



2011

“YOU’RE SURVIVING BUT I DON’T SEE HOW YOU’RE LIVING” APPALACHIAN WOMEN TALK ABOUT TANF AND EMPLOYMENT IN THEIR COMMUNITIES

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ABSTRACT OF THESIS

"YOU'RE SURVIVING BUT I DON'T SEE HOW YOU'RE LIVING"
APPALACHIAN WOMEN TALK ABOUT TANF AND EMPLOYMENT IN THEIR
COMMUNITIES

This thesis studies qualitative data to examine the lived experiences of Kentucky Transitional Assistance Program (K-TAP) recipients in Appalachian Kentucky. This research suggests that PRWORA legislation utilize the importance of place-based analyses to implement and evaluate poverty policy. For women who are attempting to meet PRWORA's goals, the local services available to the women and the barriers they face to employment highlight the role place has in this national policy discussion. Of the women interviewed, recipients who resided in economically distressed areas had fewer opportunities to participate in employment activities than women in at-risk or transitional areas. While many strived to transition from PRWORA aide to economic independence through education and employment, others sought to exit through disability insurance. Nevertheless, the women interviewed had adopted PRWORA's goals of economic independence.

KEYWORDS: Welfare Reform, Appalachia, Female Welfare Recipients,
Employment Barriers, Place

Pon-Chu Tsou

July 5, 2011

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THESIS

Pon-Chu Tsou

The Graduate School
University of Kentucky
2011

"YOU'RE SURVIVING BUT I DON'T SEE HOW YOU'RE LIVING"
APPALACHIAN WOMEN TALK ABOUT TANF AND EMPLOYMENT IN THEIR
COMMUNITIES

THESIS

A thesis submitted in partial fulfillment of the
requirements for the degree of Master of Arts in the
College of Arts and Sciences
at the University of Kentucky

By

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Lexington, Kentucky

Director: Dr. Joanna Badagliacco, Professor of Sociology

Lexington, Kentucky

2011

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To my Mom, my Mamaw and My Aunt Della
To the strongest women in my life who
have taken very different routes to raising a family
in rural Appalachia

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Chapter 1: Introduction

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) has drastically changed the anti-poverty programs associated with the term welfare. Employment has become the focus of the financial assistance programs for caseworkers as well as recipients after PRWORA was signed into law (Harris & Parisi, 2008). PWORA requires that family heads transition from welfare to work, or else face time constraints, sanctions and the possibility of losing all financial and in-kind assistance.

This study seeks to illuminate the role of place in meeting PRWORA's employment goals for recipients. Under PRWORA the single mothers in some of the most economically depressed areas of Appalachian Eastern Kentucky are under the same pressures to find employment as their urban counterparts. There are, however, large variations in terms of assistance to women who receive financial support due to the Temporary Assistance to Needy Families (TANF) programs created by states and local governments after PRWORA. The available community support services, local barriers and economic conditions illustrate place-related conditions recipients must face to meet national employment goals.

The place-and policy-related differences have led to question about the effectiveness of PRWORA legislation. Such questions are important because the unique place-specific characteristics can frequently be overlooked in research as well

as in policy creation. Interviews of Kentucky Transitional Assistance Program (K-TAP) recipients has the potential to assist in creating more effective and efficient poverty policy. The women possess knowledge based on personal experiences that policy makers often overlook; specifically they can describe detailed challenges and opportunities of the places they reside.

Appalachian Eastern Kentucky has historically high rates of unemployment and poverty; however, the rural communities that make up the region widely vary in terms of what they have to offer PRWORA recipients. The women interviewed for this research resided in one of three rural Eastern Kentucky Appalachian Counties. This study examines how their individual experiences with PRWORA policy vary based on their counties of residence. Their responses highlight how their lived experiences have been shaped by place and provide support for emphasizing place in poverty research and poverty policy creation.

Many previous studies have examined the differences between urban and rural recipients in regard to barriers recipients face and the services available. However, there is a much less in the literature that takes into account the differences within rural areas (Tickamyer, A., White, J., Tadlock, B., & Henderson, D. 2007). This study uses qualitative research to examine the perceptions of rural recipients to successfully transition from welfare to work. The study compares the recipients' responses across counties, and the qualitative data provided by recipients is integral to a more complete picture of the role place has in

meeting employment goals. Some of the topics explored in this study include the recipients' personal goals, the barriers they face to employment, the access they have to community based services, and what they think about their local communities. These themes help describe potential place variations.

The remainder of this chapter examines the PRWORA-based changes to the Aid to Families with Dependent Children (AFDC) program. Chapter 2 outlines the theoretical perspectives through which I later analyze the data. Chapter 3 describes the qualitative methods, study design, materials and participants included in this study. Chapter 4 outlines the results and chapter 5 provides policy recommendations as well as provides suggestions for future research.

Literature Review

This literature review is divided into four main parts. The first part examines the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA). Specifically, this section looks at how PRWORA has changed previous poverty legislation in terms of goals, assistance, and administration of programs. The second part describes the PRWORA plan adopted by the state of Kentucky. The third section examines employment in rural areas; particularly, the problems defining "rural," and why policy-makers should be more closely examining the effects place has on recipients' abilities to meet PRWORA's employment goals. The final section of this literature review examines female

recipients, as they are more likely to be in poverty and receiving financial assistance.

The Personal Responsibility and Work Opportunity Reconciliation Act.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) research is large and varied. As it represents a significant change to public policy aimed at family poverty, the act has drawn the attention of researchers, legislators, and the media. PRWORA allows states to have more control of how public assistance programs were administered at the state level. States receive Temporary Assistance to Needy Family (TANF) block grants that can be utilized to fund state created programs aligned to PRWORA's expressed goals for recipients, specifically to the work and time-limit requirements PRWORA introduced (New 2008, United States Department of Health and Human Services [USDHHS], 2010).

The changes PRWORA enacted to previous public assistance programs such as Aid to Families with Dependent Children (AFDC) resulted from declining public approval of welfare and welfare recipients. The term "welfare" has become synonymous with the public assistance programs that were created in 1935, specifically the AFDC program and more recently PRWORA's Temporary Assistance to Needy Families (TANF) programs (Seccombe, James, & Walters, 1998). AFDC was a program funded by Federal Grants that provided financial support to children whose parent(s) were "absent from the home, incapacitated, deceased or

unemployed" (USDHHS, 2009). AFDC was a collaborative effort between states and the Federal Government. The Federal Government would provide income and resource limits as the administrator of the AFDC program; however, states had control over the cash benefit amounts. Under AFDC, states were required to provide financial assistance to all individuals who were eligible under Federal guidelines (Currie 2008). The programs that were funded by the Federal Government allowed states to receive unlimited reimbursements for adhering to AFDC policy (USDHHS, 2009).

In the 62 years that AFDC existed, "welfare" moved from being a program designed to assist widows and their children to a program that stigmatized its recipients (Seccombe, James, & Walters, 1998). Low opinion of recipients of AFDC program funds ultimately decreased the use and potential effectiveness of the policy. In some areas, up to a third of qualifying female recipients would not even apply or use AFDC program funds (Edin & Lein, 1997). The stereotypes that prevented women from using these anti-poverty programs were influential in the support of PRWORA. The public opinion of AFDC recipients became increasingly negative as the families who were eligible to receive benefits grew and became more diverse (Currie, 2008). Recipients began to be viewed as fraudulent, lazy, and irresponsible as benefits were expanded to include minorities as well as to divorced women or women with dependent children who were never-married (Nelson, 2002). It was suggested that some

recipients actively sought to have additional children as a means of earning larger AFDC public assistance check (Nelson, 2002; Currie, 2008). PRWORA reacted to such public opinions and stereotypes with the following four restrictions on the use of Federally Funded TANF Block Grants:

1. Assistance cannot be provided to families who have already received assistance under the programs for a cumulative total of 60 months. Up to 20% of the caseload in any one year can be exempted from the five-year time limit. States can set time limits shorter than five years.
2. Unmarried teen parents must stay in school and live at home or in an adult-supervised setting.
3. Persons ever convicted of a drug-related felony are banned for life from TANF and the Food Stamp Program, although states can opt out of the ban or limit it.
4. Persons who do not cooperate with child support enforcement requirements including paternity establishment receive a reduced benefit or may lose it entirely (USDHHS, 2010)

Temporary Assistance to Needy Families.

The TANF program highlighted PRWORA's focus on encouraging economic independence and reducing dependency on public assistance programs by defining the program by its "temporary" nature. The TANF Block Grants created by PRWORA changed the previous AFDC programs in a number of ways. With an expressed goal of promoting economic self-sufficiency, TANF sought to move welfare recipients to work and completely off of public welfare programs (Nelson, 2002). The TANF grants and the state or county level programs were paid for using TANF grant money had to adhere to the following four guidelines:

1. to provide assistance to needy families so that children can be cared for at home
2. to end the dependence of needy parents on government benefits by promoting job preparation, work and marriage

3. to prevent and reduce the incidence of out-of-wedlock pregnancies
 4. to encourage the formation and maintenance of two-parent families.
- (USDHHS, 2010)

The block grants provided to states as means of funding TANF programs, which are either administered at the state or county level, have received considerable critiques from scholars (Tickamyer, A. R., White, J.A., Tadlock, B.L., & Henderson, D.A. 2007). Prior to PRWORA, Federal funds were used to supplement state funds to ensure that every individual who qualifies for public assistance received funding; however, current legislation grants each state a certain dollar amount as determined by the pre-PRWORA Federal contributions to that state (Blank 2002). Furthermore, the TANF Block Grants are paid through a Federal Fund that is limited to \$16.5 billion dollars per year (Aid to Families with Dependent Children and Temporary Assistance to Needy Families Overview, 2011). This means that some individuals who qualify to receive benefits can be turned down if there are no remaining support funds for that fiscal year. This can be a distinct possibility due to the fact that states, unlike the Federal Government, are unable to carry large budget deficits into following fiscal years.

Employment.

The focal point of PRWORA is on the work requirement associated with the state TANF grants. PRWORA has mandated the following four work requirements:

1. Unless a state opts out, non-exempt adult recipients who are not working must participate in community service two months after they start receiving benefits.
2. Adults are required to participate in work activities two years after they start receiving assistance under the block grant.
3. States may exempt parents with children under 1 from work requirements, and may disregard them in calculating participation rates.
4. States may not penalize parents with children under 6 for not working if child care is not available.
(USDHHS, 2010)

PRWORA currently mandates that heads of single parent households must participate in at least 30 hours of work weekly, up from 20 hours in 1997. The work requirements for heads of double parent households have remained constant at a minimum of 35 hours of work since 1997. States, however, are under pressure to have a larger percentage of cases involved in employment activities. The 1997 goal for states cases was to have at least 25% of single parent households and 75% of double parent households to meet minimum weekly hour requirements. The percent of cases required by PRWORA to meet minimum weekly work participation requirements increased incrementally until 2003 when it was set at the current rate of 50% of a states' total caseload of single parent households and 90% of double parent households. If states fail to meet these employment goals the states can lose up to 25% of the Federal TANF Funds supporting state programs (USDHHS, 2002).

Individuals receiving cash TANF benefits adhere to state or county level requirements for beginning work activities. States can decide a time-frame in which adult recipients must

begin work activities. Current state plans range from immediate work requirements to two-years. States also have a choice for providing exemptions for parents caring for very young children. Some states do not provide this exemption, while others exempt work activities for adults caring for children between 12 weeks and one year. Table 1.1 Identifies the Time Frame for recipients in each state (USDHHS, 2002).

Table 1.1: State Time Frame for Work Requirements

State	Number of Months before Required to Work	Caring for a Young Child (Age of Child for Exemption) ¹
Alabama	Immediate	3 months
Alaska	24	1 year
Arizona	Immediate	1 year
Arkansas	Immediate	3 months
California	Immediate	6 months ²
Colorado	24 months or when determined work ready, whichever comes first.	No automatic exemption ³
Connecticut	Immediate	1 year
Delaware*	Immediate	13 weeks
Dist. of Col.	Immediate	1 year
Florida	Immediate	3 months
Georgia	24	1 year
Guam	24	1 year

*State has a work requirement waiver.

¹ A sanction cannot be imposed on a single custodial parent caring for a child who has not attained 6 years of age if childcare is unavailable.

² California counties have discretion to set the age of the exemption for caring for a young child, between the ages of 12 weeks and 1 year on a case-by-case basis.

³ Colorado allows this to be determined by county discretion.

Table 1.1 Continued

Hawaii*	24	6 months
Idaho	Immediate	12 weeks
Illinois	Immediate	1 year
Indiana	Immediate	1 year
Iowa	Immediate	No automatic exemption
Kansas*	24	1 year
Kentucky	After a specified number of months-24	1 year
Louisiana	24	1 year
Maine	Immediate	1 year
Maryland	Immediate	1 year
Massachusetts*	2	6 years
Michigan	2	3 months
Minnesota*	Immediate	1 year
Mississippi	Immediate	1 year
Missouri	24	1 year ⁴
Montana*	Immediate	No automatic exemption
Nebraska*	Immediate	12 weeks
Nevada	Immediate	1 year
New Hampshire	Immediate	2 years ⁵
New Jersey	Immediate	12 weeks
New Mexico	3	1 year
New York	Immediate	3 months ⁶
North Carolina	3	1 year

⁴ In Missouri, the child must be under 12 months of age, but there is no limit on the length of the exemption if more than one birth is involved. After 12 months, the cash grant is paid out of MOE.

