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If Not Welfare, Then What?: How Single Mothers Finance College Post-Welfare Reform

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The article follows previous work on TANF and AFDC by asking if not welfare, then what social programs and financial aid programs are low-income women using to support their college attendance, and what is the impact of these programs on the college-going decisions of low-income women? The study is based on case studies of 10 low-income women attending a community college. Results indicated that EITC, food stamps, and subsidized housing are stable sources of funding. However, each of these programs requires different application processes and compliance regulations. Only the Pell Grant was viewed as a dependable source of funding for college costs. Participants expressed confusion and frustration over the many varying regulations amongst programs.

Key words: welfare reform, social programs, postsecondary education, poverty, mothers, parenting

Prior to 1996, Aid to Families with Dependent Children (AFDC) gave some low-income mothers an opportunity to attend college by providing direct-cash subsidies to finance living expenses. However, critics of the program believed the unlimited time frame for receiving the aid and the loose work requirements resulted in a general work disincentive. In 1996, criticism reached critical mass and the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was passed; the resultant direct-cash subsidy program replacing

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AFDC was Temporary Assistance to Needy Families (TANF). AFDC was regulated and administered through the United States Department of Health and Human Services (HHS); however, PRWORA changed the administration of the direct-cash subsidy by giving regulatory discretion to states with oversight and funding from HHS. The cost of the welfare entitlement grant was cut in half, the number of recipients using the program was cut in half, and the monetary support for women seeking postsecondary education was largely eliminated. Since the passage of PRWORA, researchers have argued that the reform is a disincentive for college attendance. Specifically researchers have argued the work-first rules in TANF pressure poor women to find low-paying, inflexible jobs in lieu of education (e.g., Adair, 2001; Christopher, 2005; Kahn & Polakow, 2002; London, 2006; Shaw, 2004).

Before and since PRWORA, when studying college participation by low-income mothers, researchers have largely focused on a single program, TANF (or AFDC), rather than studying the entire policy environment (e.g., London, 2006; Pandey, Zhan, & Youngmi, 2006; Shaw, 2004; Zhan & Pandey, 2004). For example, using the National Longitudinal Survey of Youth (NLSY) data, which spans from 1979 to 1998 or pre-welfare reform, London (2006) studied welfare spells for women and found that many women cycle on and off welfare, and welfare spells corresponded with college attendance for only a small percentage of women. London (2006) noted that most women attending college while on welfare only received welfare for one spell and not for the entire college enrollment period, and few women were still receiving welfare aid at the time they graduated from college.

Despite the educational disincentives in TANF and the evidence that women enrolled in college are not receiving welfare, low-income mothers are attending college in significant numbers, especially community colleges (Goan & Cunningham, 2007; Wei, Nevill, & Berkner, 2005). Therefore, I wondered how low-income single mothers are financing college and living expenses in the post-welfare reform era.

This article follows previous work on TANF and AFDC by asking if not welfare, then what social programs and financial aid programs are low-income women using to support their

college attendance, and what is the impact of these programs on the college-going decisions of low-income women? In order to answer these questions, I collected case studies of 10 low-income women attending a community college. Specifically, the study's purpose is to illustrate which government and institutional programs low-income, single mothers used and which programs were important to their individual decision making while attending college. Operating from a pragmatist paradigm, including the assumption that findings are historically situated, this research combined a three-interview series with extensive document analysis to illustrate the complex policy environment for low-income women attending college (Creswell, 2007; Denzin & Lincoln, 1994; Seidman, 2006; Stake, 1995).

Low-Income Mothers' Participation in Higher Education

The largest poverty sector in the United States is women with school-aged children (Brady & Kall, 2008; Current Population Survey [CPS], 2007), and poverty is especially severe in rural areas (Fisher, 2007). Part of the rationale behind PRWORA was that having a job, any job, would help women become self-supporting (Shaw, 2004). Yet, research has demonstrated that poverty is associated with low educational or low skill levels, low-wage occupations, and a lack of economic opportunities in rural areas (Fisher, 2007; Lichtenwalter, 2005), all suggesting that employment alone will not substantially or permanently improve the economic condition of poor women. However, when low-income women earn a college degree, their economic condition improves significantly (Attewell & Lavin, 2007; London, 2006; Pandey, Zhan, & Youngmi, 2006; Zhan & Pandey, 2004), so understanding how programs influence the college-going decisions of low-income mothers is an important aspect of reducing female poverty in the United States.

One clear aspect of mothers' college decision-making is that their primary motivations revolve around their children. Specifically, they want to provide a better life economically and they want to role-model college attainment (Attewell & Lavin,

2007; Bloom, 2009; Christopher, 2005; Jennings, 2004; Luttrell, 1997). However, once enrolled in college, women struggle to manage the conflict between care-giving and studying. Part of this conflict is in negotiating their program-related obligations while attending classes and studying (Bloom, 2009; Christopher, 2005; Kahn & Polakow, 2002), illustrating the need for more research on the policy environment for these women.

