	<u>1</u>
Total unemployed	22
W-2 Status of Unemployed Women	
Enrolled in W-2 Transitions	11
Not enrolled	<u>11</u>
Total unemployed	22

Women who were actively seeking work expressed frustration with the state of the job market in 2004. When asked “What things make it hard for you to take care of your kids the way you would like right now?” several answered, “the economy.” One said, “factories you can’t do because the factories are packing up and moving overseas” [1600].¹⁴ Another said, “people are expected to have more skills...which means you need more training, you know. So having your GED or high school diploma isn’t good enough anymore” [569]. A third said: “I know I need my GED, and with the Lord and time I’m gonna get that. But right now all I need is a chance...I ain’t been working in a long time. As you can see

¹⁴Numbers refer to interviews.

on that paper, I'm not scared of work. I am a hard working person, but I can't do nothing without being given a chance" [927]. One person simply exclaimed: "Jobs right now are an endangered species!"

[1413]. Many other women complained about prevailing wage rates: "Yes, I could go to McDonald's or Burger King and flip burgers or whatever, but realistically how am I going to send my children, my three children, to college off of \$6.75 or \$7 an hour pay?" [569].

Several women argued that the state-mandated process of monitoring and tracking people who were in the W-2 system was an impediment to getting "real" jobs and to job mobility. One said:

I had been offered a position as an executive secretary, which is what I used to be. I let one of my caseworkers know that I had the job. She called the temporary service that I had signed up with and told them, "well she's on welfare; we want to monitor her." Because they found out I was a welfare recipient, I couldn't get the job for \$15/hour. They...started offering me jobs for \$6/hour which was not enough for me to actually get off welfare and stay off. You know, I know what I'm worth and capable of doing and \$6 an hour was like a slap in the face. [1600]

Another said:

She called the places that I had written on my job logs. That's like lowering me. How is the W-2 gonna call the place where you're applying? Then they're only gonna think that I'm qualified for getting \$5.15 an hour. You know what I mean? You know, if they see that I'm getting a W-2 check, do you think they're gonna give me a job? No, they're gonna look at me as a statistic. [1343]

Kind and Quality of Jobs. The women we interviewed had held a wide range of jobs, but their work experience was clustered in low-end service work, in particular, the retail and fast food sector (see Tables 6 and 7). Their wages in the job they were currently holding or last held ranged from \$5.75 to \$13.75 an hour, and averaged \$8.63 an hour. Only three women who were currently employed received benefits of any kind from their employers.

Table 6
Kinds of Jobs Held by Women in Sample (in histories of past five jobs)

Retail clerk	44	Telemarketing	8
Fast food	31	Sales/managerial	5
Certified Nursing Assistant ^a	16	Clerical	5
Factory	13	Day care	4
Cleaning	9	Food service	4
Nonprofit Organization	9	Agricultural processing	2
Waitress	8	Other	7 ^b

^aIncludes uncertified personal care assistants.

^bOne each: security guard, exotic dancer, counselor, accountant, postal employee, sawmill worker, forklift operator

Table 7
Kinds of Jobs Held by Women in Sample (current or last job only)

Retail clerk	7	Telemarketing	3
Certified Nursing Assistant ^a	6	Factory	3
Clerical	5	Sales/managerial	2
Fast food	5	No jobs ^b	1
Food service	3	Other ^c	<u>7</u>
		Total	42

^aIncludes uncertified personal care assistants.

^bStill in high school.

^cOne each: day care worker, cleaning, waitress, exotic dancer, counselor, accountant, inventory specialist.

Women found satisfaction in a broad range of jobs. One described her feelings about her job in the housekeeping department of a nursing home: “I like cleaning. I don’t know why. It’s just, I’m a neat person. I like to go on in the old folks’ rooms and clean them and when they come back in they say, ‘oh, it smells so good in here’” [927]. Another said of cleaning work: “I like to use my hands. I’m just like

that. I'd rather do hard work" [771]. Another woman described her work as a cashier: "I liked it, it was a real nice neighborhood and people were nice and friendly. And I had favorite customers that I knew that would come in and we'd talk. And the manager people were nice" [174]. A woman who worked in day care said: "I'd say my favorite job was working at the day care. It was nice that the little kids looked up to me a lot" [907]. Even fast food jobs could be a source of satisfaction. One woman told us: "I'm a cashier, but hopefully in the next couple of weeks I'll be a crew leader. I'm moving up." [1133].

Women found a great deal of satisfaction in jobs that gave them more responsibility. One explained:

Executive secretary...that was the most fulfilling job I had. It was in a nonprofit agency. I used to help senior citizens to get repairs for their home, and we would set up summer programs. I helped design programs where teens in the summer could work and help the elderly repair their homes. I worked with the Share program and Second Harvest where we would help people get food, and my boss trusted me to handle money. [1600]

Another described her work in this way:

They have homes for people with developmental disabilities. What the state is trying to do now is to get a lot of people out of nursing homes, to put them in regular homes, and teach them to become independent. So you are there to assist people who have developmental disabilities in their daily living activities: cooking, cleaning, checking their mail, teaching them how to be successful in a home atmosphere. So that's what I did, you know. I supervised different staff members that worked with the people. I supervised three different houses, maintaining their money, paying their bills, buying them clothes, buying them furniture, buying them food—like a mother. [173]

Another described her growing self-confidence in a sales position that required her to interact with clients from a range of backgrounds:

Because I got to meet a lot of different people, I learned a lot. I was meeting police officers, doctors, lawyers, teachers, you know. When I first started working there I used to feel intimidated by people that made a lot of money and stuff. I felt like they were superior to me or something. I was very uncomfortable being around them. So then after I started getting to know them, I started realizing that they are just like me, and some of them are worse off, really. So it helped me to start looking at people at face value. It taught me to be a chameleon, to adapt to my surroundings, so I could talk to somebody from my background or I could talk to somebody who comes from a wealthy family and I could blend in with them too, you know. [569]

A woman who had worked as a claims manager told us: “I liked that I had my own little office and my own phone and my own computer and like my own area. I did my work. It was fast paced. Everything that people returned was my responsibility” [771].

The most frequent complaints about work focused on lack of flexibility in hours and in work rules (see “Reasons for Job Turnover,” below). There were also many complaints about the hard physical labor involved in nursing assistant work: “My back became bad so I couldn’t lift patients anymore” [1600] or in cleaning: “It’s tedious and the work is very detailed. It’s stressful because it’s very demanding physically because you’re on your hands and knees, reaching high and reaching low” [907]. Many also complained about telemarketing work, calling it tedious and frustrating: “The work was repetitious. There was no challenge to the mind at all” [176].

Patterns of Work. As the literature on social program participation would suggest, all of the women we interviewed had held jobs at some point in their lives (Schneider 2001, Edin and Lein 1997, Harris 1993). However, in contrast to some reports in the literature (Lein et al. 2005, Corcoran et al. 2000), a surprising majority (26, or 62 percent of our sample) had held a long-term job, which we defined as working in the same place for a year or more. Many had even longer spells of employment (up to five years), and some had a history of promotions and very responsible managerial positions. The story for many of these women was one of disruption by personal or family crises (most frequently health problems, mental health problems, domestic violence, or family disruption). Thus, while they had periods of employment stability, they may have also had lengthy periods of unemployment or underemployment, or of job “churning” (frequent movement in and out of employment and between jobs). Two of these women were *currently* in a spell of long-term employment. In both cases, they had stopped working just before the birth of a child, had received W-2 support as a Caretaker of Newborn, and had then returned to work at their jobs, which had no maternity leave or benefits. For 8 women in our sample job churning was the predominant pattern. Some had held as many as 25 jobs over a period of ten years. Chronic

unemployment or underemployment was a pattern for 7 of the women, and one was still in high school and living at home (see Table 8).

Table 8
Predominant Employment Pattern

Pattern	Number of Women
Long-term employment at some point	26
Churning (frequent moving in and out of employment or between jobs)	8
Chronic under- or unemployment	7
In high school	<u>1</u>
Total	42

Reasons for Job Turnover. The literature identifies a number of challenges in finding work for women who have participated in TANF. These include physical and mental health problems, substance abuse, family stress, domestic violence, and heavy child care responsibilities (Corcoran et al. 2000, Danziger et al. 2000). The same factors that make it difficult for women to get jobs also make it difficult for them to keep them. In our interviews, we asked women to explain why they had left each of their past five jobs. Table 9 summarizes the reasons.

