Turning Job Finders into Job Keepers

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Abstract

Most welfare-to-work programs designed to help single mothers leave welfare for employment focus on the challenge of finding a job. This article looks beyond the point of employment to consider the difficulty many former welfare recipients have keeping their jobs. The authors review evidence showing that many families cycle back and forth between welfare and work, losing jobs and returning to public assistance while they seek work again. Factors contributing to high rates of job loss include characteristics of the job and of the worker: Temporary jobs, frequent layoffs, low pay in relation to work expenses, lack of experience meeting employer expectations, and personal or family problems all lead to dismissals and resignations. Drawing from the experience of innovative programs, the authors recommend policy changes and program approaches that can help families overcome setbacks and stabilize their lives as they move from welfare into increasingly stable employment.

Political rhetoric, its translation by the press, and the design of some welfare-to-work programs can give the impression that the challenge facing welfare policymakers is how to “put welfare recipients to work.” Public discontent over welfare expenditures is stoked by perceptions of welfare recipients as idle beneficiaries of taxpayer support who lack the motivation that keeps most Americans working. The major interventions to move single mothers with children off the welfare rolls have focused on the challenge of “getting a job,” but continuing program experience and research have brought to light the importance of helping welfare recipients to stay employed.

This article reviews what is known about the “job-keeping” challenge. Both research and program experience suggest that work is actually a common experience for women who received Aid to Families with Dependent Children (AFDC), but their hold on employment is tenuous. Job loss occurs frequently because of the nature of the jobs welfare recipients find, the technical and personal skills they bring to jobs, and the pressures and disruptions they face in their personal lives as they juggle responsibilities to their children and their employers. The article also points out that current wel-
Employment and Job Stability Among AFDC Recipients

A look at employment patterns among AFDC recipients shows, first of all, that contrary to the impression conveyed by the term “welfare dependency,” relatively few welfare recipients depend totally on AFDC. A 1995 study by the Institute for Women’s Policy Research found that, during a two-year period, 43% of a sample of single mothers who received AFDC at some point combined welfare with earnings, either receiving both simultaneously or cycling back and forth between work and welfare.1 Making ends meet on welfare and food stamps is extremely difficult for families. In one study, more than one-third of welfare mothers interviewed said their total benefits did not cover their basic housing and food costs.2 On average, their benefits were reportedly a startling $311 less than their monthly household expenses—a shortfall of 35%. The women filled this gap partly by working and partly by contributions from family, friends, male partners, and absent fathers.

The fact that employment is a common experience for many single mothers who receive AFDC benefits is not revealed by administrative data describing the welfare caseload at any given time. In 1992, for example, administrative data showed that only 7% of mothers on AFDC were working, in contrast to the estimated 43% reported above.3 Several factors contribute to the extreme difference between these estimates. First, administrative records capture a single point in time, identifying only those who simultaneously work and receive welfare. Current welfare rules make this very difficult: In an average state, working just 20 hours a week for $5 per hour makes a recipient ineligible for AFDC benefits after just four months. Most employment occurs before women begin receiving benefits or after they leave the welfare rolls, and it is discovered only in studies that follow women over the course of a year or more. Second, longer-term AFDC recipients dominate the welfare rolls at any given time; cross-sectional estimates thus largely reflect the experiences of recipients with the most limited employment prospects.4 Finally, not all employment is reported to the welfare department, especially if the employment is intermittent or occurs in the underground economy.2

Many women who leave welfare do so to work, and they often leave rather quickly. Current estimates of the fraction of welfare
exits that result from employment (rather than from marriage, for instance) vary from about half\(^5,6\) to two-thirds,\(7\) depending on the sample and definitions used. The National Longitudinal Survey of Youth showed that 25% of young women on welfare left the AFDC rolls for employment within a year,\(^5\) and 41% by the end of five years. Relying solely on agency records can yield a very different estimate of employment exits; in one case, agency records indicated that 4% of welfare exits were due to employment, but surveys estimated the rate at 54%.\(^8,9\) Recipients often fail to report that they are working when they request termination of their benefits, and agency staff sometimes do not properly record the reason that is given. As a result, the frequency with which AFDC recipients leave welfare for work can be substantially underestimated.