Case Study Methods and Data Sources

Case Study

In general, this is an illustrative multiple case study operating from a pragmatist paradigm (Denzin & Lincoln, 1994; Stake, 1995). Researchers operating from a pragmatist paradigm are focused on “what works” thinking and see research as historically located (Creswell, 2007; Stake, 1995). Stake (1995) noted that the pragmatist paradigm operates well with case study methods. In their books on case study methods, Yin and Stake noted that case study researchers seek to understand “a complex social phenomena” (Yin, 2003, p. 2) or “a complex functioning thing” (Stake, 1995, p. 5), such as policy environments. A policy environment was understood to be the value-laden societal response to a public problem often enacted through public programs, like TANF or AFDC (Fowler, 2004). For this study, the policy environment is the collection of public programs, both financial aid and income-related programs, used by low-income, single mothers attending college. The policy environment for low-income women is historically located, complex, and both a social phenomenon and a functioning thing. In addition, both Stake and Yin view case studies as appropriate for studying people or individual decision making, as it is in the purpose of this study.

Because low-income women have a significant amount of personal choice regarding which programs they will use, each woman was viewed as an individual case. As a multiple case study, the policy environment and decision-making for each woman was analyzed as a separate case before conducting cross-case analysis (Stake, 2006).

Data Sources

Initially, I constructed a list of 36 low-income women whose circumstances were known to me through my work as a faculty member at the community college these women were attending. I then reduced the list to women I knew to be mothers. The women were contacted and asked questions related to the criteria for the case study. Fourteen women signed informed consent letters; however, four of the women dropped out of the study after one or more interviews. Ten women completed the three-interview series (Seidman, 2006) and provided the necessary documentation to triangulate criteria and to understand their policy environment. All of the names used in this study are pseudonyms.

Boundaries or Criteria

In defining the case to be studied, researchers should name the boundaries around the case (Creswell, 2007; Stake, 2005), the unit of analysis (Yin, 2003), or, more generally, the criteria for inclusion in the study. Yin suggested relying on the research questions to define boundaries or criteria for inclusion in the case. For this study, the research questions are related to low-income, single mothers attending college. As a result, the boundaries or criteria for the cases are: (1) low-income; (2) single mothering; and, (3) college attendance (see Table 1).

Table 1. Boundaries

Name	Age	Marital status	# of Children	Pell	EITC	Poverty
Kate	30	never married	2	Yes	Yes	Yes
Rose	38	1 divorce	3	Yes	Yes	Both
Nicole	26	never married	1	Yes	Yes	Yes
Anne	28	married/separated	1	No	Both	No
Charlene	21	never married/cohab	1	Yes	Yes	Yes
Carol	29	never married/cohab	1	Yes	Yes	Both
Betrice	22	never married/cohab	2	Yes	Yes	Yes
Chelcy	42	2 divorces	3	Yes	No	Both
Helen	48	married/separated	2	Yes	Yes	No
Marie	33	2 divorces/cohab	3	Yes	Yes	Yes

*Both indicates that during part of the college enrollment period under study the boundary was met and during part of the enrollment period the boundary was unmet.

The criterion of low-income was measured in three ways: (1) the poverty threshold; (2) receiving an Earned Income Tax Credit (EITC); and (3) receiving a Pell grant. In 2006, the United States poverty threshold for a mother and two children was \$16,242 a year (CPS, 2007), and 36% of single female householders lived at or below the poverty threshold (CPS, 2007). However, the poverty threshold is based on the notion that households spend one-third of their income on food, although modern households spend much less than this; therefore, many researchers view the poverty threshold as too low (CPS, 2007). Nonetheless, five of the participants were living under the poverty threshold during the entire college enrollment period under study and three of the participants were living under the poverty threshold for part of the college enrollment period under study (see Table 1).

EITC is a tax credit directed at supplementing the income of low-wage workers (Internal Revenue Service [IRS], 2009) and the legislation for this credit was passed soon after the enactment of PRWORA. It has replaced AFDC as a source of income for low-income Americans (Christopher, 2007); however, in order to receive the tax credit, you must earn some income and file income tax forms. Given the research demonstrating that one outcome of PRWORA was to force women into low-wage employment (e.g., Shaw, 2004), using EITC as a criterion for low-income was important. Whenever possible, tax forms or IRS refund/credit check stubs were collected to confirm this boundary. In other cases, the participant's Adjusted Gross Income (AGI) was taken from the Institutional Student Information Record (ISIR), or the report the institution receives after the student completes the Free Application for Federal Student Aid (FAFSA) was compared to the IRS' EITC tables for the appropriate year. Eight of the participants received an EITC during the entire college enrollment period under study and one participant received an EITC during part of the college enrollment period under study (see Table 1).

