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## Strategies for Increasing Self-Efficacy in Long-Term Welfare Recipients

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# Walden University

College of Social and Behavioral Sciences

This is to certify that the doctoral dissertation by

Crystal R. McClure

has been found to be complete and satisfactory in all respects,  
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Walden University

2019

Abstract

Strategies for Increasing Self-Efficacy in Long-Term Welfare Recipients

by

Crystal R. McClure

MA, Lincoln University, 2007

BS, West Chester University, 1992

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

General Psychology

Walden University

November 2019

## Abstract

With the imposition of lifetime limitations on an individual's ability to receive cash assistance, there is a group of long-term Temporary Assistance for Needy Families (TANF) recipients that have approached the lifetime limitation without becoming gainfully employed. Many long term TANF recipients report low levels of self-efficacy which inhibits their ability to successfully transition off welfare and into the workforce. However, most welfare-to-work programs do not address the emotional or psychological well-being of their clients, instead they focus on job placement and job readiness skills. The purpose of this sequential-exploratory mixed methods study is to identify the primary barriers to employment that have a negative effect on long term TANF recipient's self-efficacy. Albert Bandura's self-efficacy theory was the theoretical foundation for this study. Semi structured interviews with 20 long term TANF recipients helped answer the central research questions regarding barrier identification. The participants agreed that support for completing GED, as well as a more holistic approach to addressing their barriers is most effective in helping them transition off welfare and into the workforce. Hong's Employment Hope Scale (EHS-14) was used to collect the quantitative data for this study. The quantitative data were analyzed by multiple regression analysis and found that level of education has a statistically significant moderating effect on length of time on welfare and level of self-efficacy. This study may inform welfare-to-work providers and programmers on the importance of addressing TANF recipients' psychological needs, such as low self-efficacy before attempting to transition them into the workforce.

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## Dedication

This study is dedicated to my father Rudolph, who passed away in August of 2011 from Multiple Myeloma. Thank you for showing me how to be a productive and responsible adult, I hope I made you proud! This study is also dedicated to my daughter Aaliyah, I hope my achievements inspire you, and serve as confirmation that you can be whatever you want to be when you grow up, the sky is the limit!

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First giving honor and glory to God for giving me the ability, focus and motivation to complete this long journey, without him this would not have been possible. I would like to thank my mother Barbara, for always being there for me, for being supportive, encouraging and being my biggest cheerleader. I would also like to thank my chairperson Dr. Rhonda Bohs for her guidance, feedback, patience and encouragement throughout out this long process. I would also like to acknowledge my second committee member Dr. Napoli for sharing his expertise in quantitative methodologies to make my mixed methods study more interesting. I'd also like to thank all of my other family and friends that constantly asked me if I was done yet, I knew I had to finish this degree so I can finally tell everybody "yes I am done!"

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## Chapter 1: Introduction to the Study

### **Introduction**

In 1996 the federal government introduced the Temporary Assistance for Needy Families (TANF) block grant through the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). This new initiative was created to end welfare dependency and to encourage self-sufficiency through mandated work requirements for individuals that applied for cash assistance. The most drastic change that came with the introduction of TANF was the imposed five-year lifetime limitation that was placed on an individual's ability to collect welfare benefits (Farrell, Rich Turner, Seith, & Bloom, 2008). Cash assistance was no longer an entitlement for as long as it was needed; instead it is now meant to serve as temporary, time-limited assistance to eligible families. The imposition of time limitations remains a controversial subject because there are some individuals with multiple barriers to employment that may not be able to enter the workforce within the 5-year time limitation (Farrell et al., 2008).

Cancaian, Myer and Wu (2005) stated that TANF recipients have more barriers to employment than those individuals who do not collect cash assistance. Some common barriers that are found among welfare recipients include low levels of education, physical and mental health problems, multiple children, limited work experience, domestic violence, and limited access to reliable transportation. According to Sykes (2007), researchers are beginning to realize that unidentified barriers, especially barriers that are not easily recognized have negative effects on welfare recipients' ability to reach self-sufficiency. These barriers are more commonly seen in long term TANF recipients and

often impact the many different aspects of the individual's daily life (Sykes, 2007). Often the TANF recipient may not be aware of the barriers and/or how the barriers effect their functioning (Sykes, 2007). This fact makes the job of the social service agencies that are assisting long term TANF recipients more difficult.

Seefeldt and Orzol, (2005) stated that individuals with several barriers to employment have difficulty transitioning off welfare and into the workforce than their peers with fewer barriers. Therefore, the individuals with more barriers are less likely to leave welfare and are more likely to experience long term welfare dependency (Seefeldt & Orzol, 2005). Researchers have been studying welfare to work programs for over three decades and have found that welfare dependency is mediated by common barriers such as mental health problems as well as environmental and economic factors (Larrison & Sullivan, 2013). According to Larrison and Sullivan several authors have found that internal constructs such as self-esteem, self-efficacy, and level of optimism influences an individual's ability to transitions off welfare and into the workforce. Many of these researchers have found that TANF recipients received lower scores on self-efficacy measures than other low-income families that were not receiving government benefits. Therefore, a welfare recipients' emotional wellbeing may pose a significant barrier to leaving welfare and becoming self-sufficient (Larrison & Sullivan, 2013). In this research I identify the primary barriers to employment that have a negative effect on long term TANF recipient's self-efficacy. With input from the participants, strategies and interventions to help strengthen long-term TANF recipients will be developed. Larrison and Sullivan (2013) stated that without strengthening welfare recipient's self-efficacy,

they may not be psychologically prepared to successfully transition off welfare. Through this study I hope to contribute toward social change by identifying primary barriers to employment that negatively impact long term TANF recipient's self-efficacy. In this study I also intend to identify specific strategies or interventions that will increase TANF recipient's self-efficacy related to employment, so they can leave the welfare rolls and become gainfully employed. Social change will take place when welfare to work programs begin to address the hidden barriers to employment such as self-efficacy instead of trying to quickly attach TANF recipients to employment before they are psychologically ready.

