# Livelihood strategies and family networks of low-wage Wisconsin mothers

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Families have commonly relied on income pooling and networks of sharing to make ends meet when they hold low-wage jobs. In the study summarized in this article, we explored the work and family lives of women participating in Wisconsin's Temporary Assistance for Needy Families (TANF) program. Through ethnographic interviews, we gained greater understanding of the work environments they faced, the livelihood strategies they employed, the support networks on which they drew, and the social support programs in which they participated.

# Moving from welfare to work

Most women leaving welfare (between 66 and 80 percent) work in the first years after exiting, but poverty rates for this group remain high and the jobs women obtain are often low-paying and irregular, with inconvenient shifts and inflexible work rules that may be incompatible with family care responsibilities.<sup>2</sup> As women enter the workforce, they participate in several different patterns of employment: long-term attachment to a single job, a continuing series of jobs, chronic underemployment, churning (moving in and out of the labor market), and no or little employment.<sup>3</sup>

In evaluating the employment history of women who have used Wisconsin Works (W-2) services, we collected detailed employment histories for 42 women and used categories similar to these to assess patterns of attachment to the labor market. We looked at the kinds and quality of the jobs held by the women in our sample, whether those jobs were sufficient to sustain their families, and whether the women were on upward or downward mobility trajectories. We paid particular attention to the reasons that women gave for leaving or losing their jobs, and explored how these related to crises outside the workplace and the flexibility of work rules, in an effort to clarify factors that hindered development of secure attachment to jobs.

Women's social networks can be both a safety net and a source of stress through the obligations they create.<sup>4</sup> Our interviews explored how social networks both supported

and burdened women, and how social support was related to their ability to work and handle crises.

# Mother's livelihood strategies and family networks

Qualitative research of the type described here is intended to provide detailed information about people's lives, rather than to test associations between factors or assess causality. Ethnographic studies can suggest associations that may provide the basis of future quantitative research, and they can confirm and explain patterns already identified in quantitative studies.

To collect the ethnographic data for this study, we conducted in-depth interviews with a random sample of W-2 participants from Dane, Racine, and Milwaukee counties. In order to include sufficient information on child care arrangements, we selected women with at least one child under age 5. All of the women were enrolled in a cash payment tier of W-2. We stratified our sample to insure sufficient numbers of African American, Latina, and white women; those with and without child support orders, and short- and long-term W-2 participants. The interviews were conducted between April and July 2004 and covered work history (focused especially on the last five jobs), family history, social program participation, and family networks. We had a response rate of 71 percent, and interviewed 42 women. In addition to the ethnographic interviews, we also reviewed legislative and administrative documents, and conducted interviews with TANF and child support agency workers and administrators in the three counties.

Welfare reform policies in Wisconsin have greatly reduced the caseload, but the remaining participants tend to have more intractable problems than those in earlier periods.<sup>5</sup> Although we did not ask specific questions about abuse, depression, domestic violence, or incarceration, many women mentioned these and other problems. Figure 1 shows some of the reported challenges. Thirty-six percent of the women in our sample reported more than one of these issues, and some reported as many as five.

# **Employment and work**

Welfare reform policies depend on the assumption that participants can obtain adequate employment, but many

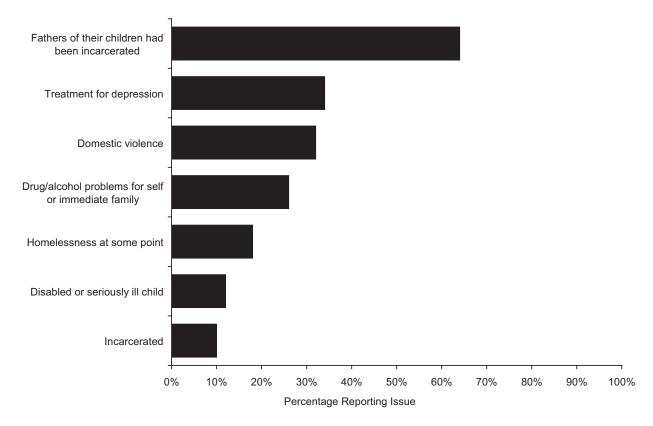


Figure 1. Challenges and crises reported by women in the qualitative sample.

Note: These reports emerged in the context of the interviews; the women were not specifically asked about these issues. Thus, the percentages likely represent an undercount.

women in our sample were unable to do so, for a variety of reasons (Figure 2).<sup>6</sup> Of the 22 women who were not working, half were no longer receiving a W-2 payment, although they had been doing so at the time of sample selection. These women were relying on family or partner support, or informal income.

#### Difficulty finding jobs

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" 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" 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 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." 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?"