The jobs welfare recipients find, however, generally do not last very long, and returns to welfare are common. Studies have found that between 25% and 40% of the women who left welfare for work were back on AFDC within a year.\(^10-12\) Studies that examine job loss among former welfare recipients, regardless of whether they return to the welfare system or not, find even higher rates of job loss. Researchers at Project Match, a program that provides long-term, individualized employment services to AFDC recipients from the Cabrini-Green community in Chicago, found that 57% of employed participants lost their first job within six months.\(^13\) A study of the Massachusetts Employment and Training (ET) Choices Program in the 1980s found that, 12 to 16 months after leaving welfare for a job, 62% of participants had lost their first job, and almost half of those who had lost jobs remained unemployed.\(^14\)

The pattern of rapid job acquisition and rapid job loss often repeats as low-income women return to welfare and then search for another job. This pattern is vividly portrayed in Table 1, which shows the employment patterns of a sample of AFDC recipients who found jobs in Portland, Oregon, in 1994–1995 and who were followed for a minimum of six months.\(^15\) There, 57% of those who found a second job also lost that one, but 69% of those women then went on to find a third job within the 6 to 12 months studied.

<table>
<thead>
<tr>
<th>Successive Job Starts and Losses in the Portland, Oregon, JOBS Employment Retention Initiative</th>
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<tr>
<td>119 AFDC recipients find first job</td>
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<tr>
<td>72 of 119 (61%) lose first job</td>
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<tr>
<td>56 of 72 (78%) find second job</td>
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<tr>
<td>32 of 56 (57%) lose second job</td>
</tr>
<tr>
<td>22 of 32 (69%) find third job</td>
</tr>
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<td>10 of 22 (45%) lose third job</td>
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Note: Because these work status changes occurred during a period of 6 to 12 months, reflecting the staggered entry of participants into the program, the extent of cycling in and out of jobs may be underestimated. Moreover, all in the sample were participating in an intensive postemployment program that probably held down rates of job loss.

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Job instability appears to be more common among women who turn to the welfare system for support than among those who never do. Information from the National Longitudinal Survey of Youth indicates that between ages 18 and 28, welfare recipients were almost as likely as nonrecipients to work. On the other hand, as Table 2 shows, they kept jobs for shorter periods, had longer periods between jobs, and spent only half as much time in the labor force over a 10-year period.
Turning Job Finders into Job Keepers

Factors Contributing to Job Loss

For poor American mothers—as well as those who are well-off—successful employment involves (1) finding a job with rewards that make working worthwhile, (2) meeting the employer’s expectations, (3) maintaining the physical and emotional health to handle responsibilities on and off the job, and (4) marshaling the resources such as transportation and child care that are required to integrate family and employment responsibilities. Doing this is especially difficult for poor women, who, as one observer noted, “face great uncertainty and complexity in their lives along with a very weak set of choices.”

Welfare recipients who lose jobs attribute job loss to both job-related and personal factors. In a study of New Jersey mothers who had left welfare for a job and then left or lost their job, 57% said the main reason was job-related, such as being laid off or fired, receiving low wages or inadequate fringe benefits, disliking the job or its hours or location, or switching to another job (see Table 3). The remaining 43% cited personal reasons such as pregnancy, health or family problems, difficulties with child care, inadequate transportation, change of residence, termination of Medicaid coverage, or incarceration. These self-reported reasons suggest four broad problem areas relating to the low rewards of working, the high cost of working, layoffs and firing by employer, and personal health or family problems.