Finally, the Pell Grant is a federal college grant program directed at reducing the cost of college for low-income Americans (U.S. Department of Education, 2009). Pell status was confirmed by reviewing the ISIR and a report generated by the financial aid department at the institution called, "Session

Billing Information for [Semester and Year]." This report detailed charges including tuition, fees, and bookstore charges, payments, all grant and loan aid listed by type, and refunds per semester. Nine of the participants received the Pell Grant during the college enrollment period under study (see Table 1).

Although defining *mothering* was a fairly simple matter of deciding that the women studied would need to be the biological mother and primary caretaker of a school-aged child, defining *single* was more complicated (Yin, 2003). As I spoke with the women over the phone, I found a number of differing living circumstances, including cohabitating and sharing household resources and married but living separately and not sharing household resources. These phone conversations revealed that at times the decision to cohabitate rather than marry had social program implications, as did the decision not to divorce, and often the decisions were related to income, the second boundary. As a result, I chose to study this criterion by choosing cases along the wide spectrum of single (see Table 1). Two of the women included were legally married, but financially separated from their spouse at the time of the study.

The final criterion for this study was being enrolled in the same rural community college in a Midwestern state. Most of the participants enrolled in postsecondary education right after high school. Specifically, seven participants, Kate, Rose, Anne, Charlene, Nicole, Carol and Beatrice, were college-ready upon high school graduation. Three of the participants, Chelcy, Helen, and Marie, were not college-ready upon high school graduation; rather, they considered college a possibility only after many other life experiences. Table 2 depicts the academic standing of the participants.

Data Collection

Patton (2002, p. 245) wrote, "the validity, meaningfulness, and insights generated from qualitative inquiry have more to do with the *information richness* [emphasis added] of the cases selected ... than with sample size." For each case, I combined interview data with document analysis to create a rich case study of the policy environment for the women. I used Seidman's (2006) three interview series: focused life

history, details of the case, and personal meaning, especially as it related to decision making.

Table 2. Academic Standing of Participants

Name	ACT	GPA	Complete credits	Developmental credits	Degree earned
Kate	n/a	3.2	64	X	Yes
Rose	23	3.6	57	X	
Nicole	15	1.7	28	X	
Anne	21	3.2	59		
Charlene	17	3.1	45		
Carol	16	2.6	45	X	
Beatrice	18	2.3	73	X	Yes
Chelcy	n/a	3.7	77	X	Yes
Helen	21	3.3	42	X	
Marie	n/a	2.3	32	X	

After receiving informed consent, I began working with the financial aid office and the registrar's office to collect documents related to college attendance (i.e., transcripts) and financing (e.g., see Table 3). A public database for court records was utilized to find information related to divorce settlements (including child support awards), default lawsuits related to healthcare bills, and criminal records. Prior to the second interview, I contacted participants and asked them to bring documents that they felt were particularly relevant to their case. The women provided documents such as tax forms, health provider bills, insurance bills, communications with social services case officers, and food stamp award statements. Not all of the participants agreed to have these documents copied; however, in those instances I was able to take notes from the documents. During the second interview, the women were asked about many of the documents and records collected. Each participant was asked about her decision-making relative to program participation.

By collecting documentation in addition to interviewing, I was able to identify complexities and evolutions in the policy environment for these single mothers. Many of the mothers found their policy environments changed significantly during college enrollment. For example, Rose's year one ISIR listed an AGI of \$25,573, while her year two ISIR listed an AGI of *negative* 1,451 dollars. She moved from above the poverty threshold for a mother with three children to significantly

below the threshold in a matter of months. Marshall (1999, p. 64) observed that “[p]olicy formulations seldom incorporate complexity,” and researchers often study individual programs isolated from other programs, rather than studying a policy environment. One of the great strengths of combining document analysis with interviewing through case study methods was that I was able to study the complex policy environment of 10 single mothers attending college.

Table 3. College Financing for Participants During Their First Year of College

Name	AGI	EFC	Tuition/ fees	Pell	Student pay	Other non- loan	Loan aid	Cash
Kate	\$4,358	\$0	\$3,327	\$3,949	\$0	\$708	\$5,864	\$7,195
Rose	\$25,573	\$9	\$2,355	\$2,431	\$0	\$450	\$4,162	\$4,688
Nicole	\$10,815	\$0	\$2,566	\$2,025	\$1,230	\$150	\$0	\$839
Anne	\$42,958	\$4,081	\$2,802	\$0	\$2,502	\$300	\$0	\$0
Charlene	\$1,649	\$0	\$3,275	\$4,050	\$0	\$300	\$0	\$1,075
Carol	\$16,679	\$47	\$1,370	\$1,500	\$560	\$0	\$0	\$690
Betrice	\$2,990	\$0	\$2,227	\$0	\$124	\$2,122	\$0	\$19
Chelcy	\$22,680	\$0	\$2,749	\$3,916	\$100	\$200	\$0	\$1,468
Helen	\$18,548	\$0	\$1,286	\$2,025	\$50	\$100	\$0	\$889
Marie	\$12,927	\$0	\$3,176	\$4,050	\$100	\$800	\$0	\$1,774

