Maternal Employment and Maternal Well-Being: Is "Welfare-To-Work" Good For Mothers?

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ABSTRACT

In 1996 the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was passed, breaking ground for new social policy that promised to significantly change the economic landscape for low-income families. Employment quickly and dramatically increased, especially for low-income parents. These reforms were designed to move low-income parents into employment by mandating work and making work pay. This research uses data from the first two waves of The Three Cities Study to address the question: how does the transition from welfare to work affect maternal well-being? Using a sample of mothers are who were welfare reliant at the first wave and working at the second wave and three measures of well-being (parenting satisfaction, self-esteem, and mental distress), results show that the direct relationship between maternal employment and maternal well-being is only significant when predicting changes in parenting satisfaction. Additionally, this research considers employment characteristics and the effects on maternal well-being.

INTRODUCTION

In 1996 the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was passed, breaking ground for new social policy that promised to significantly change the economic landscape for low-income families across the nation. Employment dramatically increased following the passage of this Act, especially for low-income parents. Although the strong economy of the 1990s played a role, recent evidence (Bloom &

Michalopoulos, 2001) suggests that welfare reform is responsible for a significant proportion of the increased employment during the late 20th century because of the new mandated work requirements. These reforms were designed to move low-income parents into employment by mandating work, making work pay, and by helping with child care expenses (Gennetian, Duncan, Knox, Vargas, Clark-Kauffman & London, 2002). With a primary objective of increasing self-sufficiency among welfare recipients (Bloom & Michalopoulos, 2001), welfare reform represents a culmination of decades of efforts to reduce the number of families reliant on welfare (Gennetian et al., 2002).

Political leaders have proclaimed welfare reform a success, as welfare rolls in most states have declined substantially (Kaus, 2001; Weaver, 2000). According to the U.S. Department of Health and Human Services (2001), the number of welfare recipients had declined from 14.2 million individuals in 1994 to 5.8 million in 2000, a 59% decline in caseloads. However, advocates for the poor voice concern for the families who have lost benefits and have been unable to secure and retain long-term gainful employment (e.g., Primus, 2001). Moreover, there is considerable concern about whether and how the welfare-to-work programs affect the well being of mothers and their children (Greenberg, Levin-Epstein, Hutson, Ooms, Schumacher, Turetsky & Engstrom, 2002). These questions have not yet been adequately addressed (Morris Huston, Dunca, Crosby & Bos, 2001).

Proponents of the PRWORA policy changes have argued that requiring maternal employment will increase maternal self-esteem and sense of control. In addition, employment will likely increase the family's income, providing additional material resources for he family. Skeptics are concerned however, that these requirements may harm the family by increasing parental stress, limiting parental monitoring, and decreasing the time children spend with parents

(Morris et al., 2001). In addition, there remains concern that for some families the transition from welfare to work will reduce family income (Bartik, 2000). Furthermore, parents unable to maintain or secure long-term employment may also worry about their ability to provide for and take care of their families (Morris et al., 2001). However, few of these claims (for either positive or negative effects of welfare-to-work initiatives) have been investigated by rigorous empirical research (Chase-Lansdale, Moffitt, Lohman, Cherlin, Coley, Pittman, Roff & Votruba-Drzal, 2003). The proposed study aims to fill this gap.

Since welfare reform was passed in 1996, much of the research on its effects on individual well-being has been experimental, using various program requirements (e.g., time limits, mandatory work requirements, sanctions, or earnings supplements) as treatment groups. While experimental research has its benefits (for example, researchers are able to control variation in income level and/or benefit receipt), it also has important limitations. Experimental studies have not focused on low-income, single mothers and have not dealt with post-welfare reform programs (Chase-Lansdale et al., 2003). Furthermore, results from *partial* random assignment studies may not be generalizable and may not be able to disentangle the effects of leaving welfare from entering the labor force (Chase-Lansdale et al., 2003).

Researchers and policymakers are only beginning to understand the effects of these policies on individuals and families. This research attempts to untangle the policy requirements, and their potential effect on maternal employment and how the well-being of mothers are affected by the requirement of employment. Importantly, little research has focused on the transition from welfare to work, the predictors of such a transition, and how this transition influences the well-being of mothers and their families (see McLoyd, Jayaratne, Cebello & Borquez, 1994; Olson & Pavetti, 1996 for exceptions).

This research attempts to answer two questions, using data from the first (1999) and second (2000-2001) waves of the Three-Cities Study, an intensive study of low-income children and families in Boston, Chicago and San Antonio. First, how does the transition from welfare to work affect maternal well-being? Particularly, how does employment affect maternal parenting satisfaction, psychological well-being, and self-esteem? Second, how do employment characteristics affect this relationship between employment and well-being among mothers. This research focuses on solely *maternal* employment in low-income families on welfare.

While significant advances have been made in this area of research (see for example Chase-Lansdale et al., 2003 and Kalil & Ziol-Guest, 2005), the proposed study moves beyond prior work in two key ways. First, the current research utilizes post-reform data. Previous research (even that published after 1996) typically has used data collected prior to 1996 (Bloom & Michalopoulos, 2001; Gennetian et al., 2002; Harris, 1993). Second, this research considers the role of employment characteristics in this relationship.

The Three-Cities Study (Winston et al., 1999) is an ideal dataset for addressing the above questions. Three-Cities is a longitudinal survey of low-income families in Boston, Chicago and San Antonio, meaning that a large share of the sample is reliant on welfare. Three-Cities also offers an in-depth description of respondents' employment and welfare histories, allowing for detailed analyses of the influence of both welfare and work on maternal well-being. A few limitations must also be acknowledged: these data do not allow for national representation, and because only three cities are within the study only three state policies can be examined. Despite these limitations, this dataset offers the best option for studying the influence of welfare reform work requirements and maternal well-being and has been used in several innovative studies in

the area of welfare reform and poverty (e.g., Chase-Lansdale & Pittman, 2002; Chase-Lansdale et al., 2003; Cherlin, 2004; Danziger et al., 2000; and Morris & Coley, 2004).

REVIEW OF LITERATURE

Recent Welfare Reform

The 1996 federal welfare reform laws represent the most significant shift in social policy for low-income families since the passage of the Social Security Act of 1935 (Population Association of America, 2001). Supporters of the policies argue that these shifts will increase self-sufficiency among low-income families by encouraging participation in the labor force (Duncan & Chase-Lansdale, 2000). Critics suggest that the policies will instead harm families and children by failing to put necessary resources in place for low-income families (Duncan & Chase-Lansdale, 2000). This debate has sparked the interest of researchers and policymakers alike.

Arguing that the U.S. welfare system has been in crisis since the late 1960s, Moffitt (1992) suggests that the impetus for reform was the welfare "explosion" and the low levels of work effort by recipients. In partial response to this "crisis," the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) shifted the focus of the welfare system away from an entitlement program and replaced open-ended funding for AFDC with capped block grants for a cash assistance program called Temporary Assistance to Needy Families (TANF). Major changes in policy include a time limit of five years or less for cash assistance, and strict employment requirements that include the loss of benefits for families who do not comply. Specifically, PRWORA sought to reduce welfare dependency by requiring work or work-related activities as a condition of welfare receipt (full text of bill is available at

http://thomas.loc.gov/cgi-bin/query/z?c104:H.R.3734.ENR:htm). Specifically, the bill states (as summarized by HHS):

> Under the new law, recipients must work after two years on assistance, with few exceptions. Twenty-five percent of all families in each state must be engaged in work activities [i.e., unsubsidized or subsidized employment, on-the-job training, work experience, community services, vocational training, or provide child care services] or have left the rolls in fiscal year (FY) 1997, rising to 50 percent in FY 2002. Single parents must participate for at least 20 hours per week the first year, increasing to at least 30 hours per week by FY 2000. Two-parent families must work 35 hours per week by July 1, 1997.

With the passage of PRWORA, states were able to take advantage of the flexibility built into TANF (Gais & Weaver, 2002). While the federal law set a five-year (60 month) time limit for cash assistance receipt, states have the latitude of setting stricter and shorter time limits. Ranging from 21 months to 48 months, 16 states set time limits shorter than the federally mandated 60 months. In addition, 20 states require work or work-related activities within three months of receipt (federal law requires 24 months). Moreover, states were allowed the flexibility to make work requirement exceptions for parents with children under one year of age.

At the same time as welfare reform was being passed other federal programs were implemented, designed to make work more attractive and more advantageous for low-income individuals. These programs included the Earned Income Tax Credit (expanded in 1993), an increase in the federal minimum wage (to $5.15 in 1997) and the extension of health benefits to low-income children through the 1996 Children's Health Insurance Program. These programs

made working more economically valuable than reliance on welfare benefits. Reform assumed that employment can and should replace cash assistance for a majority of recipients.

Welfare to Work and Maternal Well-Being

Much of the research on the effects of welfare-to-work programs on parents focuses on the economic (income, child care use, education level), rather than the psychological consequences (stress, parenting, depression) associated with employment. The proposed study examines the effect of transitioning from welfare to work on maternal psychological well-being, specifically, parenting satisfaction, self-esteem and mental distress. Research on the effects of employment on the well-being of *low-income or welfare-reliant women* is sparse (see London, Scott, Edin & Hunter, 2004; McLoyd, Epstein Jayaratine, Ceballo & Borquez, 1994 for exceptions). Previous research has focused almost exclusively on middle-class families or males only. The scant available research on low-income women shows mixed results, reinforcing the need for additional work on this topic.