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.

#### 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 Figure 3). Their wages in the job they were currently

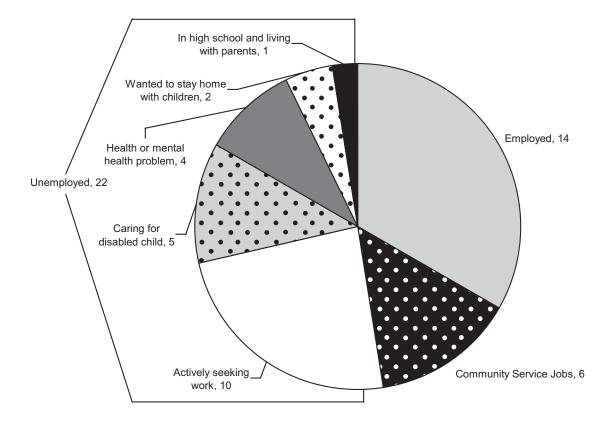


Figure 2. Employment status and reasons for unemployment.

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.

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.

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.

#### Patterns of work

All of the women we interviewed had been employed at some point in their lives. Indeed, a majority of our sample (26, or 62 percent) had held a long-term job, 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. For many of these women, employment was interrupted by personal or family crises such as physical or mental health problems, domestic violence, or family disruption. Although 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 (see Figure 4). For nearly 20 percent of our sample, this churning was the predominant pattern, and some women had held as many as 25 jobs over a period of ten years. A similar number of women had difficulty

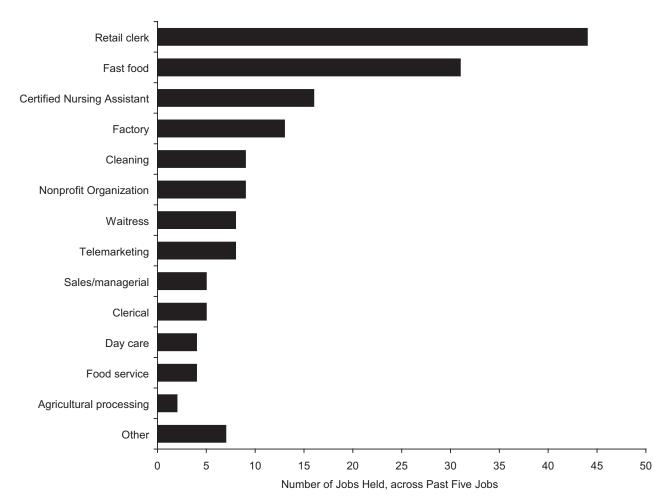


Figure 3. Kinds of jobs held by women in sample.

finding and holding work and could be characterized as chronically unemployed.

#### Job loss and downward employment mobility

During the period of time covering these women's last five jobs (roughly 1997 through 2004), there were a number of changes in the economy and job market, as well 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. In addition, training opportunities offered through Community Service Jobs became more limited 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. (See Figure 5.)

Downward trajectories were exacerbated in some cases by sanctioning. Agencies, and even staff members within agencies, varied in how they used sanctions. Distressed families were sanctioned more often, and family care problems, health and mental health problems, and domestic violence were all correlated with sanctions. This makes sense, because women who are experiencing stress have a harder time completing the activities they are assigned. When these women then receive a partial check, 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

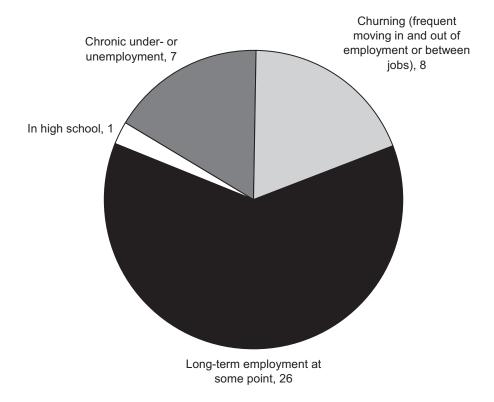


Figure 4. Predominant employment pattern.

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.

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

We paid special attention to the reasons women left jobs that they had held for more than one year. For many, the loss of a stable job was caused by a crisis in their personal or family lives (their own or their children's health, or a divorce). For others, the loss of the job itself occasioned a crisis, as in the case of a woman who had simultaneously lost her apartment because of a conflict with her landlord and could not rent another because she had no income. She ended up in a homeless shelter, where she had spent time in an earlier period of her life. This 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 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.

# Temporary jobs

Nearly a third of the women we interviewed had worked for temporary service agencies, and 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." 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."