Data Analysis

All of the interviews were transcribed verbatim and analyzed from a single-case perspective and from a cross-case perspective. Program participation was triangulated through document analysis. Because I was interested in decision-making, I analyzed cases by building explanations of decision-making for each participant (General Accounting Office [GAO], 1999; Yin, 1994, 2003) within the context or historicity of that participant's life. Individual case analysis occurred at all stages of the research process. Before interviewing began, I studied common programs used by low-income mothers. As document analysis revealed a new program, I sought to understand how the program goals were translated into compliance

regulations at the local level and whether these compliance regulations influenced the college-going decisions of low-income single mothers. All the participants were asked about all the programs captured whether they participated in the program or not, and worksheets that tracked program influence were developed for each case. When gaps arose between interviews and documentation, the participant or the appropriate social services agency was contacted to resolve the gap by explaining a program guideline or by providing an additional document. In sum, individual case analysis was an intuitive and recursive process that was focused on explanation building. Why and how did the participant make the college-going decisions she made?

For cross-case analysis, I developed a matrix combining case findings and cross-case themes. I relied on rival explanations to understand the prevalence of themes across cases (Stake, 2006; Yin, 1994, 2003). I did not approach cross-case analysis of themes from a quantitative perspective, rather I sought to maintain historicity or situationality. As such, some cross-case themes were present in few cases (Stake, 2006).

Findings: The Complex Lives of Low-Income Mothers

The 10 participants were enrolled in 20 different program initiatives at the federal, state, and institution level during college enrollment: nine were non-education programs, and 11 were education programs. Program participation is illustrated in Table 4 and Table 5.

Illustrating Work and Income-Related Programs

Across cases, the women's decisions related to non-education programs involved a complex mix of values and circumstance. Although all of the women appeared to be trying to make informed and deliberate decisions that supported their educational goals, I found that many of the women were confused and/or wrongly-informed about program guidelines. The complexity of the policy environment was overwhelming. In addition, because non-education program benefits are largely guided by income calculations, the decisions the women made concerning paid employment were important to whether they would qualify for non-education programs.

In no case did a participant generate a living-wage using social programs without working at paid employment. In this section, I discuss work motivations and illustrate the non-education programs captured in the study by discussing important program guidelines, the extent to which the women used the program, and whether the program affected educational decision-making.

Table 4. Program Participation

Non-education Programs		Education Programs	
TANF	2	Pell Grant	9
EITC	9	Federal SEOG	6
Food Stamps	7	Federal Loan	4
Subsidized Housing	2	Work Study	4
WIC	5	Access (State)	5
Medicaid	3	New Traditions Scholarship	2
MC+	9	TEACH Scholarship	1
Head Start	3	HRSA Scholarship	1
Childcare Subsidy	1	Presidential Ambassador	2
		WIA	3
		GAMM	3

Table 5. Program participation listed by participant

	Non-ed Programs	Education Programs	Total Programs
Kate	8	4	12
Rose	6	10	16
Nicole	5	2	7
Anne	1	3	4
Charlene	4	1	5
Carol	3	1	4
Betrice	5	4	9
Chelcy	3	2	5
Helen	4	7	11
Marie	2	6	8
Average	4	4	8

Work. All of the women were employed during college enrollment; however, while enrolled they changed jobs and had

periods of unemployment. Although four of the women were employed for some period of time in a work-study position, Rose was the only participant who relied on work-study as her only source of income. Reasoning that off-campus employment would generate more income, the other nine women sought employment off campus.

Across cases, the women interviewed were motivated to work, and, at times, their decision-making stemmed from a desire to generate a living wage or to avoid the use of social programs. Anne, who worked full-time while attending college said, "Hard work is very important to me." However, she worried "that I'm going to be replaced at any moment by anybody off the street." Earning a college degree was tied to her desire to earn a living wage and have secure employment.

I also found that sometimes the participants' work decisions stemmed from a desire to gain specific work experience or to contribute to an organization or a cause. Generating an income was only one aspect of the motivation to work and not always the most important aspect. Anne and Rose sought out work-study positions that gave them an opportunity to tutor students, reasoning that the tutoring experience would be helpful in accomplishing their goals of becoming teachers. In addition, Rose volunteered at her children's school reading books to children in an after school program, and she was actively involved in her church. These activities did not generate a substantial wage, yet all of them contributed to her accomplishing her educational goals.

At times the decision not to work was connected to college requirements. For instance, Helen was the oldest participant in the study at 47, and has lived most of her adult life struggling to earn enough income to meet her family's needs, which often meant using social programs. At the time of the study, Helen lived in subsidized housing and relied on food stamps to buy groceries for herself and her teen-aged daughter. During the interview series, she quit her school-bus-driving position because it conflicted with the clinical requirements for her nursing degree.