Table 9
Reasons Women Left or Lost Jobs

Reason	All Jobs	Last Job
Job was temporary ^a	26	6
Quit when pregnant or upon birth of child ^b	25	11
Took better job	19	4
Left because needed to take more time than boss permitted for child care or other family responsibility ^c	18	5
Fired for poor performance or conflict with boss	10	1
Health issue ^d	9	2
Moved	9	1
Quit because didn't like or couldn't do some aspect of job ^e	9	7
Laid off or place of employment closed	7	2
Fired for attendance problem ^f	5	2
Left to go to school	1	0
Incarcerated	1	0
No job (still in high school)	—	<u>1</u>
Total	139	42

^aIncludes work through temporary service agencies and seasonal work.

^bIn a job with no maternity or parental leave.

^cReasons included: caring for a child who was ill or hospitalized or had been injured, taking in relatives' children who had been removed from their custody, children being in court system, needing time to provide hospice care to parent or to take care of affairs of parent who had died, needing time to move and change children's schools after divorce or relationship break-up.

^dIncluded: depression, back injury, knee injury, asthma, pituitary tumor, heart surgery, pancreatic surgery.

^eIncluded such issues as job being too far from home or requiring the participant to have own transportation, being required to climb up and down a ladder while pregnant, or being forced to change hours to third shift when child care was unavailable.

^fIncluded cases of employer inflexibility in face of child care or other needs: being fired for leaving one-half hour early to pick up son, for taking bathroom break 15 minutes early when pregnant, or arriving late due to emergency room treatment for sprained wrist.

In reviewing the reasons that women left or were fired from jobs, it is clear that some of the volatility is linked to the characteristics of jobs themselves. None of the jobs these women held provided benefits such as maternity leave or parental leave; in some cases, they did not provide sick leave or personal days. Women who needed to take time off for these reasons had no recourse but to quit and try to find work again when they were ready. One woman, who had been abducted and severely abused as a child, reported: "I actually, um, ended up suffering from severe depression and I was put on medication, so, my doctor suggested I take a leave. And when I took my leave, after my leave was up, when I came back they terminated me" [569]. Another reported: "With the chemicals we were using it wasn't agreeing with me being pregnant, so they let me go and they told me after I had my baby I could come back" [927].

The jobs these woman held also have some of the strictest work rules, leading women to be sanctioned and fired for taking a break early or leaving work early to pick up a sick child. As one woman noted: "They fired me from there because my son got sick and I needed to take off several days in a row because he has chronic ear infections...he had to have surgery to get tubes in his ears [176]." Another said: "I ended up getting fired for taking my break 15 minutes earlier because I had to use the restroom. And I was pregnant, mind you" [771]. A third told us: "I was missing too much. I had to call in kids' appointments. I had school activities with my kids. And he was like, if you keep it up we're gonna have to let you go. And I said well just let me go then cause I really want to participate with my kids" [861].

It is not surprising that when women were asked about good jobs, almost all responded with a story about an understanding boss. One explained: "They let me work the hours that were best for me. Sometimes, if I had a family emergency, I could come 8:00 to 4:00 or 7:00 to 3:00, depending on what I had to do. As long as my work was done" [1600].

Another said: "When the old managers were there, they knew me and they knew that I was a hard worker and they knew that if I did miss a day they could call me and I'd work a third shift position for

them if they needed me to” [771]. And a third: “It was a small company, very family-oriented. If I needed to take off, they didn’t mind. I could just take off if I told them” [176]. One woman, whose son had severe asthma, described having to leave work to pick him up at day care when he was having an attack: “And I was like, ‘oh god, I’m gonna lose my job!’ And she was like ‘I can understand.’ It’s really hard when you don’t have anybody. She was a very understanding boss and I was so happy, you know” [1132].

Some of the “conflicts” noted in Table 9 were over what tasks a woman would perform or what shifts she would work. One woman with back problems was fired, for example, for allowing a customer to move 50 pound bags of water softener salt onto the conveyor belt in her retail job. Another reported: “I ended up leaving there because they wanted me to become a night auditor which means I would have to work third shift and I can’t find a babysitter for third shift!” [569].

We paid special attention to the reasons why women left jobs that they had held for more than one year. Capsule descriptions of these reasons are provided in Text Box 4. For many, the loss of their stable job was caused by a crisis in their personal or family lives (a health crisis experienced by themselves or their children, or a divorce). For others, the loss of a stable job occasioned a crisis, as in the case of a woman who had simultaneously lost her apartment due to a conflict with her landlord and could not rent another because she had no income. Ending up in a homeless shelter, where she had spent time in an earlier period of her life, exacerbated her depression and the post-traumatic stress she experienced as a result of domestic violence and violent rapes. In cases such as this, moving back to stable employment requires a comprehensive set of services that include a variety of income supports, medical assistance, mental health or family counseling, and employment counseling. Most women in these circumstances did not receive all of the help that they needed.

Text Box 4
Reasons Women Left or Lost Stable Jobs

- Both teen-aged children were in the court system; she had to attend hearings and court-mandated counseling. She was under treatment for severe depression as well [72].
- Lost job when place of employment closed down. Lost her apartment at the same time due to a conflict with landlord and could not find a new place because she was unemployed. Ended up in homeless shelter. Depression, which was under treatment, became worse [1600].
- Left stable job as cashier to work as a Certified Nursing Assistant. Injured back and became addicted to prescription pain killers. Had formerly been in rehabilitation for alcohol addiction [1281].
- Narcotics addiction [1601].
- Quit job to work at Wal-Mart for a higher wage, where she was fired for tardiness [174].
- Left job (in which she had been working 50–60 hour weeks) after her divorce because her husband was no longer available to provide evening child care [176].
- Surgery and rehabilitation or prolonged illness [180, 569, 1133, 1311].
- Quit because she was passed over for promotion [566] or experienced racism on job [173] and then could not find equivalent job.
- Stopped working when pregnant and could not find equivalent job [927, 1500, 1514].
- Left stable job in Illinois to be with extended family in Milwaukee. Couldn't find job there [1132].
- Moved to better job [1343, 1405].
- Quit to care for injured child [108].
- Quit to care for ill child because she did not have enough sick or personal leave [1430, 1484].

Because most of the women we interviewed were working in what Lane et al. (2001) have called “nonstandard employment,” that is, jobs with fluctuating hours, no long-term contracts, and no benefits, they were frequently not able to collect Unemployment Insurance when their work ended. Several

referred to their W-2 participation as their “unemployment”—their way of filling a gap in income between jobs. A number of women who worked in jobs without maternity leave or parental leave benefits reported that their employers suggested that they stop work to receive Caretaker of Newborn benefits for 12 weeks after the birth of a child and then return to their position. The employers in question ranged from factories to larger retailers to small service franchises. Other women said that employers offered health insurance after some period of time (from six months to two years), but required a high monthly payment; several mentioned that the personnel officer told them “off-the-record” that, with their salary, they would still be eligible for medical assistance and that might be a better value.

Job Loss and Downward Employment Mobility. Our data showed a pattern of downward job mobility for many women. We believe that interpreting this pattern requires taking into account changes in the economy and job market over the period of these women’s last five jobs (roughly 1997 to present) and also changes in social programs. Women who left or lost a stable job in the late 1990s could not always find an equivalent job, both because the labor market was weaker and the structure and quality of jobs had changed substantially (Tilly 1997, Dresser and Rogers 2004, Center on Wisconsin Strategy 2004). In addition, training opportunities associated with Community Service Jobs narrowed during this period. A number of women in our sample left or lost responsible clerical or managerial positions and then entered a period of “churning” through less responsible and desirable positions such as Certified Nursing Assistants or retail sales. When they had trouble making ends meet and turned to W-2, they were placed in Community Service Jobs, which included clearing brush, maintaining plantings in median strips, sorting clothing at Goodwill, or working at a food bank. Two such stories are reported in Text Box 5.

