Maternal Employment and Child Well-Being: Maternal Well-Being - A Possible Mediation?

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ABSTRACT

Breaking ground for new social policy, PRWORA was passed in 1996, promising to significantly change the economic landscape for low-income families across the nation. Proponents of the policy changes have argued that requiring maternal employment will increase maternal self-esteem, thereby benefiting children. Skeptics are concerned however, that these requirements may harm children's well-being by increasing parental stress, limiting parental monitoring, and decreasing the time children spend with parents. Using data from the Three Cities Study, this research finds that mother's employment status is not significantly associated with the likelihood of development delays for children ages 0-4 or with scores on the W-J Letters-Word Identification or Applied Problems for children ages 2-4. For children ages 10-14, maternal employment is a significant predictor for serious delinquency and the use of alcohol/drugs, but not school problems or psychological 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, thereby benefiting children. In addition, parents will serve as a positive role model for their children (Morris et al., 2001). Also, employment will likely increase the family's income, providing additional material resources for children. Children in families with working parents are also assumed to benefit from more productive family routines (Morris et al., 2001). According to this view, the

developmental needs of children are being met both directly through increased material resources and indirectly through positive maternal well-being, family routines, and positive role modeling.

Skeptics are concerned however, that these requirements may harm children's well-being 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), having potentially disadvantageous effects on children. Furthermore, parents unable to maintain or secure long-term employment may also worry about their ability to provide for and take care of their children (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.

The debate surrounding these policies has been burdened with assumptions about the effects of the reforms on children. Specifically, policymakers assume simply that employment will increase income which will benefit children. While this assumption is not entirely incorrect (see for example Duncan & Brooks-Gunn, 1997), more attention should be paid to the potentially complex relationship between welfare reform, employment, and parent and child well-being. Current literature shows (Zaslow, McGroder, Cave & Mariner, 1999) that especially for low-income families, this relationship is complicated by a variety of factors, including family structure, time spent on welfare, and education, among others. In fact, as much of the variation in this relationship between maternal employment and child well-being is actually a result of demographic variation than it is of differences in employment status alone (Zaslow et al., 1999).

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). Additionally, these studies have been inconsistent in their results for preschool-aged children.

Findings from nonexperiemental research are contradictory. Some research has found no differences in social and cognitive development between children on welfare and children who are poor but not on welfare (Duncan, Dunifon, Ward Doran & Yeung, 2001); other research indicates that higher family incomes lead to improvements in child well-being (Smith, Brooks-Gunn, Kohen, McCarton, 2001; Smith, Brooks-Gunn, Lebanov, Kyunghee, 2000).

Researchers and policymakers are only beginning to understand the effects of these policies on families and children. This research attempts to untangle the policy requirements, and (1) their potential effect on maternal employment, and (2) how the well-being of mothers and children are affected by the requirement of parental 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 children (see McLoyd, Jayaratne, Cebello & Borquez, 1994; Olson & Pavetti, 1996 for exceptions).

This research employs two theoretical frameworks to address the relationship between maternal employment and maternal and child well-being. These perspectives offer insight into how the family functions within the context of (economic) stress. In addition, these perspectives have been recently cited in the family literature as both competing and complementary perspectives in understanding family process and well-being (see Kalil & Ziol-Guest, 2005 and Yeung, Linver & Brooks-Gunn, 2002 for examples). Both of these perspectives suggest that maternal employment is detrimental – one suggesting that maternal employment hinders mother's investment in her children; the other suggesting that maternal employment increases maternal stress.

The first theoretical perspective, the *investment perspective* (Becker & Tomes, 1986), is taken from economics. The investment perspective suggests that low-wage work hinders a family's ability to provide economic resources (including schools, child care, food, housing, educational materials and environment, and medical care). Becker and his colleagues propose that children's economic success is largely a function of parental resources, in the form of time and money. Specifically, this perspective posits that low-wage work limits the ability of parents to invest in their own and their children's human capital.

The second theoretical perspective, the *family stress model*, emerged from psychology, and was proposed initially by Rand Conger and Glen Elder in their seminal 1994 book, *Families in Troubled Times: Adapting to Change in Rural America*. This perspective focuses on how income affects families through its impact on family processes. The family stress model posits that low-wage work is psychologically stressful for parents, which likely reduces parents' emotional connection with their children and increases poor parenting behaviors, thereby undermines child well-being. This model has been applied to both rural and urban populations

(see Conger & Conger, 2002; Whitbeck, Simons, Conger, & Wickrama, 1997; Yeung, Linver & Brooks-Gunn, 2002 for examples).

This research attempts to answer two important 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 a mother's transition from welfare to work affect child well-being? Second, consistent with the investment and family stress perspectives, do parental well-being and/or income mediate the relationship between the transition from welfare to work and child well-being? And, does this relationship differ by (a) age of child, (b) child's gender, and (c) race? 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 three key ways. First, the current research expands previous studies by examining both adolescent *and* preschool age children. Prior research has focused almost exclusively on either preschool age children (Moore & Driscoll, 1997; Morris et al., 2001; Morris, Gennetian & Duncan, 2005; Repetti & Wood, 1997) or adolescents (Gennetian et al., 2002; Kalil & Ziol-Guest, 2002). Second, the current research examines the possible mediating influence of maternal well-being on the primary relationship between maternal employment and child well-being. Previous research has focused on the direct relationship rather than possible indirect relationships (Dunifon, Kalil & Danziger, 2003; London, Scott, Edin & Hunter, 2004). Third, 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).

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 and child well-being. The data set focuses on child well-being by including detailed questions about children from both the caregiver's and child's perspective. 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 and child 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).

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.

The most commonly accepted hypotheses on how welfare-to-work programs might affect children are through available family resources (Morris et al., 2001). As mothers, in particular, move into the work force, the family's resources increase, which may in turn affect children (e.g., through a move to a better neighborhood or more material resources) (Morris et al., 2001). Conversely, other hypotheses suggest that employment may increase maternal stress, which may negatively affect parenting practices and therefore adversely affect children (Morris et al., 2001).

The investment perspective (Becker & Tomes, 1986) posits that unstable or inadequate employment limits families' economic resources (e.g., schools, housing, food) that are vital for successful child development (Duncan & Brooks-Gunn, 1997). According to this perspective, children in families with limited incomes fare worse because they have inadequate access to resources and experiences (Becker & Tomes 1986). The family stress perspective (Conger & Elder, 1994) suggests that economic stress, such as that experienced by women making the transition from welfare to work, creates maternal distress. Distressed mothers are less likely to parent effectively, thereby undermining child well-being.

Welfare to Work and Child Well-Being

While the welfare reform policies were ultimately directed at parents' behaviors, research clearly suggests that these policies will have indirect consequences for children, as well as for parents (Cherlin, 2004; Gennetian et al., 2002; Morris et al., 2001). Past research suggests that

children in poverty are likely to experience a variety of negative consequences, including poor health, low scores on achievement tests, and are more likely to repeat a grade or drop out of school (Smith, Books-Gunn & Klebanov, 1997). Children in deep or persistent poverty are likely to be at the strongest detriment (Duncan & Brooks-Gunn, 1997). Given that welfare reform was designed to reduce poverty, it is important to study how children might benefit from such policies. Central to welfare reform was the requirement of work for parents. One question that emerges is what effect this transition from welfare reliance to work will have on children.

Using National Survey of America's Families data, Vandivere, Moore and Brown (2000) conclude that children living with employed parents fare better on a myriad of measures than children with unemployed parents. Children (ages 6-17) with employed parents are less likely to have behavioral and emotional problems, to be in fair or poor health, to have low school engagement, to skip school, or to be suspended or expelled from school (Vandivere, Moore & Brown, 2000).

Child development research has focused on the effects of parents' work status (i.e., unemployment) on children's functioning. In fact, Gottfried, Gottfried & Bathurst (1995) show that there is no consistent relationship between parental work status and child functioning. Less attention has been paid to parents' work conditions (Parcel & Menaghan, 1994).

Empirical research suggests that transitions off welfare or into employment have no significant negative effects on child well-being—children are no worse off after parent's employment than when their parents were welfare reliant (Cherlin, 2004). Indeed, there may be some evidence of positive effects. Using data from the Women's Employment Study, Dunifon, Kalil, and Danziger (2003) find that a shift from sole reliance on welfare to a shared reliance on welfare and work minimizes behavioral problems in adolescents. Using data from the Three-

Cities Study, Chase-Lansdale et al. (2003) also find that this transition is associated with improved mental health among adolescents. In summary, observational studies suggest positive or neutral effects of maternal employment on child well-being (Cherlin, 2004).

Conceptual Frameworks

Research has focused on two perspectives to explain the effects of parental employment on child well-being. The first, based in economics, is Becker's investment theory. Becker's hypothesis is that low-wage or unstable work limits the financial resources which are necessary for material resources. These resources are critical for children's successful development. The second is the family stress perspective, which is a psychological approach. Although similar to Becker's, the family stress perspective suggests that low-wage or unstable work is stressful for parents, which in turn limits their emotional warmth and increases harsh parenting, thereby undermining children's adjustment. Three hypotheses are developed using these perspectives, considering both the material and emotional stresses of maternal employment on child well-being.

The first conceptual framework, the investment perspective (IP), was developed initially by Gary Becker in 1981 and extended with Nigel Tomes in 1986. Becker and Tomes view children's human capital as a combination of the biological endowment from their parents and the resources that parents invest in their children (Becker, 1981; Becker & Tomes, 1986). Simply put, this model suggests that income allows parents the ability to purchase materials, experiences and services (such as schools, child care, food, housing, medical care, and stimulating learning materials) to invest in their children's human capital. According to this perspective, children in families with low incomes tend to fare worse because they have limited access to resources that assist them in successful development (Becker & Tomes, 1986).

