An exploratory study of the Economic and Psychosocial barriers to achieving self-sufficiency among female heads of households

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The purpose of the study was to examine the economic and psychosocial barriers to achieving self-sufficiency among female heads household. The sample for this study consisted of thirty respondent who received public assistance benefits and reside in Dekalb County, Georgia. An original instrument consisting of twelve questions was self-administered. The results were analyzed utilizing frequency distribution, means, standard deviations and Pearson's "r" Correlation Coefficient. The Cognitive Theory was utilized as a tool to understand the reason for female heads of household not achieving self-sufficiency.

The Pearson's "r" correlation was conducted between the independent variable and the dependent variable. Both of the null hypothesis were accepted. As a result, the major findings in this study concluded that there was no statistically significant relationship between psychosocial and economic barriers to achieving self-sufficiency among female heads of household.
AN EXPLORATORY STUDY OF THE ECONOMIC AND PSYCHOSOCIAL BARRIERS TO ACHIEVING SELF-SUFFICIENCY AMONG FEMALE HEADS OF HOUSEHOLD

A THESIS
SUBMITTED TO THE FACULTY OF CLARK ATLANTA UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR
THE DEGREE OF MASTER OF SOCIAL WORK

BY
SANDRA O. SANDERS

SCHOOL OF SOCIAL WORK

ATLANTA, GEORGIA
MAY 1996
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ACKNOWLEDGEMENTS

I would like to first think God, for my strengths and accomplishments. I would like to think my parents, Swade D. Sanders and Sarah L. Sanders, for their support and guidance, and the rest of the Sanders family. Thank you Edwin G. Spight and Debra Harris for your love, support and encouragement in this one of my greatest endeavors. The author would also like to give a great thanks and appreciation to Dr. Gale Horton for his patience, encouragement and help with completing my thesis.
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CHAPTER I
INTRODUCTION

Since the mid seventies, clinician and journalist have become aware of the social problem which is labeled "Feminization of Poverty". The term refers to the growing percentage of all poor Americans who are women, and their dependents. The trend, irrespective of race or age, is a process by which the poverty, and population in the United States has become comprised increasingly of women. What underlies the feminization of poverty is the huge increase in the percentage of families headed by a women with no husband present -- a women who is the sole or principal family supporter, but whose median income fall far below that of the average married-couple family.¹

Nationwide, female headed households make up the largest growing segment of families living in poverty. Families headed by single women with children are poorest of all major demographic groups regardless of how poverty is measured.² The female headed unit is two to five times more likely as other families to be poor. Single motherhood is perhaps the most important determinant of female poverty in


Families headed by single women with children, have a poverty rate nearly six times that of a male-headed household. A family headed by an African American women alone is 10.5 times as likely to be poor than a family of a European American man. Over seventy percent of the poor are women. "In 1992, according to the U.S. Bureau of the Census, there were 37.5 million poor people in the United States, or 14.2 percent of the population, almost one out of every seven person."

There appears to be a relationship between poverty and being a single-female headed family. "It is consistent that the problem of single mother and their children is poverty." The children are the ones most harmed by this dilemma, they suffer as a direct result of the poverty. Researchers have concluded: "If current trends continue, 61% of American children will spend some time in a single parent

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household before their 18th birthday."  

For the last two decades, female heads of households have increased dramatically. The research shows that the increase in female-headed households have resulted from an aging population with more widows, greatly increased rates of divorce and separation, later marriages and less remarriage, and higher rate of out of wed lock births. The concern of the policy analyst is that the increase of single mother families is increasing at an alarming rate.

There are several factors which contribute to single mothers living below the poverty level, such as limited education and job skills. Single parents who may be under educated and accept a job comparable with their job skills, may not earn enough money to support themselves and their families. In accepting that job, the single-mothers run the risk of losing Medicaid, childcare assistance, rental assistance and other public assistance provided benefits.

Studies have examined many factors that contribute to high poverty rates among female households. One of the most obvious factor contributing to the poverty of female-headed families is the low level of child support by absent

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parents.9 Education is another contributing factor. Many of the poor mothers are either uneducated or undereducated, making it difficult to obtain adequate employment to care for her family.

Low wages often due to occupational segregation, discrimination and insufficient work hours, are major contributors to poverty among women.10 Job training, job placement and transportation are factors contributing to the poverty of single mother families. The absence of affordable childcare and quality childcare are strong predictions of female poverty.

Dependence on welfare, because the AFDC system is flawed is not a stepping stone out of poverty. "The program plays no meaningful role in preventing poverty nor does it save the problems of the overwhelming majority of families that come under its jurisdiction."11 There is a strong need for universal health care, or continued Medicaid once a single mother begins to work. The strong need for medical insurance hinders many single mothers from being able to work the hours needed to support their families.


Self esteem, perseverance and economic motivation may be a contributing factor to single mothers poverty. What impact does support play on the single female poverty rate.

The social work profession needs to commit to issues of poverty and the needs of poor families. Identifiable roles for social workers and single-mother families are, developing case management and multisystems intervention approaches to working with low income families. In doing so, the profession can provide opportunities for welfare agencies to move from using their workers as mere determents of eligibility to becoming advocates for and agents of empowerment in partnership with their clients.¹² Social workers should be instrumental in contributing to transformations of systems that matter, and be advocates for policy changes on the local, state and federal level.

STATEMENT OF THE PROBLEM

It has been contended that the major problem of single mother-headed families is poverty. There are many contributing factors to the poverty that keeps single mothers on the welfare roles. There are several economic and psychosocial barriers that hinder single mothers from becoming self-sufficient and stable without public assist.