#### Informal work

Thirty women, over 70 percent of the sample, had held informal jobs at some point. By far the most common was babysitting; nearly half of the women reported such work. About a third reported earning money by doing hair and nails. The remainder ranged from car washing to preparing and selling food to preparing tax returns. For some, this was an important source of supplemental income: "When I don't have food, it feeds my son. It would help

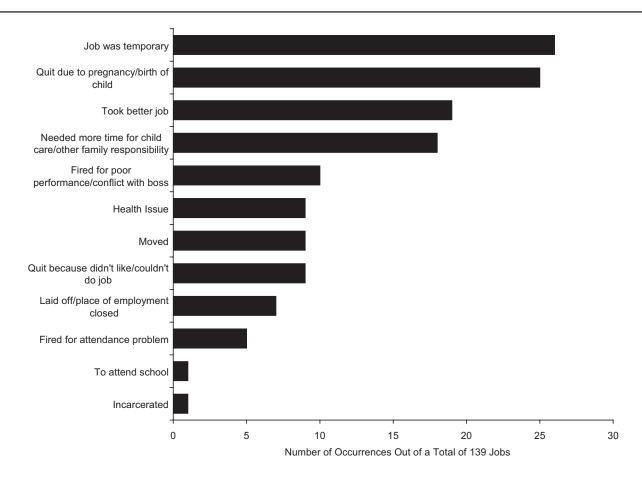


Figure 5. Primary reason women left or lost jobs.

me out with my diapers when I needed diapers." 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." 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.

# Factors affecting employment and livelihood

Important factors that affected the women's employment and livelihood included child care, health concerns, social program participation, and social networks.

#### Work and child care

With the transition from Aid to Families with Dependent Children 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 receiving the full amount of any child support paid by a noncustodial parent. At the same time that state legislators made these new resources available, they tightened eligibility requirements for cash

assistance by adding new nonfinancial eligibility criteria and required mothers with children over 12 weeks of age to participate in activities preparing them for full-time employment in order to receive a cash benefit.<sup>8</sup>

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. 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.

A substantial number of women expressed satisfaction with the arrangements they had found, believing that their children were benefiting. 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

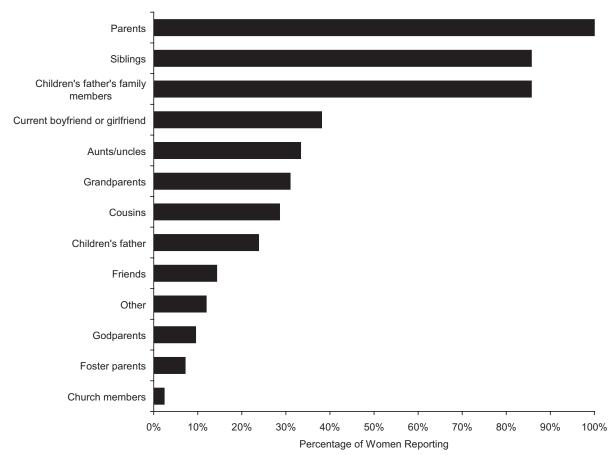


Figure 6. Relationships of those giving support.

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?"

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." 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."

Still other women had problems with the bureaucratic procedures involved in getting care. The most frequently mentioned problem was delays in receiving 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." 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:

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.

# Another explained:

You can't get 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.

Women who worked in temporary positions experienced particularly 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 shift during hours 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 money every week. So then why would I pay, you know, if I'm not working. It's really not worth it.

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. 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."

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.

# Health and family

None of the jobs held by women in our sample provided maternity 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 to quit their jobs. One woman 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." Several women who worked at stable jobs but did not have maternity leave stopped working just before the birth of a child, received W-2 support as a Caretaker of Newborn, and then returned to their jobs. Several claimed that their employers recommended this course of action.

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." 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."

It is not surprising that when women were asked about good jobs, almost all responded with a story about an understanding boss. 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."

#### Social program participation

The women we interviewed could not have worked without child care subsidies, as their wages would have been insufficient to purchase these services on their own. The majority relied on food stamps, medical assistance, and WIC, and subsidized housing was important to many. These benefits continued to be important as women entered the workforce since their wages did not place them above the poverty level and their jobs did not provide benefits in most cases.

#### Social networks

The ethnographic literature suggests that women with low incomes rely extensively on their networks of friends and families for the resources they need to get by, and our research confirmed this. 9 Figure 6 shows the most important support relationships of the women we interviewed and the number of women who relied on that relationship. All women reported receiving help from parents and 85 percent from siblings. Equally important, 85 percent reported receiving assistance from members of their children's father's family. More than one third received help from their current partner, regardless 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. 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 housing 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." 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 occupied with my grandmother in one bedroom and my little niece and my mom in the other." Another described staying with her former partner's grandmother after her apartment burned. Imposing on relatives who had little space themselves, particularly when relationships might already be strained, could be awkward. But 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.