The paths between parent's income and child's outcomes have been only moderately researched using the investment perspective (Haveman & Wolfe, 1994; Kalil & Ziol-Guest, 2005; Mayer, 1997; Yeung, Linver & Brooks-Gunn, 2002). Investment in children's learning environment is considered to be a main determinant of children's future economic success (Yeung et al., 2002). Additionally, investments in children's living environments and medical care also improve children's well-being (Yeung et al., 2002). Using PSID and NLSY data, Mayer (1997) demonstrates that poor children lived in worse conditions, owned fewer stimulating toys and were less likely to engage in stimulating activities than children in non-poor families. Further, Mayer finds that these resources and family income are associated with children's outcomes. Smith and her colleagues (1997) also conclude that income directly affected children's outcomes. Specifically, they find that children in families with incomes less than half of the poverty line scored significantly lower on various standardized tests than did children in families with incomes at least 1.5 times the poverty line. They attribute this income effect to families' ability to pay for a quality learning environment for children. However, unlike the previous work, Kalil and Ziol-Guest (2005) do not find that income mediated the relationship between maternal employment and child outcomes. In fact, income is only directly associated with one of the four measured child outcomes (grade repetition). The authors suggest that perhaps the change in income is too modest to serve as a significant mediator in the relationship.

A second conceptual framework, the family stress model (FSM), emerged from the work of Conger and Elder (1994) with rural Iowan families, following an economic downturn in the 1980s. This model posits a series of mediated relationships among hardship conditions, economic pressure, the emotional state of caregivers, parenting practices, and child outcomes. Conger and Elder (1994) suggest that a link exists between socioeconomic decline and emotional

distress, which in turn undermines effective parenting. Economic hardship leads to economic pressure, which reduces parent's confidence in one's efficacy as a parent. The basis of the FSM is relatively simple: economic hardship creates pressure on parents. This pressure, in turn, negatively affects marital quality and parenting. The problems in parenting are then reflected in worse child development and adjustment.

I extend the model to consider the economic pressures related to the *welfare to work transition* and its impact on parental well-being. Much of the previous work in this area has focused on financial strain or unemployment (Conger & Elder, 1994). Using similar approaches, this research focuses on the transition from welfare to work specifically. In addition, the family stress model has been used primarily to address behaviors of adolescents. My research attempts to extend the work of the family stress model to include younger children. Evidence suggests that in fact the relationships between economic hardship and child outcomes are stronger for younger children (Duncan & Brooks-Gunn, 1997).

Direct Path from Economic Stress to Child Well-Being. Low income is associated with low academic performance, juvenile delinquency and teen pregnancy (Brody et al., 1994; Sampson & Laub, 1994), and socioemotional problems, such as anxiety, depression and behavioral problems (Bank, Forgratch, Patterson & Fetrow, 1993). Becker and Tomes (1986) suggest that income increases the family's ability to purchase material goods and services and experiences and the ability to invest in human capital. Children in low-income families fare worse because they have limited access to resources. For the current research, this direct relationship will likely translate from economic pressure to negative outcomes for children's well-being.

Indirect Path from Economic Stress to Parental Well-Being. Economic stress is also often reflected in quality of parenting (Conger & Elder, 1994), such as punitive parenting behavior and hostile and inconsistent parenting. Parenting is affected by several factors: economic hardship (Sampson & Laub, 1994), unemployment (McLoyd, 1989), and work-related stress (Repetti & Wood, 1997). Parents' work, however, outside the home is not itself a compromising factor to the quality of parenting (Goldberg, Greenberger & Nagel, 1996; Gottfried, Gottfried & Killian, 1999). The quality of parenting seems to be especially at risk when parents' work hours exceed that of the standard work day (Crouter, Bumpas, Head & McHale, 2001; Crouter et al., 1999). For single mothers, excessive work hours are echoed in increased maturity demands on their children (Weinraub & Wolf, 1983). For this current research, economic stress will likely lead to decreased maternal well-being.

Indirect Path from Parental Well-Being to Child Well-Being. Low family income is detrimental for child development, because of its association with parents' emotional well-being and interactions with children (Conger & Elder, 1994). Several studies have shown that family processes such as parents' psychological well-being, marital conflict, and parenting behaviors mediate the relationship between economic hardship and child outcomes (Conger, Conger, Elder, Lorenz, Simons & Whitbeck, 1992; Gutman & Eccles, 1999; McLoyd, Jayaratne, Ceballo & Borquez, 1994).

Using both the family stress model and the investment perspective framework, this research parcels out the indirect paths between maternal employment and child well-being. Both frameworks offer unique perspectives on understanding these paths – the family stress model focusing on the mediating effect of maternal well-being; the investment perspective focusing on the mediating effect of income and the ability to purchase materials and services for child

development. While these perspectives offer two unique approaches to this relationship, they do not necessarily compete with one another. In fact, it may be the case that both maternal well-being *and* maternal income work in tandem to explain how the transition from welfare to work affects child well-being.

Other Factors Associated with Child Well-Being

There are numerous dimensions which likely influence the relationship between maternal employment and child well-being. I will consider three specifically in this project. First, the literature regarding age is evaluated. Specifically, the differences between school-aged children and adolescents are considered. Second, the literature on gender differences in this relationship is reviewed. Third, the possible race differences, specifically between White and Black children is considered. While state-level characteristics and program features are important, it is beyond the scope of this paper to address them here.

Differences by Age. Much of the research (Gennetian et al., 2002; Morris et al., 2001) on the effects of maternal employment on child well-being has focused nearly exclusively on either preschool-aged children or adolescents, the majority of which focuses solely on younger adolescents. Policymakers assumed that welfare reform's new work requirements would promote successful transitions into adulthood for adolescents. Specifically, adolescents would respond positively to the presence of working parents as role models. Little has been written, however, on how the policies are expected to affect younger children and most research suggests that in fact adolescents fare worse in response to maternal employment (Morris, Gennetian & Knox, 2002) and are more vulnerable to childhood economic stress than younger children (Sobolewski & Amato, 2005). Other scholars find no consistently significant results and conclude that there are few effects of maternal employment on very young children. The following paragraphs discuss

the literature regarding the potential effects of welfare reform work requirement first on younger children (preschool and early school aged) and then on adolescents.

Pre-School and School Aged Children. Duncan and Brooks-Gunn (1997) find that poverty is associated with poor child outcomes during early childhood; income effects are strongest during the preschool and early school years (Duncan, Yeung, Brooks-Gunn & Smith, 1998). Developmental psychologists assume that preschool-aged children are particularly sensitive to life experiences during this time (Duncan & Brooks-Gunn, 2000). Developmental theories suggest that infants and preschool-aged children are more sensitive to separation from their parents than are older children (Duncan and Brooks-Gunn, 2000).

Morris, Gennetian and Knox (2002) find that very young children (infants and toddlers) are neither harmed nor helped by welfare reform programs. For preschoolers, neither mothers' employment transitions nor their welfare transitions appear to be problematic or beneficial for cognitive achievement or behavior problems (Chase-Lansdale et al., 2003). There is evidence that providing mothers with earnings supplements may actually be beneficial for younger children (Chase-Lansdale et al., 2003).

Research also suggests that pre-school aged children are influenced by maternal employment through secondary sources rather than directly. Gennetian (2002) finds that programs that increase family income (through increased employment) improve outcomes for school-aged children, specifically school achievement. Older children may be influenced at a more primary level. For example, older children may be more aware than younger children of the value of their parents' work away from home (positive role model) (Morris et al., 2001).

Adolescent-Aged Children. Adolescence serves as a time of identity formation (Linton, 1942). For adolescents, parents serve as a primary role model for their future identity. Seeing

their mother work may influence adolescents' views of their own future employment and current education. On the one hand, adolescents may view their mothers' employment as incentive to remain in school and strive for their own secure employment. On the other hand, mothers whose employment is unstable may increase feelings of insecurity and worthlessness in their adolescents (McLanahan & Sandefur, 1994).

Older children may spend less time with parents than younger children, but may still require supervision. Maternal employment (with lower levels of monitoring and communication) can be related to delinquency (Sampson & Laub, 1994), low educational attainment (Duncan & Yeung, 1995), and low well-being (Crouter, Bumpass, Maguire & McHale, 1999). Greater parental monitoring of adolescent children is associated with less problem behavior, lower levels of drug or alcohol abuse, and higher levels of academic achievement (Gennetian et al., 2002). Kalil and Ziol-Guest (2005) suggest that low-income (especially single) mothers in jobs with little flexibility may have limited supervision of their adolescent children, creating opportunities to engage in risky behavior. This time spent unsupervised may have additional negative effects on academic performance. Research has suggested that adolescents are less able to negotiate physical and social changes associated with this developmental period if parents are transitioning between employment and unemployment (Flanagan & Eccles, 1993).

Morris, Gennetian and Knox (2002) conclude that adolescents with employed mothers, who are participating in a welfare reform program, are less likely to perform above average in school and are more likely to repeat a grade, as compared to adolescents in a control group. Adolescent children of low-income parents fare worse than elementary school-aged children (at least on school outcomes) in families required to participate in work programs (Gennetian et al., 2002). Parents of younger children may respond differently to programs that do parents of older

children (for instance, parents of younger children may be more concerned about leaving children for work). Also, parents of younger children may have systematically different characteristics than parents of older children. Or, finally, children of different ages have different needs (or environmental changes may not be equally successful for different ages). In fact, in their analysis of low-income mothers and children, Kalil and Ziol-Guest (2005) find that compared to adolescents whose mothers are continuously employed over a two-year period (and received a living wage), adolescents whose mothers experienced unstable employment are more likely to experience negative outcomes (such as repeating a grade).