### **Background**

Anthony (2005) stated that studies related to self-efficacy and achievement in the workforce have been primarily conducted with white middle-class males. Although there are many studies related to employment and self-efficacy there are limited studies that focus on the self-efficacy of welfare recipients trying to transition into the workforce. To help TANF recipients meet the recently imposed federal work requirements, states must conduct welfare to work programs that will quickly prepare individuals to become ready to enter the workforce. Currently most welfare to work programs focus on job training skills, and job search assistance and may not address the barriers to employment that caused the individual to apply for public assistance in the first place. Most researchers who examine the contributing factors to welfare receipt and dependency focus on human capita variables and previous workplace experiences (Kozimor -King, 2008). Self-efficacy is rarely used to help us understand welfare dependency, however interest in

constructs such as locus of control and levels of self-efficacy are beginning to become a re-emerging theme as predictors of welfare usage (Kozimor- King, 2008). Knuz and Khali (1999) explored self-efficacy and self-esteem scores of mothers who collected cash assistance in comparison to mothers who did not receive any aid, as well as women that did not have any children. The researchers found that mothers who were receiving government assistance had the lowest self-efficacy and self-esteem among the three groups. Anthony (2005) stated that there is little empirical research that provides insight into how self-efficacy effects job search and job readiness of welfare recipients and other disadvantaged populations. Coleman-Mason (2013) stated that higher levels of education have been a good predictor of increased self-sufficiency and self-efficacy in welfare recipients. However, in most welfare to work programs education is not a priority, instead rapid attachment to the workforce is. Literature has found that most states do not encourage continuing education or promoting higher levels of self-efficacy in programs that are supposed to assist welfare to work recipients in achieving self-sufficiency (Coleman-Mason, 2013). While the research utilizing the construct of self-efficacy to examine welfare usage is limited, self-efficacy has been found to be somewhat accurate in predicting the success of welfare recipients. (Konzimar-King, 2008). Sullivan and Larrison (2013) suggested that a welfare recipient's level of self-efficacy may pose as a significant barrier to transitioning off welfare and obtaining employment. Therefore, without finding ways to strengthen a TANF recipient's self-efficacy, they may not have the proper psychological stated to successfully exit welfare (Sullivan & Larrison, 2013). Researchers have been studying welfare-to-work programs for over three decades



and have found that welfare dependency is mediated by common barriers such as mental health problems and environmental and economic factors (Larrison & Sullivan, 2013). According to Larrison and Sullivan (2013) several authors have found that internal constructs such as self-esteem, self-efficacy, and level of optimism influences an individual's ability to transition off welfare and into the workforce. Many of these researchers have found that TANF recipients received lower scores on measures of self-efficacy than other low-income families that were not receiving government assistance. Therefore, a welfare recipients' emotional wellbeing may pose a significant barrier to leaving welfare and becoming self-sufficient (Larrison & Sullivan, 2013). In this research I identify the primary barriers to employment that have a negative effect on Long term TANF recipient's self-efficacy. With input from the participants, strategies and interventions to help strengthen long term TANF recipients will be developed. Larrison and Sullivan also stated that without strengthen welfare recipient's self-efficacy, they may not be psychologically prepared to successfully transition off welfare.

### **Problem Statement**

With the introduction of the Personal Responsibility and Work Opportunity Reconciliation Act (PWORA) in 1996 significant changes were made to the way the welfare system was implemented throughout the United States. The PWORA brought about mandated work requirements and a 5-year lifetime limitation for individuals that need to receive cash assistance. However, researchers have found that individuals approaching their lifetime TANF limitations are not only lacking the job skills needed to

be successful in the workforce (Bloom, Loprest, & Zedlewski, 2011), but they are also experiencing hidden barriers to employment such as low self-efficacy (Sullivan, 2008). Sullivan (2008) stated that research involving welfare to work programs found that an individual's emotional well-being is a factor that can mediate welfare dependency. TANF recipients face various psychological barriers to employment that are rarely addressed in welfare to work programs (Constance-Huggins & White, 2015). Coleman-Mason (2013) stated that an effective way to increase an individual's self-efficacy is through education, and this activity is often not supported in welfare-to-work programs. Welfare-to-work programs that provide interventions based psychological principles that have been proven to increase employment outcomes would be a valuable tool for welfare reform (Constance-Huggins & White, 2015). However, current policies do not encourage local social service agencies to focus on the psychological well-being of welfare recipients to ensure economic success (Hong, 2009).

The PRWORA needs to make more of an effort to address the serious conditions that affect long term TANF recipients (Seefeld, 2017). Researchers have found that individuals that have been on cash assistance for longer periods of time tend to have a lower sense of self-efficacy (Kozimor-King 2008). Supporting educational opportunities to build self-efficacy as a pathway to self-sufficiency has been overlooked in most welfare to work programs in America (Coleman-Mason & Lamphey, 2007). Coleman-Mason (2013) stated that there is a need to examine the benefits of investing in education to build self-efficacy for women leaving the welfare system.