Several studies have suggested that employment has positive effects on maternal well-being. For example, studies using large nationally representative datasets find that entry into the labor force and exits from welfare are associated with increases in family income and improved home environments (Meyer & Cancian, 1998; Zill, Moore, Nord, Smith, Stief & Coiro, 1995). Mothers who participate in work programs are also found to be less negative and less controlling than mothers who did not participate (Zaslow, Tout, Smith & Moore, 1998). Several explanations have been given for these positive consequences of employment. First, employment may offer a sense of accomplishment and daily routine. Second, women may develop positive

social networks with other employed women. Third, employment may indirectly improve family life by increasing income and thereby decreasing financial stresses.

Other research has concluded that unemployment (and work interruptions) have adverse effects on women's well-being, specifically women's sense of identity and social networking (Jahoda, 1982). Jahoda also found that these negative outcomes lead to depression. Among African American women, unemployment is linked to poor mental health and more depressive symptoms (Jahoda, 1982). Further, Thompson and Ensminger (1989) find more reports of sadness among African American women who had lost their job than those who had not. McLoyd et al. (1994) replicated findings using single African American mothers and found that unemployment was associated with increased depressive symptomatology. Interestingly, little work has looked solely at White women's experiences transitioning into the labor force.

Prior research also has highlighted the added stresses often associated with employment. For instance, Long (1998) concluded that low-income women may experience overwhelming demands from work at typically unstable and menial jobs. Additionally, low-income women may struggle to find adequate child care and transportation (Zaslow et al., 1998). Women in low prestige jobs (blue collar or service work) are more likely to be become angry and coercive in their parenting over time (Raver, 2003).

These disparate findings may reflect variation in three key elements of employment: wage levels, work hours, and occupational complexity (Parcel & Menaghan, 1997). Specifically, wage levels may limit or enhance material resources available to both parent and child. The lack of such resources may produce parental distress, affecting the parent-child relationship. Less desirable work hours may increase time spent away from children and therefore increase time children spend unsupervised. Finally jobs that involve highly routinized and repetitive work may

"erode parents' intellectual flexibility" (p. 118), while more intellectually complex jobs lead to "better home environments" (p.118).

Morris et al. (2001) suggest that complicated work routines, which are characteristic of low-wage and low-skill jobs, make it "difficult for parents to combine work and family responsibilities" (page 6). Research suggests that complex jobs (unconventional work hours and highly routinized and repetitive work) lead to negative effects on maternal well-being (Morris et al., 2001). Combining paid employment and motherhood can be difficult for any woman, and perhaps more challenging for welfare-reliant women and working-poor women who face additional economic challenges (Danziger, Kalil & Anderson, 2000). Despite these challenges, evidence suggests that welfare-reliant women welcome the work requirements of welfare reform, so long as they acknowledge women's individual circumstances and are implemented with flexibility (Seccombe, Walters & James, 1999).

Using a sample of 46 women who were transitioning between welfare and work, London, Scott, Edin, and Hunter (2004) identify three common benefits of work and three costs of work, as suggested by these women. First, women said that the primary advantage of working is *increased income*, which would allow them to "buy more and do more" (p. 151) for their children. Second, women benefited from the increased self-esteem, feelings of social participation, and more control. These benefits have been shown to decrease the risk of depression (McGroder, Zaslow, Moore & LeMenestrel, 2000). Third, women benefited from the increased ability to model values and behaviors (e.g., working) they saw as vital to the success of their children. However, women also perceived costs associated with working. Specifically, women expressed concern that they are working *with only a modest income gain* (within the first year of working, welfare benefits and working income may balance one another—i.e., for every

one dollar earned working, welfare benefits are reduced by one dollar). Second, women experienced an increase in stress, overload, and exhaustion, particularly as a result of balancing a work schedule and arranging child care. Finally, women are fearful that additional time away from their children would increase their school and behavior problems. Women, ultimately, are approving of the work requirements but maintained concern over the implementation.

Researchers caution that estimates of maternal well-being may be skewed as most of the mothers studied thus far are entering the labor force voluntarily (i.e., there may be a selection bias in mothers who enter the labor force). Low-income mothers, on the other hand, may not be entering the labor force voluntarily, but rather as a welfare eligibility requirement (Zaslow & Emig, 1997). Importantly, we must consider the possible selection effects associated with the transition from welfare to work and the stability of such work. For example, those who continue working probably have a stronger work ethic and fewer barriers to employment than those who are unable to maintain employment or to become employed in the first place. In addition, those who enter the labor force voluntarily may have more education and higher cognitive scores than those who enter involuntarily. These differences may also be related to overall well-being of both mothers and children.

THE CURRENT STUDY

There is growing evidence that leaving welfare per se does not uniformly lead to economic security, nor does it necessarily enhance either maternal or family well-being. This study examines two relationships. First, the direct relationship between maternal employment is examined among mothers who are receiving welfare at baseline. Second, this study examines the role of employment characteristics in the relationship between employment and maternal well-

being. The following hypotheses are examined, considering three measures of well-being (mental distress, global self-esteem and parenting satisfaction). First, mothers who enter the labor force have greater positive changes over time in psychological well-being, global self-esteem and parenting satisfaction than those mothers who do not transition into the labor force. Second, mothers whose employment is "complex" (non-standard work hours, low wage work, or having multiple jobs) have smaller positive changes over time in psychological well-being, global self-esteem and parenting satisfaction than those with less "complex" employment.

DATA AND METHODS

Welfare, Children and Families: A Three-City Study

Welfare, Children and Families: A Three-City Study is a longitudinal study of children and their caregivers, designed to evaluate the effects of welfare reform on child well-being and families in three cities: Boston, Chicago and San Antonio. This project follows families as welfare reform progresses to investigate the strategies families use to navigate and respond to the welfare reforms (e.g., in the domains of employment, fertility, training and schooling). The first round of interviews was conducted in 1999. The second round of interviews was conducted in 2000 and 2001.

The target population is primarily low-income families with children between the ages of either birth to 4 or 10 to 14, who have a female primary caregiver, whose caregiver self-identifies as non-Hispanic white, non-Hispanic African American, or Hispanic of any race, living in low- and moderate-income neighborhoods in Boston ($N_{WAVE\ 1} = 926$; $N_{WAVE\ 2} = 808$), Chicago ($N_{WAVE\ 1} = 762$; $N_{WAVE\ 2} = 701$), or San Antonio ($N_{WAVE\ 1} = 714$; $N_{WAVE\ 2} = 649$). Families were drawn from relatively low-income neighborhoods based on estimates from the 1990 Census.

Approximately 2,400 households were randomly sampled, 40 percent of whom were receiving welfare benefits at the start of the study. The longitudinal survey includes information from the primary caregiver on demographics and household composition, fertility, marriage, education, income, welfare program participation and experiences, employment histories, and information on child outcomes, parenting, and the home environment. Information on the focal child includes questions about parent-child relationships and several measures of well-being (behavioral, cognitive, socio-emotional and physical). At Wave 1, slightly more than two-thirds of the sample was unmarried and just less than a third of the sample was married. Forty-one percent of the sample was non-Hispanic Black, four percent non-Hispanic White, 53 percent Hispanic (any race), and two percent of the sample was classified as a race other than White or Black. Less than half (42 percent) of the sample worked in the past week, and of those working 60 percent were working full-time. Three-quarters of the sample were living below the poverty line.

A few limitations of this study design must be acknowledged (Winston, 1999). First, the comparisons across the three cities are made more complex by differences in their economic and social environments. In addition, using only three cities does not allow for national representation. Despite these limitations, this dataset is particularly useful for studying the effects of welfare reform policies. First, it includes extensive quantitative data from a large sample. Second, The Three-City Study is longitudinal, allowing for tracking the effects of welfare reform over time. Finally, the study looks at three major cities, where policy implementation and effects may differ. This distinction is important because welfare reform encouraged state independence, which has created 50 unique welfare programs across the country.

Characteristics of the Selected Cities and Policies

Three cities were selected for this study: Boston, Chicago, and San Antonio. Cities were chosen for their geographic, ethnic and policy diversity (Winston, 1999). The following descriptions are of the cities at the time of the study (Winston, 1999); significant changes are likely to have occurred since the data were collected.

Boston. Boston (Suffolk County), the capital of Massachusetts, has a population of approximately 575,000. The state has recently shifted from a traditionally liberal state to one of power-sharing (Republican governor and Democratic-controlled legislature). During the course of the study, Massachusetts operated under a waiver system, emphasizing work and time limits. The state's child poverty rate is lower than the national average (14.6 percent versus 20.8 percent, respectively in 1995). In Suffolk County, the rates are somewhat higher than the state average for both general and child poverty (17.7 percent and 28.3 percent, respectively). While Boston is not as ethnically diverse as the rest of the nation, the percentage of immigrants is slightly higher than the national average.

In 1991, the state made significant policy changes. Interestingly, these changes closely mirrored those made federally in 1996. Several important variations exist, however. First, while the Massachusetts policies shifted to a work requirement orientation, the state supplemented these requirements with a number of other programs, including a state supplement to the Women, Infants, and Children (WIC) program and the federal Supplemental Security Income (SSI) for the disabled. Second, Massachusetts does not have a lifetime time limit, but does limit recipients to 24 months out of every 60. Finally, Massachusetts has a more extensive system of exemptions from time limits and work requirements (for example, disability or illness, pregnancy, and families with children under the age of six).

Chicago. With a population of nearly 3 million, Chicago remains one of the largest cities in the United States. Both Chicago and Illinois are highly urbanized—more so than the rest of the country. Illinois is a "swing" state, electing mostly moderates. Illinois is less wealthy than Massachusetts and less poor than Texas; the median income is slightly higher than the national median. The child poverty rate in the state is 18.5 percent, slightly lower than the national rate. For Chicago, the child poverty rate is 25.8 percent. Unemployment rates were lower in Chicago than much of the nation, in part due to its reliance on the manufacturing industry. The city of Chicago is approximately 46 percent White and 39 percent Black.