Department of Social Services. Each county's Department of Social Services (DSS) administered five social programs: TANF, Food Stamps, Medicaid, MC+, and the Childcare Assistance

Program. However, each program is administered through separate divisions of DSS. With the exception of Medicaid and MC+ which use a common application form, the programs had different application forms, and all of the programs had different income calculations and different compliance regulations.

Two of the women received TANF briefly (i.e., less than 6 months) while enrolled in college, and TANF provided the estimated amount of child support while the state took legal action against the father to collect child support. For three of the women in the study, the risk to their child's well-being was too great, and the benefit too little. As noted by other researchers, I found that TANF funding did not provide a pathway to college for low-income mothers.

All of the women in the study had applied for food stamps at some point in their lives, and seven of the participants received food stamps during college enrollment. However, the awards varied greatly from \$522 a month to \$86 dollars a month. To receive the aid, participants had to re-apply every six months, and case workers verified income amounts through employer paycheck stubs, child support enforcement officials, or statements directly from fathers verifying how much child support they provide. In addition, if a woman cohabitates, the income of the cohabitating partner is considered part of the household income and reduces food stamp benefits. Beatrice chose to indicate that she did not cohabitate, although she did, in order to maximize her food stamp benefits.

Food stamps proved to be an important aspect of managing living expenses while attending college and without them many of the women felt the pressure to work more hours would make managing college enrollment difficult. Kate said:

It would be very difficult to be going to school and concentrating, keeping the focus until I'm done with school, knowing that even if some other things, if you're failing in some other areas, you have food there to feed your kids. That's a huge stress not to have to think about.

Across cases, the women relied on food stamps to buy groceries for themselves and their children.

MC+ is a Medicaid program for children which is administered by the state, and although nine of the participants used MC+ for healthcare insurance for their children, only three of the women were on Medicaid while enrolled in college. One of the three women (Beatrice) received Medicaid for her pregnancy-related expenses only. Importantly, paid employment at a for-profit enterprise counts as income in the income calculation for Medicaid, while income earned through a work-study position at a college does not. Earning more than \$350 per month from a for-profit enterprise makes the mother ineligible for Medicaid. Rose managed to obtain healthcare for herself through Medicaid by working at a work-study position.

Eight of the women spent all or some portion of their college enrollment period without healthcare insurance. For Helen, the lack of health care will prove to be a significant barrier to degree attainment, because a newly-passed regulation requires student nurses to have health insurance while taking clinical courses. Yet, for most of the women, not having health care insurance was the norm. Beatrice told this story:

When I had a car wreck this semester 'cause I fell asleep driving, I didn't go to the hospital 'cause I knew I wasn't insured. So the next day I was ... my neck and back was hurting really bad, so I went to the walk-in place at [college town]. They wouldn't accept me unless I could pay. I just didn't have the money, so I couldn't see a doctor. I didn't have any insurance.

Six of the women in the study had healthcare-related debt, and two of the women were sued by hospitals to collect healthcare bills. Many of the women reported having poor credit because of healthcare-related debt.

The Childcare Assistance Program is based on income and a sliding fee scale. Participants must locate a childcare provider who participates in the program and re-apply annually, including having their income verified. Only Rose used this program to pay for daycare for her youngest child. This study was conducted at a community college without daycare facilities. However, the women who participated in the study had school-aged children and obtained daycare through Head Start, friends or family.

EITC. EITC provided a maximum of \$4,000 per year (at the time of the study) depending on the amount of income generated from working. This credit is administered through the IRS and is based on AGI and the number of dependents. It is commonly dispersed through employer paychecks, so women may apply to receive the tax credit at the beginning of the year and have the money added to their paycheck by their employer throughout the year. Importantly, the amount of the credit increases as wages increase in low-income brackets and decreases as wages increase in higher income brackets. I found that EITC was an important mechanism for supplementing income, and many of the women related EITC to college-going expenses. Charlene likened it to “savings” saying, “if my car breaks down, I’ll have money to fix it.” Marie called EITC “extra money for gas to get back and forth to school.” Nine of the participants received EITC; only Chelcy did not because she did not file income tax forms, not because she did not met the income guidelines.

Subsidized housing. Only two women used subsidized housing, which is administered through the Housing Authority. This service requires participants to re-apply annually and have home inspections performed annually. Inspections include housekeeping, compliance with fire codes, and maintenance issues. The Housing Authority verifies income eligibility by contacting employers and/or government agencies. Once approved to move into subsidized housing, the resident must attend a briefing session where the compliance regulations are covered. When asked if she would be in college without subsidized housing, Helen replied, “No, I couldn’t afford to live right now without that, because if our income changes, it goes down. It goes according to your income.” Kate said, “It helps financially because you’re provided with a roof over your head and you know that at least the rent’s going to be paid. So you have food and a place to be.” While only two of the women used subsidized housing, for them it was an important aspect of managing work, college, and family.