Text Box 5
Downward Job Mobility in Community Service Jobs

From 1997 to 2001, Connie Thornton^a worked as a manager of a group home for adults with developmental disabilities. She was salaried and received an array of benefits, including health and life insurance, from the company. She enjoyed the job a great deal, but quit after several experiences of what she interpreted as racism. From 2001 until 2003 she worked in a series of Certified Nursing Assistant positions. After the birth of her daughter in late 2003, she experienced health problems and received W-2 Transitions support. Once she had recovered, she was placed in job search and assigned to a job cutting brush on city of Milwaukee property [173].

For thirteen months in 1997 and 1998, Millicent Alvarez worked as an office manager for a community development organization in Milwaukee. She loved this job (which began as a Community Service Job placement) which required considerable interpersonal and clerical skill. The job ended when the organization faced legal problems and closed. After losing her apartment, and ending up in a homeless shelter, Millicent was placed in Community Service Job assignments that included picking up trash in streets and sorting clothing at Goodwill [1600].

^aAll names used in this report are pseudonyms.

Downward trajectories were exacerbated in some cases by sanctioning. Agencies, and even staff members within agencies, varied in how they used sanctions. As several researchers have noted, distressed families are sanctioned more often, and family care problems, health and mental health problems, and domestic violence are all correlated with sanctions (Cherlin and Moffitt 2001, Wu et al. 2004). This makes sense, because women who are experiencing stress have a harder time completing the activities they are assigned. When these women receive a partial check, however, they may not be able to pay rent or electricity, leading to further crises. One woman we interviewed was struggling with the effects of severe domestic violence. She had a history of abuse as a child, had been badly abused by the father of her older children, and had recently been beaten by the father of her youngest, who had threatened to kill her. She told us:

This man almost killed me one time and in front of my son. He threatened to kill me again in front of a lot of people this time. So I really felt like in my heart that he was serious. I let my worker know that I was scared to leave the house. And I tried to ask them to put me somewhere else on the other side of town. Nobody could do that. None of

them could put me nowhere else, but I was just being sanctioned. I'm already in an abusive relationship. I'm on my way to losing my home, you know. I done already lost my light and gas. Me and my kids is already struggling and now they're sanctioning me. Now I can't pay my rent so now I'm fixin' to be on the street [927].

After several months of receiving partial checks, this woman lost her apartment, moving in with her mother and sister.

Temporary Jobs. Many of the women we interviewed (31 percent) had worked for temporary service agencies (a number of others had worked in seasonal or temporary jobs for other kinds of employers). In most cases, they took these positions as a result of mandated job search activities. Several women had worked for the same temporary agency for one to two years, but more frequently they stayed several months. Wages in these jobs ranged from \$6.25 to \$9.75 per hour. In no cases did women move from a temporary placement to a permanent job with the same employer. Older women seemed to understand that this was the way the industry operated. One said, "And when you go through temp service, that's what they are, exactly—temp service. Most of the companies don't keep you full time, which is not a way to support a family" [1600]. Some younger women had hopes of being made permanent in their positions, however. One woman, who was doing assembly line work through a temp firm, said: "I'm hoping they'll hire me in. That's something I could hold on to for a long time. He [the factory manager] joked around with me and said, hopefully you'll be here 25, 30 years, so hopefully he's saying he's gonna hire me in" [180].

There were also a number of procedural conundrums associated with temporary work, which made it difficult to combine with food stamps and other supports: "I could get a temporary job, but they want you to report the income, and by the time the income cycles through the system you don't have the job any more, and so you're getting hit with like, less food stamps, and your rent just got increased, and all that. You know right when you don't have income any more" [108].

Informal Work. The women we interviewed were engaged in a wide range of informal income-earning activities (see Table 10). For some, it was an important source of supplemental income: "When I

don't have food, it feeds my son. It would help me out with my diapers when I needed diapers" [1343]. Only in rare instances did they consider these activities an alternative to labor market participation, however, saying "It has helped out a lot, but it wasn't dependable" [174]. Two women, both of whom were new mothers, reported selling plasma to tide them over after their Caretaker of Newborn benefits ran out and before they found a job.

Table 10
Informal Jobs

Type of Work	Number of Women Who Had Held This Type of Job at Some Point ^a
Babysitting	19
Doing hair and/or nails	12
Cleaning	5
Selling plasma	2
Preparing and selling food	1
Selling ice cream	1
Tax return preparation	1
Tattoos/piercing	1
Washing cars	<u>1</u>
Total informal jobs	43

^aThirty women, or 71%, had held informal jobs at some point. Many had held several kinds of jobs. The mean number of informal jobs per woman was 1.33.

Work and Child Care. As the literature suggests, the women we interviewed who were working would not have been able to survive on their earnings if they had paid market rates for child care (Jencks 1997:xxii). All of the women stressed the importance of receiving child care subsidies, the value of the growing availability of transportation to and from child care, and alternative-shift child care opportunities. As one woman said:

I think one of the most important things that society needs to look at as a whole is having a place for these kids to go while these parents are trying to work. I would say that the most complicated thing for me has been child care. If I have the proper help when it comes to my children, that allows me to go out and make the money, you know, so that I can pay the bills. [569]

A substantial number of women expressed satisfaction with the arrangements they had found, believing that their children were benefitting. One said, “I love her day care. They are so good with her! They were teaching her how to roll, do little things, pull things, lift herself up, sit herself back, sit her down.” But others had significant concerns about leaving their children in what they felt was substandard care: “You know, you have to send your kids off to child care with people that you don’t know anything about, people that you don’t have time to investigate. You know, you go in one day and they want you to find a day care by three days later, so how can you go and look at these people?” [173]. One complained: “You can’t be too careful with your kids. Some day cares hit the kids. Some day cares let kids hit kids and bite and scratch them, and I’m trying not to have any of that” [1311].

And others: “In one instance I went to pick my kids up from day care—my son was in urine. Someone urinated on him at school and no one contacted me. He sat all day at day care with those pants on. I mean when he got in the van, you couldn’t even breathe” [70]. Or, “It was nasty. As soon as you walked in, you could smell the dirty diapers. They don’t even have a registered cook there. The meals—the kids would eat bagels and cheese—that was it. So it was not a place I would want my child” [138].

Some women did not see problems with the quality of day care, but simply were reluctant to put their children in the care of others. “I just don’t want to leave my daughter right now, you know. I don’t want to put her in, you know, even though it is my auntie, I’m not ready for her to go into that kind of environment ‘cause she’s still little, you know” [1132]. And, “I really didn’t want to have to send my children off to day care until they got old enough to talk and walk...I would rather for him to be at least six or seven months before I send him off to day care” [605].

Still other women had problems with the bureaucratic procedures involved in getting care. The most frequently mentioned problem was delay in authorization for subsidized child care under W-2. As one woman said: "I'll be taxed and I'll have to pay about \$30 because of her being late in the authorization. Or then I'll be without child care cause there's no authorization. So it will keep me from working and it will keep me from my hours that I would be getting" [1343]. Some discussed being caught between the need for a set schedule (both in order to receive authorization and because their providers required it) and the need to work odd hours if their bosses demanded it:

They need a set schedule for the ratio purposes. So I was trying to talk them into scheduling me more in the mornings. I kept insisting that they put me on a more accurate schedule because of child care, and they did, but every now and then, you know, they said they needed help and I needed to fill up this shift, these hours. That was part of the agreement to work for them, that they could schedule you whenever, so I had to work it [176].

Another explained:

You can't get a day care assistance that quickly. I had a job that I could have started, but I lost my day care. I had a home day care placement for her, and I got my authorization two weeks after I asked for it, but by then I lost my day care. She didn't want to not get paid, she was a private in-home, this was her income. You know centers usually can handle the month lag, but private in-homes can't [108].

Some women talked about how their child care providers helped them out in these circumstances:

We have a really good and understanding child care provider who'll say, ok, we'll let the baby keep coming for an extra week. Because they know how messed up the system is, and that will give you an extra week to work. And then when you do talk to your worker, and then you get your reauthorization all over again, its retroactive. It's just frustrating to have to even ask the day care worker to be put in that situation. I know they're a business too [176].