Preceding 1996, Illinois reformed its welfare system. Specifically, Illinois approved "Work Pays," a change in the earned income disregard, which included a "self-sufficiency" plan for recipients. However, after the federal reform, Illinois adopted the federal mandates, rather than continue with its own new system. Illinois differs slightly from the federal system. Differences include a time limit exemption for recipients working at least 30 hours per week, gradual sanctions, and broader definitions of work activities.

San Antonio. With about 19 million residents, Texas is the second most populous state in the country. Texas has an image of a "low-benefit" state, which is illustrated by the state constitution, requiring that no more than 1 percent of the annual budget be spent on welfare expenses. San Antonio has a population over 1 million and a strong and politically active Hispanic population. Texas is a very poor state; the poverty rate is 18.5 percent, five points above the national average. Child poverty for the state was 26.9 percent in 1995 (seven points above the national average). Fifty-five percent of the population of San Antonio is Hispanic (of any race).

Beginning in 1993, Texas started working on major welfare reform. By 1995, the state's plan was implemented, receiving HHS waivers for the "Achieving Change for Texans" program. The federal system was not adopted in Texas until 2002. The state's policies were driven by a desire to spend little new state money. To do this the state adopted several approaches. First, the state implemented means of diverting new clients from signing up for benefits and requiring "orientation" sessions for new families. Second, time limits are more stringent and dependent on work experience and education. Finally, recipients must sign a "personal responsibility agreement," which addresses the use of drugs and alcohol, child health care and paternity establishment.

Analytic Sample

Because this study is investigating the effects of welfare reform's work requirements on maternal well-being, the primary analytic sample is mothers who are reliant on welfare from Wave 1 (N = 764). To address the first hypothesis in the second research question, the full sample of mothers receiving welfare at the first wave is used. For the second hypothesis, however, a subsample is drawn to include only those mothers who are working at Wave 2 (N = 371).

Dependent Variables

Maternal mental distress is assessed at Wave 1 and Wave 2 with the 18-item Brief Symptom Inventory (BSI-18; alpha = .92), an instrument which produces a constructed global measure of general psychological distress. To address skewness in the raw subscale scores, transformed variables are created. Variables are transformed by adding 1 to the raw score and

taking the natural log (mean = 1.56, standard deviation = 1.12). The change variable is created by subtracting the respondent's Wave 1 score from the respondent's Wave 2 score.

A global *self-esteem* scale is created from the mean of ten self-esteem and self-concept variables. Values for each item ranges from 1=strongly disagree to 4=strongly agree. The mean for this scale is 43.45 (standard deviation = 6.91). The Cronbach's alpha is 0.77. Higher scores on this scale indicate higher self-esteem.

A *parenting satisfaction* scale is created from the mean of five individual items: I get more satisfaction out of being a parent than I thought I would; Being a parent is one of the best parts of my life; I have more fun with my child than with anyone else; If anyone can find the answer to what is troubling my child, I can; and I honestly believe I have all the skills necessary to be a good mother. Item responses ranged from (1) strongly disagree to (5) strongly agree. The Cronbach's alpha is 0.69. Higher scores indicate more satisfaction in parenting.

Independent Variables

All of the independent variables are measured at Wave 2. The primary independent variable is whether or not mothers are employed at Wave 2. *Employment in the past three months* is a constructed variable assessing whether the respondent worked at least 2 of the past 3 months. Responses are coded (1) for those working two of the last three months and (0) otherwise.

To address the second hypothesis, a variety of variables are created to measure work "complexity." Two variables are created to evaluate the complexity of work experiences. First, *nonstandard work hours* is coded (1) for respondents who worked between 11 p.m. and 5 a.m. in

the last week and (0) otherwise. Second, a dummy is created for (0) whether the respondent reported working at a *temporary.odd job* for pay, or (1) working at a regular, steady for pay.

Welfare/job connection is coded (0) for respondents reporting that their main job is not connected to the welfare office and (1) for respondents who report that their main job is connected to the welfare office.

A variable for l*ow wage* is created from respondent's usual hourly wage for her work in the preceding week. The variable is coded (1) for hourly wages equal to or below $5.15 (federal minimum wage) and (0) for hourly wages above $5.15. An additional variable for *supplementary wage* is created from two individual variables asking whether the respondent works at a job where she may get tips or commission. If the respondent reported positively for either or both of these variables the response is coded (1) and (0) otherwise.

Multiple jobs is coded (0) for respondents reporting working only one job and (1) for respondents reporting working more than one job.

Demographic Variables

All demographic variables are measured at Wave 1. Dummy variables are included for respondent's *city*: Boston, Chicago and San Antonio (reference). *Respondent's* and *child's age* are coded continuously. The mean age for adult respondents is 31.4 years (s.d. = 9.93) and 6.3 (s.d. = 5.13) for focal child. Mother's *marital status* is coded (1) for currently married, and (0) otherwise. Focal child's *gender* is coded (1) for males and (0) for females. *Number of children in the household* is a continuous variable.

Respondent's race is measured using a series of dummy variables: Black, Hispanic, Other and Non-Hispanic White (the reference group). Since respondent's race and child's race are

highly correlated, only respondent's race is used in the models. *Respondent's foreign-born status* is dummy coded, with those born in the United States as the reference group. Nearly three-quarters of the adult respondents were born in the United States. Respondent's first *language* is coded (0) for those for whom English is not their first language and (1) for those for whom English is their first language. Thirty percent of the sample reported English not being their first language.

Respondent's *education* is dummy coded for respondents who (1) did not earn high school diploma, (2) earned a high school diploma or GED (reference), (3) completed at least some college. Forty-one percent of respondents have completed at least some college, twenty-four percent completed high school, and thirty-six percent have not completed high school.

Mother's monthly income is measured as the total income the respondent received from all sources (including work, welfare, family/friends, etc) in the month prior to their interview. Income is recoded such that the measure indicates the calculated monthly income divided by $100 to standardize the values. Five dummy variables are used to assess respondent's *welfare receipt* status: TANF receipt, food stamps, Medicaid, Women, Infants, and Children (WIC) program, and Supplemental Security Income (SSI). Coding for each item is as follows: (1) respondent is currently receiving benefits and (0) otherwise.

Welfare duration[1] is measured as the number of months the respondents received welfare between waves 1 and 2, ranging from 0-27 months. *Interview duration* is the length of time between interviews and is measured as the number of months between the Wave 1 interview and the Wave 2 interview, ranging from 11-26 months.

[1] Welfare duration prior to Wave 1 is not included as a control in the regression models because it does not substantially change the findings and the models are more parsimonious without including the variable in the models.

Analytic Strategy

The data are analyzed in several steps to determine whether the hypotheses are supported. First, a table of means and standard errors is produced for the complete sample of mothers to provide a descriptive portrait of the total sample (i.e., welfare-reliant mothers at Wave 1) (N = 764), as well as for the subsamples of mothers who are employed at Wave 2 (N = 311) and those who are not employed at Wave 2 (N = 453). Second, regression analyses[2] are completed, as described below. Initial zero-order models are also included.

OLS regression is used for each of the three dependent variables: changes in maternal mental health, self-esteem, and parenting satisfaction. To address the first hypothesis for this research question, a sample of all welfare-reliant mothers is included. A model for each dependent variable includes demographic information. To address the second hypothesis for this research question, a sample of only employed mothers (N = 311) is analyzed. The first model for each dependent variable includes only demographic variables. A second model adds employment characteristics (e.g., nonstandard work hours and low wage). Change scores are used because in such cases as where measurement errors and omitted variables are present, change scores yield unbiased estimates of the effects of transitions. (Johnson, 2005).

Weights

The Three-Cities Study is not a simple random sample, meaning that the standard errors must be corrected to account for the complex sampling design. Weights to account for clustering, stratification, and non-response are used to generate corrected standard errors as described in the

[2] While event history analyses is useful in considering transitions in and out of welfare and/or work, this research is focusing on a single transition from welfare to work. Additionally, the Three-Cities Study, at this time, offers only two waves of data, while event history analyses are best used with at least three waves of data. As such, logistic regression and OLS regressions are used in the analyses for this research.

Three-Cities Study documentation (Angel, Burton, Chase-Lansdale, Cherlin, Moffitt, Wilson, 1999). Specifically, the original weights are normalized in order to give equal weight to each of the three cities in the sample. However, because a subsample of the respondents is used in these analyses, weights are renormalized to account for the unequal clustering of key variables across the three city's populations. Results of this analysis are generalizable to low-income, welfare-reliant American families living in Boston, Chicago and San Antonio (Wave 1 User's Guide, 1999). All models are estimated in SAS using corrected weights and macros provided by *The Three-Cities*.

DESCRIPTIVE RESULTS

Table 1 presents the weighted means and standard errors for the sample variables, for the complete sample (N= 764) and separated by employment status of mothers at Wave 2. Of the final sample of 764 non-working, welfare-reliant mothers at Wave 1, approximately 41 percent of mothers are employed at Wave 2 (N=311) and 59 percent of mothers are not employed at Wave 2 (N=453).

For the total sample, nearly 50 percent of the respondents are living in Chicago, Illinois, 33 percent in Boston, Massachusetts and 17 percent in San Antonio, Texas. The mean age for mothers is 31.4 years and for children is 6.3 years. Less than twenty percent of the respondents are married at Wave 1. Just fewer than half of the children are male, and respondents have an average of 3.6 children living in the household.