⁵ In New Hampshire, the age is 1 year if a child is conceived while on assistance.

⁶ New York counties have discretion to increase the age of the exemption for caring for a young child up to 1 year.

Table 1.1 Continued

North Dakota	Immediate	4 months
Ohio*	Immediate	N/A ⁷
Oklahoma	Immediate	3 months
Oregon*	Immediate	3 months ⁸
Pennsylvania	Immediate	1 year ⁹
Puerto Rico	No later than 24 months	12 months
Rhode Island	2	1 year
South Carolina*	Immediate	1 year
South Dakota	Immediate	12 weeks
Tennessee*	Immediate	4 months
Texas	Immediate	1 year
Utah	Immediate	No automatic exemption
Vermont	30	18 months ¹⁰
Virginia*	3	18 months
Virgin Islands	24 months	6 months
Washington	Immediate	3 months
West Virginia	Immediate	1 year
Wisconsin	Immediate	12 weeks
Wyoming	Immediate	3 months

Source: USDHHS, 2002 (including footnotes)

PRWORA encourages recipients to utilize work preparation programs as the transition from receiving federal benefits to economic self-sufficiency. The underlying assumptions found in

⁷ Ohio counties have discretion to provide exemptions from work requirements.

⁸ Oregon's exemption is for a parent caring for a child for 90 days after giving birth.

⁹ Pennsylvania only allows this exemption once in a parent's lifetime.

¹⁰ Within 2 months of reaching the time limit, Vermont only exempts from work requirements families with a child under age 6 months and families where needed support services are unavailable.

PRWORA are that employment opportunities are plentiful and that these families throughout the nation are choosing public assistance over self-sufficiency. The "work preparation programs," however, have been identified as problematic for recipients and caseworkers alike. Some work preparation activities cannot be counted toward the required number of hours, such as furthering one's education or training associated with English as a second language. In other instances, caseworkers in rural areas encounter problems finding enough work preparation programs for the local recipients.

Employment in certain regions has also been viewed as a hindrance to financially vulnerable families. Hourly requirements of employment for family heads do not take into account other factors such as the economic conditions of a region that often dictate the number and quality of jobs in a specific location. Barriers to employment such as childcare, transportation, health care, and adequate housing often determine if and when financially vulnerable or single family heads can work. The individual's type and level of skills determine if individuals are even appropriate for the limited number of available jobs (RUPRI, 1999). Any job is simply not the answer, but rather these families need stable employment that pays a wage that can replace cash and in-kind assistance. These types of jobs have been shown to be out of reach for many recipients due to the recipients' level of education or due to local economic factors. (Harris & Parisi, 2008; Bloom, 2009; Lee, 2009)

Some recipients find that once they begin to participate in the required work programs the level of benefits is often reduced (Harris & Parisi, 2008). States have the ability to disregard a portion of a family's earned income in determining eligibility for benefits. PRWORA requires states to disregard a portion of earned income when determining benefit level as a means of encouraging employment (USDHHS, 2002)

Sanctions.

An additional means of enforcing employment for recipients found in PRWROA law includes sanctions for non-program compliance. States have the option to decrease or withhold financial assistance to families if the head of household does not participate in employment activities or fails to meet with caseworkers (New 2008). States have multiple options for applying sanctions. State plans can deny benefits to the adult recipient in a partial sanction (thirty states), to the entire family as a full sanction (sixteen states) or a combination of full and partial sanctions (three states) (USDHHS, 2002). Table 1.2 Identifies the sanction policy for each state.

Table 1.2 Sanction Policies for Non-Compliance with Work Requirements.

State	First: Partial or Full Sanction	First: Minimum Length of Sanction
Alabama ¹¹	Full ¹¹	1 month ¹¹
Alaska ¹²	Partial	until compliance

¹¹ Alabama institutes these sanctions if the person is on assistance for 24 months or more.

Table 1.2 Continued

Arizona	Partial	1 month
Arkansas ¹³	Partial	until compliance
California	Partial	until compliance
Colorado	Partial	1-3 months (county option)
Connecticut	Partial	3 months
Delaware	Partial	until compliance or 2 months; then increments to next sanction level.
Dist. of Col.	Partial	1 month
Florida	Full	until compliance
Georgia	Partial	up to 3 months
Guam	Full	3 months
Hawaii	Full	until compliance
Idaho	Full	1 month
Illinois	Partial	until compliance
Indiana	Partial	2 months
Iowa	Full	until compliance
Kansas	Full	until compliance
Kentucky	Partial	Until compliance
Louisiana	Partial	3 months
Maine ¹⁴	Partial/Full (varies)	until compliance
Maryland	Full	until compliance

¹² In Alaska if the adult quits or refuses to work, the cash benefit is reduced 100 percent.

¹³ In August 2001, Arkansas implemented a progressive sanction policy for noncompliance with a work activity requirement. Failure to comply with the work activity requirement without good cause results in a progressive sanction beginning with a 25% reduction in the TEA payment in the first month to possible closure of the TEA case in the sixth month of noncompliance. The first month in which the progressive sanction was effective was October 2001.

¹⁴ In Maine, if the family receives an adult and child grant and the adult fails to comply with Work Requirements, the adult is sanctioned (partial) and the remaining grant is paid to a third party for management on behalf of the child. If an adult only grant and they do not comply with work requirements, the grant is closed (full).

Table 1.2 Continued

Massachusetts	Partial	until compliance
Michigan	Full	1 month
Minnesota ¹⁵	Partial	1 month
Mississippi	Full	2 months
Missouri	Partial	until compliance
Montana	Partial	1 month
Nebraska	Full	1 month
Nevada	Partial	1 month
New Hampshire	Partial	1/2 month
New Jersey	Partial	1 month
New Mexico	Partial	1 month
New York	Partial	until compliance
North Carolina ¹⁶	Partial	3 months
North Dakota	Partial	1 month
Ohio	Full	1 month
Oklahoma	Full	until compliance
Oregon	Partial	until compliance
Pennsylvania	Partial/Full (varies) ¹⁷	30 days
Puerto Rico	Partial	Equivalent of the period that participant refuses to comply
Rhode Island ¹⁸	Partial	until compliance
South Carolina	Full	1 month

¹⁵ In Minnesota, the shelter is vendor paid. Any remainder is paid by the client.

¹⁶ In North Carolina, electing counties can set their own policies.

¹⁷ In Pennsylvania, recipients receive a partial sanction if they have been on assistance up to 24 months. They receive a full sanction if they have been on assistance more than 24 months.

¹⁸ In Rhode Island, a non-compliant parent's portion of the grant is reduced by 100 percent.

Table 1.2 Continued

South Dakota	Partial	1 month
Tennessee	Full	until compliance
Texas	Partial	1 month
Utah	Partial/Full	until compliance
Vermont	Partial ¹⁹	until compliance
Virginia	Full	1 month
Virgin Islands	Partial	until compliance
Washington	Partial	until compliance
West Virginia	Partial	3 months
Wisconsin ²⁰	Partial	until compliance
Wyoming	Full	1 month

Source: USDHHS, 2002 (including footnotes)

Sanctions and employment have become a focus for caseworkers in their interactions with recipients. Sanctions play a significant role in state welfare caseloads nationwide, and have been identified as problematic for multiple reasons. Sanctions have been found to greatly impact the number of a single state's caseload. This suggests that some state caseloads

¹⁹ In Vermont, a family's grant is reduced by \$75 for each adult sanctioned for a first, second and third cumulative month of sanction. For the fourth cumulative month and any subsequent month the sanction goes up to \$150 per month. This amount is increased to \$225 a month if the sanctioned adult has received 60 or more cumulative months of sanction. Sanctions continue until the sanctioned adult cures the sanction by coming into compliance. In addition, Vermont has a forgiveness provision, which under certain circumstances wipes the past sanctions of a participant's record so they would not be counted in the cumulative count if future sanctions occur. The State also limits the amount of some sanctions during the first 6 months of sanction to protect the family's housing costs as a guard against the risk of homelessness. Even when being sanctioned, the adult must continue to meet with the case manager at least once a month or the grant will be closed. Also, housing costs are paid by vendor payments for sanctioned families.

²⁰ In Wisconsin, a sanction could be whole or partial. The cash benefit is based on the number of hours worked in the previous month.

have not been reduced through employment but rather exclusion (New, 2008; Lindhorst & Mancoske, 2006). Sanctions have a significant negative impact on recipients' financial well-being (Lindhorst & Mancoske, 2006). Furthermore, the expectations for continuing to receive benefits or the reasons behind the sanctions are not always clearly expressed to recipients. The lack of understanding by recipients as to why they have been sanctioned can ultimately lessen the effectiveness of state program and sanctions. In order for sanctions to be effective, recipients must understand the expectations and repercussions; furthermore, the repercussions must be expected to adversely affect recipients (Paveretti & Bloom, 2001). Sanctions are an especially important aspect of TANF programs for states that have large rural areas or a large number of rural recipients. Transportation or lack thereof may be a barrier to recipients that leads to loss of financial assistance.

Sixty-Month Lifetime Limit.

PRWORA also instituted a sixty-month lifetime limit for receiving benefits (Blank, 2002; Pruitt, 2007; Lichter & Jayakody, 2002). States have several options in administering the sixty-month lifetime limit. Table 1.3 displays some of the options states have exercised in regards to setting lifetime limits for state programs.

Table 1.3: State Time Limits²¹

State	Lifetime Limit (months) ²²	Benefits Continue to Children after lifetime Limit	Intermittent Time Limit (months) ²³	Benefits Continue to Children after Intermittent Limit
Alabama	60	NO	NO	N/A ²⁴
Alaska	60	NO	NO	N/A
Arizona	60	N/A	24 months in 60 months	YES
Arkansas	24	NO	NO	N/A
California	60	YES	NO	N/A
Colorado	60	NO ²⁵	NO	N/A
Connecticut	21	NO	NO	N/A
Delaware ²⁶	48	NO	NO	N/A
	36 (applicants as of 01/01/2000)	NO	NO	N/A
Dist. of Col.	60	YES	NO	N/A
Florida	48	NO	24 months in 60 months or 36 months in 72 months	NO
Georgia	48	NO	NO	N/A
Guam	60	NO	NO	N/A
Hawaii	60	NO	NO	N/A

²¹ This table addresses time limits that terminate or reduce assistance to a family based receipt of assistance for a period of time. Policies under which receipt of assistance for a certain period of time trigger work requirements are not considered time limits on receipt of assistance here.

²² Lifetime time limits permanently reduce or terminate assistance.

²³ Intermittent time limits terminate or reduce assistance for a period of time after which assistance can again be provided.

²⁴ Not applicable.

²⁵ Unless the child moves out of household.

²⁶ Families with unemployable adults and families with caretakers under 19 years of age are placed in a non-time limited Children's Program.

Table 1.3 Continued

Idaho	24	NO	NO	N/A
Illinois	60	NO	NO	N/A
Indiana	24	YES	NO	N/A
Iowa	60	NO	NO	N/A
Kansas	60	NO	NO	N/A
Kentucky	60	NO	NO	N/A
Louisiana	60	NO	24 months in 60 months	NO
Maine	60	YES	NO	N/A
		(children & adults) (varies)		
Maryland	60	YES	NO	N/A
Massachusetts	No lifetime limit ²⁷	N/A	24 months in 60 months	NO
Michigan	No lifetime limit ²⁸	YES ²⁹	NO	N/A
Minnesota	60	NO	NO	N/A
Mississippi	60	NO	NO	N/A
Missouri	60	NO	NO	N/A
Montana	60	NO	NO	N/A
Nebraska ³⁰	60	YES	24 months in 48 months	NO
Nevada	60	NO	24 months followed by 12 months of ineligibility	NO
New Hampshire	60	NO	NO	N/A

²⁷ Will use State-only funds after 60 months.

²⁸ Will use State-only funds for those complying, are not self-sufficient after 60 months and who do not qualify for a hardship exemption.

²⁹ Benefits continue to the whole family.

³⁰ State is operating under 1115 waiver authority. For employable adults, assistance is limited to 24 months in 48 months with a lifetime of 60 months. Families for whom self-sufficiency is determined to be not possible are eligible for the non-time limited program.

Table 1.3 Continued

New Jersey	60	NO	NO	N/A
New Mexico	60	NO	NO	N/A
New York	No lifetime limit ³¹	YES ³²	NO	N/A
North Carolina	60	NO	24 months followed by 36 months of ineligibility	NO
North Dakota	60	NO	NO	N/A
Ohio ³³	60	NO unless a "child-only" case because the child is residing with a specified relative other than a parent.	36 month State limit followed by a 24 month waiting period, after which the family may be determined eligible for up to 24 additional months (not to exceed federal 60-month limit) by county based on "good cause."	NO unless a "child-only" case because the child is residing with a specified relative other than a parent.
Oklahoma	60	NO	NO	N/A
Oregon	No lifetime limit ³⁴	N/A	24 months in 84 months	NO
Pennsylvania	60	NO ³⁵	NO	N/A
Puerto Rico	60	NO	NO	N/A
Rhode Island	60	YES	NO	N/A
South Carolina	60	NO	24 months in 120 months	NO

³¹ State will provide safety net assistance in the same amount as family's TANF grant.