Many women also complained that they were not able to get child care for hours they were in school. One said:

If you was not going back to get your high school diploma or your GED, they would say that we can't get child care... And I don't understand that. They say they wouldn't give

us child care because it wasn't listed as a W-2 requirement, I think. We would have to be going to school for our high school diploma or GED [565].¹⁵

And another: "It's understandable that we may not be able to obtain a check while we go to school, but they won't even help with child care. So it's like, even if we find the way to cover our bills while we're in school, they won't even cover the child care for us to attend" [569].

One young woman had lost the father of her children to pneumonia in December 2003. Because she decided to attend cosmetology school and was unable to get subsidized child care for this activity, she left her baby with her new boyfriend while she attended classes. When he could not get the baby to stop crying, he shook it, causing irreversible brain damage. Her boyfriend was in jail and the baby had just been released from the hospital at the time of our interview. She explained: "And then when I tried to go to school, I tried to get child care for my daughter and they told me that, in order for me to get child care, I had to get a job. I'm going to school 8 hours a day. ...I feel that if I could have had child care for my children while I was at school, that the incident wouldn't have happened" [35].

Women who worked in temporary positions experienced excruciatingly difficult child care situations, as they had very little notice about whether, when, or where they would be working. They could be offered a job during a shift for which they did not have care. They needed to get authorization for their providers to be paid, so they had to commit to care in advance, yet they did not receive advance notification of their own assignments. Thus, if no jobs were available for the week they had reserved care, they ended up paying for care they did not need.

As one woman described the situation:

They [the employers] tell me they don't really know, but probably yes. So I'd get hooked up. And then I call them the next day and, you know, there's no job—but next week. So then it was hard to get steady child care. You know, they [the care givers] want their

¹⁵Local agencies had discretion in establishing what would count as educational activities, leading to variation across locations and over time.

money every week. So then why would I pay, you know, if I'm not working. It's really not worth it. [1512]

Women who did not want to put their children in child care, or who did not qualify because they were working "off the books" or at home, fell back on a range of strategies, including relying on family members and taking children to work. Several described coordinating the shifts that family members worked to take advantage of family care: "I worked from like 6:30 in the morning until 2, and then he [her partner] had to work at 2:30" [907]. "Well since Mom works second shift and my husband works second shift and my mother-in-law works second shift, I have to find a first shift. And it's hard to find a first shift" [1311].

Another described taking her child to her off-the-books cleaning job:

Yeah, I take my son with me. He's already sleeping, but I'll put him on one of the booths or lay him down with a blanket and then I'll clean. Sometimes it's hectic because he'll want to get up and be running around and it's a really huge place that I got to clean, so I have to chase after him. And then I have to make sure that I'm out before the workers come. I get out of there at 7 a.m. I have to hurry home because I have to be at my other job by 8 o'clock. So I have to run home, get him ready, drop him off, and then go to my other job [1343].

Employment and Race. In conducting our interviews, we found that the racial or ethnic affiliation of the women we spoke to was not always as clear as it seemed from the administrative data. We found that several women who were coded as "white" in that data considered themselves to be Latina or American Indian. And, we found that many women were involved in interracial relationships and therefore had biracial children. Because women's lives were shaped by the labor market experiences of their partners and the social and educational experiences of their children, we did not find the clear-cut patterns of racial difference that the sociological literature on race and employment had led us to expect.

We found that African American women reported more incidents of racial discrimination on the job, sometimes resulting in conflicts that led to their termination. Several women said that they felt that "it was like the slightest move the wrong way" and they would be terminated, which they attributed to

“subliminal racism.” One said: “The track record here in Milwaukee has been very consistent with racism and discrimination and things of that nature, unfortunately” [1601]. One woman reported being called a racial epithet when she complained about not being able to sit down at work [1413]. A Latina said that the owners of her workplace were “prejudiced, real prejudiced” and described how they fired African American workers without what she considered to be cause [1512]. One woman praised the flexibility of her managers at an earlier job by saying “a lot of them were from the inner city, so they knew like what kinds of problems all of us girls had” [771].

In addition to their own labor market experiences, women were exposed to racial discrimination experienced by their partners. Because of higher rates of unemployment and incarceration among African American men, women who relied on them for income or for child support were less likely to receive it, or to receive it regularly. Several women argued passionately that racism was preventing their partners from finding work, particularly after a period of imprisonment. One said:

There’s a lot of smart black men out here. They just need to be given a chance and they’re not! Give them a chance to do something....Give them the chance to work. Give them the chance to go to school.... Give them the chance to get their foot into the door of a good company where they can provide for their kids. Then you can sweat ‘em about child support cause they got the money to pay it, you know. Don’t just say, ‘oh, we can’t give you any money cause you’re a felon’ [927].

Program Use

Our sample included 11 women who had participated in W-2 for more than 12 months (see Table 11). As many studies have shown, the population of women receiving TANF benefits includes a subgroup of women who face severe challenges, and who may not be able to work, even with significant support (Cherlin and Moffitt 2001, Corcoran et al. 2000, Danziger et al. 2000). Eight of the women who had participated for more than 12 months had major mental health issues, having received diagnoses of depression, psychosis or post-traumatic stress disorder, and 2 of the 8 also had serious health problems. All of these women had experienced physical or sexual abuse either as children or adults, or both. Two

other long-term participants were caring for seriously ill or disabled children. The remaining woman had been in a Community Service Job for a little over a year, combining job experience with clerical training. Among the long-term participants, 8 had received some combination of Community Service Jobs and W-2 Transitions support, and 2 had only held Community Service Jobs. None of the women we interviewed in Racine County had participated for more than a year in any program.¹⁶

Table 11
Participation in Programs^a

Program	Number
Long-Term Participants	
Community Service Job only	2
Community Service Job and W-2 Transitions	9
Short-Term Participants	
Caretaker of Newborn only	8
Community Service Job only	8
W-2 Transitions only	4
W-2 Transitions and Community Service Job	11
Total	42

^aNearly all women (39) had received Caretaker of Newborn support. We recognize that this is a very high proportion. We believe that it is, at least in part, a result of our sample being limited to women with children under 5 (and thus women who have had a baby since the start of W-2). We also observed, however, that many women received W-2 Transitions support during difficult pregnancies (particularly in the last 2–3 months, when doctors may have recommended bed rest). These women then shifted to Caretaker of Newborn around the time of the birth. Other women, who had experienced a difficult birth and had health problems as a result, or whose child was born prematurely and had health problems, moved from Caretaker of Newborn to W-2 Transitions or Community Service Job support. Thus, Caretaker of Newborn support was an important part of the benefit package needed by these low-income mothers.

Of the 31 short-term participants we interviewed, 8 had received only Caretaker of Newborn support. Six were in Racine County, where more than half of the women we interviewed fell into this

¹⁶Of those participants who entered a lower tier of W-2 in Racine County during 2000, 77.6 percent were enrolled for 3 months or less, 12.7 percent were enrolled for 4–6 months, 6.6 percent were enrolled for 6–12 months, and 3 percent were enrolled for 13–24 months during the 24-month period after they first enrolled

category. Eight short-term participants had held only a Community Service Job. Four had received only W-2 Transitions support, and 11 had received W-2 Transitions support and held a Community Service Job (at different times). Of the 24 women who received Community Service Jobs or W-2 Transitions support for less than a year, 17 had received it either while pregnant or immediately after the birth of a child. The remaining 7 women received it when a child was injured or ill (2), when they were ill (1), or as a result of divorce or job loss (4).

In addition to support through CSJ, W2-T and Caretaker of Newborn, all of the women in our sample relied on food stamps and medical assistance (Medicaid or, in one case, BadgerCare). Many also relied on child care subsidies. Fifteen women, or 36 percent, received some kind of housing subsidy, which, as other researchers have reported, made it easier for them to balance their monthly budget and to weather crises (see Jencks 1997:xii). As one woman said: “Thank god I had the rent assistance Section 8 program for housing, that’s how I survived all these years, because rent assistance was there to help me have a safe place to live for my kids. Without that, I think we would have been destitute beyond belief” [1601].