The majority of the respondents are non-Hispanic Black (60 percent) or Hispanic (36 percent). Fewer than three percent of the respondents are non-Hispanic White. Approximately

one-sixth of the mothers in the total sample were born outside of the United States and 77 percent of mothers speak English as their first language.

Forty percent of the total sample completed less than a high school education, compared to 37 percent completing at least some college and 23 percent completing only high school. Mothers earn an average of $837 per month for all income sources at Wave 2. Respondents are more likely to be receiving Medicaid benefits at Wave 1 than any of the other programs: 94 percent of respondents receive Medicaid benefits, 71 percent receive food stamps, 53 percent receive welfare (TANF) benefits, 38 percent receive WIC benefits, and 27 percent receive SSI benefits. Mothers spend a mean 21.5 months receiving TANF benefits during the 25 months between waves. There is an average of 16.6 months between interviews.

The mean score on the maternal mental distress scale is 8.7 for Wave 1 and 8.9 for Wave 2, for a mean difference of .18 (Wave 2-Wave 1). The mean score on the self-esteem scale is 42.1 for Wave 1 and 42.9 for Wave 2, for a mean difference of .78. The mean score for parenting satisfaction is 4.2 at Wave 1 and Wave 2.

The total sample distribution, however, masks some substantial differences between the two groups. Mothers who are employed at Wave 2 are less likely to be living in Boston than mothers who are unemployed at Wave 2 and mothers who are employed at Wave 2 are significantly more likely to be living in Chicago than those who are unemployed at Wave 2. Mothers who are working at Wave 2 are significantly younger than mothers who are not working at Wave 2, and their children are significantly younger as well. Mothers who are working at Wave 2 are significantly more likely to be non-Hispanic Black than mothers who are not working at Wave 2 and significantly less likely to be Hispanic than mothers who are not working

at Wave 2. Mothers who are working at Wave 2 are also less likely to be foreign born than mothers who are not working at Wave 2.

Mothers who are working are significantly less likely to have not completed high school (31 percent) than mothers who are not working at Wave 2 (46 percent) and more likely to have completed only high school (43 percent versus 33 percent). Mothers who are working at Wave 2 have average incomes of $118 monthly which are significantly more than mothers who are not working at Wave 2 ($566 monthly).

The two groups are also significantly different in their receipt of welfare benefits. Mothers who are working at Wave 2 are less likely to be receiving TANF benefits than mothers who are not working at Wave 2. Approximately two-thirds of mothers who are working at Wave 2 are receiving food stamps (compared to 78 percent of mothers who are not working at Wave 2), 42 percent are receiving WIC benefits (compared to 34 percent of mothers who are not working at Wave 2), and 16 percent are receiving SSI benefits (compared to 35 percent of mothers who are not working at Wave 2). According to the univariate results, mothers who are working at Wave 2 are more economically secure (as evidenced by their higher education levels and incomes as well as their lower propensity to rely on welfare) at Wave 1 than mothers who are not working at Wave 2.

Employed mothers have significantly lower scores for mental distress at Wave 1 (7.2 versus 9.8) and Wave 2 (7.1 versus 10.3). The mean difference between waves is not significantly different for the two groups. The two subsamples significantly differ in their mean self-esteem scores. Employed mothers have a mean self-esteem of 43.3 while unemployed mothers have a mean score of 41.2 at Wave 1. Employed mothers have a mean self-esteem of 43.9 while unemployed mothers have a mean score of 42.0 at Wave 2. The two groups do not

significantly differ in their mean change between waves. Mothers who are employed at Wave 2 have significantly lower mean scores on parenting satisfaction at Wave 1 than unemployed mothers (4.2 versus 4.3), but have significantly higher scores at Wave 2 (4.3 versus 4.2). The mean difference between waves is also significantly difference for the two subsamples.

Mothers who are not employed at Wave 2 are not asked questions tapping "employment characteristics," therefore results are only presented for employed mothers. Seven percent of mothers who are employed at Wave 2 have a job that is connected to the welfare office. Approximately fifteen percent of employed mothers work nonstandard hours; ten percent of mothers work temporary or odd jobs and ten percent work for less than the federal minimum wage. Fourteen percent of mothers earn a supplementary wage and less than five percent work multiple jobs.

MULTIVARIATE RESULTS

Original research suggests that welfare reform work policies were designed to move welfare-reliant individuals into the work force. Little work since has looked at how this transition may influence well-being. This research question examines the relationship between maternal employment and maternal well-being. Three measures of well-being are considered: maternal mental distress, maternal self-esteem, and maternal parenting satisfaction. It is hypothesized first that mothers who enter the labor force between Wave 1 and Wave 2 will have greater positive changes in these three measures as compared to mothers who do not enter the labor force between waves. Tables 2, 3, and 4 show the results of these analyses. Second, it is hypothesized that mothers who work "complex" jobs (non-standard work hours, low wage work or have

temporary employment) will have smaller positive changes in well-being between waves than those working more "traditional" jobs. Tables 5, 6, and 7 show the results of these analyses.

This research question asks whether maternal employment affects changes in maternal well-being. Table 2 shows the results for the OLS regression predicting the change in maternal mental distress between Waves 1 and 2. Model 1 shows the results for the zero-order models for each of the predictors. In the bivariate model, employment is not significant. City is not significantly correlated with change in maternal mental distress at the bivariate level. Mother's marital status is a significant and negative predictor of change in maternal mental distress in the zero-order model – married employed mothers have significantly smaller changes in mental distress than unmarried mothers. Having a male focal child is positively and significantly correlated with change in maternal mental distress. Non-Hispanic Black mothers have significantly greater positive changes in mental distress between waves than non-Hispanic White mothers; Hispanic mothers have significantly smaller positive changes. Mothers for whom English is their first language have significantly greater positive changes in mental distress than mothers for whom English is not their first language. Having more than a high school education is a significant and negative predictor of change in mental distress for mothers. However, having less than a high school education is not significantly correlated with this change. Monthly income is significantly and negatively correlated with change in mental distress, as is receipt of food stamps and length of time receiving welfare benefits.

Model 2 in Table 2 does not provide support for the first hypothesis– mothers who enter the labor force have greater positive changes in mental well-being than those who do not enter the labor force. Instead, maternal employment is not significantly related to change in maternal mental distress. Living in Chicago is significantly associated with smaller positive changes in

maternal mental distress than living in San Antonio. Mothers with older focal children have greater positive changes in mental distress than mothers with younger focal children. Mothers who are married have significantly smaller positive changes in mental distress than mothers who are not married. Mothers who have a male focal child have significantly larger positive changes in mental distress than mothers who have a female focal child. Mother's race is not significantly associated with change in mental distress in the multivariate model. Mothers who completed more than a high school education have significantly smaller positive changes in mental distress than mothers who completed only a high school education. Mothers who receive food stamps have significantly smaller positive changes in mental distress than mothers who do not receive food stamps. Welfare duration is significantly and negatively associated with positive changes in mental distress. The number of months between interviews is significantly and positive associated with positive changes in mental distress.

Table 3 shows the results for the OLS regression predicting the change in maternal self-esteem between Waves 1 and 2. Model 1 shows the results of the zero-order models for each of the variables. Employment is not significantly correlated with change in maternal self-esteem in Model 1. Mothers living in Boston have significantly greater positive change in self-esteem than mothers in San Antonio; mothers living in Chicago have significantly smaller positive changes in self-esteem than mothers living in San Antonio. Age of mother and child are not significant predictors of change in maternal self-esteem at the bivariate level. Mothers with larger number of minor children in the household have smaller positive changes in self-esteem between waves than mothers with fewer minor children in the household. Non-Hispanic Black mothers have significantly greater positive changes, while Hispanic mothers have significantly smaller positive changes in self-esteem than non-Hispanic White mothers. Mothers who were born outside of the

United States have greater positive changes, while mothers who speak English as a first language have smaller positive changes. Receipt of Medicaid benefits is significantly and negatively correlated with positive change in self-esteem. Duration of welfare receipt is significantly and negatively associated with positive change in maternal self-esteem between waves.

The results in Model 2 do not support the first hypothesis; the transition to employment between interviews is not significantly associated with a change in maternal self-esteem. City is not significantly associated with positive change in self-esteem. The number of minor children living in the household is significantly and negatively associated with positive changes in maternal self-esteem. Mother's race is not a significant predictor of positive change in self-esteem. Mothers who were born outside of the United States have significantly larger changes in maternal self-esteem than mothers born inside the United States. Education and income are welfare receipt are not significant predictors of positive change in maternal self-esteem between waves.

Table 4 shows the results for the OLS regression predicting the change in maternal parenting satisfaction between Waves 1 and 2. Model 1 shows the results of the zero-order models for each of the predictors. Mothers who are employed at Wave 2 have significantly greater positive changes in parenting satisfaction than mothers who are not employed at Wave 2. Mothers living in Chicago have significantly greater positive changes in parenting satisfaction than mothers living in San Antonio. Older mothers and mothers with older children have smaller positive changes than younger mothers and mothers with younger children, respectively. Mothers with more children minors in the household have greater positive changes in parenting satisfaction than mothers with fewer minor children in the household. Non-Hispanic Black mothers have greater positive changes and Hispanic mothers have smaller positive changes than

non-Hispanic White mothers in parenting satisfaction. Mothers with less than a high school education have greater positive changes than mothers with a high school education. Monthly income is significantly and positively associated with positive changes in parenting satisfaction. Receipt of TANF benefits is significantly and negatively associated with changes in parenting satisfaction, while other benefit receipt is not significantly associated with changes. Duration receiving welfare is significantly and positively associated with changes in parenting satisfaction between waves for mothers.