Low Rewards of Working

Single mothers who leave welfare for work often find themselves marginally employed and economically insecure. One study of a nationally representative group of 450 women who had left welfare for a job found the women worked, on average, just 20 hours per week and earned from $203 to $387 monthly. The jobs recipients find rarely offer fringe benefits, and they give little assurance of steady income. In the New Jersey study cited earlier, 78% of the women leaving welfare took jobs that at least initially offered no health insurance benefits, and two-thirds of them still lacked employer-provided coverage 18 months later. (See the article by Moffitt and Slade in this journal issue.) An evaluation of the California Greater Avenues for Independence (GAIN) program produced similar findings: Some 75% of working former recipients received no health benefits, and similar percentages lacked sick leave and paid vacation. Moreover, these jobs seldom lead to higher wages and better conditions in subsequent jobs, as is reflected in this example given by a researcher who interviewed welfare mothers:

| Percentage who ever worked in 10-year period | 95.5% | 95.0% |
| Average number of jobs held | 7.5 jobs | 6.5 jobs |
| Average length of each job | 60 weeks | 37 weeks |
| Average time between jobs | 20 weeks | 39 weeks |
| Total time in labor market in 10-year period | 366 weeks | 189 weeks |

Table 2

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<th>Characteristics</th>
<th>Women Who Never Received AFDC</th>
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Source: Calculations by the authors based on data from the National Longitudinal Survey of Youth (CD-ROM) Ohio State University, 1979-92. Available from NLS User Services, 921 Chatham Lane, Suite 200, Columbus, OH 43221.
"One Chicago mother, with 12 years of low-wage work experience, had worked as head housekeeper at a large hotel. Although this job provided her with benefits and a two-week paid vacation, in seven years her wages had risen only from $4.90 to $5.15 per hour. Two years prior to our interviews, she had left this job for welfare with the hope that she could use the time off to find a better job. After months of persistent job hunting, she had concluded that better jobs were simply not available for someone with her skills and experience."20

High Cost of Working
In addition to low rewards, working can also have a high cost. Although even relatively low gross earnings can exceed maximum welfare payments in most states, reductions in other benefits can leave welfare recipients who go to work worse off financially. For example, recipients whose income goes up face reductions in food stamp benefits and possible rent increases in subsidized housing. Working imposes transportation costs that can be burdensome in money and time, especially for mothers whose commute involves dropping off a child at a child care location.21 Acceptable child care, if not available from a family member, can be inordinately expensive relative to earnings, particularly when there is more than one child in the family (see also the article by Kisker and Ross in this journal issue). Researchers evaluating a program for young welfare mothers found that some women accepted only evening- or night-shift work so that friends or relatives could watch their children at little or no cost.22

In many cases, women fall behind financially while they are working (carrying an average of $1,000 in debt, in one study2), rather than solidifying their financial circumstances.

When the additional strains of working outweigh marginal financial advantages, many low-income mothers leave jobs of their own accord. One late 1980s study of low-income minority single mothers in four cities—most of whom had a history of recent welfare receipt—found that 46% of those who had lost a job had left voluntarily. The women gave three main reasons for leaving: 27% disliked the job, 11% felt they were paid too little, and 8% had problems with child care or transportation.23 An evaluation of the California GAIN program found almost identical results.18

Layoffs and Firing by Employer
Job loss results from both the short-term nature of many of the jobs in question and also from workplace problems. Welfare recipients themselves are more likely to attribute job loss to employer actions (layoff or firing) than to their own shortcomings, although in the low-wage, low-skill labor market, the distinction between being fired for cause or laid off for lack of work is often blurred. Layoffs are clearly common. Economists have pointed out that, in the mid-1980s, women in low-wage jobs were three times more prone to layoffs than other workers.24 Employers often view new hires as probationary and are quick to dismiss them for early mistakes, knowing that there is a ready supply of applicants with the minimal skills needed for the job. Some jobs are explicitly defined as seasonal or temporary, lasting only as long as the brief upswings in demand the employer is experiencing. Three studies found that employer actions to
lay off or fire employees accounted for 36% to 55% of all job terminations experienced by former welfare recipients, and employees described more than 80% of these terminations as layoffs for lack of work.\textsuperscript{10,18,23}Aside from the larger economic forces affecting employers’ demand for labor, many new employees lose jobs because of workplace problems. Difficulty in performing job tasks is a problem for some. In one in-depth study of the job histories of low-wage workers, employers cited trouble in operating a cash register or slowness in filling counter orders as examples of problems that their low-wage employees sometimes exhibited in mastering skills.\textsuperscript{25} However, this study also suggested that job-skill problems contributed less to job loss than did the employees’ poor social skills and knowledge of workplace expectations.