Given the consensus that maternal employment affects child well-being, the question remains: Why do welfare to work policies affect adolescents' school outcomes? Several explanations have been posited. First, consistent with the investment perspective, having moved into the work force, parents will have less time and energy to spend on their children and to monitor their children's behavior. In the absence of parental monitoring, adolescents may be more likely to engage in high-risk behaviors. On the other hand, an increase in responsibility (providing care for younger siblings) may help keep adolescents out of trouble, but may also interfere with school work. In addition, an increase in responsibility (working in or outside the home) may lead to resentment of this new role and acting out. Second, additional income may have either negative or positive effects on well-being. If additional income is used to pay for improvements in environment (better child care, relocation to better neighborhood), increased income may ease the potentially damaging effects of maternal employment. Income loss could exacerbate these effects as well (Gennetian et al., 2002; Morris, Gennetian & Knox, 2002). Negative effects for adolescents arise irrespective of whether mothers enter into the workforce

voluntarily or not. And the negative effects may not be unique to welfare reform but may occur for a wider range of low-income adolescents whose mothers take jobs.

Differences by Gender. Little research has been done concerning the gender differences in the link between maternal employment and child well-being. Sobolewski and Amato (2005) find no gender differences in their study of childhood economic hardship and adult well-being. However, research does suggest that income is associated with positive self-esteem among girls (Axinn, Duncan & Thornton, 1997). Research also concludes that boys are more vulnerable to problems (school, behavior, and health) than are girls (Axinn, Duncan & Thornton, 1997). Boys may therefore show more *negative* effects of parental employment than girls. Parents may also be more aware of boys' problems so may exert more energy and resources preventing problems in sons rather than daughters. Developmental theory however, suggests that children use their same-sex parent as a role model for their own future employment. Maternal employment may therefore affect female children more *positively* than male children. Windle (1992) found that family support predicted less delinquency and depression among girls, but not boys. This suggests that negative parenting behaviors may be more maladaptive for males, whereas positive parenting behaviors may be more beneficial for females.

Differences by Race. The seminal research on economic pressure and child outcomes focuses exclusively on rural, European American families in Iowa (Conger & Elder, 1994). McLoyd (1990) recommends research on how these economic pressures may differently affect urban and minority families, as well as persistently low-income families. Given the disproportionate number of minority families living in poverty, it is essential for research to develop and test models for understanding how economic pressures affect minority populations.

Research suggests that African American mothers play a particularly influential role in their children's lives (Gomel, Tinsley, Parke & Clark, 1998). This involvement may assist in the maintenance of effective parenting practices even in the presence of economic pressure. Elder et al. (1995) find that economic pressure diminishes parental efficacy for both Black and White families, indirectly through depression. For White parents, only indirect effects are observed, while for Black parents, both direct and indirect effects are observed. The authors propose that the race difference may be related to relative income: Black families may have started with fewer resources, and therefore any loss in income results in a direct effect on parenting.

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 child well-being. This research addresses specifically the direct relationship between maternal employment and child well-being as well as the potential mediating effects of income and maternal well-being.

This research asks how maternal employment affects child well-being. Considering several indicators of well-being (dependent upon child's age), the following hypotheses are examined. First, the direct relationship between maternal employment and child well-being is examined. The family stress model and investment perspective suggest children whose mothers entered the labor force experience lower well-being at Wave 2. From the literature reviewed earlier though, it is possible that maternal employment is positively related or unrelated to child well-being. The possible mediating relationship is attended to. According to the family stress model, this association is mediated by maternal well-being. That is, controlling for maternal well-being ought to reduce the association between maternal employment and child well-being. From the investment perspective, the mediating factor is income. Controlling for income should account for much of the relationship between maternal employment and child well-being. Additionally, the following hypotheses address the possible differences in gender and race. First, following developmental theory, female children benefit more (i.e., higher levels of well-being) from maternal employment than male children. Second, Black children benefit more (i.e., higher levels of well-being) from maternal employment than White children.

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 offers detailed information on child development and child outcomes. Second, it includes extensive quantitative data from a large sample. Third, 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 child well-being, the primary analytic sample is children of mothers who are reliant on welfare from Wave 1 (N = 764). *Employment in the past three months* is a constructed variable assessing whether the mother 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. This measure is from Wave 2.

Dependent Variables

The Three-Cities Study focuses on children in two age groups: ages 0 to 4 and ages 10 to 14. Children are further separated into three age groups: 0-2, 2-4, and 10-14. Separate analyses are conducted for each age group. For all well-being measures, items from Wave 2 are used.

Ages 0-2. For children ages 0 to 2, five individual items are used to measure child well-being. These are parent reports of child's "ages and stages." The five items include: communication, gross motor, fine motor, problem solving, and personal-social skills. All items are coded (1) if the child is classified as having a delay and (0) if the child does not show a delay. Approximately 10 percent of children are coded as (1) for each measure. A final variable is created to measure *delay* by adding the total number of domains in which the child shows a delay, which ranges from 0 to 5. This variable is separated into those who show (1) at least one delay, and (0) for those children who show no delays.

Ages 2-4. Two items are used to measure child well-being. Both items are based on the Woodcock-Johnson Achievement Battery. The first item is *Letter-Word* Identification (questions involve symbolic learning and reading identification skills); the second item is *Applied Problems* (questions measure children's skill in analyzing and solving practical problems in mathematics). For both items, the standard score is used as a measure of well-being.

Ages 10-14. This study focuses on two domains of child well-being for children ages 10 to 14: problem behavior (as measured by three delinquency scales) and psychological well-being (as measured by the Brief Symptom Inventory scale, a brief psychological self-report symptom scale). These domains are central to healthy functioning during childhood and adolescence and are also key predictors of successful adaptation in adulthood (Shonkoff & Phillips, 2000).

Three delinquency scales are created, as per the constructed variable recodes available in the data. The variable is calculated by first taking the mean of the z-scores for the items in each subscale. To address the skewed distribution of the scale, a transformed score is computed by adding 1 to the mean and taking the natural log of that value (values range from -0.40 to 1.76). Children age 10 and older are asked to rate each of seventeen items as "never" (1), "once or twice" (2), "several times" (3), or "often" (4). Items in the *serious delinquency* scale include: "In the past 12 months…How often have you stolen something from a store or another person? How often have you gotten in trouble with the police? How often have you carried a weapon? How often have you purposely damaged or destroyed property that did not belong to you? How often have you gotten into a physical fight? How often have you attacked someone with the idea of seriously hurting or killing them?"

Items in the *alcohol/drug use* scale include: "In the past 12 months…How often have you smoked cigarettes or used chewing tobacco? How often have you used a phony ID? How often have you gotten drunk? How often have you smoked marijuana or hashish (pot, grass, hash)? How often have you used hard drugs such as heroin, cocaine, or LSD?"

Items in the *school problems* scale include "In the past 12 months…How often have you copied homework or a class assignment from somebody else? How often have you been given detention or made to stay after school? How often have you cheated on a class test? How often

have you been suspended or expelled from school? How often have you skipped a full day of school or work without an excuse?"

Psychological well-being is measured with the Brief Symptom Inventory (BSI) Scale. Although a link has been established between parenting practices and child externalizing problems, research has begun to show that parenting practices are also related to child internalizing problems, such as depression (Burbach & Boorduin, 1986). Ge et al. (1994) found that parents of children with higher levels of depressive symptoms exhibit deficits in parenting, family management and family problem solving. Parents displaying effective parenting practices create a more stable and secure home environment, which is likely to reduce depressive symptoms in children. Three sub-scales are used (somatization, depression, and anxiety) to create a total BSI score. This total score is used as a final measure of psychological well-being. This is a constructed variable in the dataset (mean = 1.56, standard deviation = 1.09).

Mediating Independent Variables

To test the possible mediation effects of maternal well-being on the main relationship between maternal employment and child well-being, three measures of maternal well-being (maternal mental health, maternal self-esteem, and parenting satisfaction) are used. *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.

Additionally, 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. Maternal employment, as measured above, is included as the key independent variable mediator. All variables are measured at Wave 2.

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.

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.

The *parental monitoring* scale is measured at Wave 2 for only children ages 10-14. The scale is comprised of seven items, including questions regarding whether the child has a curfew,

[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.

if the parent knows the child's friends, if the parent knows where the child is during the afternoons and evenings and if the parent knows how the child spends his/her money. This scale is created by taking the mean scores for each of the seven items. Higher values for this scale indicate higher levels of parental monitoring.

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. Separate analyses are conducted for each of the three age groups: ages 0-2, 2-4, and 10-14. For children ages 0-2 (N = 254), logistic regression is used to estimate the likelihood of developmental delays. For children ages 2-4 (N = 172), OLS regression is used to estimate scores on the two achievement tests. For children ages 10-14 (N = 332), OLS regression is used for each of the four dependent variables: the three delinquency scales and psychological well-being. For each of the age groups, four models are estimated. The first model includes zero-order models for each of the variables. The second model includes child and family demographic variables. A third model tests the second mediation hypothesis (income) by combining demographic variables and income. A fourth model tests the first mediation hypothesis (maternal well-being) by combining both demographic

[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.

variables and maternal well-being. Children with welfare-reliant mothers in each age group are included in the analyses.

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 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, the mean age for mothers is 31.4 years and for children is 6.3 years. 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. 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.

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.

One-quarter of the children ages 0-2 have a development delay. The mean score for the Woodcock-Johnson Letter-Word Identification for children ages 2-4 is 89.4; the mean score for the Woodcock-Johnson Applied Problems is 86.7. The mean score for the serious delinquency scale for children ages 10-14 is -.11; -.12 for the alcohol/drug use scale; -.16 for the school problems scale. The average score for psychological well-being (BSI score) for children ages 10-14 is 7.19.