Model 2 shows the results of the multivariate regression predicting change in maternal parenting satisfaction. Mothers who are employed at Wave 2 have significantly greater positive changes in parenting satisfaction than mothers who are not employed at Wave 2, providing support for the first hypothesis. City is not a significant predictor of positive changes in maternal parenting satisfaction. Child's age is significantly and negatively associated with positive changes in parenting satisfaction. Mother's race is not a significant predictor of positive changes in parenting satisfaction for mothers. Mothers who completed less than a high school education have significantly larger positive changes in parenting satisfaction than mothers who completed only a high school education. Receipt of TANF benefits is significantly and negatively associated with positive changes in parenting satisfaction. Receipt of food stamps is significantly and positively associated with positive changes in parenting satisfaction. The number of months a mother received welfare benefits between waves is significantly and positively associated with positive changes in parenting satisfaction. These findings are notable because it is contrary to research suggesting that parenting satisfaction could be undermined by employment (Long, 1998; Raver, 2003; Zaslow et al., 1998).

Table 5 shows the OLS regression results predicting change in maternal mental distress for the subsample (N = 331) of mothers who are working at Wave 2. The first model shows the results of the zero-order models for each of the predictors. City is not a significant predictor of change in maternal mental distress for employed mothers. Married and employed mothers have significantly smaller positive changes in mental distress than unmarried and employed mothers. Monthly income is a significant and negative predictor of change in maternal mental distress, as is receipt of food stamps. Employed mothers who have a temporary or odd job have significantly greater positive changes in maternal mental distress between waves. The other five employment characteristics variables are not significantly correlated with this change.

The second model includes only demographic predictors in the multivariate regression. Mothers who live in Boston or Chicago have significantly smaller positive changes in maternal mental distress than mothers living in San Antonio. Mothers with older children have significantly greater positive changes in mental distress compared to mothers with younger children. Marital status is significantly and negatively associated with change in maternal mental distress. Mothers with a male focal child have greater positive changes in mental distress than mothers with a female focal child. Hispanic mothers have a significantly smaller positive change in mental distress than non-Hispanic White mothers. Mothers who have less than a high school education have significantly smaller positive changes in mental distress than mothers who completed only a high school education. Mother's monthly income is significantly and negatively associated with changes in mental distress. Food stamp receipt is significantly and negatively associated to positive changes in mental distress.

Model 3 adds measures of work complexity to the second model. The addition of the complexity measures does not alter the significance of the demographic variables. Having a

temporary or "odd" job is significantly and positively associated with greater positive changes in maternal mental distress. Model 3 provides partial support for the second hypothesis.

Table 6 shows the results for the OLS regression predicting change in maternal self-esteem for the subsample of mothers who are working at Wave 2. The first model includes the results of the zero-order models for each of the predictors. City is not significantly correlated with changes in maternal self-esteem. Mothers with older children have greater positive changes in self-esteem as compared to mothers with younger children. Race is not a significant predictor of change in maternal self-esteem. Mothers who receive SSI benefits have significantly greater positive changes in self-esteem than mothers who do not receive SSI benefits. Mothers who are employed at a job that is connected to the local welfare office or temporary or odd jobs have significantly smaller positive changes in self-esteem between waves.

Model 2 includes only the demographic variables in the multivariate regression. Focal child's age is significantly and positively associated with positive changes in maternal self-esteem. Mothers who have a male focal child have significantly greater positive changes in self-esteem than mothers who have a female focal child. The number of minor children in the household is significantly and negatively associated with change in maternal self-esteem. Race is not a significant predictor of positive change in maternal self-esteem for employed mothers. Mothers who are foreign born have significantly greater positive changes in self-esteem than mothers who were not foreign born. Receipt of WIC and receipt of SSI benefits are significantly and positively associated with greater positive changes in self-esteem.

The third model adds measure of work complexity to the second model. The addition of the complexity measures does not change the significance of the demographic variables, with one small exception – the effect of receipt of WIC benefits drops to insignificance. Having a job

that is connected to the welfare office is significantly and negatively associated with positive changes in maternal self-esteem. Model 3 provides partial support for the second hypothesis.

Table 7 shows results for the OLS regression predicting changes in maternal parenting satisfaction for the subsample of employed mothers at Wave 2. The first model shows the zero order results for each of the predictors. Working mothers living in Boston have significantly smaller positive changes in parenting satisfaction than working mothers in San Antonio. Married mothers have significantly greater positive changes in parenting satisfaction than unmarried mothers. Race is not significantly correlated with change in parenting satisfaction for working mothers. The number of months a working mother received welfare benefits between waves is significantly and positively correlated with positive changes in parenting satisfaction between waves.

The second model includes only demographic variables in the multivariate regression. Mothers who live in Boston have significantly smaller positive changes in maternal parenting satisfaction than mothers living in San Antonio. Mothers who are married have significantly greater positive changes in parenting satisfaction than mothers who are not married. Race is not a significant predictor of change in parenting satisfaction for working mothers. Receipt of TANF benefits is significantly and negatively associated with change in parenting satisfaction. SSI receipt is significantly and positively associated with change in parenting satisfaction. Model 3 adds work complexity measures to the second model. This addition of variables changes significance for only one demographic variable – receipt of TANF benefits, which becomes insignificant in Model 3. Having a temporary or odd job is significantly and negatively associated with change in parenting satisfaction. Model 3 provides partial support for the second hypothesis.

In conclusion, this research question compares the changes in well-being for mothers who enter the labor force between waves and those mothers who do not enter the labor force between waves. Three measures of well-being are considered. This research shows that the direct relationship between maternal employment and maternal well-being is only significant when predicting changes in parenting satisfaction. The original hypothesis is then only partially supported. Secondly, this research question considers how the characteristics of employment among those mothers who transition into employment may be related to well-being. For mental distress, having a temporary or odd job is significantly and positively associated with greater positive change between waves. For parenting satisfaction, having a temporary or odd job is significantly and negatively associated with greater positive change between waves. For maternal self-esteem, having a job that is connected to the local welfare office is significantly and negatively associated with greater positive change between waves.

DISCUSSION AND CONCLUSIONS

The 1996 welfare reforms provided new social policies that changed the economic landscape for low-income families. Passage of this legislation increased employment among low-income parents and decreased welfare caseloads. By mandating work and "making work pay," low-income families are ideally moving themselves off the welfare rolls and into economic independence. With decreasing caseloads and decreasing unemployment, politicians claimed success. However, questions still remained as to whether these new work policies would provide the long-term economic benefit to low-income families as promised.

The mandated work policies provided the groundwork for serious political and social debate. On the one side, proponents argued that maternal employment would increase family

income and maternal self-esteem, thereby benefiting children. On the other side, skeptics worried that welfare-reliant mothers would not be able to secure employment that would provide livable incomes for their families and would increase maternal stress and decrease time spent with children. Using the first and second waves of the Three-Cities Study, the current research aimed to assist in this ongoing debate by addressing two questions. First, how does the transition from welfare to work affect maternal well-being (specifically, maternal parenting satisfaction, mental distress, and self-esteem)? Second, how do employment characteristics impact this relationship?

While previous research has not focused much attention on the effects of employment among low-income or welfare-reliant women, this research specifically uses a sample of welfare-reliant women to analyze the relationship between employment and maternal well-being. Earlier research has concluded both that maternal employment has positive effects on maternal well-being (Meyer & Cancian, 1998; Zaslow et al., 1998; Zill et al., 1995) and that maternal employment has negative effects on maternal well-being (Long, 1998; Raver, 2003). This research used three measures of maternal well-being (mental distress, global self-esteem, and parenting satisfaction) to test the relationship between maternal employment and maternal well-being.

Bivariate analyses show that among mothers who are not working at Wave 1, mothers who are working at Wave 2 have significantly lower levels of mental distress at both waves than mothers who are not working at Wave 2. However, maternal employment is not a significant predictor of change in maternal mental distress between waves. This finding does not lend support to either argument above regarding the effects of employment on well-being. The same is true for maternal self-esteem – there is no significant association between maternal employment and maternal self-esteem.

Important for child well-being scholars and policymakers, however, is that mothers who are working at Wave 2 have significantly greater positive changes in parental satisfaction than mothers who are not working at Wave 2. In fact, in retrospect, mothers who are working at Wave 2 have significantly lower levels of parenting satisfaction at Wave 1 than mothers who are not working at Wave 2. By Wave 2, however, this relationship had reversed – mothers who are working also have higher levels of parenting satisfaction than mothers who are not working. Perhaps the desire to have a satisfying parenting experience is a motivating factor for these women to seek employment.

Prior research (Morris et al., 2001; Parcel & Menaghan, 1997) also suggests that job complexity affects the relationship between employment and well being. In an analysis of a subsample of employed mothers, results show that having a temporary or odd job is a significant predictor of change in maternal mental distress – those mothers who work in temporary or odd jobs have greater positive changes in mental distress. This type of employment (even if it is temporary) likely provided additional stress for mothers because it (1) might have removed them from the welfare rolls but not provided adequate or long-term income in its place, (2) might also be associated with nonstandard work hours, and/or (3) likely does not include fringe benefits such as medical insurance.

Unlike mental distress, maternal self-esteem is not associated with temporary or odd jobs. Instead, the only measure of job complexity associated with change in self-esteem is having a job that is connected to the welfare office. Mothers who are employed at a job that is connected to the welfare office have significantly smaller positive changes between waves in self-esteem. This relationship between employment and well being may be mitigated by mothers feeling that their

employment is worth less because it is connected to the welfare office – these jobs may be stigmatized or perhaps used as a last resort for "problem" recipients.