Employers expect employees to adhere to work schedules, to be punctual, to notify supervisors of absence because of illness, to accept authority gracefully, and to be accommodating toward customers. Failure to meet these norms can limit job tenure. Because some new employees are unaccustomed to such demands, and some employers enforce them rigidly, dismissals resulting from unacceptable behavior can be attributed to shortcomings in both parties. Interviews with young mothers in a comprehensive welfare-to-work program revealed that many lacked understanding of the values and principles by which employers operate.\textsuperscript{22} Individuals with limited exposure to the world of work may have problems accepting criticism or may have such a rigid conception of what they should be expected to do that they fail as employees.\textsuperscript{25}

Interpersonal conflicts with supervisors, coworkers, and customers can also erupt, increasing new employees’ frustration, heightening their dissatisfaction with what are often inherently unpleasant jobs, and aggravating their performance problems.\textsuperscript{21} These workplace problems may lead an employer to dismiss an employee, but they can also lead the employee to quit out of anger or a sense of failure. Problems like these can often be attributed to “conflicts of cultures and ethics”\textsuperscript{26} between employers and inexperienced workers.

**Health and Family Problems**

Studies indicate that between 5% and 13% of job losses by former welfare recipients are due to health problems.\textsuperscript{10,18,23} Illness is a particular threat to employment for a single mother who has no health insurance coverage for herself or her children. Even relatively mild illnesses can make a return to welfare and the accompanying Medicaid coverage essential to avoid overwhelming expenses.\textsuperscript{27} (See the article by Moffitt and Slade in this journal issue.)

Physical abuse and family crises may also precipitate job loss, although these factors are difficult to document.\textsuperscript{21,28,29} According to women who have left welfare for work,
boyfriends and ex-husbands sometimes become abusive in reaction to a woman’s entry into the job market and the independence it represents. For example, one focus group participant from a job retention program recounted, “There was nothing I could do except return to public assistance, unless I just stayed back there and let us be abused. I’ve always wanted to work. My ex-husband just wouldn’t let me.”

Child care breakdowns also cause quick returns to welfare. Focus group participants described having to make wrenching choices between their children and the demands of work. One mother lost her job because she repeatedly had to leave the workplace and go to her children’s child care center when her ex-husband appeared and pressured staff to let him take the children. Another reported being fired for missing work a single day to care for a sick child.

Leaving welfare is a long, unpredictable, back-and-forth process marked by job loss and other setbacks.

Welfare Policies Affecting Job Retention

Strategies to help welfare recipients acquire jobs and strategies designed to help them keep jobs must address many of the same issues. From the political right and left, at the federal and state levels, policymakers have variously supported efforts to promote employment and combat dependency by (1) making work pay more through the Earned Income Tax Credit (EITC), the minimum wage, and “disregards” of earnings in AFDC benefit computations; (2) investing in job skills through education and training; (3) stimulating work through requirements or limits on the period of income support; and (4) helping newly employed recipients deal with the costs and pressures of work through access to medical coverage and child care subsidies, counseling, and occasional financial help in crises. Some aspects of these approaches are incorporated in the federal welfare reform legislation passed in 1996 and in states’ approaches to implementing it, but many of the issues raised by welfare policy up to 1996 will still be relevant in the future.