The psychosocial barriers to achieving self-sufficiency are: transportation, job training, self esteem, social

support, job placement, quality childcare, one's own perseverance, desire to get a job, adequate employment, health insurance, and dependence on welfare. The economic barriers to achieving self-sufficiency is affordable childcare, economic motivation, financial aid for college, enforcement of child support and low earning capacity. The important issues that are being addressed in this study are the barriers faced by single female-headed households in not achieving self-sufficiency.

**The Significance and Purpose of the Study**

The study is significant for the social work profession because it will identify the economic and psychosocial barriers faced by single female-headed families in achieving self-sufficiency. When the variables are identified, it may set a foundation for the type of intervention needed in assisting single female-headed households. This may allow social workers to better advocate for their clients.
CHAPTER II

REVIEW OF LITERATURE

The review of literature will examine the historical view of poverty among single female-headed families. The review of literature will also illustrate the characteristics of women living below the poverty line. Two major factors will be addressed in regards to self-sufficiency, these are the economic barriers and psychosocial barriers.

Historical Perspective

Today social welfare policy as we know it dates back to the earlier part of the seventeenth century in Elizabethan England. Single-mother families date back as far of the seventh century.

Those who were referred to as case poverty had the most difficulty time surviving. The persons who would be considered case poverty are: widows, orphans, the old, the blind, the mutilated, and those infirm from long illnesses.¹

"Several hundred years of trail-and-error experimentation had yielded the Poor Law in England, and the United States was to live with its elaboration and influences until late

in the nineteenth century."²

The Poor Laws developed modern welfare in a sense. The enactment of the Poor Laws of 1601, were to set programs for the destitute, depending on age and ability to work. The goals of the Poor Laws were to place responsibility for care of the poor with governmental authorities. "The local parish, as the responsible unit, had to guarantee either outdoor relief (assistance while one remained in the community) or indoor relief (care in an institution) to those in need, but only after the primacy of family and relatives' responsibility was taken into account and, then, after assurance that the employable would be put to work if possible."³ The public relief was financed through property tax, and administered by a local government appointee.

The Poor Laws distinguished between the "abled-bodied" and the "impotent" poor. The "abled-bodied" were those who could work. The "impotent" were old, handicapped, homeless and the single-mother. The impotent were granted outdoor relief. Then, and now, we approach the single-mother story, there could be outdoor relief for the virtuous widow and her children, usually meaning a widow whose husband had been a responsible, self-supporting, respected


³Ibid, 38.
member of the community." The responsibility of the family and relative came first. The help of the neighbor was next in line. Public help was very limited.

Men and women who were able to work were encouraged to do so. The Poor Laws tried to find work for those who were able to work. If jobs were not available, indentured servitude was the end result. The worker would be auctioned off to the lowest bidder. The bidder had the responsibility for the person's food, clothing, and shelter of the now indentured worker. Even the children of the household were indentured.

In this age, single-mother families had few protection. A widow whose husband had been a respected member of the community, would be given outdoor relief. In the absence of adequate outdoor relief. The result was poorhouse. The poorhouses housed women such as unwed mothers, prostitutes, the divorced and separated, "unworthy" widows, and those who had exhausted their resources. "The Poor Law of 1834 was enacted as a means of reducing the relief rolls which grew very rapidly in England with the onset of the Industrial Revolution and the Napoleonic Wars.

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Use of the workhouse for the able-bodied was required, and the "principle of less eligibility was formulated."

After 1834, many worried about corrupt politicians and fraud. It was felt that the handouts may destroy moral fiber. The almshouse were ineffective. The urban almshouses along the Atlantic seaboard were an exception, they grew into teaching hospital serving the medically needy. The issue was finally resolved in America by the Social Security Act of 1935. "According to this act, states wishing to receive matching federal funds for certain categories of public aid were required to give unrestricted cash grants to recipients."

The public assistance category to the Social Security Act incorporated Aid to Dependent Children (ADC, now AFDC). Its intent was to provide financial assistance to families (most of them two Parent families), who lacked the money to take care of their homes. The Great Depression had a eminent impact of the enactment of the Social Security Act. With in this group there were over 700,000 children "deprived of a father's support", and receiving help form AFDC.

"The Wall Street panic of October 1929 led to the

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'Ibid, 6.
Great Depression, and by the early 1933 one in every four persons in the labor force was unemployed." The failure of the free market resulted in the New Deal which created Social Security, unemployment insurance, home mortgage guarantees, rural electrification, farm price supports, bank deposit insurance, and other social programs to improve the general welfare. This was the birth of the welfare state. Finally, the new welfare state assumed a traditional nuclear family structure and traditional female roles. Focusing on ensuring an adequate family wage, it failed to provide for variant family structures. At the time, the structure of the permanent welfare programs (i.e., Aid for Families with Dependent Children) assume that a family with an able-bodied male present did not need support.

This created an incentive for maintaining stable families. The system gave women the impression that they could do better on welfare and without a husband than with an unemployed husband. "And so it increased the percentage of the poverty population that was poorly covered by the new welfare state." 