³² Benefits continue to the whole family under State safety net program.

³³ Unless a "child-only" case because the child is residing with a specified relative other than a parent.

³⁴ Because of extensive exemptions from the time limit, the State does not address funding beyond the 60-month Federal limit as cases will either be exempt or terminated as a result of full family sanctions before they reach the Federal limit.

³⁵ Twenty-four month time limit applies only to certain recipients. Those exempt from the 24-month limit are subject to the 60-month Federal time limit.

Table 1.3 Continued

South Dakota	60	NO	NO	N/A
Tennessee	60	NO	18 months followed by 3 months of ineligibility	NO
Texas	60	NO	12, 24, or 36 months followed by 60 months of State ineligibility	YES
Utah	36	NO	NO	N/A
Vermont	No lifetime limit ³⁶	YES ³¹	NO	N/A
Virginia	60	NO	24 months followed by 24 months ineligibility	NO
Virgin Islands	60	YES	NO	N/A
Washington	60	NO	NO	N/A
West Virginia	60	NO	NO	N/A
Wisconsin	60 ³⁷	NO	NO	N/A
Wyoming	60	NO	NO	N/A

Source: USDHHS 2002 (Including Footnotes)

First, states can choose to continue to fund cases from state funds after recipients' benefits expire without using federal dollars (Massachusetts, Michigan, New York, Oregon, and Vermont) or exempt up to twenty percent of their PRWORA caseloads in a year. These options provide the possibility for continued financial support for families. States can also choose to create programs that set shorter time-limits or even intermittent time-limits that prevent families from using sixty consecutive months

³⁶ State will provide State-only funds to individuals after 60 months who are complying, are not self-sufficient and who do not meet any hardship criteria.

³⁷ Some families may lose benefits prior to reaching the 60-month limit if participating in a particular component.

of benefits. Once families reach the sixty-month lifetime limit, state plans can choose to deny financial assistance to the children as well as the adults, and the majority of states have done so. Only ten states and the District of Columbia provide financial assistance to children of adults who have lost benefits due to the sixty-month lifetime limit (California, Indiana, Maine, Maryland, Michigan, Nebraska, New York, Ohio (in cases where children reside with a relative other than a parent), Rhode Island, Vermont) (USDHHS, 2002).

Setting time-limits on benefits highlights another example of PRWORA's focus on moving recipients to work. By limiting the total number of possible months recipients can receive benefits, policy makers hope to instill a sense of urgency in recipients when it comes to finding employment. The limit stops recipients from receiving cash benefits once 60 total months of TANF benefits have been paid. The lifetime limit is not retroactive; therefore, families that have previously received TANF benefits will not have their benefits discontinued or their 60 months reduced. This illustrates the increased flexibility states have to tailor programs. However, scholars fear time limits have the potential to dramatically increase the number of individuals living in poverty as time-limits are met and families lose benefits (Huber & Kossek, 1999).

Additional Strategies.

PRWORA identifies additional strategies to reducing dependency of recipients based on family planning and child

support. States have the option to deny additional benefits for additional children, also known as a family cap. Twenty-three states have chosen to do so. Table 1.4 describes the family cap provisions that were adopted by state TANF programs.

Table 1.4: State Family Cap Provisions

State	Description	Other Provisions/Services Provided
Arizona	There is no increase in cash assistance for the birth of additional children after the family begins receiving cash assistance. There are exceptions for: Births resulting from cases of sexual assault or incest; Firstborn children of minors who are included in an assistance unit; Children born within 10 months of the date of application; and Children born at least 10 months after a family has not received cash assistance for one full year due to voluntary withdrawal or ineligibility.	Earned income disregard to make up difference in benefits. Information and referral to family planning.
Arkansas	No additional cash benefits with birth of child after approval, no exceptions.	Information and referral to family planning.
California	Under the States "Maximum Family Grant" (MFG) policy, no increase in the Maximum Aid Payment for any child born to a family that has received TANF for 10 continuous months prior to the birth of a child. Continuous receipt of TANF is defined as receiving aid without a two consecutive month break in aid.	MFG policy does not preclude increase in Food Stamp allotment. Child Support received will be paid to the assistance unit and will not be counted as income. Information and referral to family planning.
Connecticut	The benefit increase will be one-half of the average increase for an additional child, except births to first time minor parents; or because of rape or incest; or to a child who does not reside with his or her parent if the parent did not receive TANF assistance in either the 9th or 10th calendar month before the birth of the child; or in the case of premature births (as verified by a physician) the mother was not on assistance during the month of conception.	No work exemption for parent of excluded child.

Table 1.4 Continued

Delaware	No additional cash benefits with birth of child, except births to first time minor parents or because of rape or incest.	Information and referral to family planning. Fill-the-gap benefit calculations for cases with earnings/child support.
Florida	For the first such child (including all children in the case of a multiple birth), provide an increase in the cash benefits equal to 50 percent of the maximum allowable increment; and for a second or subsequent child, provide no increase in the cash benefits received by the unit.	The additional child will be included in the Need Standard. Information and referral to family planning services.
Georgia	No additional cash benefits with birth of child, except births to first time minor parents or because of rape or incest.	Information and referral to family planning. Fill-the-gap benefit calculations for cases with earnings.
Idaho	No additional cash benefits with birth of child. TANF grant is the same amount for families of all sizes.	Increase in family size will increase the earned income disregard.
Illinois	No additional cash benefits with birth of child, except births to first time minor parents or because of rape or incest or to a child who does not reside with his or her parent or to a child that was conceived in a month the family was not receiving TANF and had not received TANF for a period of at least 3 consecutive months.	Earned income disregard to make up difference in benefits. Information and referral to family planning.
Indiana	No additional cash benefits with birth of a child, except births to first time minor parents or because of rape or incest. No additional TANF benefits with birth of child.	Information and referral to family planning. Parent of excluded child may be granted a work exemption for 12 weeks.
Maryland	Maryland has a 2-year waiver to its Child Specific Benefit beginning October 1, 2002. Will pay direct benefit to family during this period. Provides an opportunity to conduct study on impact of family cap	A child subject to provisions of this regulation is treated as an assistance unit member for all other purposes, including but not limited to Medical Assistance, child care services, and Food Stamps. This regulation does not apply if the birth of a dependant child is the result of rape or incest, the first born child of a minor in the unit, another caretaker relative has obtained legal guardianship of the child, or the child is placed in the home of a caretaker relative by the local department of social services.

Table 1.4 Continued

Massachusetts	No additional cash benefits with birth of a child, except births to first time minor parents or because of rape or incest or other extraordinary circumstances. Extends coverage to children conceived within 12 months after family leaves the rolls.	Information and referral to family planning. Expanded earnings/child care disregard. Parent of excluded child may be granted a work exemption for 12 weeks.
Mississippi	No additional cash benefits with birth of a child.	Income received on behalf of the child, including child support received will be paid to the assistance unit and will not be counted as income. The additional child will be included in the Need Standard for purposes of determining TANF eligibility.
Nebraska	No additional cash benefits with birth of a child if born more than 10 months after the date of application, except births to first time minor parents or because of rape or incest.	Information and referral to family planning.
New Jersey	No additional cash benefits with birth of a child, except births to first time minor parents and cases which; have left the rolls, remained employed at least 90 days, and terminated employment for good cause; or remained off the rolls for at least 12 consecutive rolls for any reason.	Children subject to family cap are eligible for all other services except cash assistance.
North Carolina	No additional cash benefits with birth of a child as a result of a child born to the family 10 or more months after the family begins to receive TANF, except births to first time minor parents; or because of rape or incest; or to a child that was conceived in a month the assistance unit (i.e., the entire family) was not receiving TANF; to a child when parental custody has been legally transferred; to a child who is no longer able to live with his or her parents.	
North Dakota	No additional cash benefits with birth of a child.	Child support collections pass through for benefit of child.
Oklahoma	No additional cash benefits with birth of a child.	If a child is born to a recipient 10 months from date of application for assistance, the amount that would be added to the benefit for the child is paid in the form of vouchers until the child reaches the age of 36 months.

Table 1.4 Continued

Puerto Rico	Increase cash assistance	Referral to family planning
South Carolina	No additional cash benefits with birth of a child.	Benefits provided in the form of vouchers or commodities for a child born subject to the benefit limitation up to the amount of the increase in cash benefits that the family would have received for the child in the absence of the family cap. The vouchers may be used to pay for goods and services, as determined by the State, to support the needs of the child and permit the custodial parent to participate in education, training and employment-related activities.
Tennessee	No additional cash benefit will be issued due to the birth of a child when the birth occurs more than 10 calendar months after the later of the date of application for TANF. A caretaker must provide a physician's statement to overcome the presumption that a child born more than 10 months after application was conceived prior to such date. Does not apply to the first-born child of a minor or children born as the result of rape or incest.	Information and referral to family planning. The additional child will be included in the need standard and the income of the child, including child support, will be applied against the need standard and the fill-the-gap budgeting method in determining the TANF payment amount for the family.
Virginia	No additional cash benefits with birth of a child, except births to first time minor parents or because of rape or incest. The family cap does not apply to children born within 10 months of beginning to receive assistance.	Pass-through all child support received for family affected. Information and referral to family planning. Parent of excluded child may be granted a work exemption for 6 weeks.
Virgin Islands	Additional births result in increased cash benefits.	
Wisconsin	No additional cash benefits with birth of a child. TANF grant is the same amount for families with the same work status regardless of family size.	Information and referral to family planning. Family planning information provided at application and with benefit checks.
Wyoming	No additional cash benefits with birth of a child.	

Source: USDHHS, 2002

PRWORA also focuses on reducing out-of-wedlock and teenage births through funding national abstinence only programs and providing cash incentives to states with the lowest rates of pregnancy outside of wedlock (PRWORA, 1996). All states must follow Federal child support enforcement programs, and can lose up to five percent of TANF funding for failure to do so. Under Federal child support programs, states must establish and operate

a child support enforcement program that is linked to financial assistance from TANF and Medicaid. This program requires recipients to assist child support efforts such as determining paternity; failure to comply can result in a 25% decrease of benefits. Funds collected from child support enforcement are collected through state enforcement programs, and are used to reimburse federal funds for previously received benefits as well as distributed to families at the states' discretion (USDHHS, 2010).

The changes PRWORA enacted when it replaced AFDC with TANF have altered public assistance in a number of ways and at varying levels. States have more control over creating programs; however, recipients are now faced with multiple ways in which recipients may lose all or part of their benefits. Devolution of program responsibilities has the potential to allow each state to respond to their constituents' unique needs (Zimmerman & Hirschl, 2002); however, the entitlement program available to all U.S. citizens has been eliminated with PRWORA. The current program removed the overarching Federal guidelines requiring states to provide funding to all individuals who are eligible and limited the federal funding to public assistance programs (Currie, 2008). This means that while states have the ability to create programs, the ability to pay for such programs is at question.

PRWORA legislation provides multiple options to states in terms of employment, sanctions, family caps and lifetime limits; it has failed to instruct states on creating programs that

respond to urban and rural differences. Rural areas are faced with a number of challenges to economic self-sufficiency that welfare reform fails to address; for instance, rural areas have more problems securing affordable housing, transportation, and adequate child care while dealing with fewer available jobs and lower wages (Pruitt, 2007). These differences put additional strain on policy makers and require a more nuanced vision of program assistance focused on place related differences.

Kentucky's Transitional Assistance Program

The nature of PRWORA and the devolution of welfare responsibility to state and local levels make the effects of welfare reform impossible to examine as a national policy. The programs are too numerous and too varied to provide adequate comparison points. This study examines recipients' experiences to the Kentucky TANF program. This section describes programs specific to Kentucky, the state in which this research was conducted.

Kentucky did not apply for any of the pre-TANF waivers; therefore, the K-TAP program is very similar to the Federal TANF program (Miewald, 2003). In Kentucky, the TANF program is called Kentucky's Transitional Assistance Program (K-TAP). The expressed mission of Kentucky's TANF program is to "provide families with the tools to become self-sufficient while ensuring children are protected and valued" (Kentucky Department for Health and Family Services, [KDHFS], 2010). Kentucky receives the federal block grants through the Cabinet for Health and Family

services, and the programs are managed through the Department for Community Based Services, which has offices in every Kentucky County.

The Cabinet for Health and Family Services' goals include obtaining full-time employment, retention of employment and self-sufficiency for clients and children before the five-year lifetime limit of benefits expire. The Cabinet also expresses a wish that children live in a safe, secure environment. The provisions outlined for K-TAP recipients and children of recipients are directly related to the federal program's focus on self-sufficiency.