WIC. WIC is administered through the Health Department and is available for women with infants. Of the five women who had received WIC, only three received WIC while enrolled in college. WIC requires an annual application process

with income verification through employers or government agencies. In addition, participants must attend monthly nutritional training sessions. WIC closely stipulates what can be purchased. Five of the participants used WIC while enrolled in college, however, none of them connected WIC to college-going decisions or talked about WIC as critical for obtaining food for their children. Charlene said, "I don't know if it helped [with college attendance]. It didn't help. I mean it's money that I have extra. I guess it helped in a way." Charlene went on to indicate that WIC is perceived more positively than food stamps, saying, "Teachers and stuff have been on WIC."

Head Start. The final income-related program captured in the study was Head Start, which is administered through the Department of Health and Human Services. Three participants used the program, which requires an annual re-application form including income verifications. Kate said,

They provided me with a family resource advocate who was very supportive. They did home visits, educational materials. A lot of what she did with me was reassuring me that it's okay that you're taking your kid to somebody else, because you're doing a good thing. Day care is extremely expensive. And that made that part free.

Although few participants used the program, the ones who did felt the program helped them attend college and parent simultaneously.

In sum, nine non-education-related programs were captured by the study. TANF and EITC provide cash assistance; EITC, food stamps, and subsidized housing are potentially permanent sources of aid. The participants positively connected their ability to maintain college enrollment with food stamps, EITC, subsidized housing, and Head Start. However, each of these programs has a different application process and compliance regulations, and the participants frequently expressed confusion or frustration about program guidelines. For Kate, who was enrolled in eight income-related social programs, she filed separate forms annually or bi-annually to enroll and re-enroll in seven of them, including a yearly inspection of her housekeeping and monthly meetings at the WIC office.

The women did not articulate a connection between college-going decisions and healthcare. However, I noted two important connections. First, the women in the study did not seem to be aware that earning a few hundred or a thousand dollars more a year at a nursing home position, rather than through work-study, meant that they were choosing income over healthcare. Only Rose understood the income calculation for Medicaid and understood that she could obtain Medicaid by working at a work-study position. However, Rose also understood that this decision decreased the amount of her EITC. Second, as will be discussed again in the section on education programs, although the education loans were available to the participants, even if they had bad credit scores, the women were not willing to take on additional debt to finance college. Part of this reluctance seemed to stem from past experiences with healthcare related debt.

Illustrating Education Programs

As with most colleges, the formula for student financial aid is to take the estimated cost of attendance, subtract the expected family contribution (EFC), grants and scholarships to arrive at the need for aid. If the student desires a loan, this difference is extended to the student in the form of federal loans. Table 3 illustrates the education-related finances for the participants in their first year of college enrollment. The Adjusted Gross Income (AGI) for the participant is income from the year previous to college enrollment. The exception to this is Chelcy, who did not report her income on her FAFSA because she did not file taxes, so her EFC may have been higher had she reported this income. Beatrice filed as a dependent in her first year of enrollment; in her second year, she lost her music scholarship, filed as an independent, and began receiving the full Pell Grant. All of the women except Anne received added income over and above their tuition and fees, and only two of the women took out federal loans, although all of them qualified.

Pell Grant

The Pell Grant was the most important program mechanism for individual decision-making about college. For the

community college in this study, the maximum Pell Grant award was more than enough to pay for all tuition and fees. Nine of the 10 participants received a Pell Grant, and all nine indicated that attending the community college would either have been impossible or difficult without the Pell Grant. Rose said, "If I didn't have Pell, I wouldn't be in school." Likewise, Kate indicated, "Absolutely it [Pell Grant] has helped me. It [attending college] would just not even be possible."

However, because the Pell Grant is not sufficient to pay for the tuition and fees at a baccalaureate institution, the women in this study were unsure how they would finance the rest of the baccalaureate degree. They were unwilling to take on additional debt. A few of the participants had academic records that would make them competitive for scholarships, but they did not see scholarships as a dependable avenue of access to baccalaureate completion.

Educational Loans

Many of the women were reluctant to view loans as a means for financing college. For example, I asked Carol, "If the only way would have been loans, do you think you would have gone?" She replied, "It would have been less likely because it would be just another bill to have to pay. I didn't really need that." In commenting on the Pell Grant and loans, Charlene said, "Pell Grants definitely made me want to go to college a little more because I don't have that worry about loans like everybody else," and Chelcy said, "I really didn't want something to pay back later." Several of the women named their existing debt load as a reason for not taking out student loans, and there was evidence of financial strain, including criminal charges for passing insufficient funds checks.

The Federal Supplemental Educational Opportunity Grant (SEOG) and Access

Six women received the Federal Supplemental Education Opportunity Grant (SEOG) and five women received the Access (State) grant. However, because neither are a significant amount of money and both are awarded after the start of semester, the women receiving the grant either did not know they had received it or did not know why they had received

it. Rose said, "That one just kind of showed up. I actually had asked them [financial aid] what it was. This keeps showing up. What is it? I like it. Don't take it away," and Anne commented, "I'm not even sure how I got that. I mean I didn't ... I was shocked when I got it. I didn't even know I had it until I got my bill, and I was like where did this come from?" Both grants were distributed through an in-house process after the start of the semester.