In research conducted prior to the 1996 welfare reform legislation, Edin and Lein (1997) found that wage-reliant women had less income than women receiving welfare. This was, in part, because women on welfare were supplementing their checks with informally derived income. Our interviews suggest that this was not the case for women participating in W-2 in this decade. This is in part because W-2 payments, at least for those with larger families, have been less generous than AFDC in the early 1990s, but also because the W-2 assignments that women received may have left them less time to pursue informal income-generating strategies.

C. Results: Social Networks

As the ethnographic literature suggests (Stack 1974, Edin and Lein 1997, Newman 1999) women with low incomes rely extensively on their networks of friends and families for the resources they need to get by. Our research confirmed this. All women reported receiving help from parents and 85 percent from siblings. Equally important, 85 percent reported receiving assistance from their children's father's family members. More than one-third (38 percent) received help from their current partner, regardless of whether he was considered the father of any of the children. The kinds of help that women received from family and friends included (in order of frequency mentioned) emotional support, cash loans or help paying bills, child care, gifts of clothing or food, providing rides, care during an illness or after an injury, doing hair, and car repairs. Table 12 presents the most important support relationships of the women we interviewed and the number of women who relied on that relationship. Women reciprocated for the aid they received, providing very similar kinds of support to the people who supported them.

Women who had extensive and reliable support networks were clearly better off than those who did not. This was particularly true when a shelter crisis arose, since sleeping on a relative's floor was safer and more comfortable than a shelter. One very young woman reported that after her electricity was turned off: "I had to be in the dark and, um, all my food spoiled in my freezer and everything. I had to throw it out. I had to go to my grandmother's house and stay with her for those two weeks, because I didn't want my kids to be in the dark." She added, referring to subsequent crises: "I stayed with my grandmother, I stayed with my great-grandmother. And I've stayed with my auntie before" [1132]. Another said: "And I had to move back in with my mom and dad—into a one-bedroom apartment with them and it was the hardest time I had. Being pregnant, trying to sleep on the floor wasn't working out too well" [1311]. A woman with four children described how, after her divorce, "for three weeks I couldn't go to my house. We all had to live with my mom in a two-bedroom house which was already

Table 12
Relationships of Those Giving Support^a

Relationship	Number of Women Reporting ^b	Percentage Reporting
Parents	42	100
Siblings	36	85
Children's fathers' family members	36	85
Current boyfriend or girlfriend	16	38
Aunts/uncles	14	33
Grandparents	13	31
Cousins	12	28
Children's fathers	10	24
Friends	6	14
Other	5 ^c	12
Godparents	4	1
Foster parents	3	<1
Church members	1	<1

^aNot all of these relationships are biological. If a woman referred to someone as her “aunt,” “cousin,” or “mother” we used that term.

^bMost women reported multiple support relationships. The number of support relationships ranged from 0 to 10 and the mean was 4.7.

^cIncluded child's father's brother's girlfriend, niece, boyfriend's daughters, great-grandparent.

occupied with my grandmother in one bedroom and my little niece and my mom in the other” [176].

Another described staying with her former partner's grandmother after her apartment burned [180]. Yet another, who had recently lost her apartment, told us: “You know things are crazy living with my mother. I would *so* rather be in my own apartment. My mother did not want me at her house, you know. We—me and my kids—slept on the street one night, because I did not have nowhere to go. Until she seen that I really was stuck, that I didn't have nowhere to go” [927].

Despite the awkwardness of imposing on relatives who had little space themselves, and particularly in cases where relationships were already strained, women who had relatives to take them in during a shelter crisis were in a much better situation than those who did not.

Women also relied extensively on relatives for short-term and occasional child care. Even those who had state-subsidized care faced times when their authorizations had not been completed, when they had to work unexpected hours or shifts, or when they needed to buy groceries or take a child to the doctor. Women who had friends or family they could rely on could leave their children with peace of mind. As one said:

Yeah, we've been friends forever and she's just, she's always been there for me and she takes really good care of her kids and I know she will take really good care of mine whenever they're in her care. Make sure their hands are always clean, and their faces, and make sure they're fed, and she'll watch them constantly and make sure they're not doing, you know, something wrong [771].

Women who did not have social support networks faced an especially difficult situation. One described how her son had been abducted by a neighbor who had offered her help [1343]. Other women in this situation talked about the temptation to leave their children at home when they had pressing tasks, even though they knew they should not.

For many women, particularly those who had experienced abuse or deprivation as a child, negotiating relationships with their parents posed a great challenge. One said: "Now my mother, she was a drug addict. She still is a drug addict. I was given up as a child, young. Basically my family, they've all been on drugs or they've sold drugs to financially be stable, so really I've never had like anybody. I'm in the process of just learning the whole meaning of being a mother" [1343]. Another explained "Sometimes my mom's not very reliable, though. That's the thing. She's kind of unstable herself" [907]. Another woman, whose mother had also been a drug addict and had abandoned her and her brother at a young age told us: "You know, I am living with a mother whom I've hated almost all of my life. You know, we don't get along. She don't like me and I don't like her. But I got to be there and the only reason why I'm there is because of her grand-kids [927].

This same woman told a story that illustrates the sometimes hidden cost of reliance on family networks.

My sister was 17. And she decided that she didn't want to be a mother. So one day she brought our niece over and she said she was coming back and she never came back. She did not come back. For a while, we thought she was dead. We lost all hope that we was gonna ever see her again....My mother, she was trying to get herself together at the time. She was still doing drugs that she was trying to get off....And my brother had already went to selling dope because my mom couldn't do nothing for him. She was on dope—how was she gonna take care of us? She couldn't. So he had already left, so it was up to me. I had to drop out of school to take care of my little niece. And I don't regret it. I regret it now because look how society treats you now—like I just grew up and felt like I wanted to be a little whore and be in the streets. I regret how I get treated now in 2004 because of that decision that I made back then, but I really felt like that was the best decision I could have made. Her daughter knew me as momma. I heard her first words. I taught her how to walk. I seen her crawl for the first time, speak for the first time. All of that. It was me, you know. [927]

D. Results: The Effects of Child Support on Livelihood Strategies and Family Networks

Child Support Income

Table 13 presents the relationship of the women we interviewed to the child support program. Twenty-six women had a child support order for at least one of their children. Of these women, 18 had received child support at some point in time. Sixteen women did not have an order: the father was unknown or could not be located, there was evidence of domestic abuse, or paternity had not yet been established. As with information on program participation, we compared women's self-reports of child support orders and receipt to information in the KIDS database. And as with program use, we found their reports corresponded closely to official records. In fact, we found no discrepancies.

Most of the women who received child support (fifteen of eighteen) found it to be a useful resource. Some of the responses to our questions about child support income included: "Well it's very important. It is definitely a help" [176]. "It does make a big difference" [72]. "It is very important, because I need more income in my house right now" [861]. One elaborated: "It's somewhat important because those checks come once a week and I get paid every two weeks. So in between it does help out with bread and eggs and milk or trying to get them what they need for school and stuff" [1430]. Others said: "It's \$45 a week and that helps for wipes, milk, or something like that. We count on that money to

Table 13
Child Support Orders and Receipt^a

Status	Number
Had order, received ^b	18
Had order, never received	8
No order	<u>16</u>
Total	42

^aWe included 24 women with child support orders in our sample. Two women had orders established between the time of sample selection (December 2003) and the time we conducted interviews (May-July 2004). For this reason, the number of women with orders totals 26 in this table.

^bWe counted women as receiving if they had ever had a check, even if they were not currently receiving child support.

pay for whatever is needed for the week” [1484]. “Its very important. It...pays for their things for school, things that come up unexpectedly” [1514]. “My boyfriend pays child support, so that helps a lot. Like when we run out of money, a little child support check will come. So that help us sometimes too. It’s like \$34 and that will come like every week” [174].