The effectiveness of approaches like these in promoting employment is discussed in the article by Nightingale and Holcomb in this journal issue. Here, it is worth calling attention to four aspects of federal welfare policy as of 1995–96 that make it difficult for welfare recipients to stay employed once they find a job: (1) the abrupt termination of AFDC benefits for newly employed recipients, (2) the difficulty of obtaining transitional child care or Medicaid benefits in some states, (3) the limited case management services available to the newly employed who leave welfare, and (4) the incentive to return to welfare if a job is lost. In many ways, the system is designed to help people leave welfare, but not to sustain them in employment.

Abrupt Termination of AFDC Benefits

The modest earnings of newly employed recipients often make them ineligible for AFDC benefits, although going to work brings new expenses that are often hard to anticipate, and staying employed requires reserve resources to use in coping with crises that can interfere with job stability. Under federal AFDC policy as of 1995–96, newly employed welfare recipients have difficulty accumulating a cushion of savings to deal with expenses such as clothes needed for a job, car insurance and repairs, and emergency child care when a regular subsidized or no-cost arrangement fails. At the low wages most welfare recipients can command, saving is often impossible.

When calculating eligibility for AFDC benefits for those who work, states have “disregarded” $90 per month in standard work expenses, and an additional amount ($30 plus one-third of remaining earnings) during the first four months of employment. After four months, however, the AFDC benefit has been reduced by the amount of earnings, almost dollar for dollar. In low-benefit states, almost any job a welfare recipient takes will end her AFDC benefits immediately, giving her no time at all to build the financial reserve she will need to keep working. A recently employed Texas woman described this concern suc-
pinctly: “The way I look at it, when you try to get a job they want to whack you off everything just like that. They don’t give you no chance to make a step to get ahead to get on your feet.”

**Difficult Access to Transitional Benefits**

The Family Support Act of 1988 required states to provide “transitional” Medicaid coverage and child care subsidies to welfare recipients for 12 months after leaving AFDC because of earnings. However, experience shows that establishing and maintaining eligibility for these transitional benefits can be difficult. First, a newly employed welfare recipient receives these benefits only if the eligibility worker records employment as the reason for AFDC termination. Recipients do not always clearly state that they are employed when they ask that their case be closed, and overworked agency staff may be disinclined to record the data to show that employment earnings reduce benefits to zero. Second, recipients who do not make ongoing reports of their earnings (wanting to end their obligations to the welfare agency) lose their eligibility for transitional benefits. Third, even those who received child care and Medicaid benefits while on AFDC must apply separately for transitional benefits, returning unfamiliar forms to unfamiliar agency units. Fourth, state agencies finance part of transitional benefits; faced with severe budgetary constraints, some states have not publicized the availability or promoted the use of these benefits. Thus, although these benefits have been instituted by policy, in practice many individuals who would be eligible for them have failed to receive them.

**Limited Services**

Through the Job Opportunities and Basic Skills Training Program (JOBS), states have been able to use federal funds to provide case management (ongoing monitoring of participant progress, counseling, financial planning, and assistance locating needed resources) and related services for 90 days after an AFDC recipient finds a job and leaves welfare. But these services are limited. Large caseloads lead JOBS staff to focus on job placement activities for newly enrolled participants, and generally case managers contact former recipients only to confirm continued employment each month to meet federal reporting requirements. States could help pay for initial employment expenses (such as tools, car repairs, or work clothing or uniforms), but these payments have been limited in amount, timing, or both. For example, as of 1996, Illinois provides up to $400 in initial employment expense payments, but only for needs that emerge within the first 30 days on the job. In Riverside, California, newly employed participants can receive only a single work expense payment in the first week of employment, and Texas limits its single payment to $65. Emergency expenses that crop up beyond these time or dollar limits must be borne entirely by the former recipient.