Institutional Scholarships

There were four small scholarships captured in the study: New Traditions, TEACH, HRSA, and Presidential Ambassador Award scholarships. All of the mothers applied for the scholarships or were aware they were a possibility. However, the awards were small, ranging from \$100 to \$500, and like SEOG and the state grant, they were awarded after the participant had already made college-going decisions. Across cases, the participants indicated that the awards were helpful. Comments like "It all helps to make it work" were typical. However, they did not influence the decision to enroll in college or the decision to re-enroll in subsequent semesters, because the women did not view them as dependable sources of aid.

Workforce Investment Act (WIA) and GAMM

As with SEOG, Access (State), and scholarships, WIA money was not substantial and was awarded after college-going decisions were made. However, Helen viewed the money as important because it paid for unexpected education-related expenses. She said, "It pays for things that had to like come out of pocket money, like my nursing uniforms, shots that we had to get, shoes we had to get, stethoscopes, all that kind of stuff." Likewise, Kate felt the money was important. However, she did not view it as dependable. She said:

For awhile they did provide funding for my books. They provided me with gas for mileage. They were going to provide so much for tuition and books and they would do a needs assessment type thing. If you were needing vehicle repair or you got a shut off notice or something like that, they were going to be able to

help with that. I didn't see any of that. And I did need vehicle repair.

In sum, only the Pell Grant was viewed as a dependable source for college tuition, fees, and expenses and part of college related decision-making. Although all of the women received other forms of aid that amounted to thousands of dollars, it was generally dispersed a few hundred dollars at a time, and the women were either unaware the money was available or unaware of the guidelines for receiving it.

The Case of Rose

Because Rose participated in the greatest number of programs, she provides an ideal way to view enacted programs. In her second year of college, Rose's adjusted gross income (AGI) in 2006 was negative \$1,451. This number is the basis for her FAFSA calculations for the 2007-2008 school-year, so her estimated family contribution (EFC) was zero, meaning Rose was eligible for the maximum amount of student aid. Table 6 depicts Rose's financial aid status during the calendar year of 2007, during which time Rose was enrolled as a full-time student during the spring, summer, and fall. It seems Rose benefited financially from college enrollment. Not only did she receive more than enough aid to pay for tuition and fees, she received enough aid to have \$10,703 in income to pay for living expenses.

As well as income from school-related programs, Rose was enrolled in a number of non-education related programs in 2007. Table 6 depicts her benefits from these programs. TANF and child support were grouped together because the state was willing to pay TANF in the amount of her expected child support award until she settled in court and began receiving the child support money (3 months).

Rose's non-education related aid amounted to \$14,112, including \$4,098 dollars of cash aid and child support. Her non-education aid added to her education aid amounts to \$28,940. This sum does not include the cost of Medicaid and MC+ for her and her three children; it does not include a tuition deferral for the private elementary school that two of her children attend or the free and reduced lunch benefit the children

receive at school; and, it does not include her EITC. At first glance, it appears the system generously supported Rose while she attended school.

Table 6. The Case of Rose

Financial Aid Revenue		
Grant and Scholarship Aid	\$ 5,971	
Loan Aid	\$ 5,934	
Work-Study Income	\$ 2,923	
Total revenue from financial aid		\$14,828
Less Tuition and Fees	\$(4,125)	
Cash refund from financial aid	\$10,703	
Non-Education Aid		
Food Stamps	\$ 6,264	
TANF and Child Support (cash)	\$ 4,098	
Child Care Subsidy	\$ 3,750	
Total Non-Education Related Aid		\$14,112
Total Aid		\$28,940
<i>Total Cash Aid</i>		\$14,801

However, from Rose's perspective the financial struggle to attend college was almost insurmountable. Rose had two major outlays each month: her mortgage and car payment. Her mortgage payments amount to \$10,392 a year. Rose did not intend to sell her house because there were several repairs that needed to be made, and in the existing poor real estate market, she was afraid she could not cover her mortgage loan by selling. As well, Rose paid \$3,960 a year in car payments. The total of these two outlays for 2007 was \$14,352, and the total cash income available to her in 2007 was \$14,801, leaving Rose \$449. Rose received the maximum EITC for the 2006 tax year of more than \$4,000 that helped pay living expenses, so Rose's cash monies for gas, utilities, clothing, and other expenses (e.g., extra-curricular activities for her children) was \$4,475 for the year or about \$373 per month. When Rose explained to her children that she could not buy Christmas presents, her food stamp benefit of \$522 a month acted as the proxy for presents.