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12Ibid.
Characteristics Of Women Living Below Poverty Guidelines

The American family is in crisis. There are many aspects to this perceived crisis, at the core of the concern is the rapid growth of families headed by single mothers.13 "In 1991, the median income for families headed by white female householders with no husband present was $21,213; African American families headed by a female with no husband present was $12,196; and Hispanic families headed by a female with no husband present was $13,323."14 The percentage of single female-headed families living below poverty level compared to two parent households is staggering. The percentage of single mothers living below the poverty level is 47 percent compared to 17 percent of the two parent households living below poverty.15

Just under 10 percent of white families are poor, and they accounted for the majority of the poor. But 30.4 percent of African Americans families were poor (over three times the rate of white families). Hispanic families


experienced poverty at a rate of 26.6 percent."\textsuperscript{16} In 1960, female-headed families with no man present constituted less than one-fourth of poor families. Over the last couple of decades, this proportion has more than doubled.\textsuperscript{17} The great increase of single family headed households are referred to as "Feminization of Poverty". The term feminization of poverty refers to the fact that women who support themselves or their families are becoming the majority of the poor. It is evident that poverty among single female-headed households is growing at an alarming rate.

**Economic Barriers to Self-Sufficiency**

Many women are faced by economic barriers to achieving self-sufficiency. Economic barriers can be defined as financial difficulties and problems associated with one's inability to receive resources because of the lack of adequate financial support.

Female-headed households have existed throughout history in every country. The past, states that support for single mother families will be provided by extended families, until new mates were found or sufficient monies were raised to support their children alone. A Mother with no family or economic support placed their children in


orphanages or became beggars on the street. Today single mothers live in poverty.

Poverty among single headed families can be attributed to numerous economic factors. The major reason of single mothers poverty as identified by Garfinkel and McLanaham are, low earning capacity, and lack of child support.¹⁸

The poor economic conditions of some single mothers is attributable to difficulties encountered in the collection of child support. It is stated that only six of ten mothers potentially eligible for child support actually received an award. Those single mothers who are awarded child support; only half receive the full amount in which they are entitled and over a quarter receive nothing.

Divorced mothers are most likely to be awarded child support, where as never married mothers are least likely to be awarded child support. Eight of ten divorced mothers are awarded support compared to three of ten never married mothers.

The failure to establish paternity is a major contributor to lack of receiving child support. Only three percent of children born out of wedlock have paternity established, and without established paternity there could be no child support.

Another obvious factor contributing to the poverty of

female headed families is the low level of child support actually received from absent fathers. In recent years on an average only some thirty five percent of all women with minor children from absent fathers have received child support, and of these only about six to eight percent have received the agreed upon, amount.\(^19\)

Most mothers do not receive any child support and those who did received support, tended only to receive modest amounts. Of those who pay, the average amount received annually is $3,129 for white mothers and $1,698 for black mothers.\(^20\) Garfinkel and McLanahan state that support payments from absent fathers account for about ten percent of the income of single white mothers and about 3.5 percent of the income of single black mothers.\(^21\)

The major source of income for mother only families is earnings; since the mother must be the primary breadwinner. "Since sixty to seventy percent of total income comes from this source, the ability of single women with children to earn income is a critical determinant of their economic


\(^{21}\)Ibid.
Because of difference in wage earning between sexes, female breadwinners earn only thirty-five percent as much as father in two-parent families.

"Women wages are unquestionably lower than men's, so a single mother is likely to have an even greater time pushing her family over the poverty line through her own earnings." Why are wages of single mother's so low? Perhaps a major cause is so many single mothers have children in the teenage years. Early child birth is associated with lower education and higher fertility, both of which limit the development of skills and relevant expenses and reduce earnings capacity. Lower wages often due to occupational segregation, discrimination and insufficient work hours, are major contributors to poverty among women.

Literature states that many single mothers put a lot of time, energy and money in to childcare, which is a major factor to perpetuating poverty. With a large number of families headed by single mothers, child care provisions must be put into place, in order to incorporate mothers into


the work force.

Child care cost can constitute between 45.9 percent to 77.7 percent of full time minimum wage income.\textsuperscript{25} Because of this staggering cost many women feel they are unable to go to work.

"Historically, the federal government embraced a policy of promoting middle-class women's roles as full-time wives and mothers, and intervened to assist families with child care only in instances of dire economic need (frequently linked with stigmatized racial, ethnic, and immigrant status)."\textsuperscript{26} The federal child care programs only provided on minimal child care assistance to the underclass. "Policy makers' actions associated federal child care programs with 'Deviant' families who were unable to achieve the ideological norm of the male-headed, middle-class family -- and essential component of which included a full time at-home mother."\textsuperscript{27} Working women who need child care for their children have three concerns, affordability, availability and quality.\textsuperscript{28} These factors are major obstacles to


\textsuperscript{26}Mary Tuominen, "Gender, Class and Motherhood: The legacy of Federal Child Care Policy," \textit{Affilia}, 7 (Winter 1992): 8.

\textsuperscript{27}Ibid, p. 8.

\textsuperscript{28}Elizabeth A. Segal, "Welfare Reform: Help for Poor Women and Children?" \textit{Affilia}, 4 (Fall 1989): 45.
employment. Child care today for low income families is not readily available and is too expensive. "Thus, the expectation of supporters of welfare reform than women on AFDC will be able to put their children in day care and participate in employment and training programs is not realistic." The lack of affordable child care is just one of the predictors of single female-headed families.

"There is significant body of literature in social work on the efficacy and importance of helping women to increase their influence over their lives and their environments." Improving economic conditions is important to many poor single mothers. It is eminent that one recognizes that economic opportunities needed to be developed for poor single mothers.