**Repetition of the Welfare Cycle**

When a former welfare recipient loses employment and wants help finding another job, policies amount to an incentive to return to welfare. She has had to reapply for AFDC to gain renewed access to JOBS case management or job search services. In most states, former recipients may face delays after reenrolling in AFDC before being referred for employment-related services. A few states require AFDC applicants to look for work immediately, and there a former recipient who loses a job may be placed quickly in a supervised job search activity, but she will probably deal with new agency staff, not a familiar case manager. These procedures are clearly inefficient in minimizing returns to welfare and reducing AFDC costs. They reflect the assumption that recipients can leave welfare simply through preemployment services and a single job placement, when in fact leaving welfare is a long, unpredictable, back-and-forth process marked by job loss and other setbacks.

Too often, getting help in finding another job requires returning to welfare—an outcome no one would call a success.

**Promising Approaches**

Although most resources under the federally funded JOBS program focus on placing current recipients in jobs, a few current
programs are making sustained efforts to help low-income mothers remain employed once they find a job. Initiatives undertaken by public agencies, a private nonprofit organization, and two for-profit entities are described briefly here, and common themes and lessons from their experience are summarized to reveal some promising approaches.

**Project Match**

Since 1985, Project Match has provided employment services to about 850 residents of the low-income Cabrini-Green community in Chicago, while studying the process of leaving welfare. Project staff noted that, for many participants, keeping a job was harder than preparing for and finding one, and it became evident that most jobs did not provide enough income to pull participants out of poverty. Thus, in addition to its school and job placement services, the program developed postemployment services—retention, reemployment, and advancement assistance. In keeping with the program’s goal of helping participants stay off welfare, people can receive services on an as-needed basis for as long as necessary, irrespective of their welfare status; many do so for three to five years. For some participants, program services are job-focused (assistance to revise a resume, prepare for job interviews, find a child care provider); others receive more personal assistance to deal with domestic abuse, drug addiction, or troubled children. Each participant works with a single counselor while enrolled in the program.35

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**Post-Employment Services Demonstration**

In four cities, the U.S. Department of Health and Human Services has sponsored a three-year demonstration program of extended services to working former AFDC recipients that was modeled, in part, on Project Match. Operating as an extension of the JOBS program, the Post-Employment Services Demonstration (PESD) began in the spring of 1994 in San Antonio; Chicago; Portland, Oregon; and Riverside County, California.21 Case managers in a special PESD staff unit are assigned to participants as soon as their employment is reported. The program’s design calls for seven types of assistance, available for up to three years (not the standard 90 days allowed under the regular JOBS program). These services are the following:

1. **Ongoing monitoring and support** by the case manager to build rapport, identify problems that might threaten employment, and detect job loss rapidly.

2. **Counseling and advice** on matters such as workplace behavior, money management, contingency planning for child care and other emergencies, housing and transportation problems, and substance abuse.

3. **Mediation** with employers, landlords, and others to defuse or solve conflicts and misunderstandings that can undermine job stability.

4. **Help finding and gaining access to services** such as child care providers, job training or education programs, and specialized counseling.

5. **Help securing financial benefits** such as transitional Medicaid and child care, AFDC, food stamps, and the Earned Income Tax Credit.

6. **Reemployment assistance** for participants who lose jobs or want better ones, through job leads and job search guidance.

7. **Enhanced work expense payments**, offering higher payments at any point during the three-year demonstration, with staff discretion to determine allowable expenses.

The effects of this demonstration are being examined in a random-assignment evaluation that will yield final results in 1998.36

**Private-Sector Initiatives**

A few current private-sector efforts illustrate how profit incentives can spur initiatives to place welfare recipients in jobs and to help them overcome problems that might threaten their continued employment. America Works, a private for-profit firm operating in Albany, New York City, and Indianapolis, contracts with welfare agencies to provide five weeks of job-readiness training, job placement, and follow-up during a six-
month period. The firm receives partial payment as participants move through training and into a job, but collects most of its revenue only after participants complete four months of trial employment and two additional months of work on an employer’s regular payroll. To ensure high levels of job retention, America Works tries to place participants in jobs that pay relatively high wages and provide health insurance, and prior to job placement, staff try to ensure that mothers have a stable child care arrangement.37