KTAP is a state-run program that administers the programs, determines eligibility, level of services and community services for Kentucky's 120 counties. KTAP requires recipients to initiate work programs after 24 months of receiving benefits. Single parents are allowed to postpone work requirements if they have children less than one year of age. Recipients can receive partial sanctions for non-compliance that remain in effect until the recipient becomes compliant. KTAP has also adopted the sixty-month lifetime limit. Once the adult recipient reaches this sixty-month limit, the adult and children lose financial benefits. KTAP does not have any intermittent time limits or family caps. K-TAP requires recipients to assist in child support enforcement activities. Any child support that is collected is returned to state and federal funds as reimbursement for receiving public benefits (KCHFS, 2011).

KTAP allows individuals to choose single short-term cash diversion payment instead of monthly KTAP payments. Such payments are designed to assist individuals in meeting immediate needs associated with employment. Recipients can receive up to \$1500 cash diversion payments. Additional means of supporting employment in the KTAP program come from disregarding income. KTAP allows caseworkers to disregard \$90 of income in determining eligibility. Once recipients begin working, there is a sliding scale at which their income does not affect benefits. The recipients' entire income is ignored for the first two months of employment. The next four months of employment allow \$120 plus 33.3% followed of income to be ignored. The disregarded income levels drop to \$120 for the following eight months and then \$90 for the remainder of the months on assistance.

PRWORA and Rural Poverty

This section examines the importance place has in PRWORA research for rural areas. Poverty rates are much higher in rural areas than in urban areas, and rural poverty is not uniform (Tickamyer, 2006). By addressing the needs of rural constituents, policy-makers have the potential to have a larger impact on national poverty. Many studies have sought to compare urban and rural areas; however, the variation between rural areas is too large to be captured in such studies (Zimmerman & Hirschl, 2002). This section examines some of the issues surrounding PRWORA in terms of rural poverty, including the definition of

"rural" and the challenges rural recipients face in terms of limited community service providers and barriers.

Defining "Rural".

There are a number of ways to define rural areas. Some are more robust than others; it is all too common to define rural areas in terms of being non-urban. A single definition of rural does not exist; however, even if there were a singular definition it would not take into account the rich histories, differing economic abilities and social or cultural impacts that provide different basis for the rural label (Colburn et. al, 2007). For this study, rural counties are described in two ways. The first measure examines the Appalachian Regional Commission's economic classifications. The second utilizes the Urban Influence Codes. These definitions of rural are each derived from governmental agencies and illustrate the complexities of defining rurality.

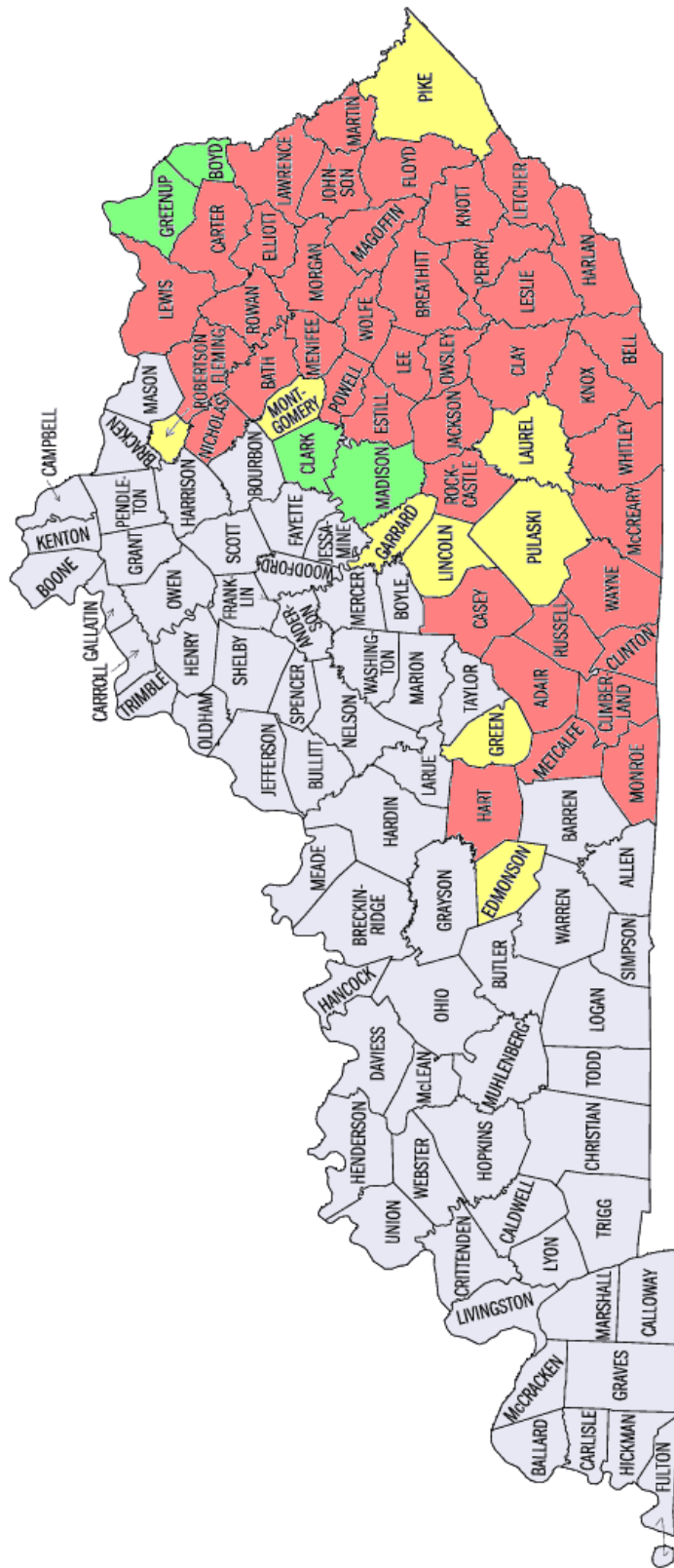
The Appalachian Regional Commission (ARC) is a state and federal initiative that seeks to provide assistance for economic development in Appalachian counties (ARC, n.d. a). In order to determine which Appalachian Counties are in the greatest need of economic assistance, the ARC assigns each county into one of five economic classifications (ARC, n.d. c). The classifications are based on the comparison of county and national averages for the following economic indicators: three-year average unemployment rate, per capita market income, and poverty rate. The classifications are distressed, at-risk, transitional, competitive, and attainment.

This study uses the Appalachian Regional Commission's County Economic Status as a scale for comparing counties. The counties selected for this study include, Clark County, Kentucky, a Transitional County; Bath County, Kentucky an At-Risk County; and Menifee County a Distressed County. Three women from each of these three counties were interviewed. Their responses help to compare economic differences based on place. The shared economic, historic, social and cultural definitions are instrumental in the creation of the Appalachian Regional Commission as well as in defining the counties as Appalachian. The region has had a long history of extractive industries such as "mining, forestry, agriculture, chemical industry and heavy industry" (ARC n.d. b). Now that these industries have left the communities, it is difficult for many to prosper financially due to the long-term dependence on a single industry. While the ARC does include some metro and urban areas, the majority of the communities are rural, and the county classifications strongly correspond to Urban Influence Codes discussed in the next section. For instance, Washington County PA, which contains part of the city of Pittsburg, is defined as a "Competitive," the highest ranking of the ARC's definition and an Urban Influence Code of 1 for metropolitan county (Rural Assistance Center, 2006). The relationship between Urban Influence Codes and the ARC economic classifications suggest that Appalachian counties that are economically more prosperous are also the Appalachian counties that are urban or that are closer to urban areas, most

likely due to greater access to a variety of jobs as well as increased economic stability.

Figure 1.1 presents a visual representation of the economic classifications of the counties contained in Appalachian Eastern Kentucky. The green counties represent transitional counties, the yellow represent at-risk counties, and the red indicate distressed status as defined by the economic classification

Figure 1.1 Economic Classification of Selected Appalachian Counties



- * Adair, Bath, Fleming, Hart, and Rowan Counties moved from At-Risk to Distressed
 - ** Garrard and Montgomery Counties moved from transitional to At-Risk
 - *** Matcalfe, Nicholas and Robertson Counties were added in 2009
- Source: Prepared by author, using data from Appalachian Regional Commission.

codes. A total of seven counties have changed economic classification since the women were interviewed. All of the counties moved down the economic classification spectrum. One of the counties selected for this study (Bath) moved from At-Risk status to Distressed Status in 2008.

The Urban Influence Codes defines rural by examining the geographic context of each county by looking at adjacency to larger urban areas and population. The Economic Research Service uses the Office of Management and Budget's Metropolitan Statistical Area Designation and the Economic Research Service's Rural-Urban Commuting Codes to inform the Urban Influence codes. The Urban Influence Codes define rural in terms of the larger economic opportunities to which individuals in counties have access (United States Department of Agriculture [USDA], 2003). Urban Access codes place counties on a range of values from 1 "(large metro area of 1+ million residents) to 12 (Noncore not adjacent to metro or micro area and does not contain a town of at least 2,500 residents)" (USDA, 2003). This scale is more robust than merely defining counties as rural or urban.

Using the Urban Influence Codes, Clark County is defined as an Urban Cluster in terms of adjacency to an Urban area. Clark County is labeled a small metro area of less than 1 million or a 2 on the Urban Influence Code scale while it is transitional on the ARC economic classification scale. Menifee County, a distressed county on the ARC classification, ranks an 8 on the Urban influence code (micropolitan non adjacent county). Bath

County is an at-risk county and it ranks a 5 on the Urban Influence Code (micropolitan area adjacent to a small metro area).

PRWORA presents states with a unique task for addressing rural poverty that has not been fully recognized. Designing policies to combat rural poverty must examine root causes of poverty and identify specific action to respond to the unique challenges of each rural area. For instance, access to services and barriers are consistently cited as two of the most important aspects of gaining employment, and they are shown to vary greatly between rural areas (Harris & Parisi, 2008). Furthermore, certain predominantly rural regions that have extremely high incidents of persistent rural poverty, such as the Mississippi Delta, Rio Grande Valley, and Appalachia, geographically exist in multiple states. State administration of programs ignores the shared historical, cultural, structural and economic similarities these regions have in common.

Place-related Barriers.

Recipients' ability to meet employment goals and maintain eligibility has been linked to the community services available to overcome barriers to employment. This section will examine how these interconnected issues play a part in PRWORA.

An important aspect of moving welfare recipients from welfare to work consists of assisting recipients overcome barriers to employment. Social service programs provided through governmental and non-governmental organizations are key to

assisting TANF recipients gain and maintain employment (Sommerfeld & Reisch, 2003; Arsneault, 2006; Bloom, 2009). While some recipients face a number of barriers regardless of location such as access to childcare, health care, transportation, housing, and educational and training activities, previous studies suggest that rural recipients face a greater number of barriers than their urban counterparts (Gurley & Bruce, 2004; Garasky, Fletcher, & Jensen, 2006; Arsenault, 2006).

Scholars note that the "spatial mismatch" between services and recipients is detrimental to PRWORA's goal for recipients. Arseault observed that the "lack of transportation [and] greater distance between jobs or job training and clients" (p.176, 2006) are barriers that prevent recipients from gaining employment. There can also be a "spatial mismatch" between recipient's skill sets and the employment opportunities within their immediate area. When this spatial mismatch prevents recipients from engaging in education, job training, or work opportunities, the recipients are moved to community service or volunteer positions as a means of keeping them compliant with TANF policies. This may prevent them from becoming more self-sufficient later (Arsenault, 2006). There is a continuum of access to social services that assist recipients to overcome barriers. Urban areas often have a greater number of social services available to at-risk individuals and families, than non-urban areas (Arsenault, 2006).

Zedlewski and Loprest noted a strong negative association between the number of barriers a recipient encounters and his or

her ability to gain employment (2001). This suggests that policy makers should focus their attention on identifying the barriers recipients face as well as identifying services to help recipients overcome those barriers.

Edin and Lein (1997) noted that the use of community social service providers has long been a survival strategy for at-risk families in times of need. Based on their work with welfare and wage reliant mothers, they saw a slightly greater increase of social service use among welfare reliant mothers than wage reliant mothers even though wage reliant mothers received services equal to a larger dollar amount. Bloom (2009) found that Community Based Organizations fulfill multiple aspects of assisting families that rely on social services. These organizations can fulfill emotional needs, build human capital, overcome structural barriers and create a supportive social network for recipients. As families continue to struggle to find employment under PRWORA, the role of Community Based Organizations will increase. However, the extent to which these can respond will greatly depend on place.

Ideally, since recipients have a sixty-month lifetime limit, and recipients often cycle on and off of public assistance as needed (Bane, M.J. & Ellwood D., 1986; Stevens 1994), it is in the recipient's best interest to gain employment that pays a sufficient wage as quickly as possible (Pavetti & Bloom, 2001). The goal that has been set for all recipients may be more difficult to attain for certain groups of recipients, however.

Reasons associated with a recipients' decreased ability to gain employment include variables linked to community and place. Recipients that are further removed from urban areas, and rural areas that are geographically isolated from metro areas are found to have more difficulty finding employment than their urban counterparts (Marini & Mooney, 2006; Mushinski & Pickering, 2005). Furthermore, a disproportionate "percentage" of individuals in poverty live in rural areas, thereby stressing limited resources (Tickamyer & Duncan, 1990).