### **Purpose of Study**

The purpose of this mixed-methods study is to identify the primary barriers to employment that have a negative effect on long term TANF recipients' self-efficacy. Cavadel, Kauff, Anderson, McConnell, and Derr, (2016) found that an individual's self-efficacy can be increased with proper interventions. Therefore, this study intends to explore strategies and interventions that welfare recipients find effective in helping to increase their self-efficacy, so they can transition off welfare and into the workforce. The quantitative study involved three variables, time on welfare (independent variable), self-efficacy (dependent variable), and education was the moderating variable. Through semi structured interviews the qualitative study gathered information about barriers participants perceive to have the most negative effect on their self-efficacy. While there is some literature regarding the relationship between level of self-efficacy and welfare usage (Grobowski, 2006), limited knowledge is available about how to increase self- efficacy in long term welfare recipients. There is also no literature regarding the moderating effects that level of education has on a welfare recipient's length of time on welfare and level of self-efficacy.

### **Research Question(s) and Hypotheses**

The following research questions were addressed in this study:

RQ1 – Qualitative: What barriers to employment negatively impact the economic self-efficacy of long term TANF recipients enrolled in welfare to work programs?

RQ2 - Qualitative: What supports, or interventions can welfare to work programs provide to remove perceived or actual barriers to employment in order to increase employability and economic self-efficacy?

RQ3- Qualitative: What are the specific challenges faced by individuals with low levels of education trying to transition off of welfare and into the workforce?

In order to thoroughly examine the research question, the following hypotheses were addressed. The associations between level of education, length of time on welfare and self- efficacy were tested. Level of education was provided to researcher by participant, length of time on welfare was obtained by documentation from the welfare office and level of self-efficacy was measured by the Employment Hope Scale (EHS).

RQ4- Quantitative: What effect does level of education have on the relationship between length of time on welfare and self-efficacy?

Alternative Hypothesis: The relationship between length of time on welfare and self-efficacy is moderated by education.

Null Hypothesis: The level of education has no statistically significant effect on length of time on welfare and self-efficacy.

### **Theoretical and/or Conceptual Framework for the Study**

The theoretical foundation used for this research was the self-efficacy theory. The self-efficacy theory was developed by Albert Bandura and is grounded in the social learning theory (Herr & Wagner, 2003). According to Kozimor-King (2008), self-efficacy is specific to certain situations and pertains to an individual's belief in their ability to successfully complete certain tasks. While self-efficacy has been used to

examine a wide range of social issues regarding work related behavior, academic performance and unemployment, it is seldom used to further our knowledge of welfare usage (Lee & Vinokur 2007). Bandura (1997) stated that there are four major sources that contribute to an individual's level of self-efficacy beliefs; they include past performance, verbal persuasion, vicarious experience, and psychological states. Past performance experience also referred to as mastery, is the most powerful predictor of self-efficacy. Grabowski (2006) stated that using Bandura's self-efficacy theory to examine welfare usage creates a better understanding of how low-income mother's everyday experiences may be impacting their ability to achieve self-sufficiency. Because level of self-efficacy has been found to be a predictor of welfare usage, the self-efficacy theory was an appropriate foundation to use for the research. Bandura (1997) stated that perceived self-efficacy, is a powerful catalyst of behavioral change, which can then lead to lifestyle changes, commitments and goal attainment. Since self-efficacy can be a predictor of positive life changes, research question one, relating to the identification of barriers that negatively affect TANF recipient's self-efficacy is important. Self-efficacy is a form of positive thinking, individuals who have higher levels of self-efficacy tend to have better physical and mental health, lower rates of depression and stress as well as better coping skills during difficult times (Conversano et al. , 2010). Individuals with higher levels of self-efficacy do not usually avoid tasks just because they are difficult, they are more likely to stay committed to their goals and are more resilient and will not give up after experiencing failures or setbacks. These characteristics are needed for an individual to leave the welfare system and achieve self-sufficiency. Research question two gave

TANF recipients an opportunity to share what supports or interventions they believe will assist them in increasing their self-efficacy, so they can become more resilient and psychologically prepared to enter the workforce. The self-efficacy theory also provided an appropriate framework for exploring the relationship between level of education and length of time on welfare. TANF recipients with lower levels of education tend to have lower levels of self-efficacy and experience difficulties with transiting off cash assistance (Coleman-Mason & Lamphrey, 2007). This research also explored the specific challenges faced by individuals with low levels of education trying to transition off welfare and into the workforce, as well as the moderating effects education has between length of time on cash assistance and self-efficacy. In Chapter 2, I will provide a more detail explanation of the theoretical framework, as well as more literature pertaining to the theory, and how the self-efficacy relates to the research questions.