Like mental distress, parenting satisfaction is negatively associated with temporary or odd jobs. Mothers who work these temporary jobs have smaller positive change in parental satisfaction than those who do not. Again, this type of employment might introduce additional stresses for mothers – low wage, nonstandard work hours and limited (if any) fringe benefits.

This research suggests that at the bivariate level mothers who are employed have lower levels of mental distress, and higher levels of self-esteem and parenting satisfaction than mothers who are not employed. However, once demographic characteristics are included in the analyses, all but the last relationship (parenting satisfaction) changes to insignificant. The addition of job complexity measures only changes this relationship in a small way and does not strongly support the hypotheses. It is not surprising then that previous research has been contradictory in its findings – some research suggesting that employment is positive for well being and some suggesting that employment has negative consequences for well being. Future research would be best served if it continued to develop this debate using nationally representative samples of mothers who are both reliant on welfare and those that are not.

Limitations of Current Study

There are a number of limitations to this study. One such limitation is the timing of data collection. Data collection was completed before the economy weakened in the second half of 2001. Welfare reform was launched during a strong economic boom, and data were collected after this boom subsided (unemployment had risen and the decline in caseload had stopped). In addition, data collection was completed before many recipients had reached their five-year time

limit (the earliest reaching this point in 2001). Long-term effects of welfare reform are not able to be assessed with these data. Findings may reflect only short-term effects that may vary in the long-term. Future research would benefit from additional waves of data and future analyses to assess the long-term effects of welfare receipt and maternal employment.

In addition, this study is limited in the measurement of some of the key indicators. Models cannot control for unmeasured characteristics of the mother (e.g., motivation), that may be correlated with employment as well as well being. This research may be estimating a spurious relationship rather than a direct relationship. In addition, household composition is an important consideration for future research. Additional analyses (not shown) suggest that the interaction between maternal employment and marital status is significant in just a single instance across models (parenting satisfaction). Perhaps the addition of adult role models in the home improves parenting satisfaction for mothers. Future research should address these issues and future surveys would benefit from qualitative interviews with respondents regarding these previously unmeasured characteristics.

Moreover, the decline in welfare caseload occurred unevenly within states, concentrating welfare recipients in cities (Center on Urban and Metropolitan Policy, 1999). These data, therefore, offer a distinctive portrait of the welfare caseload population, and not of the general population. These data include only respondents from three large cities in the United States. The results of this research are not representative of the adult population and therefore must be interpreted with caution. Future nationally representative research will be an asset to potential researchers. Supplementary analyses (not shown) suggest that the interaction between maternal employment and mother's city of residence is significant for some models, suggesting geographic variation in the linkages between employment and well-being. Because the welfare

reform policies are in the hands of the states, each state has unique policies and programs. These significant interactions have important policy implications as both employment patterns and work policies vary in each of the three cities considered in this research.

Previous research cautions that estimates of maternal well-being may be biased as a result of selection factors. Questions still remain as to whether results may differ for mothers who enter the labor force voluntarily versus those who enter involuntarily (i.e., as a welfare eligibility requirement) (Zaslow & Emig, 1997). Future research should consider whether and how voluntary workers are different than involuntary workers. For instance, might voluntary workers have a stronger work ethic or fewer barriers to employment? Or, might mothers who enter employment involuntarily have lower levels of overall well being at the onset? These differences may be related to overall well-being of both mothers and children.

Strengths of Current Study

Despite its limitations, the current research has several important strengths. First, the data used are ideal for addressing the research questions. The Three-Cities Study is a longitudinal survey of low-income families in Boston, Chicago and San Antonio. A significant proportion of the same is reliant on welfare. The Three-Cities Study offers detailed employment and welfare histories for each respondent, which allow for analyses that address the influence of both on maternal and child well-being. Additionally, the data set focuses significant attention on measures of child well-being.

The current research also moves beyond prior research in two chief ways. First, the current research uses post-reform data. Previous research (even that published after 1996) typically used data collected prior to 1996 (Bloom & Michalopoulos, 2001; Gennetian et al.,

2002; Harris, 1993). Second, this research includes measures of employment characteristics to understand the relationship between employment and well being.

In addition, this research expands the current literature. The previous literature on the transition from welfare to work and maternal well-being is sparse. Some work suggests that employment will have positive effects on well-being for mothers (Meyer & Cancian, 1998, Zill, Moore, Nord, Smith, Stief & Coiro, 1995). Other research still finds that this transition may have negative effects for mothers (Long, 1998, Zaslow et al., 1998). This current research provides limited support for the argument that maternal employment has positive effects on maternal well-being. Specifically, this research finds that for the measure of parenting satisfaction, mothers who enter the labor force have greater positive changes between than mothers who do not enter the labor force. The other two measures of maternal well-being did not show a significant relationship between employment and well-being.

Policy Implications

This researched aims to indirectly parcel out the arguments for and against the recent welfare reforms. On one side, proponents argue that welfare reform would drive mothers in the labor force, thereby improving their incomes and therefore well being of themselves and their families. On the other side, critics are concerned that children specifically would be negatively affected by increased parental stress and decreased parental monitoring. While this research cannot make direct judgments as to the success or failure of the welfare reform policy changes, a couple of important conclusions can be drawn.

First, mothers who are working at Wave 2 do in fact have substantially higher incomes than mothers who are not working at Wave 2 ($1138 versus $566 per month). Second, mothers

who are working at Wave 2 are less likely to receive TANF benefits, Food Stamps, or Social Security Income. However, these mothers are also more likely to receive WIC benefits than mothers who are not working at Wave 2. Third, at the bivariate level, mothers who are working at Wave 2 reported lower levels of mental distress at Wave 2 than mothers who are not working, although this is also true at Wave 1. Mothers who are working at Wave 2 also have better self-esteem than mothers who are not working, although again this is also true at Wave 1. Finally, parenting satisfaction is also greater for working mothers than for mothers who do not work (interestingly, this relationship does reverse between waves).

To sum up, the average monthly incomes of working mothers is significantly higher (more than doubled, in fact) and measures of maternal well-being are significantly higher for mothers who work. Important research must continue to address the larger structural and demographic factors that undoubtedly play a significant role in the questions of welfare reform policy (Zaslow et al, 1999). Family policies must also take into consideration these important conclusions. Specifically, future family policy must address the larger issues of the role of employment in family dynamics – not only the direct effects of employment on maternal and child well-being, but also the indirect effects of such policies.

Conclusions

This current research addresses the broad question of how the recent welfare reform work policies affect maternal and child well-being. Using two waves of an intensive large-scale survey, this research addresses two focused questions: (1) how does the transition from welfare to work affect maternal well-being, and (2) what role do employment characteristics play in thie relationship. While no conclusion can be drawn as to the ultimate success of the welfare reform

work policies, findings from this research suggest that maternal well-being is significantly improved for mothers who transition from welfare to work.

A majority of all mothers in the sample have some previous work experience, which is likely significantly related to transitioning from welfare to work. Mothers who transitioned from welfare to work earn higher monthly incomes than mothers who do not make this transition. However, improved income does not translate into improved psychological well-being across the three measures. Transitioning from welfare to work improves a mother's parenting satisfaction, but does is not associated with improvements in self-esteem or mental distress.

This research opens the door for further research to address the questions of the success of the welfare reform work policies, and other reform policies. Policymakers must be aware of the individual-level factors that affect individual successes and failures within the larger structure of welfare reform. With more than ten years of welfare reform behind us, researchers must continue to collect longitudinal data to evaluate both the short-term and long-term consequences of these policies for mothers and their families.

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Table 1. Weighted Means and Standard Errors for Sample Variables