In each of these cases, while mothers were attesting to the significance of the income, they were also emphasizing that it did not meet the most basic needs, such as rent or utilities. They emphasized that it went for “extras” rather than essentials. Several women told us that they always spent the money on things that were directly consumed by their children; one said that she used each check to buy clothing specifically for the child whose father sent the check. One said: “\$240 a month does not support a roof over your head. It doesn’t pay the rent. It doesn’t pay the electricity bill. It doesn’t pay for all the diapers or clothes. It doesn’t pay for food. That’s not even one-quarter of what it takes to support a child” [1434]. Another said: “It’s difficult to make do with that money” [1482]. And a third: “It’s not really even worth it. You might as well do what you’ve got to do and never mind him” [1405]. Although a welcome resource, it was also clear that child support income was not sufficient to prevent major crises resulting

from job loss, illness, or the dislocation caused by domestic violence. In three cases, women who were receiving child support (with orders of \$220, \$450 and \$612 a month) experienced shelter crises; two ended up in homeless shelters and one moved in with her mother. In one case, the woman had lost her job and her apartment at the same time and landlords did not consider her child support income reliable enough to rent her a new place. In the other cases, child support income was not sufficient to support the women's families during periods of unpaid job search or when they were being sanctioned for not showing up at job assignments. Women who received child support continued to experience food crises as well, occasionally using food pantries or borrowing from friends at the end of the month.

Irregularity and Uncertainty

As Cancian and Meyer (2005) have noted, a major reason that child support does not make more difference in the lives of low-income women and children is that it is irregular and uncertain. They found substantial instability in child support receipts in Wisconsin both from year to year and within years, and they argued that "the contribution of child support to many families' economic well-being is reduced because of the instability of that support" (p. 16). We found this to be a common complaint among the women we interviewed. As one said: "It [child support income] would be important if it was consistent, but I've grown not to depend upon it...For a while it came for like four months in a row and I just knew I was getting that check the next week. And then it never came and it never came, so. And that's how it's been since it started" [771].

Another said:

It's sporadic. It's not something I can depend on. And it's not the full amount either. But it was easier to make ends meet when it was coming in....I mean when you have money to count on, it's a lot easier, it's a lot less stressful, because you know that it's there, and you don't have to worry about it, and you can count on that being there to budget things out [70].

Finally, one noted, "It's important, but I've learned that you can't haggle over it. I can't stress myself. If I get it, I get it, if I don't, I don't. I can't give it the worry that I used to" [1601].

We asked the eight women in our sample who had orders but did not receive child support why they believed they were not receiving a check. Four did not know (or would not say) why. In three of these cases, the child in question was very young, and it was possible that income withholding was in the process of being set up. In the other four cases, the mothers reported that the father could not find work; in all of these cases, the father had previously been, or was, incarcerated. In one of these cases, the father was providing substantial support off-the-books; in another, he was disabled and had applied for SSI. He was living with the mother and child and was included on her food stamp and medical assistance case.

Women who were receiving child support but whose checks were irregular also attributed the sporadic payments to problems that the fathers of their children had in getting and keeping employment. When asked whether they felt it was difficult for the fathers of their children to make child support payments, 27 women mentioned labor market difficulties and 20 of those linked the problems to their partner's history of incarceration.

We also tried to determine the causes of regular receipt of child support. Three mothers in our sample were receiving regular support (defined as payments that were at least 75 percent of the order, in at least 10 months of the year). In one of these cases, the couple had been living together for years and were still living together at the time of the interview. The state took child support from his paycheck and sent it back to the household. In another, the father and mother previously had been married and the father had a stable job. In a third case, a woman was caring for her stepsister and received child support from her stepsister's mother, who lived nearby. In general, our interviews suggested that those women who needed child support the most—those with the lowest income and most crises—were the ones for whom it was most difficult to collect. This is because they were connected to the poorest fathers—those most likely to be unemployed, underemployed, informally employed, or incarcerated. They were also the women whose own residence and employment are most unstable.

Mothers were acutely aware of the difficulties that the fathers of their children faced in paying child support. One said:

We need jobs for men. Stop putting all these men in a penitentiary! You got everybody's daddy, brother, and uncle locked up in the Wisconsin prison system. These men come home after ten and twelve years and they can't get a job to provide for their kids that they haven't seen in ten and twelve years, McDonald's won't even hire convicted felons! Which makes them become repeat offenders because they're going to sell dope, they're gonna steal something. I don't care if they steal that first pair of shoes for their kids. You understand what I'm saying? You know, we've got all these convicted felons and they're not helping these guys! How can you live your life if you've done your time, but you can't go get a job! [173].

Another made similar points:

The daddies are out here. They make a mistake once and go to jail. Now they can't get no damn job. The state tells them that they can't work. How they gonna pay child support? How they gonna do anything for their kids when they can't work because they got a felony? People are entitled to change, you know. Once you give a man hard time like that, nine times out of ten, he's gonna come out a changed person, you know. They make a mistake and their life is over. No more jobs, no more nothing. But you want them to pay child support! [927].

Another said: "But the men are the ones that really need to be educated and helped you know. They didn't have fathers. They need to get some workshops or some therapists or something. Instead of throwing every one in jail. Instead of turning child support, delinquent child support into felonies, or legal issues" [1601].

The evidence from interviews with mothers confirmed what Bartfeld and Meyer (2001) found in analyzing the quantitative data on child support—that "ability to pay" was a major determinant of compliance with child support orders.

A woman in Dane County described what she believed was a better approach, which she and her partner had negotiated with a judge: "So we got the child support reduced to \$30 a week, \$5 for birth expenses, and then it starts after he has a full-time job or, or the fourth Friday after he completes his classes. And the classes are all about trying to help him find a job, or get him into school and all this kind of stuff. So that, I understand, that's a good system" [108].

Child Support Process

Variation across Counties. The accounts that women provided revealed significant variation in the administration of child support across counties. One of the biggest differences had to do with the way that agencies handled cases where fathers were living in the home. In three cases in Milwaukee, the state was actively collecting, or seeking to collect, child support from fathers who were living with their children. In two cases, the father was paying formal support and the household was receiving the checks; in the third, he was unemployed and unable to pay. One woman explained that the judge had told her that “it’s not guaranteed that they’re going to be together” and that it was easier than having to go back down to the office and change the order if they didn’t stay together [565]. In Racine County, in contrast, women reported that judges were willing to set orders at zero for fathers who were living with their children. One woman explained: “They’ve got a new law. When you stay together, he don’t have to pay child support” [1471].¹⁷

Child Support Collection and Domestic Violence. Among the women we interviewed, it appeared that child support agencies were granting good cause exemptions from paternity establishment and order establishment for women who had experienced domestic violence. In one of the worst cases of abuse, for example, a woman told us: “To tell you the truth I don’t ever want to see Dante’s father no more....I don’t care if he don’t pay child support. I don’t trust him with my son. He’s the one I’ve been going through all the beatings with and all that. This is probably the first time you will ever hear a female say this—I don’t want him to do nothing” [927]. The state was not pursuing child support in this case or in other cases where the child’s father had severely abused the mother. In one case, state social service agencies had

¹⁷The variations we observed across counties may be the result of differences in how court officials decide placement in cases where non-marital parents are either cohabiting or have experienced changes in living arrangements since the establishment of the court order. If unmarried parents are cohabiting when they appear in court to establish paternity and a child support order, the court may treat the case as an equal shared placement case. Guidelines for how to determine the child support obligation in cases of shared placement are included in the Wisconsin Administrative Code.

relocated a woman from another state to a shelter in Wisconsin and kept her name off the food stamp records for a period of time so that her partner could not trace her. In several cases, the women wished that they could have the support, but understood the dangers that collection would pose.

Mothers' Experiences with the Child Support Process. We asked women to talk about their experiences with child support agencies and the courts in the process of paternity establishment and order establishment and about their interactions with the agency on a more routine basis once orders were in place. A number of women expressed some degree of satisfaction with their experiences. One said: "They've been on top of it. So I can't really complain about that part. I haven't had to do anything and they keep sending him a bill. I haven't seen no money, but..." [1281]. Another reported: "They're mostly pleasant and they're the ones that tracked down their [the children's] dad in California. I didn't have nothing to do with that. One day I just started getting surprise checks in the mail" [1514].

Other women expressed a variety of concerns, listed below in order of frequency.