The economic opportunities for single mothers are limited and becoming increasingly restricted. This in turn, creates low economic motivation. "For women, particularly women of color, options for work have been limited to pink-collar jobs in low-wage segment of the economy, including the service sector, where nearly half the jobs are part-time."

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[31] Ibid, p. 139.
mothers, especially women of color. The unemployment rate of African American women is nearly twice that of White women. The economic status of many single mothers are lessened by high unemployment rates, and the probability that if work is found it will only be part-time for extremely low wages. These type of odds keep many mothers out of the work force, and at home taking care of their children, and collecting public assistance.

In addition to low economic motivation, financial aid for achieving higher education is a barrier for many single mothers. Studies have shown that higher education, creates better economic opportunities. The evidence in support of higher education option for AFDC recipients is persuasive. If confirms the general research findings of the positive impact of education on employment and income. College graduates get the better jobs and earn the better incomes. Certainly, evidence shows that with higher education persons living in poverty can achieve independence from the welfare system, resolving long term problems of poverty through higher education.32

The educational needs of single mothers is rarely addressed. In a study conducted, by Thompson, with AFDC recipient, identified that lack of financial aid as a hinderance in achieving higher education. The availability

of financial aid was critical to their completing their
degrees, in that cost was a major obstacle to attending
college.

**Psychosocial Barriers to Achieving Self-Sufficiency**

It is evident that psychosocial barriers are related
to achieving self-sufficiency among single-female families. Many psychosocial barriers have been name by women as the causes of not achieving self-sufficiency. The factors that are considered psychosocial barriers are transportation, job training, self esteem, job placement and adequate employment. When single mothers have lower education, then the poverty rates are higher. Education is a large determining factor of receiving an adequate job to become self-sufficient. There are several factors that hinder single-female-headed families to get adequate education to assist in receiving jobs skills to get a sufficient job.

Then major factors addressed by Joanne J. Thompson are:
"...those factors that they considered the most important enabling them to complete college, the majority of the respondents noted their own perseverance (71 percent), followed by the desire to get a job (67 percent) and financial aid (62 percent)."³

The other factors that contribute to not receiving adequate education are the support of family, and other

support services. It was also noted the information of available educational opportunities will be helpful. Education is an important factor in assisting women in achieving self-sufficiency.

Transportation is a prevailing factor in hindering self sufficiency among female headed-families. "I have no transportation to get to a job and day care, I need the job for money to buy a car, etc. to get there, I just keep going in circles. (Poor non minority, urban women from Connecticut)" The latter statement can be heard in the voices of many single-female headed mothers. The lack of adequate transportation makes it very difficult for many mothers to get to jobs, transporting children to childcare facilities and educational institution. Because many have no transportation mothers are either unable to accomplish these task. Many mothers are unable to accomplish some services such as job training or college education because they do not have the time or resources to get themselves or their children to these services.

If female-headed families are to be successful in achieving self sufficiency then job training programs must be in place. Recipient of public assistance programs must register for job-training programs and accept available employment or benefits will be terminated. "About sixty

percent of all AFDC mothers are exempt from this requirement because they have children under age six or because there is no WIN (Work Incentive Program) project in their community."

Of the thirty percent that could be registered for job training program, seven to ten percent of the mothers are exempt due to illness or disability. This results in only twenty to twenty three percent of single mothers being required to participate in job training programs.

The women who experience social and economic disadvantage have very few marketable skills and limited education. The job market requires a college education or specialized training, which many of the mothers do not poses. "Rather, these women have access to jobs in poorer sectors of the economy that are not likely to offer wages and benefits that will promote economic self-sufficiency." 35 The job training programs are geared toward low paying, dead-end employment that does not get women off welfare, or out of poverty. A more comprehensive job training program must be put into place. The programs must teach specific job skills, so that the mother can compete in the competitive job market.

A women's self esteem can play a crucial role in achieving self-sufficiency. It has been found that building a women's self esteem, life skills education, economic

motivation and social support was the key to successful outcomes.\textsuperscript{36}

"But self esteem and money are two different things entirely! This type of dichotomous thinking by policy makers and service providers is part of the problem rather than the solution."\textsuperscript{37} The way the mother feels about herself can be a deciding factor on achieving self sufficiency. "What a client has to work with in [herself], is a better starting point than an attempt to make [her] accept her failure, and ... building [her] up as a person makes [her] more ready, rather than less so, to go farther to further growth and accomplishment. It is not on record that recognition and upbuilding are painful experiences to endure.\textsuperscript{38}

Job placement in jobs that pay enough money to support families is an important factor. Many mothers have limited resources, if placement in a quality job occurred mothers may be able to achieve self-sufficiency. Placement in skilled jobs that would provide sufficient wages to allow mothers to live above the poverty standards are very important. "They do not see themselves as taking any job just for the sake of getting off welfare. It must be a job that will enable them to achieve a better quality of life


\textsuperscript{37}Ibid.

\textsuperscript{38}Ibid, 386.
that public assistance can not provide.\textsuperscript{39}

"The individualistic perspective claims that the poor have values, attitudes, beliefs, and in some cases, an overall culture are not conducive to upward economic mobility."\textsuperscript{40} Many believe that Female-headed mothers have no perseverance nor desire to get a job, they only want to have babies and collect welfare. Many studies differ from the attitudes of the majority of the public, the majority of poor females seek an education occupation and income that would move them out of poverty.\textsuperscript{41}

Many feel that welfare cause dependence that mothers are unable to get off. It has been contented that it is easier to continue with public assistance than to seek employment. Public assistance offers a monthly check, Medical insurance (Medicaid), child care assistance, subsidized housing and food stamps. Although most single parents work, about twenty four percent of female heads of household are dependent on public assist.\textsuperscript{42}

Health care is one of the most important concerns of

\textsuperscript{39} Jan L. Hagen, "The Participants' Perspective on the Job Opportunities and Basic Skills Training Program." \textit{Social Service Review} 37 (December 1995), 66.