Variable	All Mothers N = 764		Mothers Employed at Wave 2 N = 311			Mothers Not Employed at Wave 2 N = 453	
	Mean	Standard Errors	Mean	Standard Errors		Mean	Standard Errors
City							
Boston	0.331	0.017	0.248	0.025	***	0.396	0.023
Chicago	0.497	0.018	0.594	0.028	***	0.421	0.023
San Antonio	0.172	0.014	0.157	0.021		0.183	0.018
Mother's Age	31.419	0.371	29.692	0.453	***	32.771	0.543
Child's Age	6.256	0.188	5.817	0.295	*	6.599	0.242
Mother's Marital Status (1 = Married)	0.177	0.014	0.180	0.022		0.175	0.018
Focal Child's Sex (1 = Male)	0.472	0.018	0.463	0.028		0.480	0.023
Number of Children in Household	3.562	0.066	3.626	0.106		3.512	0.085
Mother's Race							
Non-Hispanic White	0.029	0.006	0.017	0.007		0.039	0.009
Non-Hispanic Black	0.600	0.018	0.662	0.027	**	0.551	0.023
Hispanic	0.361	0.017	0.317	0.026	*	0.395	0.023
Other	0.010	0.004	0.004	0.003		0.015	0.006
Mother's Foreign Born (1 = Mother is Foreign Born)	0.170	0.014	0.107	0.018	***	0.220	0.019
Mother's Language (1= Mother's First Language is English)	0.771	0.015	0.792	0.023		0.754	0.020
Mother's Education							
Less than High School	0.397	0.018	0.312	0.026	***	0.463	0.023
High School	0.230	0.015	0.256	0.025		0.210	0.019
More than High School	0.372	0.017	0.432	0.028	**	0.325	0.022
Mother's Monthly Income	8.369	0.212	11.832	0.283	***	5.658	0.234
Welfare Status							
TANF	0.532	0.018	0.357	0.027	***	0.669	0.022
Food Stamps	0.712	0.016	0.628	0.027	***	0.777	0.020
Medicaid	0.935	0.009	0.924	0.015		0.944	0.011
Women, Infants and Children (WIC)	0.379	0.018	0.429	0.028	*	0.339	0.022
Supplemental Security Income (SSI)	0.267	0.016	0.158	0.021	***	0.352	0.022
Welfare between Interviews (Months)	21.500	0.235	21.364	0.376		21.608	0.301
Months between Interviews (Number of Months Between Interviews)	16.601	0.115	16.724	0.181		16.506	0.149
Dependent Variables							
Maternal Mental Distress, Wave 1	8.695	0.368	7.246	0.500	***	9.829	0.516
Maternal Mental Distress, Wave 2	8.872	0.388	7.071	0.460	***	10.282	0.575
Change in Maternal Mental Distress (Wave 2-Wave 1)	0.177	0.327	-0.174	0.478		0.453	0.445
Maternal Global Self-Esteem, Wave 1	42.104	0.262	43.280	0.356	***	41.183	0.367
Maternal Global Self-Esteem, Wave 2	42.881	0.250	43.949	0.353	***	42.045	0.344
Change in Maternal Global Self-Esteem (Wave 2-Wave 1)	0.778	0.271	0.669	0.387		0.863	0.375
Maternal Parenting Satisfaction, Wave	4.222	0.023	4.170	0.036	*	4.263	0.029
Maternal Parenting Satisfaction, Wave	4.215	0.024	4.270	0.035	*	4.172	0.033
Change in Maternal Parenting Satisfaction (Wave 2-Wave 1)	-0.007	0.028	0.100	0.042	***	-0.091	0.037
Employment Characteristics (Wave 2)							
Welfare-Job Connection	--	--	0.074	0.015		--	--
Nonstandard Work Hours	--	--	0.143	0.020		--	--
Temporary/Odd Jobs	--	--	0.116	0.018		--	--
Low Wage	--	--	0.106	0.017		--	--
Supplementary Wage	--	--	0.136	0.019		--	--
Multiple Jobs	--	--	0.046	0.012		--	--

** p < .05. ** p < .01. *** p < .001.*

Table 2. Summary of OLS Regression Analyses for Predicting Change in Maternal Mental Distress

Predictor	Model 1 (zero order) *B*	*S.E.*	Model 2 (multivariate) *B*	*S.E.*
Intercept			2.040	3.808
Employed (Wave 2)	-0.627	0.659	0.197	0.819
Demographic Predictors				
City				
Boston	0.584	0.694	-1.725	1.239 [a]
Chicago	-0.654	0.654	-3.692	1.280 **
(San Antonio)				
Mother's Age	0.036	0.032	0.018	0.040
Child's Age	0.101	0.063	0.159	0.078 *
Mother's Marital Status (1 = Married)	-3.854	0.846 ***	-4.130	0.905 ***
Focal Child's Sex (1 = Male)	1.783	0.652 **	1.751	0.660 **
Number of Children in Household	-0.121	0.179	-0.025	0.192
Mother's Race				
(Non-Hispanic White)	1.780	0.664 **	3.392	1.966
Non-Hispanic Black	-1.699	0.678 *	-0.787	2.164
Hispanic	-2.640	3.256	-0.860	3.637
Other				
Mother's Foreign Born (1 = Mother is Foreign Born)	-0.392	0.870	1.451	1.294
Mother's Language (1= Mother's First Language is English)	1.557	0.776 *	0.299	1.289
Mother's Education				
Less than High School	0.580	0.668	-1.301	0.871
(High School)				
More than High School	-2.160	0.672 **	-3.197	0.861 ***
Mother's Monthly Income	-0.110	0.056 *	-0.101	0.067
Welfare Status				
TANF	0.143	0.655	1.393	0.758
Food Stamps	-1.862	0.719 **	-2.588	0.853 **
Medicaid	-1.719	1.326	-0.314	1.508
Women, Infants and Children (WIC)	-0.346	0.674	0.060	0.726
Supplemental Security Income (SSI)	-0.274	0.739	-1.199	0.801
Welfare between Interviews (Months)	-0.136	0.050 **	-0.114	0.052 *
Months between Interviews (Number of Months Between Interviews)	0.159	0.103	0.203	0.101 *
R^2			0.1186	
$R^2_{Adjusted}$			0.0912	

N = 764

** p < .05. ** p < .01. *** p < .001.*

Note: Models are corrected for complex sampling design.

[a] Additional analyses indicate that mothers in Chicago significantly differ from mothers in Boston, $p < .05$

Table 3. Summary of OLS Regression Analyses for Predicting Change in Maternal Self-Esteem

	Model 1 (zero order)		Model 2 (multivariate)	
Predictor	*B*	*S.E.*	*B*	*S.E.*
Intercept			6.980	3.262 *
Employed (Wave 2)	-0.194	0.547	0.212	0.702
Demographic Predictors				
City				
Boston	1.320	0.574 *	-1.091	1.061 [b]
Chicago	-2.166	0.537 ***	-1.121	1.096
(San Antonio)				
Mother's Age	-0.018	0.026	-0.007	0.034
Child's Age	-0.055	0.052	-0.054	0.067
Mother's Marital Status (1 = Married)	0.493	0.711	0.056	0.776
Focal Child's Sex (1 = Male)	0.412	0.543	0.514	0.565
Number of Children in Household	-0.547	0.147 ***	-0.396	0.164 *
Mother's Race				
(Non-Hispanic White)				
Non-Hispanic Black	-2.266	0.548 ***	-2.207	1.684
Hispanic	1.987	0.560 ***	-1.237	1.853
Other	3.578	2.699	1.659	3.115
Mother's Foreign Born (1 = Mother is Foreign Born)	2.151	0.717 **	2.239	1.108 *
Mother's Language (1= Mother's First Language is English)	-1.558	0.643 *	1.034	1.104
Mother's Education				
Less than High School	-0.695	0.554	-0.552	0.746
(High School)				
More than High School	0.211	0.561	-0.293	0.737
Mother's Monthly Income	-0.028	0.046	0.053	0.057
Welfare Status				
TANF	0.681	0.543	1.067	0.649
Food Stamps	-0.712	0.598	-0.535	0.731
Medicaid	-2.487	1.097 *	-1.585	1.291
Women, Infants and Children (WIC)	0.718	0.559	0.474	0.622
Supplemental Security Income (SSI)	0.735	0.613	1.058	0.686
Welfare between Interviews (Months)	-0.116	0.042 **	-0.067	0.045
Months between Interviews (Number of Months Between Interviews)	0.073	0.085	-0.056	0.087
R^2			0.060	
$R^2_{Adjusted}$			0.031	

N = 764

** p < .05. ** p < .01. *** p < .001.*

Note: Models are corrected for complex sampling design.

[b] Additional analyses indicate that mothers in Chicago do not significantly differ from mothers in Boston.

Table 4. Summary of OLS Regression Analyses for Predicting Change in Maternal Parenting Satisfaction

	Model 1 (zero order)		Model 2 (multivariate)	
Predictor	*B*	*S.E.*	*B*	*S.E.*
Intercept			-0.335	0.330
Employed (Wave 2)	0.190	0.056 ***	0.153	0.071 *
Demographic Predictors				
City				
Boston	-0.044	0.060	0.079	0.108 [b]
Chicago	0.176	0.056 **	0.077	0.111
(San Antonio)				
Mother's Age	-0.006	0.003 *	-0.006	0.003
Child's Age	-0.012	0.005 *	-0.016	0.007 *
Mother's Marital Status (1 = Married)	0.006	0.074	0.108	0.079
Focal Child's Sex (1 = Male)	-0.023	0.056	-0.041	0.057
Number of Children in Household	0.032	0.015 *	0.029	0.017
Mother's Race				
(Non-Hispanic White)				
Non-Hispanic Black	0.113	0.057 *	-0.072	0.171
Hispanic	-0.118	0.058 *	-0.205	0.188
Other	0.187	0.280	0.039	0.316
Mother's Foreign Born (1 = Mother is Foreign Born)	0.013	0.075	0.133	0.112
Mother's Language (1= Mother's First Language is English)	-0.021	0.067	-0.106	0.112
Mother's Education				
Less than High School	0.151	0.057 **	0.253	0.076 ***
(High School)				
More than High School	-0.006	0.058	0.119	0.075
Mother's Monthly Income	0.015	0.005 **	0.006	0.006
Welfare Status				
TANF	-0.144	0.056 *	-0.174	0.066 **
Food Stamps	0.087	0.062	0.174	0.074 *
Medicaid	0.185	0.114	-0.024	0.131
Women, Infants and Children (WIC)	0.019	0.058	-0.015	0.063
Supplemental Security Income (SSI)	-0.001	0.064	0.107	0.070
Welfare between Interviews (Months)	0.019	0.004 ***	0.017	0.005 ***
Months between Interviews (Number of Months Between Interviews)	-0.001	0.009	-0.003	0.009
R^2			0.102	
$R^2_{Adjusted}$			0.074	

N = 764

** p < .05. ** p < .01. *** p < .001.*

Note: Models are corrected for complex sampling design.

[b] Additional analyses indicate that mothers in Chicago do not significantly differ from mothers in Boston.