Prior research on these issues has questioned the effectiveness of such a program across a single state, highlighted urban/rural differences, and cited multiple place related barriers that may hinder or even prevent rural welfare recipients from successfully exiting welfare and becoming self-sufficient. Overwhelmingly these scholars suggest that TANF programs fail to respond to the challenges faced by recipients in urban versus rural regions (e.g. Pruitt, 2007; Parisi, McLaughlin, Taquino, Grice, & White, 2002; Albrecht, Albrecht, & Albrecht, 2000). Many go on to suggest that rural areas have increased difficulty providing employment opportunities to rural recipients (Arsneault, 2006; Harris & Parisi, 2008). Pruitt is clear in the declaration that TANF programs are a "national failure to address rural poverty" (p. 441, 2007).

Prior research suggests, however, that full-time employment is not enough to allow clients to become self-sufficient in all areas. The spatial relationship of services communities can

provide and rurality play major roles in an individual's ability to obtain and retain employment (Arsneault, 2006; Tickamyer, & Duncan, 1990). Therefore, these goals may prove to be unrealistic in all regions of Kentucky, especially in the rural Appalachian region of Eastern Kentucky.

Female Recipients

Women use PRWORA at a much higher rate than men. This may be linked to the relatively limited employment opportunities for women, the socially defined role for women as caretakers of children, and women's decreased earnings when compared to their male counterparts. Previous studies have examined women's perceptions of "welfare" programs and employment. These studies have helped to frame the current study in terms of addressing long-term expectations, independence and employment aspirations. This study however, adds the component of community and community services.

In their pre-TANF work *Making Ends Meet*, Edin and Lein (1997) provided women in urban Detroit an opportunity to describe how they utilize their federal funds as well as other survival strategies to compensate for monthly expenditures. The participants of the study were found to overwhelmingly combined welfare and work, or rely on assistance from family and friends. The participants' family and friends were also consulted for information in regards to navigating both community and government social service providers. These bonds were instrumental in the women's ability to "make ends meet."

Scott, London, and Edin (2000) found that women had gendered expectations when it came to employment aspirations. Often times, their expectations were not at a level that would allow for their family to gain economic self-sufficiency. The women were realistic in their views of what is available and attainable based on their situation: the participants of the study often referred to retail or factory positions that were suited to their skill level and the local labor markets. They were also found to be "optimistic" when it came to exiting welfare and being able to provide for themselves as well as their children).

In a study of rural women, Wells sought to examine how women's attitudes toward employment were shaped by their class location in a single community. She found that "in general the lower the social class, the greater the understanding of the social processes that precipitate and perpetuate poverty." (p. 234, 2003). Wells found that as women's socioeconomic status decreased their perception of the social processes and employment opportunities became increasingly accurate. The women in the lowest socioeconomic class were highly aware of the small number of job opportunities in their community, as well as the inability of those jobs to support their families without the social safety net of "welfare." Although Wells found that perceptions of women in the same community varied according to "social location" or their "class levels" within the community social structure, the current study seeks to examine how community differences may

affect perceptions among a sample of individuals whose class is relatively equal. Finally, Duncan (1999) examined some of the social processes that cause the persistence of rural poverty. She linked the current state of poverty in the Appalachian region to historical inequality, corrupt politics, low levels of education, and strict class divisions.

After poverty legislation changed, employment became the focus of interactions between recipients and caseworkers. Recipients who failed to comply with new work requirements could face sanctions and lose financial benefits. However, the role of gender is often ignored in such policy debates, as is place. Local communities may not be able to provide support to women who potentially lose all or part of their benefits due to place-related barriers. Their experiences and responses can help to bring light to their situation while providing insight to the importance place has to the effectiveness of TANF's policy.

Chapter 3 describes the theoretical perspectives utilized in this study including Brofenbrenner's Ecological Model for Human Development, William Julius Wilson's Spatial Mismatch Theory, and Anne Tickamyer's meta analysis on Inequality Theory. Chapter 4 outlines the methods and materials used in this study. Chapter 5 presents the Results, and finally in Chapter 6 the importance of this study as well as suggestions for further research.

Chapter 2: Theoretical Perspective

This chapter combines theories of place, social inequality and individual perceptions to provide a framework for increased understanding. Tickamyer wrote, "no one theory or even combination of theories can explain all rural poverty; rather, it requires a mix of theory and attention to unique features of place" (p. 412, 2006). This study suggests that lawmakers and poverty researchers follow Tickamyer's suggestions for dealing with poverty.

This chapter is divided into three parts. The first part examines the affects social inequality have on rural places and rural poverty. The second part examines Wilson's Spatial Mismatch Theory. This urban employment theory aligns to some of the challenges of rural employment. Finally, the third section examines Urie Broffnenbrenner's Human Ecology Theory. This theory examines the role of global and cultural contexts on individuals' actions and perceptions. These theories help to explain the perspectives and the lived experiences of the rural Appalachian women who receive K-TAP. Furthermore, the theories presented provide additional support for the importance of place in examining poverty. Combining these theories will provide a foundational understanding for this study as well as a functional model for investigating the complex processes at work in PRWORA and Appalachia.

Theories of Social Inequality

Tickamyer (2006) reviewed multiple theories of rural poverty and highlights the strengths and weaknesses of each model. The theories examined poverty in terms of deficiencies of the individual or deficiencies of place.

Poverty of the Individual.

Poverty theories that focus on the individual frequently fail to explain root causes of poverty. For instance, theories that focus on demographic indicators can assist in predicting who is more likely to experience poverty, however, they fail to explain why these patterns and relationships exist.

Culture of Poverty models seek to provide explanations for poverty by assigning individuals experiencing poverty to a subculture. Tickamyer noted that these models

...vary from crude prejudices about the inherent laziness, lack of initiatives and disregard for mainstream social norms and values found among some groups to more sophisticated formulations that posit initial misfortune, regardless of source, that is subsequently enshrined in originally adaptive but ultimately maladaptive behaviours and attributes...attributions of character flaws that include lack of work ethic, hedonism, fatalism and inability to defer gratification to form a constellation of dysfunctional coping mechanisms. (p. 414, 2006)

Culture of Poverty models help to create the negative stereotypes for individuals in subgroups, such as Appalachians or welfare recipients. The individuals in those groups are viewed as embracing undesirable characteristics. Such models fail to

account for larger social structures or institutions outside of the individual.

Appalachian women, therefore, who receive TANF can be held responsible for their financial situation twice, as these women are saddled with negative stereotypes of Appalachia as well as those of welfare recipients. Tickamyer (2006) points to the relationship between Culture of Poverty theories as the motivation for welfare reform. The policies were aimed at changing unwanted or deviant individual behaviors that have been assigned to the subgroup through stereotypes. Hypothetically, time-limits would provide incentive to individuals who lack a desire to work; family caps would prevent unwanted births of children who may inherit undesirable characteristics; and sanctions would punish character flaws--all behaviors ostensibly in the control of the individual.

Poverty of Place.

Theories that examine structures outside of the individual are also common in rural poverty research. These theories link modernization, technology and local culture to the uneven development of rural places. In these structural theories, regional poverty is described in terms of what the region is missing or how the local culture failed to embrace mainstream economic norms. Economic models of regional deficits provides a policy rationale for encouraging the relocation of impoverished individuals.

Tickamyler (2006) critiqued these models for ignoring the economic histories of rural regions that experience persistent poverty. Several Appalachia counties currently have or have had economies that were largely built on either a singular extractive industry or manufacturing. Such economies point to multiple connections to the larger national and even global economies as well as industries that embrace new technologies.

The region's economic processes are thought to be negatively effected by local or regional cultural practices. Poverty for the majority of individuals in these counties therefore, was the result of the unequal distribution of financial compensation for such work and for the resources themselves. Most of the individuals who lived in these regions during the height of resource and labor extraction did not have the political, social, or financial clout of those who reaped the benefits. This does not mean that everyone in the region was exploited by these industries, however; many local elites with the same traditional culture as other regional inhabitants prospered.

Tickamyler (2006) challenged researchers to go beyond economic models and connections between individuals and local labor markets. These situations are not created in isolation but rather in response to national policy and connections to urban areas. While many theorists and researchers focus on low human capital measures in examining rural poverty, Tickamyler expands

the focus. She found that individuals were at a disadvantage due to a combination of power differentials including political power, social capital and support from local and non-local institutions. This lends further support for addressing poverty research in terms of place. Political power, social capital and institutional support vary greatly in rural regions. Without these support structures, the rural poor fare no better in urban areas than they do in rural areas.

Spatial Mismatch

William Julius Wilson put forth the Spatial Mismatch Theory to describe how inner city black people experience life in urban areas (1997). Wilson (1997) found many were effectively disenfranchised from employment (or at least desirable employment) due to a suburbanization of jobs and services. In effect he notes there was a "spatial mismatch" between the skills of black workers and jobs. Mismatch was greatly aggravated due to access to transportation and racism. This mismatch theory can be expanded to describe similar occurrences in rural communities.

Job opportunities for individuals who reside in rural areas vary greatly depending on the rural community. Some rural Appalachian communities have an economy built on extraction of exported minerals while others have an economy based on local schools, prisons and nursing homes. Appalachian counties that are adjacent to urban centers tend to have better economy, more social services, and tend to be more likely to be rated as "transitional" rather than "distressed" by the ARC.

Spatial Mismatch theories can also apply to the services available to K-TAP recipients. The mismatch is between the services needed and the services available. While every county has an office serving K-TAP recipients, the services needed to assist K-TAP recipients aren't always available. Services such as transportation, job-readiness programs, employment opportunities, and services that provide material assistance are not always available to those who need them. Assistance fails to cover the need even in rural communities that have multiple services either through governmental or non-governmental programs.

While this theory provides additional support for examining policy in place-based terms, one could draw the conclusion that relocation would or should be a viable alternative. However, the participants of this study provide multiple reasons for their continued residence in rural communities. Furthermore, while urban communities may provide more employment opportunities and transitional assistance, these services are often overextended.

Ecological Theory of Human Development

This working model emphasizes not only the small communities these individuals reside in and claim as their own, but it also emphasizes larger structures such as PRWORA legislation and employment. Bronfenbrenner's model consists of four systems of influence over the individual. The systems include the Microsystem, the Mesosystem, the Exosystem and the Macro System (1977).

The Microsystem contains the individual, the individual's reactions and the individual's immediate setting. The microsystem is the point where the other three systems dictate the individual's actions based on the individual's current role. Individuals such as the women in this study are influenced and play different roles based on the setting they are currently in. The women however, learn to adjust their roles accordingly. Roles can include-Welfare Recipient, Mother, Employment Seeker, Woman in need of assistance as well as other roles.

The mesosystem is made up of the Microsystems the individual experiences on a regular basis. Due to repeated exposure to different Microsystems the individual learns how to generalize their behaviors to subsequent Microsystems they experience.

The exosystem contains the structures of society at the individual's local or community level. This system contains both formal structures, such as the county Health and Human Service Offices, schools, and police and fire stations, and informal structures such as the stereotypes of PRWORA recipients and the way employment ideology is translated to the individual. This system informs the individual of social ideology and assists in navigating the form the structure takes in the individual's community.

The Macrosystem provides instruction for individuals by defining the dominant culture. The Macrosystem affects all of

the other systems as the ideological understanding members of a society have about norms, values, and customs. This system abstractly defines the roles of the individual that dictate behavior and perceptions.

Using this ecological model the TANF recipient would be at the center of these ever expanding systems. The microsystem would be comprised of the daily experiences and common experiences of the recipient -- for example, the recipients' children and family members within their home. The microsystem may also contain such experiences as looking for employment, goods, or services. The mesosystem may include the participants' neighbors or family members. In certain situations, the mesosystem may also include caseworkers, volunteer coordinators, and social service providers since these individuals aide and are a part of participants' daily experiences. The exosystem contains the participants' workplace, media and governmental agencies, informal social networks. Finally the macrosystem would include such institutions as PRWORA legislators and poverty, attitudes toward recipients, and community values. Brofenbrenner's model describes how these systems of influence work together to impact the individual's experience as well as to assist the individual in describing that experience. This model suggests these systems ultimately work together to create individual's problems, solutions successes, and failures. The interview questions in the current study were crafted to examine how these systems affect perceptions of community and policy.

These theories provide a framework for understanding the participants' perceptions as well as how the qualitative data corresponds to PRWORA's goals and can shed light on the importance of place in poverty research and policy. Tickamyer's structural inequality meta-analysis illustrates the importance of place, because individual experience of poverty is linked to multiple historical, economic, political and social circumstances that can be geographically dependent. According to Broffebrenner's ecology model, all of the women interviewed in the current study share a macrosystem of policy and attitudes toward recipients. Therefore, it is expected that they have internalized PRWORA's goals and seek employment as a means of financial independence. William Julius Wilson's theory suggests that one would anticipate distressed participants would encounter more barriers to employment than their at-risk peers, and that at-risk participants would encounter more barriers than their transitional peers. The counties should have a larger spatial mismatch of employment opportunities, services, and barriers to individuals as the ARC and Urban Influence codes move away from metropolitan or economically stable areas.