The total sample distribution, however, masks some substantial differences between the two groups. 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 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). 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.

Children of employed and unemployed mothers differ very little on the measures of well-being. Only for children ages 10-14 for the alcohol/drug use scale, do the mean scores differ:

children whose mothers are employed at Wave 2 have significantly lower mean scores than children whose mothers are not employed at Wave 2.

MULTIVARIATE RESULTS

Research has shown that welfare reform's work policies may have important consequences for children (Cherlin, 2004; Gennetian et al., 2002; Morris et al., 2001). This research asks how maternal employment is related to six measures of child well-being at various stages of child development. I establish the association between maternal employment and child well-being and then evaluate the extent to which either the investment or family stress models account for the association net of other factors. Table 2 shows the results for the likelihood of developmental delays for children ages 0-2. Tables 3 and 4 show the results for the scores for the Woodcock-Johnson Letter-Word Identification and Applied Problems for children ages 2-4. Tables 5-8 show the results for the well-being outcomes for children ages 10-14. Both the investment model and family stress models lead to the hypothesis that children whose mothers are working at Wave 2 experience lower levels of well-being than children whose mothers are not working. The investment model is tested by adding monthly income and the family stress model is evaluated by adding the maternal well-being measures to the initial multivariate model.

Table 2 shows the results for the logistic regression predicting whether children ages 0-2 whose mothers are employed at Wave 2 are more likely to have developmental delays than children whose mothers are not employed at Wave 2. The first model includes the zero-order results for each of the independent variables. Mother's employment is not significant at the bivariate level. Mother's age and the sex of the focal child are both significant at the bivariate level: as mother's age increases, the likelihood of development delays also increases and male

children are more likely to have developmental delays than female children. Relative to White mothers, children of Black mothers exhibit fewer developmental delays, on average, whereas children of Hispanic mothers reveal more delays. Mother's monthly income is significantly and positively associated with delays and mother's self-esteem is significantly and negatively associated with developmental delays for children ages 0-2.

The second model includes maternal employment status and the demographic indicators. Mother's employment status is not significantly associated with the focal child's likelihood of development delays. Male children are more likely to have developmental delays than female children. Race is not a significant predictor of development delays for children ages 0-2.

The third model adds mother's monthly income to the first model to examine the investment perspective. Adding the investment variable does not alter the pattern of findings from Model 2; maternal employment remains insignificant in this model. Mother's monthly income is significantly and positively associated with development delays for children, although this effect is small. Since mother's employment status is not significant, the investment perspective hypothesis cannot be tested in Model 3. However, the addition of the investment model variable does significantly improve the fit of the model for Model 2 (Δ - 2 log L = 5.564, Δ df = 1, sig.).

The fourth model adds the family stress variables to the second model to examine the family stress model. Adding the family stress variables does not alter the pattern of findings from Model 3; maternal employment remains insignificant in this model. While maternal mental health and parenting satisfaction are insignificant, maternal self-esteem is significantly and negatively associated with developmental delays for children between the ages of 0 and 2. Because maternal employment is not significant, the family stress model hypothesis cannot be

tested in Model 4. The addition of the family stress model variables does not significantly improve the fit of Model 3 (Δ - 2 log L = 3.107, Δ df = 3, n.s.).

Finally, the three final models support the hypothesis based on development theories – for children between the ages 0 and 2, male children are more likely than female children to have developmental delays. There are no significant associations between race and well-being, however, except at the bivariate level.

Table 3 shows the OLS regression results predicting scores on the Woodcock-Johnson (W-J) Letter-Word Identification for children ages 2-4. The first model shows the zero-order results for each of the variables. Children of non-Hispanic Black and Hispanic mothers have significantly different Letters scores than children of non-Hispanic White mothers – higher for non-Hispanic Black and lower for Hispanic. Children whose mothers completed more than a high school education have significantly higher scores than children whose mothers completed only a high school education. Mother's parenting satisfaction is significantly and positively associated with W-J Letters scores for children between ages 2 and 4.

The second model includes maternal employment status and the demographic indicators. Mother's employment status is not significantly associated with the focal child's score on the W-J Letters-Word Identification. Male children have significantly lower scores than female children on the W-J Letter-Word Identification. Race is not a significant predictor of scores.

The third model adds mother's monthly income to the first model to examine the investment perspective. Adding the investment variables does not alter the significant variables from Model 2, with one exception: receipt of TANF benefits drops to insignificance in the third model. The investment model variable (income) is not significant in this model. Maternal

employment remains insignificant in this model. Since maternal employment is insignificant, the investment perspective hypothesis cannot be tested in Model 3.

The fourth model adds the family stress variables to the second model to examine the family stress hypothesis. Like the third model, receipt of TANF benefits drops to insignificance. Maternal employment remains insignificant. While maternal mental health and self-esteem are insignificant, parenting satisfaction is significantly and positively associated with scores on the W-J Letter-Word Identification for children between the ages of 2 and 4. Again since maternal employment status is insignificant, the family stress model hypothesis cannot be tested in Model 4.

Finally, the three final models support the hypothesis based on development theories. For children between the ages 2 and 4, male children score lower on the W-J Letter-Word Identification than female children. There are no significant associations between race and well-being, except in the zero-order model.

Table 4 shows the OLS regression results predicting scores on the Woodcock-Johnson (W-J) Applied Problems for children ages 2-4. The first model shows the zero-order models for each of the predictors. Education is significantly correlated with W-J Applied Problems scores. Children whose mothers completed less than a high school education score lower on the Applied Problems than children whose mothers completed high school; children whose mothers completed more than a high school education score higher on the Applied Problems than children whose mothers completed high school. Mother's self-esteem is significantly and positively associated with W-J Applied Problems scores for children ages 2-4.

The second model includes maternal employment status and the demographic indicators. Mother's employment status is not significantly associated with the focal child's score on the W-

J Applied Problems. City and race of mother are not significant predictors of Applied Problem scores. Children whose mothers have more than a high school education have significantly higher scores than children whose mothers completed only high school. Children whose mothers receive SSI benefits score significantly lower than children whose mothers do not receive SSI benefits.

The third model adds mother's monthly income to the second model to examine the investment perspective. Adding the investment variables does not alter the significant variables from Model 2: maternal employment remains insignificant in this model. The investment model variable, income, is not significant in this model. Model 3 cannot test the investment perspective hypothesis because maternal employment status is insignificant.

The fourth model adds the family stress variables to the first model to examine the family stress model. Model 4 replicates the significant findings from Model 2. The family stress model variables are not significant in this model. Model 4 cannot test the family stress model hypothesis because maternal employment status is insignificant.

Finally, there is no support for the developmental hypothesis: scores on the W-J Applied Problems are not significantly different for male and female children. In addition, race appears to not be significantly associated with scores on the W-J Applied Problems.

Table 5 shows the OLS regression results predicting serious delinquent behavior among children ages 10-14. The first model includes zero-order results for each of the variables. Mother's employment status is not a significant predictor of delinquency among children ages 10-14. Boys are significantly more likely to score higher on the delinquency measure than girls. Children whose mothers are non-Hispanic Black are significantly more likely to score higher on the delinquency measure than children whose mothers are non-Hispanic White. Parental

monitoring is significantly and negatively associated with delinquency. Mother's monthly income is not significantly associated with delinquency. However, mother's mental distress and parenting satisfaction are significantly associated with delinquency such that mental distress is positively associated and parenting satisfaction is negatively associated with delinquency.

The second model includes maternal employment status and the demographic indicators. Mother's employment status is significantly and negatively associated with serious delinquency, suggesting that the hypothesis is supported: children whose mothers are employed at Wave 2 have significantly lower serious delinquency scores than children whose mothers are not employed at Wave 2. Children whose mothers are older have significantly lower serious delinquency scores than children with younger mothers. Male children have significantly higher serious delinquency scores than female children. Children whose mothers are non-Hispanic Black or Hispanic have significantly higher serious delinquency scores than children whose mothers are non-Hispanic White. Parental monitoring is significantly and negatively associated with serious delinquency among children ages 10-14.

Model 3 adds mother's monthly income to Model 2 to examine the investment perspective. Adding the investment variables alters a single significant variable from Model 2 – the effect of the child's mother being non-Hispanic Black drops to insignificance. Monthly income is not a significant predictor of delinquency among children ages 10-14. Model 3 does not provide support for the investment perspective because income does not account for the relationship between maternal employment and child well-being.

The fourth model adds the family stress variables to the first model to examine the family stress model. Model 4 replicates the significant findings from Model 2. Mother's parenting satisfaction is significantly and negatively associated with serious delinquency. Model 4 does not

provide support for the family stress model as maternal well-being does not account for the relationship between maternal employment and child well-being.

The developmental hypothesis is supported: female children have significantly better well-being as measured by scores on the serious delinquency scale. In addition, children whose mothers are non-Hispanic White have lower serious delinquency scores than children with non-Hispanic Black or Hispanic mothers, providing support for this hypothesis.

Table 6 shows the OLS regression results predicting alcohol/drug use among children ages 10-14. The first model includes the zero-order models for each of the independent variables. Mother's employment is significantly and negatively correlated with alcohol/drug use for children ages 10-14 at the bivariate level – children whose mothers are employment are less likely to use alcohol or drugs than children whose mothers are not working. Children whose mothers are non-Hispanic Black are significantly less likely to use alcohol or drugs than children whose mothers are non-Hispanic White. Mother's monthly income is not significant at the bivariate level; neither is mother's self-esteem. However, mother's mental distress is significantly and positively correlated and mother's parenting satisfaction is significantly and negatively associated with alcohol and drug use among children ages 10-14.