### **Nature of the study**

In this mixed-method study I utilized a sequential exploratory design to identify the primary barriers to employment that have a negative effect on long term TANF recipient's self- efficacy. Johnson and Onwuegbuzie (2004) stated that mixed methods approaches can provide the researcher with more insight and understanding that may be missed when only quantitative or qualitative approaches are used. Using qualitative and quantitative data together produces more complete knowledge and provides a deeper understanding of the research questions being explored (Johnson & Onwuegbuzie, 2004).The mixed methods approach was used to provide the researcher with a more comprehensive view of the impact an individual's level of education and their ability to

transition off welfare. Specifically, qualitative Research Question 3 examined the barriers that individuals with limited education face while transitioning off of welfare, and the quantitative research question explored the moderating effects that level of education has length of time on welfare and self-efficacy. This qualitative research utilized a phenomenological design in which long term TANF recipients shared their lived experiences about their barriers to employment and difficulty transitioning off welfare. According to Guest, Bunce, and Johnson (2006) in a phenomenological study, saturation usually occurs after interviewing 12 homogenous participants. However, it is important to go beyond the saturation point in order to make sure no new concepts or data emerges (Latham, 2013). Therefore, Latham (2013) stated that a minimum of 15 participants are typically enough to collect sufficient data. In this study the qualitative data were collected through 20 semi structured interviews with long term TANF recipients. The interviews captured the lived experiences and perceived barriers to employment the long-term TANF recipients face. The quantitative study involved three variables; time on welfare (independent variable) which was obtained from the Agreement of Mutual Responsibility (AMR) and measured in number of days an individual has received cash assistance in their lifetime and self-efficacy (dependent variable) was measured by the Employment Hope Scale developed by Hong (2012). In order to examine the relationship between the dependent and independent variable, level of education (highest grade completed) served as the moderating variable and was given verbally by the participant before beginning the interview. The Employment Hope Scale (Hong, 2012) was administered to 78 participants in the welfare to work program. The qualitative and

qualitative data together provided me with more insight into the impact that level of self-efficacy as well as level of education has on a TANF recipient's ability to transition off welfare and into the workforce.

### **Definition of Terms**

*Agreement of Mutual Responsibility (AMR):* The AMR is a binding contract that welfare receipts sign when they are being referred to an employment and training program. The AMR contains the number of hours that an individual must participate in a work-related activity. It also explains the right and responsibilities they have as a TANF recipients and the consequences that they may face in they do not comply with the work requirements.

*County Assistance Office (CAO):* CAO offices administrator all government benefit programs, including cash assistance, food stamps and medical assistance on a local level. The CAO is also referred to as the Welfare office.

*Employment and Training Program:* A program designed to assist individuals receiving cash assistance with developing the necessary skills needed to obtain and retain employment with the goal of achieving self-sufficiency. Employment and Training Program is also referred to as Welfare to Work program.

*Level of education:* Highest level of formal schooling completed by TANF recipients participating in study.

*Lifetime limitation:* The federal mandate which limits an individual or family to receive cash assistance for a maximum of 5 years during a lifetime (Petschauer, 2002).



*Long-Term TANF*: A welfare recipient that has received TANF benefits for at least 24 months consecutive or non-consecutive months since the imposition of the PRWORA act.

*The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA)*: A federal law that was signed by President Bill Clinton on August 22, 1996. This law was a part of the major welfare reform act which instituted Temporary Assistance for Needy Families (TANF) (US Department of Health and Human Services, 2017).

*Self-Efficacy*: An individual's belief in their capability to succeed at completing tasks related to specific goals (Bandura, 1977).

*Self-Sufficiency* – The state of being able to survive daily without any aid of support from outside sources (Gowdy & Pearlmutter, 1994).

*Temporary Assistance for Needy Families (TANF)*: is a federal assistance program that provides temporary cash benefits for pregnant women and families with one or more children in their household. TANF is also referred to as welfare benefits (Department of Health and Human Services, 2017).

*Work Ready Program*: One of Pennsylvania's welfare to work programs that focuses on barrier remediation for individuals that are receiving cash assistance. Work Ready provides case management services, along with job readiness classes and employments related services to help TANF recipients achieve self-sufficiency.

*Work requirements*: Work Requirements are the activities that the individuals must participate in as a condition to receive their cash benefits. In order to comply with

work requirements, adult TANF recipients must participate in a work-related activity for an average 20-30 hours a week (Hahn, Kassabian, & Zedlewski, 2012)

### **Assumptions**

A major assumption is that the participants in this study are answering the interview questions in a truthful manner and are being honest about their actual barriers to employment. The participants received a statement of confidentiality informing them that their information would be kept confidential. Without honest answers from the participants, the results of the study would not be valid. Another assumption is that the information on the Agreement of Mutual Responsibility (AMR) from the County Assistance is accurate, especially the number of TANF days used and highest level of education. In order to produce meaningful results, the number of days on welfare, and highest level of education must be accurate.

### **Scope and Delimitations**

This study only focused on those participants that have collected welfare for at least 2 years. Consequently, those participants that are new to the welfare system were not included in the study. This study also only included TANF recipients that were actively involved in welfare to work programs. Therefore, individuals that were exempt from participating in a welfare to work program for medical, mental health or other reasons were beyond the scope of this study. Since this study was limited to a small group Long term TANF recipients enrolled in welfare to work programs, the qualitative data may not be generalizable to the larger welfare population. The quantitative data utilize a larger of group of participants and may only be generalizable to those welfare

recipients with similar characteristics as those that participated in this study. The quantitative data may not be generalizable to those that are not long-term welfare recipients, and are not enrolled in a welfare to work programs.

### **Limitations**

This study was limited to only TANF recipients that are currently enrolled in welfare to work programs. Therefore, the results of this study may not be generalizable to TANF recipients that are not currently participating in Welfare to Work. This study was also conducted in a suburban setting, TANF recipients in rural areas may experience a different set of barriers than those living in a more populated area. According to White (2014), studies utilizing the phenomenological tradition has specific weaknesses

Qualitative studies are subject to researcher bias since the researcher is the primary individual responsible for both data collection and analysis (White, 2014). Ritchie (2009) stated that in order to remain objective when conducting qualitative research, it is important to acknowledge your own biases, prejudices and or/ stereotypes.