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. Other women in this situation talked about the temptation to leave their children at home alone 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." Another 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 . . . I had to drop out of school to take care of my little niece . . . 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.

In additional to informal support from former partners and their families, many women also relied on staterequired child support. 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 time, and 15 reported that it had been a useful resource. One woman said: "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." In all 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. Child support 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 onequarter of what it takes to support a child." Child support income, although a welcome resource, was clearly 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) lost their housing; 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 were not immune to food crises either, occasionally using food pantries or borrowing from friends at the end of the month.

#### **Conclusions**

The qualitative research that we report here offers sobering insights into the vulnerability of low-wage working women with small children, and the problems of navigat-

ing social programs that were at once more directive and more discretionary in structure than previous welfare programs had been.

As training opportunities for these women became more limited and good jobs scarcer over the period we examined, even women who were working 40 or more hours a week found that the wages they were able to command did not meet their basic needs. They thus continued to depend on food stamps and on subsidized medical benefits, child care, housing, and transportation. But the very social programs upon which they depended often compounded the difficulties they faced. Child care subsidies were essential to women's ability to retain jobs and survive on their earnings, but obtaining child care could present substantial bureaucratic challenges, and good care was sometimes hard to find and to keep. Child support might be a valuable income source to those who received it, but was also unreliable. Medical care might be subsidized, but low-paid and irregular jobs, often with strict work rules, did not offer much flexibility in the event of family illness. Small disruptions arising from illness or family responsibilities could quickly result in women being sanctioned or fired. Under such circumstances, many women relied on networks of friends and family, and those who had large and reliable networks were better off than those who did not, and were more likely to be able to recover from temporary crises. But social networks and the obligations they incurred sometimes proved to be a burden. Overall, our research revealed a lack of fit between the lives of women leaving welfare, who were raising children and often coping with physical or emotional illness, and the lack of flexibility and benefits in available jobs.■

<sup>6</sup>E. McCrate and J. Smith, "When Work Doesn't Work," *Gender & Society* 12, no. 1 (1998): 61–80.

<sup>7</sup>See, e.g., C. Wu, M. Cancian, D. Meyer, and G. Wallace, "How Do Welfare Sanctions Work?" IRP Discussion Paper 1282-04, University of Wisconsin–Madison, 2004, and A. Cherline and R. Moffitt "Three-City Findings Reveal Unexpected Diversity Among Welfare Leavers and Stayers" *The Forum* 4(1): 1–5.

<sup>8</sup>The tightened eligibility 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.

<sup>9</sup>See, e.g., K. S. Newman, *No Shame in My Game: The Working Poor in the Inner City* (New York: Vintage Books, 1999). For a different viewpoint on social networks, see S. Oliker, "Examining care after welfare ends" *Focus* 20, no. 2 (1999): 36–39.

<sup>&#</sup>x27;This study was completed as part of the Child Support Demonstration Evaluation (CSDE), and thus sets the ethnographic results in the context of child support enforcement policy. For more information on the CSDE, see http://www.irp.wisc.edu/research/childsup/csde.htm. For the complete report, see http://www.irp.wisc.edu/research/childsup/csde/publications/collins\_mayer\_06.pdf.

<sup>&</sup>lt;sup>2</sup>See, e.g., M. Cancian, R. Haveman, D. Meyer, and B. Wolfe, "Before and after TANF: The Economic Well-Being of Women Leaving Welfare," IRP Discussion Paper 1244-02, University of Wisconsin–Madison, 2002, and S. Lambert "Lower-Wage Workers and the New Realities of Work and Family" *Annals of the American Academy of Political and Social Science* 562 (1999): 174-90.

<sup>&</sup>lt;sup>3</sup>L. Lein, A. Benjamin, M. McManus, and K. Roy, "Economic Roulette: When Is a Job Not a Job?" *Community, Work and Family* 8(4), forthcoming.

<sup>&</sup>lt;sup>4</sup>K. Edin and L. Lein, *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work* (New York: Russell Sage Foundation, 1997), and S. Oliker, "Proximate Contexts of Welfare and Work," *Sociological Quarterly* 36, no. 2 (1995): 251–72.

<sup>&</sup>lt;sup>5</sup>T. Kaplan and T. Corbett, with V. Mayer, "The Implementation of W-2," in *W-2 Child Support Demonstration Evaluation, Phase 1: Final Report*, ed. D. Meyer and M. Cancian, Institute for Research on Poverty, Madison, WI, 2001.