Chapter 3: Methods

This study is built on a qualitative approach to understanding how variations in rural communities may affect K-TAP recipients' perceptions about gaining employment in their community. Qualitative methods were chosen for a number of reasons. Qualitative interviews more fully illuminate the lived experiences of respondents that were the focus of this study. Furthermore, research in Appalachian studies has a large and vast history with rich oral interviews. Finally, oral interviews allowed all participants to respond regardless of literacy.

This study examines the lived experiences of female K-TAP recipients in three Appalachian counties and specifically explores the respondents' perspectives on gaining employment as a means of exiting welfare. Since the focus of this study involves the lived-experiences of the respondents and their perceptions, oral interviews were employed. In order to examine the variation of perceptions among residents of rural Appalachian counties, a convenience sample of three female recipients from three separate Appalachian Counties was collected. This study has limitations due to the small number of participants. However, it serves to illuminate the specific experiences of K-TAP recipients and can be useful as a model of gathering information in other persistently poor rural areas.

County Selection

The counties selected for this study were Bath County, Clark County and Menifee County. These counties each represented

a different Economic Classification in Appalachia Eastern Kentucky at the time of the interviews. Table 3.1 details the variation of the economic indicators used to classify each Appalachian County at the time of the interviews. This graph illustrates the wide variation of economic well-being when comparing the counties to each other as well as the counties to larger geographical regions, which lends additional support for the importance of place-based research. As of 2009, Menifee County received its "distressed" classification due to a very high unemployment rate, poverty rate and a low per capita market income, whereas Clark County outperformed the state of Kentucky as a whole in each of those indicators. Bath County was the county most representative of the overall region. The table below provides three economic indicators that show the variation within the Appalachian region, and, by extension, the variation between all rural and all poor places.

Table 3.1 Economic Indicators and Selected Appalachian Counties

Region	Appalachian Regional Commission Economic Classification	Unemployment (3 year average 2001-2003)	Poverty Rate (2000)	Per Capita Market Income (2003)
United States	N/A	5.5	12.4	\$26,420
Kentucky	N/A	5.7	15.8	\$20,721
Appalachia	N/A	5.6	13.6	\$20,422
Appalachian Kentucky	N/A	7.0	24.4	\$13,668
Bath County	At-Risk	7.1	21.9	\$14,190
Menifee County	Distressed	11.0	29.6	\$10,017
Clark County	Transitional	5.5	10.6	\$22,639

Source: Adapted by author from ARC.gov

Based on data taken from Appalachian Regional Commission, in (2000 - 2003), Clark County, a transitional county, had a population of 36,159. Sixteen percent of the population lived below the poverty line, and unemployment was at 10% (ARC, n.d. d). The major industry in Clark County was manufacturing, followed by retail trade (Zimmerman & Frank, 2007). Clark County is located in the eastern part of central Kentucky. The county had an Urban Influence Code of 2, and was described as a small metro area of less than 1 million. The Appalachian Regional Commission assigned Clark County as Transitional in the economic classification.

Figure 3.1 illustrates the commute patterns for Clark County residents that worked in other counties. In 2003, Clark County had more employment opportunities for individuals in the county than any of the other counties chosen as well as provided employment to 5,745 individuals who commuted to Clark County for employment (Kentucky State Data Center [KSDC], 2003). Employment patterns for Clark County also illustrated strong connections to national and even international economies. More than 100 individuals who lived in Clark County worked in other states, primarily OH; and eight Clark County residents worked internationally. Clark County also had sixty individuals commuting from other states for employment opportunities in Clark County.

Bath County, a formerly at-risk county that was downgraded to a distressed county in 2009, had a population of 11,618.

Twenty-six percent of the population lived below the poverty line, and unemployment is 16%. The major private industry in Bath County was manufacturing, followed by retail trade (Zimmerman & Frank 2007). Bath County is located in northeastern Kentucky. The county had an Urban Influence Code of 5, and is described as a micropolitan area adjacent to a small metro area.

Figure 3.2 illustrates the commute patterns for Bath County residents that work in other counties. In 2003, Bath County had fewer employment opportunities than Clark for individuals in the county as well as the 661 individuals who commuted to Bath County for employment (KSDC, 2003). However, Bath County had a greater number of jobs in both categories than Menifee County but less than Clark County. Employment patterns for Bath County also illustrated strong connections to national employment opportunities; sixty-one individuals worked in other states, primarily in West Virginia. Only four individuals commuted from other states for employment in Bath County.

Menifee County, a distressed county, had a population of 6,593. Nineteen percent of the population lived below the poverty line, and unemployment was 16%. In 2007, the major industry in Menifee County was Retail Trade, followed by Health Care and Social Assistance (Zimmerman and Frank 2007). Menifee County is located in the eastern part of eastern Kentucky. The county has an Urban Influence Code of 8, and is described as a micropolitian non-adjacent county.

Figure 3.3 illustrates the commute patterns for Menifee County residents that work in other counties in 2003. Menifee County had far fewer employment opportunities than Clark or Bath Counties. Only 212 individuals commuted to Menifee County for employment (KSDC, 2003). Menifee County also had fewer individuals (51) commuting to other states for employment and had no individuals commuting from other states for employment.

Participants

In order to recruit participants for this study, I sought assistance from community service providers. I met with and explained my study to each of the service providers individually. Once they agreed to assist me with my data collection, I requested IRB approval from the University of Kentucky in the Fall Semester of 2007. My IRB request was approved in the Spring of 2008 and I began data collection soon after.

The data I collected was in the form of semi-structured interviews with participants as well as a quick personal questionnaire. I had informed each of the two community service providers that I was seeking three female participants who were receiving cash benefits as well as caring for children from each county, for a total of nine participants in the study. The participants for this study were recruited using snowball-sampling techniques.

One of the community service providers that I contacted was instrumental in providing contacts in Bath and Menifee Counties. That community service contact was closely tied to several other agencies throughout both counties and was quick to identify recipients as well as other service agencies for contacts. She was the director of a faith-based initiative that provided a range of services to recipients in both counties. Although it was a faith-based initiative, there was a small thrift shop on-site that also provided a limited amount of revenue. Items from the shop were also provided without cost to individuals with more

immediate needs. The service provider divided her time and energy between Bath and Meniffee Counties having offices in both locations. She was very supportive of this study and quickly put recipients at ease about their ability to answer study questions. She was often quick to say "Well, she just wants to talk to you, you know have a conversation." She had a great rapport with the recipients. After I stressed the importance of a varied sample of respondents she quickly set up several interviews, and, when some of those individuals cancelled, she was able to draw on alternative respondents she felt would be more comfortable being interviewed. She even offered the respondents transportation to and from the interview.

The other community service provider was in charge of a single community service center in Clark County. The center provided a range of services on-site. There was a small thrift shop, a food bank, and a center for Housing Assistance. The center had many more clients and employees, and the service provider was less intimately connected to her recipients. Instead of being able to pull from a mental list of recipients, she provided me with a list of individuals who receive K-TAP and the services available at the center. While I began calling the individuals on the list, she asked the volunteers and other employees to assist in recruitment. These attempts provided two interviews, and a final interview was obtained from an individual who worked at the center as a part of her employment requirements to continue receiving K-TAP.

The community service providers and I identified several individuals who fit the profile that I sought. After we had identified several women who were good candidates, the community service provider would call them to see if they would be receptive to an interview. Once the women agreed, I would contact them to set up a date, time and location for the interview. In each of the target counties, additional women were contacted for interviews, however, since many of the initially contacted potential participants failed to show up for their interview. If anyone failed to show up for an interview the process began again with the community service provider making initial contact.

Although the respondents were given the option of finding another site for the interview, they all opted to be interviewed in a private room at the community service offices. The interviews began with me reading the IRB form and requesting permission to digitally record the interviews. While I read the Informed Consent, I stopped multiple times to inquire if the respondents had any questions. Once informed consent was obtained, I began each interview with a set of pre-determined open-ended questions to allow for a richer discussion (see appendix A for a list of questions). Additional questions were also posed to respondents if clarification was needed. Once all of the pre-determined questions were answered, the respondents were asked if they had anything additional that they would like to add. Once the interview was complete the respondents were

asked to fill out a simple form to provide additional background information (see Appendix A for the respondent form).

Table 3.2 Questionnaire Responses

County	Age	Number of Years receiving K-TAP	# of K-TAP Services Used	Highest Level of Education	Number of years employed in the past.
Clark	27	4.5	7	Currently in College	9 years
Clark	45	<1 year	5	10 th Grade	28 years
Clark	48	2	6	2 years college	30 years
Menifee	32	1.5	5	Currently in College	18 years
Menifee	20	<1 year	6	GED	3 years
Menifee	27	?	3	High School Diploma	8 years
Bath	58	<1 year	5	2 year Tech Degree	38 years
Bath	43	1	5	GED	27 years
Bath	24	2	7	High School Diploma	<1 year

Source: Responses from Participants

Data Collection.

The interviews lasted between 13 and 51 minutes, with an average of 27 minutes. Each interview was digitally recorded as agreed upon by the participant. Once the interviews were complete they were transcribed verbatim. The transcriptions along with notes taken during the interview were coded based on four themes--community, K-TAP, employment and independence. Each participant was given a pseudonym to protect her identity.

Chapter 4: Results

Participants were posed questions based on four different themes. Those themes of community, K-TAP, employment, and independence, were chosen to see what if any effect a participants' surrounding community might have had on the participants' perceptions of employment opportunities.

Community Themes

Most recipients responded positively when asked about their communities. Summer said that Clark County was "an excellent place to live." Lola remarked that "everyone knew everyone" and that she could "pretty much" count on the people in her community. Faith considers the "Department" staff when discussing her community. She said, "(t)hey're really good about making sure my kids are in daycare, and all that good stuff, helping to pay for childcare and keeping my kids safe."

Although the respondents from Menifee County were not native to the region, two of the recipients expressed positive feelings, while Marie seemed frustrated with the lack of job opportunities. Marie said, "I have only been here like five years but there are really no job opportunities here." Tina, a resident for two years, insisted that she "made it a lot better here than...in Ohio."

Bath County residents Jean and Samantha expressed their positive feelings about the people in their communities saying "everyone's kind of friendly" and "everyone helps everyone out"

respectively. Helen considered her community to be the public housing complex where she resides. She also commented on the stereotypes she felt people outside her community place on the complex's residents. She said: "everybody in town calls it the projects. It's more than a projects, it's our home, that aggravates me for people to call it the projects. They're very nice apartments" and later she went on to describe how she built community in Public Housing:

"All of the other kids around there call me mom. So I do the kids' ironing, if they have something they want ironed they bring it to me. Like one little girl she's about eight, she brings me her t-shirts for basketball and they give her little stars for doing good in basketball and they have to be ironed on her sleeve. Her mom don't know how to do that so every time she gets a star she brings it to me. And she'll say, "can you do that?" and I'll say "yes I'll do that". Yeah, I think that's neat that I can do that for somebody especially a little kid. She'll always remember me because of that and I'll always remember her."

Although most of these women spoke very positively when asked about their communities, their responses to the problems they saw greatly varied. Menifee recipients felt that drug use and abuse was especially problematic whereas some Clark County recipients reported not being able to think of any problems. Menifee recipient Marie said, "(d)rug abuse, that is a major problem in the community and all the ones around here. People my age, I'm 27, I don't know, they really don't take care of their kids very good. They're too busy in drug abuse. And there's actually nothing for them to do here." Mellissa supported

Marie's claims by saying, "Drugs are one of the biggest things, and there's no jobs in Frenchburg."

Bath County recipients either focused on the lack of jobs in their communities or were unable to think of any problems. Samantha responded: "I don't have any problems personally in this community." Whereas Helen said, "(t)here's not enough employment. There's too many minimum wage jobs. That's all there is, minimum wage. And I know that there are factories but I can't work in factories. I can't lift or stand, now I can't do that."

Of the Clark County residents, Faith and Summer reported very positive experiences and were unable to think of problems in their communities. Lola wished there were more things for the youth in her community to do.

All of the recipients interviewed were able to list multiple community service providers and mentioned their caseworkers as a resource if they didn't know how to access needed resources. Menifee and Bath County recipients felt that some programs had difficulty meeting the communities' needs. Tina from Menifee County said: "... there's never enough money, like some of the programs that they have for families that need food and stuff like that a lot of them are short a lot. I know the public housing, I've worked for them some... they are mostly GED based but they have other programs too, and they help the community with food. They have a lot of trouble, like a lot of

their stuff is from donations." Helen, also a Menifee respondent, said that she has been turned away due to a lack of funds.

"Someone told me once to come up here and they would help me pay my electric bill this month, because it is \$73. Well, I told [Community Service Provider] a minute ago that I was going to come up here and see if they could help me pay my light bill, and she said she's already run out of money. Well everybody, Gateway too, but I've never asked for any I had a way or I made plans to pay it, you know with the electric company. But I thought if I could get it paid that would be better on my part."