Engaging in self-reflection to sort out preconceived notions is helpful in minimizing the impact of our own beliefs. Once a research has acknowledged and accepted their own biases, they must not let them lead the research, and remain open to new ideas (Ritchie, 2009). Conducting interviews also require the researcher to rely on the participants to be able to express their thoughts and feelings about the subject matter effectively.

Qualitative data may not be statistically reliable and will not produce generalized data (Ritchie, 2009).

### **Significance**

The results from this study provided us with more knowledge about the barriers to employment that have the most negative impact on long term TANF recipients' self-efficacy. Data from the interviews also provided us with insight into the types of intervention's that may assist with barrier remediation to increase the self-efficacy of long term TANF recipients. This study can help advance welfare reform policies, by showing the importance of including strategies, services or interventions into the welfare to work programming that increases long term TANF recipients' self-efficacy. Welfare recipients will be more psychologically prepared to enter the workforce. This study can also advance social change if welfare to work programs begin to take a more holistic approach to assisting TANF receipts with transitioning off welfare and into the workforce. Addressing the welfare recipient's emotional and psychological well-being, along with providing job readiness, and job search skills should lead to increased self-efficacy in welfare recipients. Positive social change will come when welfare to work programs leave behind the unidimensional one size fits all approach and begin to service the client as a whole. By increasing the self-efficacy of TANF recipients we are also increasing the likelihood that they will be experience success when they transition into the workforce.

### **Summary**

For many years researchers have been trying to find effective ways to help welfare recipient's transition off welfare and into the workforce. Most welfare to work programs have not been addressing the hidden barriers to employment such as low self-

efficacy that welfare recipients may be experiencing from their everyday struggles of living in poverty.

Chapter 1 introduced the problem, as well as background information about the problem, along with the identified gap in the literature. Chapter 1 also briefly discussed the theoretical foundation, however, the relationship between the research questions and the self-efficacy theory will be examined in more detail in Chapter 2. The search questions as well as the dependent, independent and moderating variables were briefly described, and a summary of the methodology was also provided. More detail regarding the methodology, variables and data analysis will be provided in Chapter 3.

## Chapter 2: Literature Review

### **Introduction**

The introduction of the TANF program ended welfare as we knew it by implementing a 5 year time limitation for the receipt of welfare; as well as a federal law that requires welfare recipients to participate in work related activities for 20 to 30 hours a week based on the age of their youngest child and length of time on cash assistance (Iversen & Armstrong, 2004). With these limitations and strict work requirements for the TANF population, it is now more important to find ways to successfully transition welfare recipients off cash assistance and into the workforce.

However, long-term TANF receipts have multiple barriers to employment that impact their ability to become gainfully employed and self-sufficient. Ellerbe et al. (2011) stated that many welfare recipients face barriers such as drug and alcohol addiction, mental health problems, low levels of education, and poor physical health. These barriers are often coupled with unmet necessities such as childcare, stable housing and transportation (Danziger & Seefeldt, 2002). Both state and local social service agencies continue to be challenged with finding effective ways to keep this hard to serve population engaged in the process to help them remove their barriers and achieve self-sufficiency (Danziger & Seefeldt, 2002). One barrier that is not often addressed in welfare to work programs is low self-efficacy. According to Albert Bandura (1997) self-efficacy is the belief that one has about themselves being able to successfully complete a specific task or reach a specific goal. Therefore, individuals with low self-efficacy, specifically in relation to gaining and maintaining employment may have more difficulty

transitioning off of welfare and into the workforce. Eden and Aviram (1993) stated that self-efficacy is closely linked to employment. Several researchers including Heckman (1999) Parker, 1994, Pavetti, Holcolmb, & Duke, 1995; Popkin, 1990 found that individuals receiving cash assistance scored lower in areas relating to self-esteem, self-efficacy, and perceived locus of control than similar low-income families that were not receiving welfare. These findings indicate that strengthening TANF receipts' self-efficacy is an important factor to successfully transition off of welfare and tint the workforce (Sullivan, 2005). Stellmack and Wanberg (2000) also conducted a study in Minnesota and found that the higher a woman's self-efficacy was in relation to becoming self-sufficient, the longer she was able to go without receiving cash assistance. This chapter includes a discussion about the theoretical foundation of self-efficacy, reviews the current literature regarding self-efficacy in relation to the welfare population, and summarizes recent studies related to self-efficacy and the welfare population.

### **Literature Search Strategy**

The research terms for the literature search included interchanging the words TANF, self-efficacy, welfare to work, welfare, low income, barriers to employment, self-sufficiency. The search was also limited to peer review, full text articles, and scholarly books. I used the Walden Library to search journal article databases in psychology, social work, public policy and administration, and human services. Under each database, I conducted searches within PsycINFO, PsycARTICLES, SocINDEX, ProQuest Central, Dissertations and Theses@Walden, as well as Multidisciplinary Databases such as Academic Search

complete/Premier, Thoreau and Google scholar. (Related subject data bases such as ERIC), and Sage Journals. The search terms TANF and self-efficacy would be the most accurate words to use for this study, however the use of those terms in databases such as PsycINFO, and SocINDEX only generated 3 articles, and in PsycArticles, there were no results. When the terms welfare and self-efficacy were used, more results were generated, however, some of the results were not relevant because the term welfare was relating to child welfare, or the welfare of others. While literature regarding self-efficacy and TANF were limited, ample resources were found in Walden University's library using as Academic Search Complete/Premier, Thoreau as well as PsycINFO, and PsycArticles, using the terms TANF and Barriers to employment.