She said,

In November, I had been warning them that we probably wouldn't have a Christmas with gifts. We were going to do decorations, and we were going to bake because I had food money. We can do anything with food. We can feed everybody, but we can't do gifts.

The Case of Carol

In contrast, Carol participated in very few programs while enrolled in college. From fall 2003 to spring 2007, Carol maintained part-time enrollment at the community college accumulating 45 credit hours. Table 7 depicts her financial award circumstances during this time frame, including her adjusted gross income (AGI). In 2003-2004, Carol earned above the federal poverty threshold for a single mother with one child. During the remaining years, she lived under the poverty threshold. Carol was eligible for social programs, like food stamps and housing vouchers, throughout this timeframe. As discussed in the earlier section on financial aid awards, unmet need is calculated by adding the cost of tuition and fees to average living expenses in the college's area and subtracting the student's estimated family contribution, an amount derived from the FAFSA. The second column of Table 7 shows Carol's unmet need during the four years she was enrolled in college courses. In all but one year, her Pell grant award exceeded the cost of tuition and fees, so it was refunded to her to be applied to living expenses. The final column, "Unmet Need less Pell," shows the amount she could have borrowed in subsidized student loans, but opted not to borrow.

While attending college, she worked full-time with no health benefits at a nursing home; she worked on Tuesdays, Thursdays, Saturdays, and Sundays, while taking classes on Mondays, Wednesdays, and Fridays. When I asked about healthcare, she said, "Paid for it or didn't go." Her income was largely dependent on the number of overtime hours she worked, as determined by her employer. Typically, she and her daughter could live on between \$1,000 and \$1,300 a month.

Carol lived in a trailer on her grandmother's land in a remote part of the community college's service region. She commuted

more than two hours a day or 60 miles to and from the community college, so her commuting costs, including a car payment, car insurance, and gas, were a large part of her monthly budget. Her grandmother provided a significant amount of additional support, from living expenses to child care. The father of her daughter paid no child support. However, Carol was unwilling to seek it, given he might also receive visitation rights. At the time of the study, he was serving a sentence in the state penitentiary for a drug conviction.

Since Carol enrolled in only four programs during her college enrollment period (i.e., Head Start, MC+, Pell grant and EITC), I asked why she did not make greater use of social services or educational loans in order to manage college attendance. She replied, "Because I think that it's important to me that I bring in the money. I can pay my bills myself. It makes me feel good that I'm doing that. I'm a mom." However, Carol was unable to manage her work responsibilities and successfully complete her coursework, so she had opted to drop out of college. During our final interview, she expressed an interest in enrolling in an online program at a for-profit college, although she had no definite plans. Her new position was full-time with health insurance. She said, "Oh yea, I have wonderful insurance. Excellent. It pays for everything." Depending on the number of hours she worked, she expected to earn between \$19,000 and \$24,000 for the year. For Carol, this was a substantial increase in her yearly income. However, she will still qualify for the EITC, an indicator of financial strain. When I asked her about EITC, she said, "Yea. I should still get it this year too." Carol's refusal to use social programs and financial aid programs to pay living expenses while attending college appears to be an important aspect of her drop-out decision.

Table 7. The Case of Carol

Academic year	AGI	Unmet Need	Tuition & Fees	Pell award	Difference (refund)	Unmet Need less Pell
03/04	\$16,679	\$ 9,907	\$1,370	\$1,500	(130)	\$ 8,407
04/05	\$13,456	\$ 9,330	\$1,138	\$1,013	125	\$ 8,317
05/06	\$13,049	\$ 9,112	\$1,561	\$2,025	(464)	\$ 7,551
06/07	\$11,943	\$14,122	\$2,090	\$2,535	(445)	\$11,587

Discussion and Conclusion

Related to non-education programs, the overarching finding of this study was the overwhelming complexity of the policy environment. One participant said, "It's just such a hassle," while another commented on compliance regulations by saying, "yadda, yadda, yadda." In this study, I reported eight different income calculations with nine different sliding scales for benefits and nine different sets of compliance regulations. Contained in all the complexities are important choices related to the quality of life for the participants, like income or healthcare.

Related to education programs, the overarching finding of the study was that the mothers were unaware of the aid available to them through federal programs like SEOG and WIA. These hidden initiatives benefited the participants like a gift, but they did not influence enrollment decisions. The result of both complexity and gift-giving was that mothers were not empowered with the information necessary to make knowledgeable and deliberate program choices.

Low-income mothers do not need another program initiative that pays for the occasional broken muffler or a new printer; rather, they need policy leaders to clean out the pathway to college by reducing the complexity of financing and informing mothering students of potential college-related financing before the decisions related to enrollment are completed. Neither case workers nor financial aid advisors were aware of the complex array of programs that applied to low-income mothers in this study. It is likely that uncluttering the pathway to college will mean collaborations between federal departments, state and local social services agencies, community colleges, and universities. Such collaborations might enable the institution of higher education to assert a democratic influence in the struggle against poverty in the United States.

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