The second model includes maternal employment status and the demographic indicators. Mother's employment status is significantly and negatively associated with alcohol/drug use among children in this age group, suggesting that the hypothesis is supported – children whose mothers are employed are less likely to use drugs or alcohol than children whose mothers did not work. Children of non-Hispanic Black mothers are less likely than children on non-Hispanic White mothers to use drug or alcohol. Parental monitoring is also significantly and negatively associated with alcohol/drug use among these children.

Model 3 adds mother's monthly income to the previous model to examine the investment perspective. Adding the investment variable does not alter the significance of the variables from Model 2. The predictors from Model 2 remain significant in Model 3. Mother's monthly income is not a significant predictor of child's alcohol/drug use and the addition of this variable does not change the significance of the maternal employment variable. Model 3 does not support the investment perspective.

Model 4 adds family stress model variables to Model 2. The addition of these variables to the original model does not change the significance of the other variables included in the model (with the minor exception of the receipt of WIC benefits). While maternal mental distress and parenting satisfaction are not significantly associated with child's alcohol/drug use, maternal self-esteem is significantly associated with alcohol/drug use. Maternal self-esteem is significantly and positively associated with alcohol/drug use. Model 4 does not support the family stress model hypothesis.

The models shown in Table 14 also do not support the developmental hypothesis – child's gender is not significantly associated with alcohol/drug use. However, children of non-Hispanic Black and non-Hispanic White mothers are significantly different in their use of alcohol or drugs.

Table 7 shows the OLS regression results for predicting school problems for children ages 10-14. The first model includes only the zero-order models for each of the predictors. Mother's employment status is not significant at the bivariate level. Children whose mothers completed more than a high school education have significantly more school problems than children whose mothers completed only a high school education. Welfare duration and parental monitoring are both significantly and negatively associated with school problems. At the

bivariate level, maternal mental distress and parenting satisfaction are significant predictors of school problems – mental distress is positively correlated and parenting satisfaction is negatively correlated with school problems.

The second model includes maternal employment status and the demographic variables. Maternal employment is not significantly associated with school problems for children ages 10-14. Welfare receipt is not significant for any of the five programs. Welfare duration is significantly and negatively associated with school problems. Parental monitoring is also significantly and negatively associated with child's school problems.

Model 3 adds the investment perspective variable, mother's monthly income, to the previous model. Welfare duration and parental monitoring remain significant. Mother's monthly income is a significant and positive predictor of school problems, but does not change the significance of maternal employment. Because maternal employment status is not significant in Model 3, the investment perspective hypothesis cannot be tested.

Model 4 adds the family stress model variables – three measures of maternal well-being. Welfare duration becomes insignificant with the addition of these variables. The significance of the other variables remains identical to Model 2. Maternal employment status is not significant in Model 4, so the family stress model hypothesis cannot be tested. Mother's parenting satisfaction is significantly and negatively associated with school problems for children ages 10-14.The developmental hypothesis is also not supported and there is no association between race and school problems.

Table 8 shows the OLS regression results predicting BSI for children ages 10-14. The first model shows the results for the zero-order models for each of the independent variables. Mother's employment is not a significant predictor of child's BSI score. Receipt of Medicaid

benefits and SSI benefits are significantly and positively correlated with child's BSI score. The number of months between waves and parental monitoring are significantly and negatively associated with child's BSI score. Mother's monthly income, mother's self-esteem, and mother's parental satisfaction are not significantly correlated with child's BSI score. However, mother's mental distress is significantly and positively associated with BSI scores for children ages 10-14.

The second model includes maternal employment status and demographic variables. Maternal employment status is not significantly associated with child's BSI score. Parental monitoring is a significant and negative predictor of BSI scores for children ages 10-14.

Model 3 adds the investment perspective variable – mother's monthly income. Mother's language, Medicaid receipt, duration between interviews, as well as parental monitoring remain significant in Model 3. Receipt of food stamps drops to insignificance in this model. Mother's monthly income is not significantly associated with child's BSI score. Maternal employment status is not significant in Model 3 and therefore the investment perspective hypothesis cannot be tested.

The fourth model adds family stress model variables to the second model. Again, mother's language, Medicaid receipt, duration between interviews, and parental monitoring remain significant (food stamp receipt again drops to insignificance). Because maternal employment status is not significant in Model 4, the family stress model hypothesis cannot be tested. Child's gender and race are not significantly associated with child's BSI in any of the models.

Using six measures of child well-being that differ according to the child's developmental stage, this research found that the direct relationship between maternal employment and child well-being is only significant for children ages 10-14 for predicting serious delinquency scores

and the use of alcohol/drugs. The investment model (which added monthly income to initial multivariate models) is not significant for either measure of well-being. The family stress model is partially supported for these two measures. Specifically, although some components of family stress are associated with child well-being, they did not mediate the effect of maternal employment. Child's gender is significantly associated with development delays (male children are more likely to have development delays than female children), W-J Letter-Word Identification (female children scored higher on the W-J Letter-Word Identification), and serious delinquency (male children scored higher on the serious delinquency scale than female children).These findings provide support for the developmental theory hypotheses – female children will have significantly better outcomes. Race is a significant predictor for serious delinquency and alcohol/drug use. Children of non-Hispanic Black mothers score significantly higher than children of non-Hispanic White mothers on the serious delinquency scale, but are less likely to use alcohol or drugs than children on non-Hispanic White mothers. In addition, children of Hispanic mothers score significantly higher on the serious delinquency scale than children of non-Hispanic White mothers. Overall, these findings provide little support for a direct relationship between maternal employment and child well-being, and little support for the investment and family stress models.

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 the relationship between a mother's transition from welfare to work and child well-being.

Two theoretical perspectives are employed to address this research. The first perspective, the investment perspective (Becker & Tomes, 1986) is an economics-based perspective. The investment perspective suggests that *low-wage* work hinders a family's ability to provide economic resources (including schools, child care, food, housing, educational materials and environment, and medical care). Specifically, this perspective posits that low-wage work limits the ability of parents to invest in their own and their children's human capital. The second theoretical perspective, the family stress model, emerged from psychology. The family stress model posits that low-wage work is psychologically stressful for parents, which likely reduces parents' emotional connection with their children, increases poor parenting behaviors, and undermines child well-being. Importantly, both perspectives suggest that maternal employment is detrimental for children – one suggesting that maternal employment hinders mother's

investment in her children; the other suggesting that maternal employment increases maternal stress.

Research has clearly shown that the recent welfare reform work policies have at least indirect consequences for children (Cherlin, 2004; Gennetian et al., 2002; Morris et al., 2001). This relationship justifies the need for specific research to address how maternal employment affects child well-being, both directly and indirectly. This current research aims to address this gap in the literature through the use of two major theoretical perspectives – the investment perspective and the family stress perspective. Initially, this research addresses whether maternal employment has a direct relationship with child well-being. Cherlin (2004) finds that transitions from welfare to work have no significant negative effects on child well-being. Dunifon, Kalil and Danziger (2003) find that this transition actually minimizes problem behavior among adolescents. And Chase-Lansdale et al. (2003) find that this transition is associated with improved mental health among adolescents. This current research does not wholly support these findings. With two exceptions, the outcome measures for child well-being clearly indicated no significant bivariate relationship between maternal employment and child well-being for any of the three age groups. The exceptions are for serious delinquency and adolescent alcohol/drug use.

For each of the seven child well-being outcome measures, four models are used. The first is a summary of zero-order results for each of the predictors. The second, described above, considered a direct relationship between employment and well being (controlling for demographic variables). The third adds the investment model variable, income, to the original model. The fourth model adds the family stress model variables (maternal mental distress, self-esteem and parenting satisfaction) to the original model. Both theoretical perspectives suggest

that children whose mothers are employed would have lower well-being at Wave 2 than children whose mothers did not work. The investment perspective suggested that this relationship would be mediated by income. According to the family stress model, this association would be mediated by maternal well-being.

Ages 0-2. For children ages 0-2, mother's employment status is not significantly associated with the likelihood of developmental delays in any of the models. Because this initial relationship is not significant, the investment perspective and family stress model cannot be tested. However, the addition of the investment model variable, income, does significantly improve the fit of the model for Model 3. The investment perspective variable, income, is significant itself; children whose mothers earn higher incomes are significantly more likely to have developmental delays than children whose mothers earn lower incomes. The addition of the family stress model variables, however, does not significantly improve the fit of the model for Model 4. The maternal self-esteem variable is significantly and negatively associated with the likelihood of developmental delays – children whose mothers have higher self-esteem have a lower likelihood of experiencing a developmental delay.

As predicted, male children are more likely than female children to have developmental delays. This relationship may be a result of general trends suggesting that male children develop slower than female children, especially at young ages. There are no significant race differences in the likelihood of developmental delays.

Ages 2-4. For both outcome measures, maternal employment is not significantly associated with child's score on the Woodcock-Johnson (W-J) tests for any of the four models. The investment perspective and family stress models therefore cannot be tested. For the W-J Letters, however, maternal parenting satisfaction is significantly and positively associated with

child's score. That is, children whose mothers report higher levels of parenting satisfaction score significantly higher on the Woodcock-Johnson Letters than children whose mothers report lower levels of parenting satisfaction.

For both the W-J Letters and Applied Problems, male children score lower than female children, providing support for the developmental theory. There is no significant race difference for the W-J Letters or Applied Problems scores.