I gathered most of my literature using Google Scholar search, since this allowed me to search databases located within Walden's Library as well as outside sources. I was able to generate a reasonable amount of literature using the search terms self-efficacy and TANF usage, however, if I used the terms self-efficacy and welfare, some of the results were not be relevant. Even with the reasonable results that Google Scholar produced, limiting the articles to the last 5 years would not have yielded much literature. With the exception of a few articles, a couple of dissertations, most of the literature regarding self-efficacy and TANF were dated from early to mid-2000's. Google scholar was also used to gather literature regarding welfare to work programs, in the google scholar search engine I typed in the phrase "history of welfare to work programs". This phrase provided me with several articles that were relevant to the early welfare to work programs, (Pre-TANF era) published before 1997, as well as literature documenting the changes that



have occurred within these programs over the last two decades. The google scholar search was helpful because it included several articles that linked me back to the Walden University Library, as well as articles that were located in other databases. In order to access more current literature regarding welfare to work programs, I used the search terms “welfare to work” and TANF. If I did not specify “TANF”, the results would have included historical information. Most of the literature using these search terms were published beginning in the early 2000’s; to include the most current information I utilized the articles published from 2012 to present.

Therefore, literature that was pertaining the theoretical foundation and the literature pertaining to the history of welfare to work may be older and predate 1997. The rest of the literature search included articles primarily between the years 2001 to the present.

### **Theoretical Foundation**

The theoretical framework for this study was the self-efficacy theory which was developed by Albert Bandura and is part of a larger theory now known as the Social Cognitive Theory of human functioning. According to Bandura (1997) self-efficacy is the belief of one’s ability to successfully complete the steps necessary to meet specific goals or performance measures. Bandura (1977) stated that there are 4 ways to develop self -efficacy, including performance accomplishments, vicarious experience, verbal persuasion and physiological states. Self-efficacy developed from performance accomplishments occurs when an individual successfully completes a task, experiences positive feelings from completing that task, and feels a sense of mastery. Vicarious experiences are developed by watching another individual successfully complete a task,

observing others can help an individual learn by imitation. Redmon and Slaughenhoup (2016) report that vicarious experiences are more effective when the individual completing the task has similar attributes as the observer. Verbal persuasion occurs when an individual receives verbal encouragement, and positive statements about their ability to complete a task. Verbal encouragement is most effective when the encouragement comes from a trusted and respected individual. Redmon and Slaughenhoup also stated that physiological cues tend to be the least effective way to develop self-efficacy. If an individual is experiencing anxiety, stress or negative emotions related to the task, then their self-efficacy will be lowered. Redman (2010) stated that although physiological status is the weakest way to develop self-efficacy, if an individual is comfortable with competing certain tasks, then they will have a higher level of self-efficacy related to that task.

Bandura (1997) also stated that an individual's level of self-efficacy can have either a positive or negative affect on their willingness to try new tasks. For example, individuals with low levels of self-efficacy may experience feelings of helplessness and depression that will result in an unwillingness to change their current situation (Bandura). Bandura (1977) stated perceived self-efficacy impacts an individual's choice of activities as well as the amount of effort they will put into an activity and how long they will try stick with the activity when faced with challenges. Bandura stated that several experiments conducted have validated the theory that strengthening an individual's self-efficacy related to a task has a positive psychological impact and will reduce avoidance behaviors related to completing that task. Therefore, with significant accuracy, self-

efficacy has been able to predict an individual's performance on a task regardless of whether it was changed from verbal persuasion, performance accomplishments, physiological states or vicarious experience (Bandura & Adams, 1977).

Van der Bijl & Shortridge- Baggett (2002) confirmed Bandura's (1977) findings and stated the basic foundation of the self-efficacy theory is that individuals will participate in activities or tasks for which they have a higher level of self-efficacy and avoid tasks in which they experience levels of self-efficacy. When people with high levels of self-efficacy experience failures or setbacks they find ways to overcome their obstacles to achieve their goals, however individuals with lower levels of self-efficacy will give up easily if they decide the goal is not achievable (Pajares & Schunk, 2001). Lunenburg (2011) stated that self-efficacy is related to self-esteem, however, self-efficacy is considered to be a task specific measure.

This theoretical framework is an appropriate choice for this study because according to Pepe, Farnese, Avalone, and Vecchione, (2010) self-efficacy is closely related to employment since individuals gain a significant portion of the self-efficacy from being gainfully employed. Eden & Aviram (1983) found that the longer an individual has been unemployed the lower their self-efficacy is, the less likely they are to engage in job search and the chances of the leaving welfare decline. Brown (2001) stated that welfare receipts must have higher levels of self-esteem and self-efficacy in order to successfully transition off of welfare and into the workforce.