Marriott International is attempting to reduce absenteeism and high job turnover among its low-paid hotel workers through a telephone resource service available to all Marriott employees (some of whom are former welfare recipients). The service is staffed by social workers who are trained to help workers find solutions to problems that often lead to job loss. Although there has been no formal evaluation, Marriott employers surveyed in Florida credited the service with reducing tardiness, absenteeism, and turnover.38

Program Design Lessons

Although programs to address job loss are relatively new (excepting Project Match), they suggest important lessons concerning both broad systemic issues and specific program elements, and they indicate the value of providing job retention or reemployment services outside the welfare system.15,21,35 Six of those program design lessons are discussed here.

- Simplifying access to transitional Medicaid and child care services would ease the transition from welfare to work. In the PESD, counselors often had to help participants understand how to gain access to child care subsidies and Medicaid when they left welfare because the application procedures for transitional benefits differ from those used by women on AFDC. Even if different funding sources must be tapped when recipients leave AFDC, simplifying the “user interface” to avoid disruptions in these critical benefits just as recipients are facing the difficult adjustment to work would ease the transition from welfare to work.

- The personal attention of counselors is a critical ingredient. Building trust and rapport is essential to helping participants, according to Project Match and PESD staff. In focus groups, PESD participants said they valued having someone they could trust for supportive, sympathetic advice. However, building such rapport is not easy. PESD counselors had to make repeated attempts to contact many participants before establishing any communication. To make their relationship personal and supportive rather than merely bureaucratic, PESD counselors had relatively low caseloads of 60 to 100, rather than the higher levels (200–250) common among regular JOBS case managers. One of the most valued services the PESD counselors rendered was helping to straighten out agency errors in calculations of AFDC and food stamp benefits when participants started or lost a job. Whether they are employed by the welfare office or another organization, job retention counselors must know the welfare bureaucracy and how to get action from it.

- Program flexibility and creative staff are important. Newly employed recipients may be reluctant to stay in touch with job retention staff, particularly if their job makes them ineligible for public benefits. Early PESD experiences underscored the importance of avoiding the bureaucratic tone that often marks interactions between welfare agencies and their clients. To stay in touch and encourage intermittent contact, PESD counselors sent birthday and holiday cards, distributed newsletters about employment-related issues, held informal meetings over coffee in neighborhood restaurants, and used beepers so they could respond to participants’ calls promptly.

- Service providers may design services that participants do not consider important. For example, most PESD participants were not interested in having program staff mediate with employers, fearing this intervention would stigmatize them in the employers’ eyes or undermine their progress in taking charge of their own lives. At one site, “advancement services” to help participants

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move into better jobs were also difficult to deliver. By the time participants established a record of steady employment, they were likely to be out searching for new opportunities on their own and to have distanced themselves from program staff.

“Leaving welfare is a process, not an event.”

As the Project Match experience documents, getting a job is only one in a long sequence of steps: building confidence, developing personal skills, acquiring job readiness skills, and triumphing over setbacks. Participants who appear to have found stable employment and mastered their personal circumstances often encounter reversals. Even in a very supportive program, such as Project Match, high rates of job loss still occur and force participants to find new employment.

Reemployment help provided outside the welfare system may reduce returns to welfare. Many mothers who leave AFDC for a job and then lose it may need help finding a new job, but they may prefer not to return to AFDC. Although it is clearly in the public interest to promote reemployment without a return to welfare, if possible, current procedures that reserve access to job search resources for JOBS participants force individuals to reapply for AFDC in order to receive such assistance. Researchers familiar with these programs have suggested that retention services should be structured as available resources rather than as a standard case management program.