Table 5. Summary of OLS Regression Analyses for Predicting Change in Maternal Mental Distress among Employed Mothers

	Model 1 (zero order)		Model 2 (multivariate)		Model 3 (multivariate)	
Predictor	B	S.E.	B	S.E.	B	S.E.
Intercept			19.301	6.011 **	15.637	6.014 **
Demographic Predictors						
City						
Boston	0.309	1.109	-5.117	1.930 ** [b]	-5.086	1.920 ** [b]
Chicago	-1.248	0.973	-6.810	1.916 ***	-7.439	1.884 ***
(San Antonio)						
Mother's Age	0.128	0.060 *	-0.035	0.081	-0.021	0.084
Child's Age	0.156	0.092	0.260	0.120 *	0.278	0.121 *
Mother's Marital Status (1 = Married)	-4.572	1.221 ***	-4.744	1.342 ***	-4.550	1.393 **
Focal Child's Sex (1 = Male)	1.813	0.956	2.280	0.987 *	2.883	0.997 **
Number of Children in Household	-0.077	0.256	0.348	0.284	0.246	0.284
Mother's Race						
(Non-Hispanic White)						
Non-Hispanic Black	1.250	1.017	-4.472	3.538	-4.241	3.489
Hispanic	-1.861	1.024	-9.544	3.793 *	-9.824	3.723 **
Other	1.804	8.096	-4.742	8.345	-6.395	8.211
Mother's Foreign Born (1 = Mother is Foreign Born)	0.339	1.550	0.972	1.993	1.352	1.979
Mother's Language (1= Mother's First Language is English)	1.893	1.176	-1.456	1.877	-1.494	1.861
Mother's Education						
Less than High School	-1.641	1.030	-3.240	1.284 *	-2.892	1.278 *
(High School)						
More than High School	0.103	0.967	-1.385	1.208	-2.006	1.205
Mother's Monthly Income (Recode)	-0.259	0.095 **	-0.328	0.103 **	-0.231	0.106 *
Welfare Status						
TANF	-0.675	0.999	-0.917	1.160	-1.267	1.191
Food Stamps	-2.563	0.981 **	-3.177	1.171 **	-2.557	1.203 *
Medicaid	-1.290	0.180	0.038	1.942	0.042	1.913
Women, Infants and Children (WIC)	-0.560	0.968	-1.543	1.122	-0.868	1.144
Supplemental Security Income (SSI)	0.968	0.131	-0.686	1.367	-0.794	1.372
Welfare between Interviews (Months)	-0.010	0.072	0.075	0.077	0.078	0.076
Months between Interviews (Number of Months Between Interviews)	-0.209	0.150	-0.126	0.153	-0.059	0.157
Employment Characteristics						
Welfare Job Connection	0.974	1.833			-0.065	1.869
Nonstandard Work Hours	2.569	1.360			1.200	1.436
Temporary/Odd Jobs	5.914	1.457 ***			5.012	1.598 **
Low Wage	-0.299	1.556			-1.527	1.609
Supplementary Wage	2.218	1.393			2.264	1.514
Multiple Jobs	-0.619	2.289			-1.924	2.304
R^2			0.204		0.253	
$R^2_{Adjusted}$			0.143		0.179	

N = 311
** p < .05. ** p < .01. *** p < .001.*
Note: Models are corrected for complex sampling design.
[b] Additional analyses indicate that mothers in Chicago do not significantly differ from mothers in Boston.

Table 6. Summary of OLS Regression Analyses for Predicting Change in Maternal Self-Esteem among Employed Mothers

	Model 1 (zero order)		Model 2 (multivariate)		Model 3 (multivariate)	
Predictor	B	S.E.	B	S.E.	B	S.E.
Intercept			-5.492	5.060	-2.506	5.110
Demographic Predictors						
City						
Boston	0.483	0.897	-0.783	1.625 [b]	-0.616	1.632 [b]
Chicago	-0.149	0.790	0.850	1.613	1.321	1.600
(San Antonio)						
Mother's Age	0.050	0.049	0.008	0.069	-0.017	0.071
Child's Age	0.197	0.074 **	0.254	0.101 *	0.250	0.103 *
Mother's Marital Status (1 = Married)	-1.441	1.007	-1.206	1.130	-1.210	1.183
Focal Child's Sex (1 = Male)	1.032	0.775	1.803	0.831 *	1.828	0.847 *
Number of Children in Household	-0.316	0.207	-0.501	0.239 *	-0.525	0.242 *
Mother's Race						
(Non-Hispanic White)						
Non-Hispanic Black	-0.639	0.819	-1.300	2.978	-1.303	2.965
Hispanic	0.405	0.833	0.359	3.193	0.261	3.163
Other	10.397	0.524	12.683	7.025	13.266	6.977
Mother's Foreign Born (1 = Mother is Foreign Born)	2.167	1.248	3.391	1.678 *	3.359	1.682 *
Mother's Language (1= Mother's First Language is English)	-0.336	0.955	1.645	1.580	1.419	1.581
Mother's Education						
Less than High School	-0.171	0.837	-0.885	1.081	-1.163	1.086
(High School)						
More than High School	-0.547	0.782	-1.442	1.017	-1.553	1.024
Mother's Monthly Income (Recode)	0.073	0.078	0.136	0.086	0.065	0.090
Welfare Status						
TANF	-0.437	0.809	-1.138	0.977	-0.740	1.012
Food Stamps	0.205	0.802	1.622	0.986	1.842	1.022
Medicaid	-2.139	1.455	-2.294	1.634	-2.396	1.625
Women, Infants and Children (WIC)	0.521	0.783	1.915	0.944 *	1.538	0.972
Supplemental Security Income (SSI)	2.800	1.052 **	2.780	1.151 *	2.967	1.165 *
Welfare between Interviews (Months)	-0.002	0.059	-0.001	0.065	-0.002	0.064
Months between Interviews (Number of Months Between Interviews)	0.121	0.121	0.235	0.128	0.181	0.133
Employment Characteristics						
Welfare Job Connection	-3.062	1.474 *			-3.689	1.588 *
Nonstandard Work Hours	1.118	1.050			0.623	1.220
Temporary/Odd Jobs	-3.158	1.196 **			-1.957	1.358
Low Wage	-1.381	1.257			-0.940	1.367
Supplementary Wage	-1.824	1.127			-0.201	1.286
Multiple Jobs	2.460	1.847			3.067	1.958
R^2			0.138		0.176	
$R^2_{Adjusted}$			0.072		0.094	

N = 311
** p < .05. ** p < .01. *** p < .001.*
Note: Models are corrected for complex sampling design.
[b] Additional analyses indicate that mothers in Chicago do not significantly differ from mothers in Boston.

Table 7. Summary of OLS Regression Analyses for Predicting Change in Maternal Parenting Satisfaction among Employed Mothers

	Model 1 (zero order)		Model 2 (multivariate)		Model 3 (multivariate)	
Predictor	B	S.E.	B	S.E.	B	S.E.
Intercept			0.213	0.559	0.588	0.564
Demographic Predictors						
City						
Boston	-0.202	0.097 *	-0.378	0.180 * [a]	-0.362	0.180 * [a]
Chicago	0.167	0.086	-0.083	0.178	-0.029	0.177
(San Antonio)						
Mother's Age	-0.001	0.005	-0.009	0.008	-0.009	0.008
Child's Age	0.011	0.008	0.009	0.011	0.004	0.011
Mother's Marital Status (1 = Married)	0.367	0.108 ***	0.402	0.125 **	0.365	0.131 **
Focal Child's Sex (1 = Male)	-0.040	0.085	-0.020	0.092	-0.053	0.094
Number of Children in Household	0.026	0.023	-0.010	0.026	-0.006	0.027
Mother's Race						
(Non-Hispanic White)						
Non-Hispanic Black	0.002	0.089	-0.156	0.329	-0.156	0.327
Hispanic	0.002	0.091	-0.225	0.353	-0.215	0.349
Other	-0.005	0.715	0.012	0.777	0.212	0.770
Mother's Foreign Born (1 = Mother is Foreign Born)	0.047	0.137	0.207	0.186	0.184	0.186
Mother's Language (1= Mother's First Language is English)	-0.054	0.104	-0.171	0.175	-0.197	0.175
Mother's Education						
Less than High School	0.047	0.091	0.047	0.119	0.031	0.120
(High School)						
More than High School	0.076	0.085	0.031	0.112	0.055	0.113
Mother's Monthly Income (Recode)	0.016	0.008	0.015	0.010	0.008	0.010
Welfare Status						
TANF	-0.068	0.088	-0.237	0.108 *	-0.207	0.112
Food Stamps	0.049	0.088	0.065	0.109	0.071	0.113
Medicaid	0.203	0.159	0.311	0.181	0.275	0.179
Women, Infants and Children (WIC)	-0.071	0.085	-0.031	0.104	-0.054	0.107
Supplemental Security Income (SSI)	0.130	0.116	0.282	0.127 *	0.319	0.129 *
Welfare between Interviews (Months)	0.013	0.006 *	0.010	0.007	0.009	0.007
Months between Interviews (Number of Months Between Interviews)	0.002	0.013	-0.011	0.014	-0.023	0.015
Employment Characteristics						
Welfare Job Connection	-0.069	0.162			-0.062	0.175
Nonstandard Work Hours	0.058	0.121			0.098	0.135
Temporary/Odd Jobs	-0.465	0.129 ***			-0.475	0.150 **
Low Wage	-0.175	0.137			0.000	0.151
Supplementary Wage	0.051	0.123			0.094	0.142
Multiple Jobs	0.257	0.202			0.269	0.216
R^2			0.116		0.158	
$R^2_{Adjusted}$			0.048		0.074	

N = 311
** p < .05. ** p < .01. *** p < .001.*
Note: Models are corrected for complex sampling design.
[a] Additional analyses indicate that mothers in Chicago significantly differ from mothers in Boston, p < .05