⇒ *Affects relationship with fathers.* Eight women talked about the ways in which child support put a strain on their relationship with the fathers of their children. One said:

He begged me not to put him on child support....They are so strict. He was mad at me. He didn't talk to me for about two months. He didn't call to check on his children. He was really mad. 'Cause his other kid's mother has him on child support and that's killing him already. So, he got mad when I went down there, saying things like I betrayed him [1132].

Another told us, "I went to child support on him and he got upset....he don't want to have nothing to do with that stuff" [566]. Others reported: "He was mad. He didn't want nothing to do with me. He didn't come to see his kids" [1430], or "He doesn't want to pay child support. He doesn't want to go to jail. That's how he puts it. 'I'm gonna get locked up.' That's what he says. He said that's a trick basically to lock him up" [605]. Yet another woman said: "He don't do nothing. He did well when Deantay was first born. I made him take care of him. I dropped him off and told him he had to watch his

child. But since child support...after they put a warrant out for his arrest, we stopped seeing him. I know where he's at but, he don't take care of his son no more" [3].

A woman who was receiving ample informal support from the father of her child gave the following account:

You know how some people just don't like people to be up in their business? That's him...that's him all the way. I mean, he's never paid child support. He has four kids, but he's never paid child support for any one of them. But they don't want for anything—nothing. I mean he does what he can when he can, but he's never paid child support for none of his kids. He doesn't like me receiving food stamps because they [state agencies] have to have his name. He doesn't like that at all. I'm like, well, when I get a nice enough job, we'll get off food stamps [1413].

One woman reported that the father of her child refused to give her his name or visit the child because he was afraid she would contact the child support agency [1311]. Yet another described how her child's father had threatened her with harm if she were to seek child support: "I wish I could get it for Salim. You know at the time that I went he made this threat that really had me scared so I didn't do it" [141].

⇒ *Invasion of privacy.* Four women said that they found the questions asked by the agency intrusive. They expressed discomfort with sharing details about their personal relationships with a stranger. One said: "I thought it was very intrusive. 'When was the last time you had sex with him?' You know, 'How many partners did you sleep with?'" [1601]. In some cases, a new partner had assumed the role of parent, and the children knew him as their father. The negotiations around child support exposed and highlighted the fact that he was not their biological parent. One said, "There are very few people who know this—like even his family. Nicola and Sam aren't his. They've been with him since Sam was two months old and Nicola was like a year. So it's hard to go through stuff with their dad. Like child support" [771].

One woman felt that the agencies were invading the privacy of the father of her child when they did not allow him to make child support payments with a check or money order. She said:

You can pay your child support, but you have to get a job. It can't be under the table, you have to get a job. He was paying \$39 a week. He takes the money up to child support and they say 'you gotta have a job.' He gotta have a job because they don't know how much money he's making and they want 17 percent of what he makes. So then he disappeared. They put a warrant out for his arrest [3].¹⁸

⇒ *Difficulty understanding policies and procedures.* Two women mentioned this problem. One, who had had an order for several years, but who had only received two small checks, said: "They sent me something about three or four months ago. I couldn't understand it. I couldn't even tell you what it was for. All I know is that it had his jobs listed for the last ten years, how much money he made. No, I don't have any success with child support...none" [173].

⇒ *Difficulty getting in touch with agency staff.* Two women discussed this issue. One said:

When I try to call, I just get long waiting times and then I end up having to go to work from waiting so long. If I've got to get in the shower, I have my kids hold on for me. If somebody comes on, they bring me the phone or whatever. *You* try calling one day and see how long you'll be on. If you want to ask about your case or something, it's hard to get through with them people [180].

Another said: "They gave me the runaround. It takes them forever to return your call. So I went in there and I wanted to see somebody. And they said 'Oh we only take phone calls! You can't be coming in here.' They're just real snotty" [1484].

⇒ *Onerous procedures.* Two women talked about the difficulty they had getting off work to attend hearings. One said: "I don't like to deal with them because they make you court appointments and you have to take off work and show up and you have to sit there for three hours until they call your name.

¹⁸Two subsections of the state statutes are relevant to the situation described by this respondent. According to section 767.265, income withholding is mandatory in Wisconsin. However, according to "Child Support – What the paying parent needs to know," a brochure produced by the Bureau of Child Support, an unemployed parent ordered to pay support can use his or her payment coupon and a money order to pay child support by mail. Under section 767.253, the court may order either or both parents to seek employment or participate in an employment or training program in modifying or setting a child support order. The statute doesn't address under what conditions a court would require a payer to find employment.

And then the other person doesn't show up and then they're like, 'ok, well now we're gonna make another appointment for this month!'" [771]. Another reported:

They are just some harassers! They harass you! Like they send a letter every week, like you have to come to court. You have to do all of that stuff. I haven't been able to go because every time they schedule it I have to go to work. And if I miss work I'm gonna get fired and they're not gonna pay my bills, you know. I tell my caseworker that they send me at the wrong time. I was, like 'could I pick a day?' you know, 'like maybe when school's out or something?' But they have to do it. [174].

⇒ *Agency acting on incomplete or erroneous information.* One woman complained that the agency did not try to get a clear picture of her circumstances before taking action: "Sometimes they tell you that you don't know what you're talking about, when they should just ask questions and let you answer. Because they don't know nothing about you until you tell them" [180].

V. CONCLUSIONS

Our research supports the contention in the literature that child support can be a nontrivial and indeed valuable supplement for many women. The women we spoke with were without exception on tight budgets that made it impossible for them to do all they would like for their children and they welcomed the potential new resources that child support would bring.

Through our interviews, we also documented the way in which women experienced the irregularity and uncertainty of child support receipt. Such irregularity made it difficult for most women to include child support when calculating their monthly budgets. It also meant that most women could not use child support income for major expenses such as rent or utilities. They tended instead to use it for everyday consumables, such as food, diapers, clothing, or school expenses.

Our interviews also showed that the amount of support women were receiving was not sufficient to shield them from major crises. When the women in our sample experienced job loss, a major illness in the family, or dislocation due to domestic violence or divorce, child support income was not enough to

prevent a shelter or food crisis. In several cases, women who were receiving relatively high amounts of child support on a regular basis found themselves in homeless shelters or living with family when they lost other sources of income.

Another key finding is that the women in our sample who were in greatest need were those for whom child support collection was most difficult. The accounts provided by the women in our study support the ample literature suggesting that difficulties in collecting child support income are linked to the labor market difficulties of poor men and particularly to the difficulties that men who have been incarcerated experience in finding work (Bartfeld and Meyer 1994 2001 Johnson, Levine and Doolittle 1999; Garfinkel, McLanahan, and Meyer 1998, Pate 2002).

To understand both the importance and limitations of state-mandated child support, we need to place it in the larger context of the income instability and crises experienced by the women receiving it and the discretionary nature of the other social programs on which they rely. As training opportunities have become more limited and the availability of good jobs has declined, women who are working 40 or more hours a week continue to depend on subsidized medical benefits, food stamps, child care, housing, and transportation. Without these supports, their paychecks simply do not meet their basic needs. For women who cannot work because of the challenges of illness or disability, or the need to care for a child with an illness or disability, the increasingly discretionary nature of social programs, including the uncertainty surrounding eligibility requirements and time limits, creates stress. Our research supports the widely held view that child support can be a useful supplement to women who face these challenges, but that it cannot be a substitute for effective social policies to support employment and to provide income for those who are not able to work.

APPENDIX 1: INTERVIEW PROTOCOL

A. Introductory Questions

Many mothers these days have to try to balance taking care of their kids and bringing in enough income to support themselves and their families. I have some questions for you about how you've managed this.

[Ask for *examples* whenever possible]

Family Composition

First, I want to learn a little bit about the people you take care of.

1. How many children do you have?
2. Can you tell me their names and how old they are so I can keep track of who you're talking about as we talk?
3. Do all of your kids live with you right now?
4. Are you taking care of any other children or adults right now?
5. Do you and your kids live in your own place or do you share a household with other people?
 ⇨If share:
 - a. who are you living with right now?
 - b. is it your house?