For instance, people who leave AFDC for employment could be given an identification card granting time-limited access to job search resources (job listings, help preparing resumes and applications, telephones, word processors and fax machines, and access to staff), independent of counseling and cash assistance, which fewer individuals need. The services could be provided by human services agencies, linked to state services for the unemployed, or operated by profit-making or nonprofit organizations under contract. They could also be offered to low-income individuals who have not yet received welfare.

Programs that help recipients keep as well as find jobs can be provided in a variety of settings. The programs described here are housed in very different settings: The PESD operates within the welfare system; America Works receives welfare funds but operates outside of the bureaucracy; Project Match is located within the community it serves without direct ties to the welfare office; Marriott International provides services within its own corporate structure. Each of these programs responds to particular needs and offers different advantages. For example, Project Match offers its participants continuity over the long term, while staff from the PESD are more readily able to resolve problems related to the receipt of transitional benefits. One way to address job loss may be to provide services through a range of settings and allow former recipients to use the setting that best meets their individual needs.

Conclusion

Contrary to popular perceptions, many mothers leave welfare for work and do so quickly after they first receive assistance. However, as this article has shown, they face a broad range of labor market, personal, and family challenges as they make the transition from welfare to work, and many recipients lose jobs quickly. Low pay, few fringe benefits, high work expenses, instability in the low-wage labor market, low skills, lack of knowledge of workplace norms, limited problem-solving skills, and physical and emotional health problems all contribute to the job loss experienced by welfare recipients. Typical welfare programs do little to help recipients stay employed—cash assistance is terminated almost immediately, procedures for obtaining transitional child care and medical assistance are complicated, and case management services are reserved for those on the welfare rolls. Consequently, a substantial fraction of former welfare recipients end up back on the welfare rolls, where they have to wait some time before receiving the assistance they need to reenter the labor market.

Efforts to promote job retention or reemployment among mothers who have left welfare are in their infancy. This article has described two types of changes that...
can help former welfare recipients stay employed. First, policy changes in the way benefits are provided can ease the financial challenge of supporting a family on a low-wage job, and, second, multifaceted programs like those described can help working mothers keep jobs or find new ones. Welfare-to-work programs will have to broaden their scope to help families successfully make the transition to self-sufficiency. Community-based and workplace alternatives for assisting poor working families to manage the dual roles of provider and parent are also needed.

As the shift to time-limited, employment-focused welfare programs forces more recipients into the labor market, it will be critical to implement promising job retention strategies like these on a much larger scale and to evaluate their effects. Just as varied approaches can help welfare recipients enter the labor market, so there are likely to be multiple options for helping them stabilize their lives and family circumstances once they find employment. Successful reform of the welfare system depends not just on helping recipients find jobs, but on helping them keep the jobs they find.

1. Spalter-Roth, R., Burr, B., Hartmann, H., and Shaw, L.B. Welfare that works: The working lives of AFDC recipients. Washington, DC: Institute for Women’s Policy Research, 1995. This study, based on the nationally representative Survey of Income and Program Participation, included 1,181 women who were single mothers for at least 12 of 24 survey months and received AFDC for at least 2 of the 24 months. They accounted for 80% of all adults receiving AFDC.

2. Edin, K.J. The myths of dependence and self-sufficiency: Women, welfare, and low-wage work. Focus (Fall/Winter 1995) 17,2:1–9. As a part of this study researchers interviewed welfare mothers in four cities. Although the study may not represent AFDC recipients in general, it includes recipients in states with divergent benefit levels, never-married and divorced mothers, and long- and short-term recipients.


26. See note no. 22, Quint, Musick, and Ladner, p. 61.


29. Job losses reported in the Minority Female Single Parent Demonstration evaluation were attributed to personal problems in about 8% of all cases. In the New Jersey REACH evaluation, the figure was about 5%.

30. See note no. 21, Haimson, Hershey, and Rangarajan, p. 77.

31. See note no. 21, Haimson, Hershey, and Rangarajan, p. 59.


34. JOBS case managers and supervisors in Chicago; San Antonio; Portland, Oregon; and Riverside, California. Personal communications, fall 1994.