Ages 10-14. Four individual measures of well being are included in these analyses for adolescents. The first is a serious delinquency scale. Maternal employment is a significant and negative predictor of delinquency – children of employed mothers have lower delinquency scores than children of unemployed mothers. Neither the investment or family stress variables mediate this relationship. However, parenting satisfaction is significantly associated with serious delinquency – children whose mothers reported higher parenting satisfaction are less likely to be seriously delinquent. In addition, parental monitoring is significantly and negatively associated with serious delinquency – children whose mothers reported higher levels of monitoring scored lower on the serious delinquency scale. As expected, males are more likely to score higher on the serious delinquency scale than females. Children of non-Hispanic Black and Hispanic mothers have higher delinquency scores than children of non-Hispanic White mothers.

The second measure of well-being is alcohol/drug use. Children whose mothers are employed are less likely to use alcohol and drugs than children whose mothers do not work. The addition of the investment model variable, income, does not change the significance of the original relationship between employment and well-being – the investment perspective is not supported in this model. Maternal self-esteem is the only family stress model variable that is significant in Model 4, although its effect is small. The addition of the family stress model

perspective does not change the significance of the original relationship either, and therefore does not support the family stress model hypothesis. Parental monitoring is significantly and negatively associated with alcohol/drug use. There are no significant differences for gender in any of the four models. Children of non-Hispanic Black mothers have significantly lower scores on alcohol and drug use than children of non-Hispanic White mothers.

The third measure of well-being is school problems. Maternal employment is again insignificant in all four models, which does not allow for the testing of the investment or family stress hypotheses. In Model 3, however, family income is a significant predictor of schools problems, although the effect is very small. In Model 4, maternal parenting satisfaction is a significant and negative predictor of alcohol and drug use. Parental monitoring is again significantly and negatively associated with school problems for children ages 10-14. There are no gender or race differences in any of the models.

The final measure of child well-being is BSI score. Maternal employment is not significantly associated with this measure of well being, therefore the investment and family stress models cannot be tested. None of the investment or family stress variables are significant predictors of BSI for children ages 10-14. Parental monitoring is significantly and negatively associated with BSI score – children whose mothers score high on the parental monitoring scale have higher levels of well being, as measured by BSI scores. Again, gender and race are not significantly related to BSI score.

Future research must focus on children at all ages – this current research is limited in that it excludes children ages 4-10 and children over age 14. In addition, future research would benefit from collecting longitudinal data for children to assess their well-being as they develop.

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. For example, models cannot control for unmeasured characteristics of the mother (e.g., motivation), that may be correlated with employment as well as child outcomes. 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 few instances across models (school problems). Perhaps the addition of adult role models in the home improves parenting satisfaction for mothers and provides positive school assistance for children. 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.

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 three chief ways. First, unlike much previous research (Gennetian et al., 2002; Kalil & Ziol-Guest, 2002; Moore & Driscoll, 1997; Morris et al., 2001; Morris, Gennetian & Duncan, 2005; Repetti & Wood, 1997), the current research focuses on both preschool (ages 0-4) and adolescents (ages 10-14) and demonstrates unique relationships between maternal employment and child well-being for these

two age groups of children. Second, the current research examines the mediation effects of maternal well-being on the primary relationship between maternal employment and child well-being. The inclusion of this indirect relationship expands previous work on only the direct relationship (Dunifon, Kalil & Danziger, 2003; London, Scott, Edin & Hunter, 2004). Third, 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).

In addition, this research expands the current literature. Again, some of the previous literature supports the argument that children's well-being will be improved by maternal employment (Vandivere, Moore & Brown, 2000), while other literature supports the argument that children will be a detriment with the transition of mothers into the labor force. This current research is not consistent with either of these arguments – this research finds that for five of the seven outcome measures (delinquency and alcohol and drug use are the exceptions) for children, mother's employment is not significantly associated with child well-being. In the case of delinquency and alcohol and drug use, this research is consistent with the arguments that maternal employment has a positive relationship with child well-being – children whose mothers are employed are less likely to be delinquent and less likely to use alcohol and drugs than children whose mothers are not employed.

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

children. On the other side, critics are concerned that children 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, results for five of the seven child dependent variables showed no significant difference between those whose mothers work and those whose mothers do not (the exceptions are for delinquency and alcohol/drug use among children ages 10-14 where children whose mothers work are less likely to be delinquent and less likely to use alcohol or drugs than children whose mothers are not working).

To sum up, while 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, the outcomes for children lack significant differences between those children with employed versus unemployed mothers at Wave 2. 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 child well-being. Using two theoretical perspectives and two waves of an intensive large-scale survey, this research addresses a focused question: how does a maternal transition from welfare to work affect child well-being. While no conclusion can be drawn as to the ultimate success of the welfare reform work policies, findings from this research suggest that the well-being of children remains unchanged following a mother's transition from welfare to work. Importantly, child well-being does not appear to suffer from a mother's transition from welfare to work either.

The two major theoretical perspectives – the family stress model and the investment perspective – offered insight into understanding the possible role of maternal employment in child well-being. However, these perspectives are not able to be adequately tested because the direct relationship between maternal employment and child well-being is significant for only two of the seven dependent variables (delinquency and alcohol/drug use). Children across all three age groups appear to neither be harmed by nor benefit from maternal employment.

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 children.

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Table 2. Logistic Regression Analysis for Variables Predicting Developmental Delays for Children Ages 0-2

Predictor	Model 1 (zero order)	Model 2 (multivariate)	Model 3 (multivariate)	Model 4 (multivariate)
Employed (Wave 2)	0.242	-0.066	-0.811	-0.067
Demographic Predictors				
City				
Boston	0.550	0.018 [b]	-0.150 [b]	0.362 [a]
Chicago	-0.875 **	-1.200	-1.200	-1.214
(San Antonio)				
Mother's Age	0.096 ***	0.122 ***	0.131 ***	0.124 ***
Mother's Marital Status (1 = Married)	-0.268	-0.020	0.084	-0.291
Focal Child's Sex (1 = Male)	1.010 **	1.669 ***	1.502 **	1.851 ***
Number of Children in Household	0.008	-0.043	-0.064	0.001
Mother's Race				
(Non-Hispanic White)				
Non-Hispanic Black	-1.006 **	-0.726	-0.924	-0.843
Hispanic	0.855 **	0.293	0.218	0.217
Other	1.328	2.608	2.004	2.445
Mother's Foreign Born (1 = Mother is Foreign Born)	0.620	-1.007	-0.810	-1.225
Mother's Language (1= Mother's First Language is English)	-1.187 ***	-0.577	-0.291	-0.296
Mother's Education				
Less than High School	0.238	0.100	0.327	0.311
(High School)				
More than High School	0.170	-0.224	-0.183	-0.207
Welfare Status				
TANF	-0.309	-0.403	-0.493	-0.245
Food Stamps	-0.601	-0.889	-0.927	-0.761
Medicaid	0.987	2.788 *	2.702 *	2.497 *
Women, Infants and Children (WIC)	0.349	-0.058	-0.099	0.048
Supplemental Security Income (SSI)	0.580	0.171	0.248	-0.167
Welfare between Interviews (Months)	0.032	0.046	0.023	0.034
Months between Interviews (Number of Months Between Interviews)	0.039	0.064	0.023	0.040
Investment Model Variable				
Mother's Monthly Income	0.0837 **		0.115 *	
Family Stress Model Variables				
Mother's Mental Distress	0.001			-0.010
Mother's Self-Esteem	-0.051 *			-0.095 *
Mother's Parenting Satisfaction	0.259			0.841
Intercept		-7.572 **	-7.014 **	-6.793
-2 log Likelihood		190.731	185.167	181.41
d.f.		21	22	25

N = 251
** 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.
[b] Additional analyses indicate that mothers in Chicago do not significantly differ from mothers in Boston.

Table 3. Summary of OLS Regression Analyses for Variables Predicting W-J Letters-Word Identification Scores for Children Ages 2-4

Predictor	Model 1 (zero order) B	S.E.	Model 2 (multivariate) B	S.E.	Model 3 (multivariate) B	S.E.	Model 4 (multivariate) B	S.E.
Intercept			113.538	14.427 ***	114.550	14.478 ***	98.171	19.421 ***
Employed (Wave 2)	-0.053	2.091	-2.248	2.512	-3.591	2.912	-1.823	2.528
Demographic Predictors								
City								
Boston	3.559	2.150	8.354	4.678 [b]	7.609	4.751 [b]	8.144	4.702 [b]
Chicago	1.064	2.050	4.446	4.616	3.860	4.663	3.096	4.616
(San Antonio)								
Mother's Age	-0.126	0.113	-0.203	0.132	-0.207	0.132	-0.230	0.134
Mother's Marital Status (1 = Married)	-8.680	2.921 **	-5.709	4.078	-5.392	4.095	-4.200	4.173
Focal Child's Sex (1 = Male)	-3.447	2.040	-7.892	2.298 ***	-8.050	2.306 ***	-6.253	2.393 **
Number of Children in Household	-0.824	0.747	-0.012	0.855	-0.018	0.856	0.066	0.848
Mother's Race								
(Non-Hispanic White)								
Non-Hispanic Black	4.295	2.077 *	2.838	6.735	2.923	6.740	6.078	6.849
Hispanic	-4.588	2.122 *	2.302	7.414	2.227	7.419	4.927	7.471
Other	1.352	0.794	6.085	10.083	7.138	10.155	11.223	10.524
Mother's Foreign Born (1 = Mother is Foreign Born)	3.943	3.007	2.527	4.451	2.874	4.469	1.570	4.442
Mother's Language (1= Mother's First Language is English)	-1.591	2.793	3.948	5.381	3.266	5.436	4.987	5.402
Mother's Education								
Less than High School	-1.477	2.143	-0.731	2.626	-1.359	2.715	-2.293	2.800
(High School)								
More than High School	4.427	2.218 *	4.722	2.638	4.072	2.734	4.019	2.635
Welfare Status								
TANF	-3.392	2.073	-6.468	3.250 *	-6.202	3.265	-6.341	3.243
Food Stamps	-0.606	2.512	5.449	3.526	5.047	3.555	6.145	3.718
Medicaid	-3.838	5.489	-4.580	5.708	-4.860	5.719	-4.818	6.054
Women, Infants and Children (WIC)	0.949	2.057	0.369	2.297	0.619	2.315	0.968	2.352
Supplemental Security Income (SSI)	-2.551	2.480	-2.750	2.735	-2.741	2.736	-1.022	2.834
Welfare between Interviews (Months)	0.017	0.185	-0.009	0.199	-0.035	0.201	-0.104	0.206
Months between Interviews (Number of Months Between Interviews)	-0.517	0.314	-1.259	0.392 **	-1.244	0.392 **	-1.206	0.393 **
Investment Model Variable								
Mother's Monthly Income	0.237	0.182			0.230	0.252		
Family Stress Model Variables								
Mother's Mental Distress	-0.057	0.105					-0.075	0.130
Mother's Self-Esteem	0.076	0.153					-0.131	0.199
Mother's Parenting Satisfaction	5.964	1.625 ***					4.468	1.916 *
R^2			0.232		0.237		0.262	
$R^2_{Adjusted}$			0.125		0.124		0.141	