But Tina insisted that it's important to be persistent. She described her attempts at receiving specialized services in Menifee County:

"She has me on a... self-sufficiency program. Well I think she only has one or two clients per year that she can take, its' like for people who are going to school, and they try to help you with gas or like school supplies if you need stuff for school, like with me being in nursing she could have helped me with uniforms and that kind of stuff, nursing stuff...I had a friend actually who was going through with [Community Service Provider] and doing that and then she quit school and [Community Service Provider] kept telling me that she couldn't take me yet, couldn't take me yet, she still had another person, and they weren't working out either, so she told me to keep calling her every couple of weeks and she finally got me in."

Faith from Clark county described her experiences with the services available in her community said:

"Community Based Services is where I go through. And it's right downtown. Actually the child-care assistance program is in the same building as Community Based Services here in town. It's all in one place so it's easy instead of trying to find a lot of different places to go and get stuff taken care of...my children go to Stirrup Station Elementary, that's another resource, they have a thing called kid's carnival after school to where, if I need two

hours throughout the school week to work or to do whatever they will keep my kids for free of charge up until 6 in the evening...so I'll have that, another two to three hours after school if I need that"

Marie from Menifee County responded that she didn't seek services from "a church or food bank," but that she "get[s] food stamps right now and medical card for my children and that's about it. Which does help a lot they're really good about that here." Lola in Clark County said: "I'm a client here at community services, and I've had to go to the churches some times."

Furthermore, when asked about their ability to rely on family members or friends, all of the Menifee County participants mentioned their ability to ask friends or family members for money to help meet their expenses. Two of the three Menifee respondents, Tina and Marie, also mentioned that family members or friends were willing to watch their children.

Bath County participants reported their uneasiness in asking or taking assistance from their family or friends. Helen reported that while her adult daughter often tried to help her out financially that she always returned the money. Jean said that while she didn't like to ask for money, a family member has assisted with food or things for her children. When I asked her why she didn't want to ask for help she replied "Because it should be my responsibility." Samantha reported that her parents helped her with her bills and childcare.

Two Clark County participants, Faith and Summer, reported having friends and family members who were generous with their assistance. They suggested in their responses that they didn't have to ask for additional assistance as much since their friends and family members offered unprompted. Summer reported that her friends were searching for better quality furniture after a fire destroyed her home and that another friend brought her a gift card at the end of the month for food or whatever she needed help. Faith discussed the multiple types of assistance she received from family and friends for her children.

"I've got insanely good friends. I really do. If I need stuff, I usually don't have to ask my friends. Because I have so many kids, I have three kids under the age of two and they'll pick up diapers and bring it to me, or they'll say I'm done with this and bring it to me. So I really don't have to worry about that stuff. And my mom is baby crazy she buys so much stuff for my kids I'm really fortunate like that and my step-dad doesn't have any kids. He met and married my mom when me and my brother were teenagers so my kids are like his kids. He buys stuff all the time too. I am really fortunate."

Lola from Clark County, however, didn't report having friends and family to rely on. She said, "(m)ost of the people I know are in the same boat that I am in. I live on the poor side of town."

K-TAP Themes

Overwhelmingly the participants of this study had very positive things to say about their social workers. Samantha and Lola reported that while their caseworkers were helpful, they felt that they could tell them more when asked how they found out

about additional services they qualify for. Tina said this of her social worker,

"I can call her anytime and talk to her about anything, and I think that's great because a lot of girls at school talk about how their caseworks from like (two other neighboring counties) and all they do is bitch about them. They do nothing to help them. (Social service worker) down here at the food stamp office is wonderful. She'll do anything she can to help you. The ones they had in Ohio were just like emotionless or something. They treated you like you were just another piece of paper passing through or something you know and Debbie, she'll just talk to you. Everything is so different here I just love it!"

Often times the women were very impressed by their social worker's availability and willingness to talk to them in a friendly manner. Mellissa from Menifee County noted that her social worker knew everyone by name and Helen from Bath County described how her social worker helps without her asking for help.

"I come up with pneumonia and I couldn't afford my medicine and the pharmacist called (Community Service Provider) to see if she could help pay for it and she paid for it over here. But I didn't know anything about it. They called me and told me to come over here and pick it up...But I've never necessarily went and asked for help. And I'd never been on food stamps before but it was the hardest and most embarrassing thing, but my social worker (name) said "Helen, you've worked hard for years and you deserve it."

Lola from Clark County described her relationship between her caseworker and herself.

"I've had her for quite a while...since I started receiving K-TAP forever ago it seems like and she's really helpful and she knows my voice. Also I don't even have to tell her this is Lola. She always says 'Hey girl.' But she's really on top of getting my stuff taken care of. I can call her most of the time and say I've lost this can you look it up for me and

she's really good about getting my stuff for me and if I miss an appointment she's really good about rescheduling me quickly or letting me do stuff over the phone if it can be done over the phone instead of me trying to find a babysitter or getting my kids dressed really quickly and rushed to day-care so I can get to her really quick. She's really, really, really helpful in that aspect or calling me to remind me that I have an appointment."

When asked which was the most important benefit they received, no-one responded that K-TAP was the most important. Menifee County participants reported that the medical card was the most important, and they often linked its importance with having sick or disabled children. Bath County and Clark County residents chose food stamps two-to-one over childcare. Samantha of Clark County, however, noted that the childcare she received was integral to her ability to continue receiving K-TAP.

Eight of the nine participants further reported that they were unable to make ends meet on their benefits alone. Mellissa, a participant from Menifee County, responded to how she made ends meet by saying,

" Well, I rarely do. In that case I just most of the time I take it day by day, I'll have a job for a little while and something will happen. Usually family members mostly. If I really need something family members can like, here yesterday or Monday my electric was shut off for two days. I didn't have no money for it. Cause you know that first check at the first of the month, doesn't cover everything that you have to pay. So I guess you do whatever you can. You learn to try to make ends meet."

Combining K-TAP and work was mentioned by four participants: Melissa and Marie in Menifee County and Lola and Summer in Clark County. Tina was able to utilize government student loans in Menifee County, while Faith combined social service programs for

housing and her son's disability payments to make ends meet in Clark County.

The Bath County participants had a variety of methods to making ends meet: one Bath County participant, Helen, was actually able to accomplish this by using her K-TAP benefits and a one-time payment of \$6000 from her divorce. Jean described skipping bills as one option. She said, "um, a lot of times I skip a bill or two every month and try to catch up on that bill the following month and skip another bill the following month." Samantha got assistance from her parents.

Summer described using other service programs and working at odd jobs in order to make ends meet.

"Um, I have the disability (on children) and I also, any chance I get I clean people's houses. I'll mow their yards I don't care. I'll do what I can to make a little extra money just to, you know, when the kids need shoes, well I just pick up work here and there. Just anything I hear needs to be done I'll present myself, sometimes people look at me like I'm an idiot but other times I actually get work cause I'll say 'listen I've got five kids.' It may be in the supermarket and I'll say 'I've got five kids and I can give you a reference in this person and this person a personal reference that will tell you I'm not a thief and I could really use the work. I heard you saying to so and so that you needed help and I'm your person."

Employment Themes

Participants were asked if they felt there were jobs in their respective county, what makes them a good employee, and about obstacles to employment both as the obstacles applied abstractly to others and more concretely to themselves.

Menifee participants agreed that there were no jobs in the county, and Tina added, "if you notice we have a little park and ride right up here around the corner there's a whole lot of people who work in different counties where the factories are. There's just nothing here."

Bath County participants suggested the problem was a lack of good paying jobs, which can be heard in Samantha's response: "...not good paying jobs. But there's quite few I guess. I mean for it to be such a small place." Helen echoed her thoughts: "There's too many minimum wage jobs. That's all there is, minimum wage."

Summer from Clark County felt that there were several jobs available through temp agencies, while Faith repeated the concerns of the Bath County participants by saying there weren't enough good paying jobs. Lola from Clark County also felt that there weren't enough jobs.

While the qualities that made the participants good workers were relatively constant such as their dependability and friendliness, the obstacles they saw in their communities were varied. Menifee County participants consistently viewed transportation and the commute to employment as a hindrance while Bath and Clark County participants each identified a different obstacle. One participant in Bath and Clark identified education and transportation as an obstacle. Lola felt a larger obstacle was a lack of jobs, and Marie felt that drugs were problematic.

The obstacles they encountered were also very different. Helen identified issues with anxiety related to an anxiety disorder, while Jean felt transportation was a bigger hindrance. Samantha felt that she was unable to find a position because she didn't know any of the local elite that she would need to know to gain a position. In Bath County, Tina also expressed concerns with anxiety over being accepted into a new job, while Marie was seeking a better position that was more long-term. Mellissa identified transportation as her biggest obstacle. Clark County participants also had a variety of concerns: Faith was unable to find a job that would fit the schedule she needed to ensure she had childcare, and she felt there weren't enough jobs in her field. Lola was currently in school, and Summer had problems finding a position that would also allow her to meet her children's medical needs.

Independence Themes

All of the women interviewed defined independence as being free to make their own decisions; the women echoed TANF's policy definition of independence by emphasizing the importance of economic self-sustainability.

Lola described what independence means to her,

"It means a lot, I mean if I were making better money I wouldn't be so dependent on the food stamps. I mean right now they're my best friends. It makes the children embarrassed; I would just like to not have to answer to nobody. But I do have to answer to the people to keep on the program and stuff. But sometimes you've got to tell them what you think."

Marie was a lot more succinct, she said, "It means everything!" in response to "what does being independent mean to you?"

Mellissa explicitly described independence as it relates to K-TAP. She said "It means not being on K-TAP, not actually calling somebody and somebody else for support. But being able to take care of me and my family and paying my own bills and working on it."

Two women said they would currently describe themselves as independent, and two others felt as though they were pretty much independent. The other five felt as though they were not independent. Lola described how the women's ideas of dependence and their ability to define themselves as dependent regardless of whether or not they meet their ideal requirements in this way: "I would like to think that I was [independent] but I'm probably more dependent on the system than I should be. I've gotten into that rut...even when I was working full time I wasn't making enough money that I couldn't get food stamps I've been on them for quite a while."

Interestingly, the women had similar hopes for the next five or ten years. All of the women described their desire to own a home and have a good paying job. Only one of the participants described leaving the community within the next five or ten years, and that was specifically to be closer to her children as they started to attend college.

Summer initially did not describe her next five or ten years, but what she hoped the next five or ten years would bring for her children. She said:

I really, with everything that's going on with me right now medically I don't know. ... I just know that it's going to get better now I can sign up, they finally I finally got my MRI's so I can finally get my disability so when I start getting disability for myself and it's nothing that anyone has given me I've worked very hard and paid this all my life so I won't have that thing about somebody giving me something because right now when I get that K-TAP check. It's just like somebody has handed me something or that I've broken money through my disability. I just think that if I can get on some even keel, plus I've got an awesome life insurance policy that can take care of my kids if something happens to me and I'm. My main focus is trying to get a safety net that if something happens to me that my kids aren't put in foster care or separated. That's my main concern if I can get that safety net where I know five years from now that my kids will be ok if I walk out in front of a truck, that would be I know my kids are going to be a different generation because they have a different mindset because they're going to school they're going to college and through my kids being in foster care for six months their education is paid for. Their college education is paid for. It's a horrible thing they had to go through that but then again there is an up side to it. Because now its not 'can I afford to go to college' I don't ever have to pump them full of dreams and say you're going to go to college and then when they want to go to college say well 'I don't have enough money to send you to college' through that they've got their education assured so that's enough.

When asked what she hoped for herself she said. "I would like to have my own home, I would like to have a high school education."

Lola expanded on her education hopes by saying, "hopefully with a bachelor's degree or something in social work. Just helping people like me."

Figure 4.1 identifies many of the themes that were discussed during the interview by the respondents. These themes were not always the focus of interview questions; however, the topic came up at some point during the interview.

Table 4.1 Themes described by K-TAP Recipients

ARC Classification (County)	Job Availability	Quality of Job Low Wages	Transportation	Childcare	Education	Medical	Drugs	Community Services are not reliable	Community Activities
Distressed (Meniffee)	3	2	3	3	1	2	2	2	1
At-Risk (Bath)	3	2	3	2	0	1	0	1	0
Transitional (Clark)	1	2	1	2	2	2	0	0	1

Source: Adapted by Author from Responses from Participants

Chapter 5: Discussions, Conclusions & Future Research

Two of PRWORA's most contentious changes include the programs' focus on employing recipients and the five-year lifetime limit placed on recipients for receiving public assistance. Policy changes seem to be based on the purported positive effects of employment on single mothers such as increased "mental health, self-esteem, and sense of personal efficacy," as well as positive effects on children such as creating more structure, promoting parental supervision and promoting appropriate discipline. Conversely working low wage jobs may increase stress on single mothers, reduce time mothers have with their children, create additional expenses such as child-care and transportation. As single mothers reach their limit, a reduction of income is likely to cause hardship that negatively effects children's psychosocial development (Lichter & Jayakoday, 2002).

Policy-makers and the public alike have strong interests in the effectiveness of this program because PRWORA recipients are primarily at-risk families with dependent children and children in impoverished situations. Furthermore, state and local governments now have a much larger role in crafting policy and creating programs aimed at assisting local recipients than they did pre-PRWORA. As with any public poverty legislation, constant reflection on what appears to be alleviating poverty and what areas need improvement ultimately help craft subsequent policies.