These research questions work well with the self-efficacy theory and are intended to find out how level of education can impact an individual's level of self -

efficacy and ability to transition of welfare. Research question identified specific barriers to employment most negatively effect a welfare recipient's self-efficacy relating to employment. With this information welfare to work programs can alleviate these barriers in order to improve the welfare recipients' self-efficacy. Many studies have found the correlation between welfare usage and low self- efficacy, but limited studies have provided solutions on how to increase self-efficacy in this population. The central concept studied in this research is low self-efficacy in long term TANF recipients and barriers to employment that have a negative effect on long term TANF recipients' level of self-efficacy. According to Taylor and Barusch (2004) a large number of TANF recipients have had a difficult time transitioning off of welfare and into the workforce within the 5-year limitations imposed by welfare reform. Lee and Vinokur, (2007) stated that welfare to work clients often face multiple barriers to employment that hinder their ability to leave welfare and enter the workforce. A wide range of studies found that barriers such as low levels of education, poor mental and physical health, childcare and substance abuse influences an individual's length of time of welfare (Taylor & Barusch, 2004). Leininger, and Kalil, (2008) stated that referring a TANF recipient to a welfare to work program can be devastating if the individual is not ready to re- enter the work force. Not all women referred to welfare to work programs are able to comply with the welfare system's "work-first" environment, especially when it comes to maintaining employment for an extended period of time (Lee & Vinokur, 2007). Danziger and Seefeldt (2002) stated that welfare recipients themselves acknowledge that they require a lot of services to address their barriers before successfully entering the

workforce. The case managers and social workers that provide services to the welfare population need to consider the individual's state of mind so that they can provide the proper assistance or interventions (Leininger, & Kalil, 2008). Lee and Vinokur (2007) stated that positive psychological constructs such as self-efficacy have a positive correlation between length of time on welfare, gaining and maintaining employment and overall emotional well-being. Very few studies that examine welfare recipients entering the workforce include "personal resiliency variables" such as self-efficacy and personal mastery, and studies that investigate the effects of barriers on employment rarely examine psychological constructs such as self-efficacy (Lee & Vinokur 2007). Leininger & Kalil (2008) found that TANF recipients lacking a HS diploma that enter welfare to work programs typically have low levels of self-efficacy and find it hard to be optimistic about their success in the workforce. Hawkins (2005) stated that human capital development is key to being successful in the workforce, but it cannot be strengthened without the opportunity for continuing one's education. Barriers such as poor health, domestic violence and unstable housing can have an effect on welfare recipient's mental health, just as low self-efficacy and low self-esteem can limit one's motivation to engage in educational or employment opportunities (Hawkins, 2005). The self-efficacy construct is a useful theoretical framework for developing effective strategies to increase self-efficacy and empower minorities and other low-income women to achieve their employment and educational goals (Anthony, 2005). Self-efficacy beliefs are viewed as the most important and "pervasive mechanism" of personal agency (Anthony, 2005).

## **Literature Review Related to Key Variables and Concepts**

### **Self –Efficacy Theory**

Bruster (2009) conducted a quantitative quasiexperimental experiment, pretest/posttest design to examine the effects that self-esteem and self-efficacy have on African American female welfare recipients' ability to leave cash assistance and enter into the workforce. The researcher used a convenience sample of welfare recipients age (18 to 57) that were enrolled in a job readiness program in the eastern region of Virginia. The participants were administered the "Welfare Reform Employment Outcome Research Survey" designed by the principal investigator, the Job Search Self-efficacy scale, and the Rosenber Self-esteem scale to measure the participants job search behavior (Bruster, 2009). These instruments were administered both before and after the welfare recipients participated in a job readiness training program and the results were measured by comparing pretest and posttest scores. The results found that the participant's self-esteem did not increase after attending the job readiness program, however the training program did have a significant influence on the participant's level of self-efficacy. Bruster (2009) stated that the research found the there was a significant increase in the participant's level of self-efficacy based on the pre/posttest administered before and after attending the training program. The information from this study was meant to inform social workers of the unique challenges that African America welfare recipients face regarding self-esteem and self-efficacy as they prepare to enter the workforce (Bruster, 2009). This study only included African American women, while my

study will include all clients enrolled in welfare to work programs that have been on TANF for more than 2 years and have no more than a high school diploma.

Sullivan, Larrison, Nackerud, Risler and Bodensatz (2004) conducted a study to examine the mediating affects that psychological constructs such as self-efficacy, self-esteem optimism, happiness, life satisfaction, depression and perceived control have on the use of Temporary Assistance for Needy Families (TANF). A stratified random sample of 201 participants that were actively receiving TANF in the state of Georgia was used in this study. Trained graduate assistants met with each participant in their home or at an agreed location and conducted structured interviews which included seven rating scales that measure psychological wellbeing. One year later the researches checked to see which participants were still receiving cash assistance, and which participants left the welfare system. The psychological well-being of those that were still receiving cash assistance was compared with individuals that stopped received government benefits (Sullivan, Larrison, and Nackerud. Risler & Bodensatz, 2004). The results found that out of the seven-psychological construct measured, only level of self-efficacy had a positive correlation with successfully leaving the welfare rolls (Sullivan et al., 2004).

Grabowski's (2006) study applied Bandura's self-efficacy theory to examine the factors that affect the self-efficacy beliefs of low-income women that have been receiving cash assistance in the state of Minnesota. In depth interviews were conducted with 31 young women between the ages of 25-27 years old. Throughout the interviews, many participants repeatedly stated that the way the welfare system is structured has a negative effect on their feelings of economic self-efficacy. The participants complained of low

benefits levels, poor check timing and the abrupt loss of benefits once they began working (Grabowski, 2006). Others stated that their interactions with social workers and case managers at welfare to work program “blocked” their opportunity to experience an increase in the self-efficacy by making negative comments regarding their ability to successfully leave the welfare system (Grabowski, 2006). One participant stated that she began pursuing her GED, and was told by her employment counselor, to work and not go to school. This client stated that she became discouraged about completing her GED and ended up taking a low wage job. Grabowski (2006) stated that these interviews provided evidence that the self-efficacy of welfare recipients is shaped by their experiences within the welfare system. Interactions with service providers as well as labor market experiences.