\textsuperscript{41} Ibid., 33.

mother-headed families. "The respondents' concerns centered on the availability, the affordability, and the inadequacy of preventive health care, prenatal care, nutritional services, mental health services, family planning and dental care."\(^4\) The need for affordable health care for female headed families is an important unsolved problem in American society. The fact is that receiving Medicaid compared to paying for health care is more appealing for many mother headed families. There is currently no system currently in place that provides for primary and emergency care for families shoes income is too low to provide medical care but who earn to much to qualify for Medicaid.\(^4\)

Quality dependent care is a serious concern for many mother headed-families. There is a strong need for reliable good quality childcare. "Working women who need day care for their children have three concerns: affordability, availability, and quality. For women in poverty, these concerns are major obstacles to employment."


\(^4\)Ibid., 201.
Theoretical Framework

The theoretical framework utilized in this study will be the Cognitive Theory. This theory will be used in order to examine self-sufficiency among single-female headed families. James W. Vander Zanden has defined Cognitive Theory as: "The approach to mental activity that stresses the part that sensation, perception, imagery, retention, recall, problem-solving, reasoning and thinking play in behavior."\textsuperscript{45}

Many factors may influence an individual's thought process. According to Turner: "An individual's thought process can be influenced by society, the individual's immediate environment, human relationships and experiences in general."\textsuperscript{46}

In relating cognitive theory to the usage of self-sufficiency in relation to female heads of household, this study will examine the belief towards self-sufficiency and the barriers faced in achieving self-sufficiency. The study will also relate attitudes to the economic and psychosocial barriers faced by these women. The study will show the single female headed mothers faced many barriers to achieving economic and psychosocial barriers.


Statement of the Hypothesis

The Null Hypothesis of this study is as follows:

Null Hypothesis I:

There will be no statistically significant relationship between economic barriers and achieving self-sufficiency among female heads of household.

Null Hypothesis II:

There will be no statistically significant relationship between psychosocial barriers and achieving self-sufficiency among female heads of household.

Variables:

The independent variables of this study are the economic and psychosocial barriers faced by female heads of household. The dependent variable of this study is being able to achieve self-sufficiency.

Definition of Terms

Barriers: Factors, perceived and unperceived, which are associated with not achieving self-sufficiency.

Self-Sufficiency: An individual who is able to provide food, clothing, shelter, transportation, child care, medical expenses, insurance and basic needs for a family with earned income and who no longer requires aid from public assistance programs.

Female heads of household: For the purpose of this study the term refers to women who are head-of-household, and there is no male figure in the home.

Welfare: Receiving public financial aid because of financial hardship and need.
CHAPTER III
METHODOLOGY

Research Design

This study will utilize a exploratory research design to test the hypothesis. An exploratory study enables the researcher to easily summarize data using measures that can be easily interpreted. An exploratory study helps in developing explanations for competing societal phenomena that deal with relations between variable.¹

In this study, the researcher is interested in studying whether significant relationships exist between economic and psychosocial barriers and female-headed families achieving self-sufficiency. A self-reported study by the participants will be collected. A questionnaire administrated by the author will be the instrument used to collect the data. This survey method reduces biasing errors, has greater anonymity and permits a wider sampling contact with minimal cost.² The questionnaire will allow the researcher to collect data on the dependent and independent variable to test the hypothesis.

The population for this study consists of all female recipients receiving some form of government assistance.


²Ibid, p. 182.
The sample consist of thirty female heads of household. The researcher will sample the participants of public assistance at the Dekalb County Department of Family and Children Service, located in Decatur, Georgia. After completion, the participants will return the questionnaires to the researcher.

The sampling design will be the non-probability Purposive sampling frame. According to Rubin and Babbie, Purposive sampling is "A type of nonprobability sample in which you select the units to be observed on the basis of our own judgment about which ones will be the most useful of representative." Participants were selected based on the criterion that they were female heads of households, receiving some form of government assistance.

**Instrument Design**

The questionnaire utilized in this study is a original questionnaire developed by the author. The questionnaire has eleven closed-ended items that relate to what the respondents feels are the barriers faced by female-headed families from achieving self-sufficiency. The questionnaire shall address the psychosocial and economic barriers faced by female-headed families.

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Method of Analysis

The methods of analysis used in this study consisted of descriptive and inferential statistics. The descriptive statistics in this study consisted of frequency distributions. The inferential statistics in this study utilized correlation analysis; Pearson's "r" correlation coefficient. The correlation analysis using Pearson's "r" was used to determine the strength of the relationship between the dependent and independent variables measured at the interval level. The data obtained in this study was coded into a computer and analyzed by the use of the statistical computer program, Statistical Package for Social Sciences.

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CHAPTER IV
FINDINGS

Frequency distributions were utilized to determine percentages, means and standard deviations of responses.