N = 172
** 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 Variables Predicting W-J Applied Problems Scores for Children Ages 2-4

Predictor	Model 1 (zero order) B	S.E.	Model 2 (multivariate) B	S.E.	Model 2 (multivariate) B	S.E.	Model 3 (multivariate) B	S.E.
Intercept			91.221	17.839 ***	91.049	17.951 ***	79.408	24.218 **
Employed (Wave 2)	-0.835	2.639	0.195	3.106	0.422	3.611	-0.577	3.153
Demographic Predictors								
City								
Boston	4.394	2.715	4.834	5.784 [a]	4.960	5.890 [a]	4.188	5.863 [a]
Chicago	-4.393	2.569	-4.080	5.708	-3.981	5.781	-3.878	5.757
(San Antonio)								
Mother's Age	-0.019	0.144	-0.189	0.163	-0.188	0.163	-0.165	0.167
Mother's Marital Status (1 = Married)	-2.000	3.779	-3.450	5.042	-3.504	5.077	-4.361	5.204
Focal Child's Sex (1 = Male)	1.315	2.595	-3.782	2.841	-3.755	2.859	-3.302	2.985
Number of Children in Household	-1.243	0.942	-0.079	1.057	-0.078	1.061	-0.067	1.057
Mother's Race								
(Non-Hispanic White)								
Non-Hispanic Black	0.235	2.655	10.751	8.328	10.736	8.356	9.840	8.541
Hispanic	-0.108	2.715	13.191	9.168	13.204	9.198	12.082	9.316
Other	10.086	9.988	17.356	12.468	17.178	12.591	16.725	13.124
Mother's Foreign Born (1 = Mother is Foreign Born)	5.224	3.794	10.066	5.503	10.008	5.542	10.802	5.540
Mother's Language (1= Mother's First Language is English)	1.838	3.527	15.285	6.654 *	15.400	6.740 *	15.136	6.736 *
Mother's Education								
Less than High School	-5.888	2.672 *	0.724	3.247	0.830	3.367	2.168	3.492
(High School)								
More than High School	11.282	2.698 ***	12.417	3.262 ***	12.527	3.389 ***	12.722	3.286 ***
Welfare Status								
TANF	-0.775	2.636	-0.320	4.019	-0.365	4.048	-0.815	4.044
Food Stamps	-2.512	3.165	2.481	4.360	2.549	4.408	1.971	4.636
Medicaid	-6.536	6.920	-4.776	7.058	-4.728	7.092	-4.926	7.549
Women, Infants and Children (WIC)	-2.239	2.593	-3.053	2.841	-3.095	2.870	-1.784	2.933
Supplemental Security Income (SSI)	-9.083	3.062 **	-9.287	3.382 **	-9.289	3.393 **	-8.421	3.534 *
Welfare between Interviews (Months)	-0.011	0.234	-0.037	0.246	-0.033	0.250	-0.025	0.257
Months between Interviews (Number of Months Between Interviews)	-0.697	0.396	-1.142	0.484 *	-1.144	0.486 *	-1.035	0.490 *
Investment Model Variable								
Mother's Monthly Income	0.046	0.231			-0.039	0.312		
Family Stress Model Variables								
Mother's Mental Distress	-0.188	0.132					-0.105	0.162
Mother's Self-Esteem	0.551	0.189 **					0.282	0.248
Mother's Parenting Satisfaction	2.264	2.124					-0.444	2.390
R^2			0.264		0.264		0.280	
$R^2_{Adjusted}$			0.160		0.155		0.162	

N = 172
** 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 5. Summary of OLS Regression Analyses for Variables Predicting Serious Delinquency Scores for Children Ages 10-14

Predictor	Model 1 (zero order) B	S.E.	Model 2 (multivariate) B	S.E.	Model 3 (multivariate) B	S.E.	Model 4 (multivariate) B	S.E.
Intercept			1.678	0.318 ***	1.700	0.318 ***	1.900	0.361 ***
Employed (Wave 2)	-0.063	0.056	-0.120	0.054 *	-0.149	0.058 *	-0.118	0.054 *
Demographic Predictors								
City								
			0.324	0.095 *** [b]	0.291	0.098 ** [b]	0.298	0.094 ** [b]
Boston	0.020	0.058						
Chicago	0.028	0.055	0.313	0.103 **	0.298	0.103 **	0.269	0.103 **
(San Antonio)								
Mother's Age	-0.003	0.003	-0.006	0.003 *	-0.006	0.003 *	-0.006	0.003 *
Mother's Marital Status (1 = Married)	-0.271	0.069 ***	-0.212	0.065 **	-0.222	0.066 ***	-0.183	0.066 **
Focal Child's Sex (1 = Male)	0.128	0.056 *	0.161	0.049 **	0.162	0.049 **	0.146	0.049 **
Number of Children in Household	-0.021	0.015	-0.046	0.014 **	-0.048	0.015 **	-0.043	0.014 **
Mother's Race								
(Non-Hispanic White)								
Non-Hispanic Black	0.120	0.056 *	0.250	0.126 *	0.233	0.126	0.256	0.125 *
Hispanic	-0.108	0.058	0.521	0.147 ***	0.481	0.150 **	0.489	0.146 **
Other	-0.215	0.491	0.207	0.425	0.173	0.425	0.096	0.422
Mother's Foreign Born (1 = Mother is Foreign Born)	-0.211	0.063 ***	-0.351	0.103 ***	-0.329	0.104 **	-0.295	0.104 **
Mother's Language (1= Mother's First Language is English)	0.201	0.062 **	0.254	0.106 *	0.237	0.107 *	0.263	0.105 *
Mother's Education								
Less than High School	-0.012	0.055	0.013	0.070	0.016	0.070	0.020	0.069
(High School)								
More than High School	0.010	0.057	0.075	0.071	0.070	0.071	0.056	0.070
Welfare Status								
TANF	0.049	0.055	0.016	0.056	0.022	0.056	-0.020	0.057
Food Stamps	0.106	0.058	0.051	0.063	0.044	0.063	0.055	0.063
Medicaid	0.075	0.098	-0.021	0.114	-0.025	0.114	-0.004	0.113
Women, Infants and Children (WIC)	-0.057	0.067	-0.100	0.063	-0.106	0.063	-0.059	0.064
Supplemental Security Income (SSI)	-0.050	0.057	-0.053	0.054	-0.047	0.054	-0.062	0.054
Welfare between Interviews (Months)	-0.010	0.005 *	-0.014	0.005 **	-0.015	0.005 **	-0.011	0.005 *
Months between Interviews (Number of Months Between Interviews)	-0.021	0.009 *	-0.032	0.008 ***	-0.031	0.008 ***	-0.031	0.008 ***
Parental Monitoring Scale	-1.336	0.202 ***	-1.586	0.185 ***	-1.589	0.185 ***	-1.475	0.188 ***
Investment Model Variable								
Mother's Monthly Income	0.005	0.004			0.006	0.004		
Family Stress Model Variables								
Mother's Mental Distress	0.008	0.002 **					0.001	0.002
Mother's Self-Esteem	-0.005	0.004					0.001	0.004
Mother's Parenting Satisfaction	-0.205	0.036 ***					-0.109	0.037 **
R^2			0.372		0.375		0.392	
$R^2_{Adjusted}$			0.326		0.327		0.341	

N = 328
** 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 Variables Predicting Alcohol and Drug Use for Children Ages 10-14