Place differences include such factors as variations of economies, services, providers, and transportation. Based on the conversations with respondents, I found that while all of the respondents had positive things to say about their communities, the challenges facing the communities were different. This was expected, and provided additional support for examining place in terms of poverty policy. The resources available in the communities also varied; however, all of the respondents were ultimately comfortable seeking assistance through their caseworkers. Furthermore, family and friends were an integral part of assisting all of the recipients either financially or through in-kind assistance.

Eight of the nine recipients were not able to make ends meet using K-TAP alone, although all nine recipients admitted that it was very helpful in either getting them on their feet or helping with some other financial aspect. All nine felt that one of the other benefits they received was more important to their daily lives than K-TAP. These findings once again suggest that place is an important component of poverty policy. The women seemed to report non-governmental assistance from family and friends as a means of keeping their families together. Some reported community ties as the most important aspect of making financial ends meet, such as childcare, food, bills or other services. Those relationships may not be available to women who move outside of the area looking for employment.

When asked about employment aspirations and exiting K-TAP, the recipients answered with several different options. Two respondents in Menifee and two respondents in Clark County were seeking higher education to find employment. All of those women were seeking nursing degrees in hopes of gaining employment in the local community. The remaining respondent from Menifee had graduated from college and was currently combining K-TAP and work; she was considering more education as a possibility later. The remaining respondent from Clark County and one respondent from Bath County were having very difficult problems finding employment that they would be able to do long term. Both women were hoping to replace K-TAP with disability payments. The remaining two Bath County recipients were attempting to find employment. Many of these women had internalized PRWORA's goals of employment, if their health permitted.

In addition, they were able to identify place-related barriers to employment. Menifee County women felt that finding any job and transportation were the biggest hindrances to independence and employment. Bath and Clark County participants, however, suggested that the problem with independence came more from finding jobs that pay a sufficient wage, not the lack of jobs. The participants in Bath and Clark Counties described multiple barriers other than transportation. These findings suggest that place is of the utmost importance. The women in Menifee County described what might be identified as a "spatial mismatch" and transportation related barriers to their employment situations.

This was less of a concern for Bath and Clark County recipients. Policy aimed at alleviating transportation and local economic development would be a response to the needs of Menifee County recipients.

In terms of independence, all of the recipients defined independence in terms of being self-sufficient and free from reliance on financial or in-kind assistance provided by public agencies, friends, or family. This suggests that they largely adopted PRWORA's goal of ending "dependency" and defined independence according to a more national idea; however, one respondent from each county considered herself independent. Although they were able to define independence as a national "ideal," based on economic independence they internalized another definition that included themselves and their current situation receiving public assistance.

Although on the surface the women may have similar responses, by utilizing place their words can illuminate the unique circumstances the participants may face, as well as provide policy suggestions and identify areas where further research is needed.

Community Themes

These interviews demonstrated not only similarities between Appalachian K-TAP recipients, but also some differences that support the need to address poverty issues based on place. Many alluded to the fact that it was the community that allowed them to make ends meet either through family and friend assistance or

community services. Even the participants who came to Appalachian Eastern Kentucky from other areas acknowledged that they felt they were much better off in their current situation than in the situation they left. The women also acknowledged the problems associated with their communities. The type and number of available jobs was at the forefront of that discussion. What is interesting, however, is in the discussion about the types of assistance provided by family and friends. Menifee women described receiving cash assistance from friends and family at a higher rate than Bath and Clark. Clark County participants actually report depending on their family and friends much less than either of the two other counties.

This may suggest that as counties become more economically stable that K-TAP recipients can find additional means of making ends meet financially outside of friends and family when compared to their distressed and at-risk counterparts. This is especially important to policy-makers and stakeholders in these communities. TANF policy should be geared toward local economic development conditions. The recipients' ability to described informal support services within the counties they reside further supports such economic development activities. This suggests that policies aimed at relocation fail to acknowledge those informal structures.

K-TAP Themes

The actual cash benefit, K-TAP, was never mentioned as an important aspect of the social service package these women

received. Once again, the recipients were very divided by county on what they thought was most important. Menifee recipients all chose the medical coverage they received as the most important social service. Two recipients from each Bath and Clark County chose the food stamp program as the most important service and over the third respondent in each county chose childcare. This may be a result of the Menifee recipients' increased reliance on friends and family members for assistance with food and childcare, whereas some Bath and Clark County recipients may be identifying childcare as a means of transitioning to work.

Receiving TANF payments therefore, did not financially motivate the recipients. This information can assist policymakers in two ways. First it identifies specific barriers women face to providing for their families. These women were chiefly concerned meeting basic needs of their children in terms of providing food and medical services. Counties that had increased economic opportunities included childcare as an important component of K-TAP. This can be translated to policy through increased food assistance as well as increased attention to rural health and informing families about healthy habits in that rate higher on the Urban Influence Codes as well as counties that are more economically depressed. Secondly it reinforces the earlier policy suggestions that focus on local economic development activities. The discussions with these women and local support provides also suggest that transportation grants, access to more affordable housing, access to education, medical

and mental health coverage are needed at varying degrees in the counties examined. These types of assistance could increase the ability for employment. Furthermore, these types of assistance could be tailored to counties based on the level of need in that county for each service.

Employment Themes

The discussion of jobs was another area in which the participants' place seemed to affect their response. For instance, the Menifee recipients agreed that there were no jobs in their county, while Bath and Clark County residents felt that the problem was that there were not enough well-paying jobs. The commute to other places to find employment was also included in the discussion.

The information provided by the respondents provides policy makers with multiple clues as to how to assist women to move from welfare to work. First the women discuss the need for increased local economic development. Secondly the women describe the need for policy makers to focus on educating and building human capital in recipients. There have been multiple studies that describe the relationship between parental education and decreased family poverty (Bloom, 2009; Lee, 2009). The women can identify the relationship, however welfare policy has largely ignored the desires of recipients to work toward education goals or they have left the decision to be inequitably decided by states. Access to higher education should be at the forefront of any policy debate. Furthermore, based on the success of Beyond

Welfare (Bloom, 2009), recipients will need similar assistance for education as they do for employment, such as childcare and transportation. Although providing educational opportunities for individuals has the potential to greatly affect poverty in the U.S. this policy suggestion would not have to reflect using TANF funds to pay for college expenses. Depending on the current level of education, and the individuals' desired level of education case workers could provide recipients with information on financial aid and programs designed to assist with education.

Independence Themes

The women were very similar in their ideas of independence as well as their hopes for the next 5 or 10 years. The women viewed independence as the ability to be independent from the social service program. Many felt they were dependent on the program due to their need for the services it provides. They internalized PRWORA's message that they should be economically independent and they hoped to one day answer only to themselves, and to be the sole providers for their families. In the next 5 or 10 years the women hoped to live the American Dream: they hoped to own a home and be "free" from K-TAP and the associated programs.

This theme suggests that while the women expressed a variety of concerns, place-related barriers, and issues finding employment they were not choosing welfare over work. They subscribed to mainstream ideology and were optimistic in their abilities. Policy should therefore, take into account the

situations of these families. Sanctions and time-limits should be discontinued, since such practices are unfair to the individuals and illustrate the government's failure to utilize a large body of research by accepting unfounded stereotypes. Sanctions however, could at least be distributed in a more logical nature that accounts for place; for instance. Time-limits could be eliminated for regions, eliminated for individuals based on situational circumstances, or customized for individuals in a manner that only punishes willful noncompliance instead of resulting from situations beyond the individual control. Time limits and employment goals should also be defined based on local economic conditions, barriers faced by the individual as well as the individual's educational goals. The casework and the individual could design individualized employment plans.

Policy Suggestions & Future Research

This study suggests that it is extremely important to address place when examining issues surrounding poverty and inequality in America. The issues surrounding poverty and the historical context of the states and regions that make up this nation are more complex than some of the policy coming out of the national government. This was an exploratory study with a limited participant pool in a geographically small region and thus the results are not generalizable. Furthermore, there was a methodological issue with the participants in two of the counties. After multiple recipients cancelled appointments, the

service provider in those counties was able to contact recipients to participate that she had a closer relationship to than the initial set of recipients. Due to the close connection with the service provider, those interviewed most likely responded more positively than a random sample of respondents. Future research may benefit from a more random sampling pattern and larger sample size. However, due to the nature of the participants this may be difficult to acquire. First many recipients may be hesitant to participate due to the negative stereotypes associated with welfare. Access to a complete list of recipients would also be difficult without assistance from local governmental agencies. Finally, if participants were collected through governmental agencies or even social service providers, the participants may affiliate the researcher with the agency. Such issues must be recognized in studies on special populations such as welfare recipients.

Although policy makers must take into account the intricacies of place when designing poverty policy, the overwhelming task of creating unique policies for every county in the U.S. would be nearly impossible and even undesirable to monitor and evaluate. However, through further research and by identifying similarities and differences at the county or regional level PRWORA can be used to it's full potential. PRWORA has been designed to allow states to respond according to local needs however, more information is needed on how to best respond to the varying situations found within and across state borders.

There are many regions that would be conducive to a large-scale place-based study examining employment and barriers for welfare recipients. Those areas that stand to see significant improvement, such as the sub regions of Appalachia, the Mississippi Delta, and the Rio Grande Valley are also those that experience persistent poverty. This study also suggests that additional poverty research and policy design must include and acknowledge the intelligence of recipients and community providers to addressing the unique circumstances of place.

The TANF block grants and the competitive based programs that put states against each other to decrease welfare rolls should be researched further. The current policy promotes inequality of services based on uneven economic development. Furthermore, these policies could potentially identify the disadvantaged individuals that receive benefits as a means to financial gain in states as they work to reduce caseloads through sanctions. Such a situation is conducive to exploitation and abuse.

Based on the policy suggestions above, there are two clear topics that require additional research: local economic development and effective strategies to respond to place based barriers. Local economic development is needed in many areas of the country. Such activities must take into account the strengths and weaknesses of the local economy as well as the local resources and infrastructure. Identifying and describing the intricacies of place is another aspect where individuals can

assist governmental agencies by providing a complete description of a location.

Examining effective strategies for employment barriers to recipients can assist communities and regions to create policies that respond to recipients needs. Such research could be focused to utilize qualitative case studies for specific programs as well as quantitative projects that identify common barriers at the county level or another unit of measure. The information once compiled could provide all levels of government with strategies for meeting PRWORA's goals.

This study suggests that some of the changes PRWORA made to welfare, although misguided, can be utilized to create subsequent policies aimed at reducing poverty instead of merely reducing public funding to impoverished individuals especially the locality-based flexibility that in principle was built into the law. PRWORA has created the framework to respond to local needs, however, it failed to instruct states on how to identify local needs or the specific actions to take to respond to place based barriers.

Appendix A: Questionnaire to Respondents

Please answer the following questions to the best of your knowledge.

Age: _____

How long have you received K-TAP? _____

K-TAP Services Used:

Cash Assistance _____

Food Stamp Program _____

WIC _____

School Meal Program _____

Child Care Assistance _____

Medical Assistance _____

Housing Subsidies _____

Relocation Subsidies _____

Education Bonus _____

Car Maintenance Subsidy _____

Highest Level of Education: _____

How long have you worked for pay in the past?: _____

Last employer: _____

What did you do: _____

Previous employer: _____

What did you do: _____

Previous employer: _____

What did you do: _____

Appendix B: List of Open Ended Interview Questions

1. Tell me about your community.
2. What are some of the issues facing your community?
3. Where can people who need help receive it in your county?
4. Have you ever received assistance from any of those places in your community?
5. Tell me about your experience receiving K-TAP benefits.
6. What led you to sign up for K-TAP?
7. How do you find out about other programs that you qualify for?
8. Do your benefits cover all of your expenses?
9. How do you make ends meet?
10. What types of assistance are you able to rely on your family members for? Childcare? Transportation? Money? Something else?
11. Which social services are most important to your daily life?
12. What do you know about K-TAP?
13. What are some of the things that you have to do to keep your benefits?
14. Tell me about your caseworker.
15. How is she helpful to you?
16. Tell me about the jobs in this county.
17. What makes you a good employee?
18. What problems do you think are preventing people from gaining employment here?
19. What problems do you face?
20. What does being independent mean to you?
21. Would you consider yourself independent?
22. How do you see yourself becoming more independent?
23. Where do you see yourself in 5 or 10 years?

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8/2001 - 5/2006 University of Kentucky
Bachelor of Arts in Sociology, May 2006
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8/2001 - 5/2006 University of Kentucky
Bachelor of Arts in Political Science, May
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Work Experience

8/2008 - present Pre-Kindergarten Teacher
St. Helena Central Elementary
Teacher of the Year (2010-2011)

Research Experience

8/2007 - 8/2008 Graduate Research Assistant
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Scholastic Honors

5/2006 - 8/2007 Lexington Herald-Leader Fellowship
2006 Graduated Magna Cum Laude, University of
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6/2002 - 5/2006 Dean's List (all semesters, University of
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2011 Teacher of the Year, *St. Helena Central
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