TABLE I

DEMOGRAPHIC CHARACTERISTICS
(N=30)

<table>
<thead>
<tr>
<th>Question</th>
<th>Percentage</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How old are you?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19-21</td>
<td>6.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>22-25</td>
<td>26.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>26-29</td>
<td>10.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-33</td>
<td>26.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>34-37</td>
<td>16.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>38-41</td>
<td>6.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>42+</td>
<td>6.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean: 4.667</td>
<td></td>
<td></td>
<td>1.668</td>
</tr>
<tr>
<td>Std. Dev.: 1.668</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. What race are you?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American</td>
<td>83.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caucasian</td>
<td>3.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hispanic</td>
<td>3.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean: 1.185</td>
<td></td>
<td></td>
<td>.681</td>
</tr>
<tr>
<td>Std. Dev.: .681</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. What is your martial status?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>60.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>6.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Divorced</td>
<td>13.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married but separated</td>
<td>20.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean: 1.933</td>
<td></td>
<td></td>
<td>1.258</td>
</tr>
<tr>
<td>Std. Dev.: 1.258</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Are you employed?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>36.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>63.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean: 1.633</td>
<td></td>
<td></td>
<td>.490</td>
</tr>
<tr>
<td>Std. Dev.: .490</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. How Many Children do you have?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One child</td>
<td>23.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two children</td>
<td>23.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Three children</td>
<td>26.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Four children</td>
<td>16.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Five children</td>
<td>6.7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seven children</td>
<td>3.3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean: 2.733</td>
<td></td>
<td></td>
<td>1.461</td>
</tr>
<tr>
<td>Std. Dev.: 1.461</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
(TABLE I - CONTINUED)

6. **How long have you been receiving public assistance?**
   - 10.0% Less than 6 months
   - 13.3% Six to twelve months
   - 50.0% One year to four years
   - 20.0% Five years to nine years
   - 3.3% Ten years or more
   Mean: 2.931  Std. Dev.: .961

7. **Last year of school completed?**
   - 20.0% One to eleven years
   - 40.0% Completed high school
   - 20.0% Received GED
   - 6.7% Some college
   - 6.7% Completed college
   - 3.3% Graduate school
   Mean: 2.483  Std. Dev.: 1.299
### TABLE II

PUBLIC ASSISTANCE QUESTIONNAIRE  
(N=30)

<table>
<thead>
<tr>
<th>Question</th>
<th>Response Options</th>
<th>Percentage</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. What service do you receive from public assistance agencies?</td>
<td>73.3% Aid to Families with dependent children (AFDC)</td>
<td>6.7% Child care assistance</td>
<td>96.7% Food Stamps</td>
<td>3.3% General assistance</td>
</tr>
<tr>
<td>2. Do you want to get off public assistance?</td>
<td>80.0% Yes</td>
<td>13.3% No</td>
<td><strong>Mean:</strong> 1.143</td>
<td><strong>Std. Dev.:</strong> 0.356</td>
</tr>
<tr>
<td>3. How motivated are you to get off public assistance?</td>
<td>60.0% Very motivated</td>
<td>16.7% Moderately motivated</td>
<td>3.3% Slightly motivated</td>
<td>13.3% Not at all motivated</td>
</tr>
</tbody>
</table>
### TABLE III

**Psychosocial Barriers**

(N=30)

<table>
<thead>
<tr>
<th>Barriers</th>
<th>Yes %</th>
<th>No %</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educational assistance</td>
<td>40.0%</td>
<td>60.0%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Transportation</td>
<td>23.3%</td>
<td>76.7%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Job training</td>
<td>36.7%</td>
<td>63.3%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Self esteem</td>
<td>26.7%</td>
<td>73.3%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Social support</td>
<td>33.3%</td>
<td>66.7%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Job placement</td>
<td>46.7%</td>
<td>53.3%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Quality child care</td>
<td>16.7%</td>
<td>83.3%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Own perseverance</td>
<td>23.3%</td>
<td>76.7%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Desire to get a job</td>
<td>26.7%</td>
<td>73.3%</td>
<td>1.000</td>
<td>0.000</td>
</tr>
</tbody>
</table>
(TABLE III - CONTINUED)

<table>
<thead>
<tr>
<th></th>
<th>Acquiring adequate employment</th>
<th></th>
<th>Availability of health insurance</th>
<th></th>
<th>Dependence on Welfare</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td><strong>23.3%</strong> Yes</td>
<td>11</td>
<td><strong>10.0%</strong> Yes</td>
<td>12</td>
<td><strong>46.7%</strong> Yes</td>
</tr>
<tr>
<td></td>
<td><strong>76.7%</strong> No</td>
<td></td>
<td><strong>90.0%</strong> No</td>
<td></td>
<td><strong>53.3%</strong> No</td>
</tr>
<tr>
<td></td>
<td>Mean: 1.000</td>
<td></td>
<td>Mean: 1.000</td>
<td></td>
<td>Mean: 1.000</td>
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<tr>
<td></td>
<td>Std. Dev.: .000</td>
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<td>Std. Dev.: .000</td>
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<td>Std. Dev.: .000</td>
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<tr>
<td>Table IV: Economic Barriers (N=30)</td>
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<tr>
<td>-----------------------------------</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>1. Affordable child care assistance</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>23.3% Yes</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>76.7% No</td>
<td></td>
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<tr>
<td>Mean: 1.000</td>
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<tr>
<td>Std. Dev.: .000</td>
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<tr>
<td>2. Economic motivation</td>
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</tr>
<tr>
<td>36.7% Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>63.3% No</td>
<td></td>
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<tr>
<td>Mean: 1.000</td>
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<tr>
<td>Std. Dev.: .000</td>
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<tr>
<td>3. Financial aid for achieving higher education (College)</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>53.3% Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46.7% No</td>
<td></td>
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<tr>
<td>Mean: 1.000</td>
<td></td>
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<tr>
<td>Std. Dev.: .000</td>
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<tr>
<td>4. Enforcement of child support</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>16.7% Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>83.3% No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean: 1.000</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Std. Dev.: .000</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>5. Low earning capacity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40.0% Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60.0% No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean: 1.000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Std. Dev.: .000</td>
<td></td>
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</tr>
</tbody>
</table>
Discussion of the Findings