Predictor	Model 1 (zero order) B	S.E.	Model 2 (multivariate) B	S.E.	Model 3 (multivariate) B	S.E.	Model 4 (multivariate) B	S.E.
Intercept			0.999	0.224 ***	1.021	0.224 ***	0.781	0.256 **
Employed (Wave 2)	-0.097	0.039 *	-0.098	0.038 *	-0.126	0.041 **	-0.113	0.038 **
Demographic Predictors								
City								
Boston	0.148	0.040 ***	0.102	0.067 [b]	0.070	0.069 [b]	0.107	0.067 [b]
Chicago	-0.155	0.038 ***	0.040	0.072	0.025	0.073	0.038	0.073
(San Antonio)								
Mother's Age	0.001	0.002	-0.002	0.002	-0.002	0.002	-0.003	0.002
Mother's Marital Status (1 = Married)	-0.036	0.049	-0.033	0.046	-0.042	0.046	-0.035	0.047
Focal Child's Sex (1 = Male)	-0.019	0.039	0.014	0.035	0.015	0.035	0.005	0.035
Number of Children in Household	-0.008	0.010	-0.001	0.010	-0.003	0.010	0.001	0.010
Mother's Race								
(Non-Hispanic White)								
Non-Hispanic Black	-0.134	0.039 ***	-0.308	0.089 ***	-0.324	0.089 ***	-0.302	0.088 ***
Hispanic	0.070	0.040	0.009	0.104	-0.029	0.106	-0.002	0.104
Other	-0.133	0.343	-0.347	0.300	-0.380	0.300	-0.365	0.300
Mother's Foreign Born (1 = Mother is Foreign Born)	-0.038	0.045	-0.141	0.073	-0.120	0.074	-0.131	0.073
Mother's Language (1= Mother's First Language is English)	0.041	0.044	0.267	0.075 ***	0.251	0.075 ***	0.254	0.075 ***
Mother's Education								
Less than High School	-0.051	0.039	-0.075	0.049	-0.073	0.049	-0.062	0.049
(High School)								
More than High School	0.034	0.040	0.028	0.050	0.024	0.050	0.021	0.050
Welfare Status								
TANF	0.076	0.038 *	0.033	0.039	0.039	0.039	0.039	0.040
Food Stamps	-0.048	0.041	-0.144	0.045 **	-0.151	0.045 ***	-0.135	0.044 **
Medicaid	0.150	0.068 *	0.270	0.080 ***	0.267	0.080 **	0.269	0.080 ***
Women, Infants and Children (WIC)	-0.063	0.047	-0.088	0.044 *	-0.094	0.044 *	-0.088	0.045
Supplemental Security Income (SSI)	0.034	0.040	-0.028	0.038	-0.022	0.038	-0.028	0.038
Welfare between Interviews (Months)	-0.007	0.003 *	-0.008	0.003 *	-0.009	0.003 **	-0.008	0.003 *
Months between Interviews (Number of Months Between Interviews)	-0.005	0.006	-0.010	0.005	-0.009	0.005	-0.008	0.005
Parental Monitoring Scale	-0.978	0.141 ***	-1.002	0.131 ***	-1.006	0.130 ***	-0.938	0.133 ***
Investment Model Variable								
Mother's Monthly Income	0.003	0.003			0.006	0.003		
Family Stress Model Variables								
Mother's Mental Distress	0.005	0.002 **					0.001	0.002
Mother's Self-Esteem	0.003	0.004					0.007	0.003 *
Mother's Parenting Satisfaction	-0.078	0.026 **					-0.036	0.026
R^2			0.359		0.366		0.374	
$R^2_{Adjusted}$			0.312		0.317		0.321	

N = 328
** 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 Variables Predicting School Problems for Children Ages 10-14

Predictor	Model 1 (zero order) B	S.E.	Model 2 (multivariate) B	S.E.	Model 3 (multivariate) B	S.E.	Model 4 (multivariate) B	S.E.
Intercept			0.878	0.373 *	0.919	0.371 *	1.015	0.428 *
Employed (Wave 2)	-0.042	0.060	-0.038	0.063	-0.092	0.068	-0.042	0.064
Demographic Predictors								
City								
Boston	0.119	0.062	0.142	0.111 [b]	0.081	0.115 [b]	0.125	0.112 [b]
Chicago	-0.105	0.059	0.113	0.120	0.084	0.120	0.078	0.122
(San Antonio)								
Mother's Age	0.001	0.003	0.000	0.003	0.000	0.003	-0.001	0.003
Mother's Marital Status (1 = Married)	-0.137	0.075	-0.115	0.077	-0.133	0.077	-0.101	0.078
Focal Child's Sex (1 = Male)	-0.034	0.060	0.027	0.058	0.028	0.057	0.015	0.058
Number of Children in Household	-0.005	0.016	-0.012	0.017	-0.016	0.017	-0.011	0.017
Mother's Race								
(Non-Hispanic White)								
Non-Hispanic Black	-0.031	0.061	0.009	0.148	-0.022	0.148	0.017	0.147
Hispanic	0.019	0.062	0.336	0.173	0.263	0.175	0.315	0.173
Other	-0.567	0.526	-0.323	0.499	-0.386	0.497	-0.410	0.500
Mother's Foreign Born (1 = Mother is Foreign Born)	-0.072	0.068	-0.152	0.121	-0.112	0.122	-0.112	0.123
Mother's Language (1= Mother's First Language is English)	0.084	0.068	0.296	0.124 *	0.265	0.124 *	0.302	0.125 *
Mother's Education								
Less than High School	-0.097	0.059	-0.024	0.082	-0.018	0.081	-0.017	0.082
(High School)								
More than High School	0.128	0.061 *	0.135	0.083	0.126	0.083	0.119	0.083
Welfare Status								
TANF	0.152	0.059 **	0.060	0.065	0.071	0.065	0.040	0.067
Food Stamps	0.041	0.063	-0.070	0.074	-0.084	0.074	-0.066	0.074
Medicaid	0.182	0.104	0.194	0.133	0.188	0.133	0.205	0.133
Women, Infants and Children (WIC)	0.106	0.072	0.042	0.074	0.031	0.074	0.072	0.076
Supplemental Security Income (SSI)	0.092	0.061	0.031	0.063	0.043	0.063	0.029	0.064
Welfare between Interviews (Months)	-0.010	0.005 *	-0.013	0.005 *	-0.014	0.005 *	-0.011	0.006
Months between Interviews (Number of Months Between Interviews)	0.010	0.009	0.000	0.009	0.001	0.009	0.002	0.009
Parental Monitoring Scale	-1.621	0.213 ***	-1.620	0.217 ***	-1.627	0.216 ***	-1.538	0.223 ***
Investment Model Variable								
Mother's Monthly Income	0.008	0.005			0.011	0.005 *		
Family Stress Model Variables								
Mother's Mental Distress	0.007	0.003 **					0.000	0.003
Mother's Self-Esteem	-0.003	0.004					0.002	0.004
Mother's Parenting Satisfaction	-0.151	0.040 ***					-0.088	0.044 *
R^2			0.250		0.260		0.260	
$R^2_{Adjusted}$			0.195		0.204		0.198	

N = 328
** 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 8. Summary of OLS Regression Analyses for Variables Predicting BSI Scores for Children Ages 10-14

Predictor	Model 1 (zero order) B	S.E.	Model 2 (multivariate) B	S.E.	Model 3 (multivariate) B	S.E.	Model 4 (multivariate) B	S.E.
Intercept			38.336	6.794 ***	37.897	6.799 ***	29.701	7.771 ***
Employed (Wave 2)	-1.155	1.080	-1.395	1.148	-0.823	1.244	-1.607	1.163
Demographic Predictors								
City								
Boston	0.851	1.111	-1.095	2.032 [b]	-0.452	2.102 [b]	-0.613	2.034 [b]
Chicago	-0.119	1.062	1.571	2.192	1.873	2.205	2.364	2.211
(San Antonio)								
Mother's Age	0.099	0.057	-0.037	0.062	-0.038	0.062	-0.046	0.062
Mother's Marital Status (1 = Married)	-1.512	1.348	-1.723	1.397	-1.533	1.405	-1.950	1.421
Focal Child's Sex (1 = Male)	-1.525	1.074	-0.969	1.053	-0.981	1.052	-0.970	1.056
Number of Children in Household	-0.051	0.287	-0.512	0.309	-0.475	0.311	-0.485	0.310
Mother's Race								
(Non-Hispanic White)								
Non-Hispanic Black	-0.539	1.085	-1.708	2.691	-1.379	2.703	-1.785	2.680
Hispanic	0.119	1.113	0.787	3.146	1.560	3.211	0.875	3.141
Other	-6.375	9.433	-4.468	9.087	-3.797	9.099	-2.909	9.080
Mother's Foreign Born (1 = Mother is Foreign Born)	0.044	1.226	2.551	2.206	2.124	2.234	1.973	2.228
Mother's Language (1= Mother's First Language is English)	0.864	1.220	5.607	2.264 *	5.934	2.279 **	5.100	2.265 *
Mother's Education								
Less than High School	1.682	1.060	-0.129	1.493	-0.184	1.492	0.043	1.494
(High School)								
More than High School	-1.645	1.092	-0.419	1.516	-0.322	1.517	-0.215	1.516
Welfare Status								
TANF	1.463	1.060	0.464	1.188	0.342	1.192	0.976	1.222
Food Stamps	-0.886	1.124	-2.753	1.349 *	-2.608	1.354	-2.649	1.347
Medicaid	4.112	1.865 *	4.911	2.433 *	4.975	2.432 *	4.625	2.425
Women, Infants and Children (WIC)	-1.462	1.293	-0.869	1.344	-0.755	1.347	-1.547	1.373
Supplemental Security Income (SSI)	2.436	1.085 *	1.933	1.155	1.805	1.159	1.926	1.158
Welfare between Interviews (Months)	0.000	0.088	-0.119	0.099	-0.112	0.099	-0.146	0.102
Months between Interviews (Number of Months Between Interviews)	-0.448	0.165 **	-0.628	0.165 ***	-0.640	0.165 ***	-0.624	0.165 ***
Parental Monitoring Scale	-25.190	3.903 ***	-26.687	3.950 ***	-26.614	3.948 ***	-26.796	4.045 ***
Investment Model Variable								
Mother's Monthly Income	-0.145	0.083			-0.113	0.096		
Family Stress Model Variables								
Mother's Mental Distress	0.097	0.046 *					0.058	0.048
Mother's Self-Esteem	0.088	0.075					0.099	0.082
Mother's Parenting Satisfaction	-0.033	0.724					1.176	0.794
R^2			0.223		0.227		0.238	
$R^2_{Adjusted}$			0.166		0.167		0.174	

N = 328
** 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.