Mothering

6. Are you a single mother?
7. Can you tell me what that is like?
8. Are there any advantages/disadvantages?
9. Everybody has their own ideas about what it means to be a good mother or father. Can you tell me what being a good mother means to you?
10. Where do you think you got these ideas about mothering—did you have a role model?
11. What kinds of things make it hard for you to take care of your children the way you would like to?

B. Work and Income

[Ask for *examples* whenever possible]

1. Are you currently employed?
2. Is this a CSJ?
 ⇨If CSJ:
 - a. How long have you been enrolled in the W-2 program?
 - b. What activities do you have to do for your CSJ (W-2T)?
 - c. How many hours of activities do you have to do a week?
 - d. Did you have any choice in the hours that you do your activities, or where you do them?

- e. Do you feel that you have gotten any job training, or learned any useful skills, in this program?
- f. How much income do you get a month for doing these activities?
- g. Have you learned about any useful resources from the workers at the W-2 agency?
- h. Do you feel that participating in W-2 has had any effect on how you are able to care for your children?
- i. Do you feel there have been any draw-backs to being in the program?

⇒ **If employed in non-CSJ:**

- a. What do you do?
- b. How long have you been working at this job?
- c. How many hours a week do you work?
- d. Is there any flexibility in the hours you work?
- e. How much do you make an hour?
- f. Do you get benefits like sick leave or health insurance?
- g. How did you get this job? (i.e. employment agency, temp agency, referral from friend, job ad)
- h. Is it a permanent job or temporary position?

⇒ **If not employed:**

- a. Have you held a job in the past?
- b. What did you do?
- c. How long did you work there?
- d. Was it part or full-time?
- e. Were the hours flexible?
- f. How much did you make an hr?
- g. Did you get any benefits?
- h. Was it a long-term job, or a temporary position?
- i. How did you get this job?
- j. Why did you leave this job?

3. Go back through past jobs, asking the same questions.

⇒ If the narrator has more than five jobs, ask about the last five, and then:

- a. When did you start working?
- b. How many jobs would you guess you have had altogether?

4. What was your favorite job?

5. Why?

6. Why did you have to leave this job?

7. What kinds of skills and education did you need to get this job?

8. What is the highest level of schooling you have completed?

9. Do you have any trouble with reading?

10. Have you completed any job training programs? [CNA, clerical, child-care or factory training?]

11. What was your least favorite job?

12. Why?

13. What would you say is your ideal job?

14. What kinds of education or training do you think you would need to get this job?

15. What has made it hard for you to get the kind of job you would like?

16. Have you ever done work on the side like braiding hair or baby-sitting to bring in a little extra money?

⇒ **If yes:**

- a. What kinds of things?
- b. How important a source of income are they for you?

C. Work-Family Balance

[Ask for *examples* whenever possible]

1. Can you tell me what a typical day is like for you right now, in terms of the things you need to do...your schedule? (You might think back to a day last week and describe it).
2. What kinds of transportation do you use?
3. How long does it take you to get to work? (if applicable)
4. Do you have problems with transportation?
5. Who takes care of your kids when you are not with them? (Ask about each child)
6. Do you feel these arrangements are working out okay?
7. Are there times when you've had to work or do activities and you haven't had someone to care for your kids?
8. What do you do then?
9. What do you do when your kids are sick?
10. Can you think of a time when things were going well for you in terms of having enough income and being able to take care of your kids?
 - ↳If **yes**:
 - a. How did you arrange things then?
 - b. What kinds of income and support did you have then?
 - ↳If **no**:
 - a. What would you need to have that kind of balance?
 - b. What makes it hard for you to have that balance now?

D. Solving Livelihood Problems

[Ask for *examples* whenever possible]

1. What have been some of the most difficult times you have faced in trying to take care of your family?
2. If you have found yourself short of cash or food or diapers at the end of the month, what have you done?
3. What do you do if someone in your family has a medical emergency?
4. Has your health ever been an obstacle to working or caring for your family?
5. Have you had trouble getting the medical care or medicines that you or one of your kids need?
 - ↳If **yes**: ask for details.
6. [If there are school age children] Where do your kids go to school?
7. How do they like school?
8. How are their grades?

I want to remind you again that I will not pass this information on to anyone, but I want to get an idea of what it takes to support a family in this economy.

9. Do other people in your household bring in income?
[ask about each person having job, informal income or state/federal program income]

10. Do you have a lot of debt?
11. Are you facing any legal issues right now?
12. Do you have a bank account?
13. How would you say you are doing right now in terms of having enough income?

E. Social Networks/Sources of Support

[Ask for *examples* whenever possible]

We've talked about some of the challenges you have faced in caring for your family. Now, I would like to ask you about the different people or organizations that have helped you out when you've needed it. These can be agencies in the community, like a church, or friends or family members. They may be people that you help when *they* need it.

Family and Friends

1. Who are some of the people who help you out?
2. Over the past year, how has each of these people helped you? (with cash, material goods, time/care).
3. How do you know [name of individual]? Or What is your relationship to them?
4. Of these people, who are the two or three who give you the most help?
5. Who do you talk to when you are upset about something or need someone to listen?
6. Who do you trust most to help out with your kids?
7. Do you help most of these people in pretty much the same ways they help you?
8. Have you always lived here?
9. Where else have you lived?

Fathers and their Relatives

I want to ask a couple of questions about the help you are getting from the fathers of your kids. To ask these questions, it would help to know if your kids have the same biological father or not.

[go through fathers and ask]

9. Does he watch the kids?
10. Does he give you money to get things for the kids or for things like doctor's visits or day care?
11. Does he buy groceries for you and the kids?
12. Does he ever buy the kids clothing, shoes or diapers?
13. What about toys or games?
14. Does anyone else from his family help you out with any of these things?
15. What other kinds of help, if any, do you think he should provide?
16. I asked before about being a good mother means to you. Can you tell me your ideas about what it means to be a good father?
17. Is there anyone else who has been like a father to your kids?
18. [if no current partner is mentioned] Would you mind if I ask if you are involved with someone right now? Does he help with your kids?

Child Support

19. Have you had to deal with the county child support agency?
20. Can you describe what it's been like to deal with the child support agency staff?
21. Did you have to go through paternity establishment?
22. Do you receive child support for any of your kids?
23. Which ones?
24. Would you mind telling me how much the order/orders is/are for?
25. Do you get this as part of your check from the state or from the child's father directly?
26. Do you get about the same amount every month?
27. Have you ever gotten a larger payment all at one time?
28. Do you think it's hard for the child's father to make these payments?
29. Is he employed right now?
30. Do you think having to make these payments affects his relationship to you or the kids?
31. Do your kids get health insurance coverage through their dad?
32. Has [name father] ever been unable to pay child support because he was incarcerated?
33. How important is this money to you in meeting your needs each month?

State and Federal Programs

34. Do you get cash assistance from the W-2 program now?
35. What about food stamps?
36. Medical assistance?
37. WIC?
38. Does the county or the W-2 agency help you out with child care?
39. Are you living in low-income housing, or do you get rent assistance?
40. Do you get SSI for yourself or any of your children?
41. Do you get bus passes?
42. Have you ever gotten a job access loan, or emergency assistance from a W-2 agency for help with housing, getting a working car or paying off some bills?
43. Which of these programs have been most important to you?
44. Have you had any problems with the way these programs are run?
45. What other kinds of help do you think the state should provide for people?
46. In your view, what are some of the good or bad things about being in the W-2 program?

Community Organizations

47. Are there other organizations that we haven't talked about [churches, community centers, shelters, or advocacy groups that have helped you out at some point? [name some local groups if possible]
 - a. help with shelter or rent?
 - b. with food (say at the end of the month)?
 - c. with utility payments?
 - d. counseling or treatment?
 - e. legal issues

F. Marriage

[Ask for *examples* whenever possible]

Finally, I want to ask you a couple of questions about marriage.

1. Are you currently married?
 ☞ If yes
 - a. Are you currently living with your husband or are you separated?
 - b. How long have you been married?
 - c. Have you ever been married before?
2. The President is currently asking Congress to spend \$1.5 billion for promotion of marriage among low-income families. Do you think this is a good idea?
3. What kinds of things do you think would help support marriage?

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