The data of the demographic variables reveals that a large percentage, twenty-six percent, of participants in the study were twenty one to twenty five years in age. Twenty-six percent of the participant were also between thirty and thirty three years in age. Ten percent of those who participated in the study were between twenty-six and twenty nine years of age, and ten percent were between twenty six and twenty nine years of age. Six percent of the respondents were either, nineteen to twenty-one years old; thirty-eight to forty one years of age; or forty two years of age or older.

Eighty three percent of the women who participated in this study were African American. Caucasian women comprised three percent of the study, as did Hispanic women. A majority (60%) of the participants are single. Twenty percent of the respondents were married, but separated. Thirteen percent of the women who completed the survey were divorced, six percent of the women were married.

Twenty-three percent of the women who responded to the survey had one child. Twenty-three percent of the participants had two children. A women with three children represented twenty-six percent of the participants. Sixteen percent of the respondents had five children. Only three percent of the participant had seven children.

Concerning the length of time participants had been
receiving public assistance, fifty percent, the largest group represented, received benefits one to four years. Twenty percent had received benefits five years or more, thirteen percent received six to twelve months, then percent had received less than six months. Only three percent had received benefits then years of more.

A majority (40%) of the respondents completed high school. Twenty percent of the participants had one to eleven years in school. Twenty percent of the women who completed the survey, received a GED. Six percent of women who completed the questionnaire had some college, six percent of the women completed college, and three percent of the women attended graduate school.

Concerning services received from public assistance agencies seventy-three percent received Aid to Families With Dependent Children (AFDC). Six percent of the participants received child care assistance. Ninety-six percent of those who filled out the questionnaire received food stamps. Another three percent received general assistance. Eighty percent of the respondents received Medicaid, three percent received Medicare and three percent received Social Security. Sixteen percent of the participants live in subsidized housing. Workers Compensation was received by six percent of the respondents. Twenty percent of the women who answered the questionnaire receives WIC, supplemental nutrition program for women and infants.
Eighty percent of the women who responded to the survey wanted to get off public assistance, thirteen percent of the respondents answered no to having a desire to get off public assistance. Most of the respondents (60%) answered that they were very motivated to getting off public assistance. Sixteen percent of the participants were moderately motivated to getting off public assistance. Only three percent of the participant were slightly motivated to getting off public assistance. Thirteen percent of the participants are not motivated at all to get off public assistance.

Forty percent of the participants reported educational assistance as a psychosocial barrier to achieving self-sufficiency. Transportation was reported a barrier by twenty-three percent of the participants. Thirty-six percent of the participant reported job training as a psychosocial barrier. Twenty-six reported self esteem, thirty percent reported social support and forty-six percent reported job placement as a barrier to achieving self-sufficiency.

Quality child care was reported as a barrier by sixteen percent of the participants. Only twenty-three percent of the respondents reported their own perseverance as a hinderance. Twenty-six percent of the survey's reported that desire to get a job was a barrier, and twenty three percent viewed acquiring adequate employment as an barrier.
Ten percent of the participants viewed availability of health insurance as a psychosocial barrier, and forty-six percent viewed dependence on welfare as a barrier.

Twenty-three percent of the participants viewed affordable child care was a barrier to achieving economic self-sufficiency. Thirty-six percent of the respondents reported economic motivation as a barrier. Fifty-three percent of the respondent reported financial aid for achieving higher education, college, as a barrier to achieving self-sufficiency. Only sixteen percent reported enforcement of child support as a barrier, and forty percent reported low earning capacity as a economic barrier to achieving self-sufficiency.
Bivariate Analysis

The finding of the bivariate analysis of the dependent and the independent variable indicated that there is no correlation between psychosocial and economic barrier in achieving self-sufficiency. A Pearson "r" correlation was conducted between the independent variables and the dependent variable. The analysis demonstrated no statistically significant correlation among economic and psychosocial barriers to achieving self-sufficiency. The null hypotheses were accepted.
CHAPTER V
DISCUSSION AND SUMMARY

The reason for this study was to examine the relationship between psychosocial and economic barrier and female heads of households being unable to achieve self-sufficiency. The null hypothesis stated in this study there will be no statistically significant relationship between the independent variables of psychosocial and economic barriers and the dependent variable of the single mother achieving self-sufficiency.

The literature states that many single mothers are faced by economic barriers to achieving self-sufficiency. Affordable child care, enforcement of child support and low earning capacity contributes to single mothers having difficulty achieving self-sufficiency.

The respondents of the study viewed financial aid for achieving higher education as the greatest barrier to receiving self-sufficiency. Low earning capacity and economic motivation were also a strong barrier, that was recorded by many of the respondent. Contrary to the literature affordable child care and enforcement of child support were not recorded as the top barrier for achieving self-sufficiency.

The major psychosocial barriers as identified by the respondents were job training, job placement and educational
work, but the tools need to receive training for a "good" job, and acquiring that job are not readily available to the consumers.

Dependence on welfare is another major, psychosocial variable, that many respondents felt were a barrier to achieving self-sufficiency. Many of the respondents have viewed, welfare as a way of life, with no means to an end. Dependence on welfare is addressed by the literature, but the dependence is a indirect result of, job training, job placement, quality child care and availability of health insurance. The literature clearly points out that psychosocial and economic barriers play a role in female heads of households not achieving self-sufficiency.

Theoretical Implications

The cognitive theory is a theory used to observe the individual and their environment and experiences. Behavior is determined by a person's perception and thinking, according to the cognitive theory. This theory is used to examine why self-sufficiency is not being achieved by single female headed families.

The participants in the study indicated that educational assistance for higher education, job training and placement and economic motivation are the major causes that one from achieving self-sufficiency. The perception and thinking of the respondents if these services were put into place then self-sufficiency would be easily attainable.
Limitation of the Study

The findings of the study was not representative of the racial division in the public assistance programs. The study was over represented by African American female headed families. Only a small percentage of Caucasian and Hispanic female headed families were represented. The sample used for the study did not include any other ethnic groups, such as Asians.

The sampling for this study occurred within one County, Dekalb County Georgia. Because of the limited sampling, the answers may not be representative of the population as a whole.

The sample size of the study consisted of only thirty respondents. The low number of participants in the study, may not be representative of the total number of women receiving public assistance.

Implication For Social Work Practice

One implication for social work, is that it is important that, work with poor single mother families is implemented. The social worker must accept the responsibility of advocating for the poor mother. Social workers may also assist the single mothers join with other single mothers to discuss how issues effect them, and how change can be brought about.

Another implication for the social work profession, is
on the policy-making levels. Social workers need to
instrumental in making attempts to change policy that are
directly related to the barriers of single mothers from
achieving self-sufficiency. The social work profession
should push for stronger government assistance in child care
policy, enforcement of child support, equal opportunities
for men and women in the job market, financial aid for
higher education and job opportunities and basic skills
training programs.

Directions for Future Research

It is important that single female headed families
receive services and support in order to become self-
sufficient. The poverty of single female mothers is rising
at an alarming rate. The future researchers should closely
examine the causes of single mother poverty, and focus
should be on how to eliminate the barriers that are causing
the significant rise.
Dear Participant:

As a part of my research program at Clark Atlanta University School of Social Work, I am seeking information about the economic and psychosocial barriers to achieving self-sufficiency. I would greatly appreciate your cooperation in answering the attached questionnaire as part of my study. The information provided by you will be kept confidential.

The data obtained by this study will be reviewed and used in a research paper. A better understanding of those barriers that may hinder one from achieving self-sufficiency, may lead to improved programs for assisting women in being more independent.

If you have any questions about this study, or your participation in this study, you may contact me at 370 - 5348. Thank you for your time and cooperation.

________________________, Researcher  ____________ Date

Sandra O. Sanders
Case No.

PART ONE

Please answer the following questions.

1. How old are you?
   
   1. __18 & under
   2. __19 - 21
   3. __21 - 25
   4. __26 - 29
   5. __30 - 33
   6. __34 - 37
   7. __38 - 41
   8. __42 - over

2. What race are you?
   
   1. __African American
   2. __Asian
   3. __Caucasian
   4. __Hispanic
   5. __Other

3. What is your marital status?
   
   1. __Single
   2. __Married
   3. __Divorced
   4. __Married but separated
   5. __Widowed
   6. __Living with some of the opposite sex

4. Are you employed?
   
   1. __Yes
   2. __No

5. How may children do you have?
   
   __

6. How long have you been receiving public assistance?
   
   1. __Less than six months
   2. __Six to twelve months
   3. __One year to four years
   4. __Five years to nine years
   5. __Ten years or more
7. Last year of school completed?
   1. One to eleven years
   2. Completed high school
   3. Received GED
   4. Some college
   5. Completed college
   6. Graduate school
   7. Other

PART TWO

8. What service do you receive from public assistance agencies?
   Check all that apply:
   1. Aid to families with dependent children (AFDC)
   2. Childcare assistance
   3. Food stamps
   4. General assistance
   5. Job training and partnership act (JTPA)
   6. Low income home energy assistance (LIHEAP)
   7. Medicaid
   8. Medicare
   9. Subsidized housing
   10. Social Security (Old-age, survivors, disability)
   11. Supplemental Security Income (SSI)
   12. Unemployment Compensation Insurance (UCB)
   13. Workers Compensation
   14. (WIC) Supplemental nutrition program for women and infants

9. Do you want to get off public assistance?
   1. Yes
   2. No

10. How motivated are you to get off public assistance?
    1. Very motivated
    2. Moderately motivated
    3. Slightly motivated
    4. Not at all motivated
11. What do you consider to be the psychosocial barriers to getting off public assistance?
   Check all that apply:
   1___Education assistance
   2___Transportation
   3___Job training
   4___Self esteem
   5___Social support
   6___Job placement
   7___Quality childcare
   8___Own perseverance
   9___Desire to get a job
   10___Acquiring adequate employment
   11___Availability of health Insurance
   12___Dependence on welfare

12. What do you consider to be the economic barriers to getting off public assistance?
   Check all that apply:
   1___Affordable childcare assistance
   2___Economic motivation
   3___Financial aid for achieving higher education
   (College)
   4___Enforcement of child support
   5___Low earning capacity

Thank you for your cooperation and time.
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