This study will involve three variables, length of time on welfare (independent variable), self-efficacy (dependent variable) and education will be the moderating variable. With the implementation of time limitations on government assistance, it is now more important to find out what factors influence an individual’s length of time on TANF. Taylor and Bausch (2004) conducted a descriptive study of long term TANF recipients to examine what factors led to their dependency on the welfare system. Having less than a high school education and minimal work experience was found to have a negative affect an individual’s ability to transition off of the welfare system. Seefeldt and Orzol (2005) also stated that no high school diploma and minimal work experience are two of the most significant predictors of long-term welfare usage. Kalil (2008) study also found that low income women face multiple barriers that affect their



success in both education and employment opportunities. Until recently many studies focused solely on the cognitive aspects of low-income women, such as limited mathematical ability and low reading skills and overlooked the non-cognitive barriers such as low self-esteem, depression, and low self-efficacy. Kalil (2008) found that women who lack a high school education had lower levels of self-efficacy and were 12 percentage points less likely to be working than their peers that graduated high school .Kalil (2008) stated it's not surprising that low income mothers that enter GED classes with low self-efficacy do not believe that their efforts in the program will yield positive results. Earlier studies such as Popkins (1990) qualitative study with 149 mothers on welfare, found that long term TANF recipients had a lower sense of self efficacy and self-mastery compared to their short-term counterparts. Long term welfare recipients with a lower sense of “personal efficacy” were more likely to come up with alternatives to working if they were no longer able to receive cash assistance. However, mothers with a high sense of self-efficacy stated that they did not plan to be receiving welfare within one year and did not see any obstacles to finding employment in the future (Popkins, 1990). Taylor and Barusch (2004) stated that there has been a significant amount of research regarding the potential barriers to employment among long term TANF recipients. Huan and Douglas (2004) conducted a study that examined welfare caseloads across 5 states including the District of Columbia. Across the 6 areas studied the three most common barriers to employment were found to be diploma or GED (40%), childcare problems (34%), mental health problems (31%). Pearlmutter and Bartle (2000) conducted focus groups in Cuyahoga County, Ohio and found that many participants were concerned

about being able to complete the GED before the welfare time limitation was reached. Other participants complained of being rushed off of government assistance and into the workforce regardless of their educational needs (Pearlmutter & Bartle, 2000). Prior research has shown that TANF policies that emphasize working over education are being inconsiderate and ignoring the needs of the low-income neighborhoods in the United States (Fiona, 2006). Since individuals with low socio-economic statuses do not have as many opportunities to increase their self- efficacy through education, their ability to become self-sufficient and enter into the workforce many be reduced (Munley, 2010).

There have been a few studies that have examined the relationship between self- efficacy and length of time on welfare and multiple studies that have found a correlation between length of time on welfare and level of education. However, there are no studies that examined the moderating effects that of level of education has on self- efficacy and length of time on cash assistance.

Many researchers including (Popkin, 1990, Martinson, 2000; Hamilton, 2002; Hotz, Mullin & Scholz, 2002) have found that low self- efficacy is associated with length of time on welfare. A low sense of self efficacy is a common characteristic in many welfare recipients which may be a factor in going on cash assistance in the first place (Martinson, 2000). Individuals that are on the welfare rolls received lower scores on self- efficacy, self-esteem, and perceived locus of control measures than their counterparts that were not receiving government assistance (Sullivan, 2005). These findings confirm Heckan's (1999) findings that both human capital and internal psychological wellbeing are good predictors of self – sufficiency (Sullivan, 2005). Poplin's (1990) qualitative

study found that long term TANF recipients reported lower levels of self-efficacy compared to those who have collected government assistance for shorter periods of time. Long term TANF recipients were also less optimistic about their future and appear to lack the confidence about their ability to become self-sufficient (Sullivan, 2005). Kasl (1982), Guindon (2002) and Waters and Moore (2002) continue to support the hypothesis that positive psychological health, especially self-esteem and self-efficacy assists individuals in reentering the workforce. Matta, Bellarditaa, Fischerb, & Silverman (2006) stated that psychological interventions that increase self-efficacy and self-esteem with young adults and professionals have proven to be very successful. However, little is known about the effectiveness of such interventions with welfare recipients, hard to employ and those with low education. Barusch (2004) stated that a long term TANF recipient are more than just an unemployed individual, they tend to have multiple barriers that the hinder them from becoming employed. Therefore, the goal of my research is to help TANF recipients identify and remove their primary barriers to employment that have a negative effect on their self-efficacy.

### **History of Welfare to Work**

Participation in the WIN program was initially voluntary, however in 1971 the federal government made participation mandatory for mothers of school aged children. There programs were mandated to require a variety of services, including structured job search, job training activities and educational opportunities (Brodie & Pastore, 2014). According to Gul (2000) a 10-year study of the WIN program between 1969 to 1979 found that this program was ineffective, the amount of AFDC families did not change.

The WIN program had poor outcomes because the states were not successful in convincing the recipients to participate and remain in the programs. The sanctions for non-compliance were minimal or not implemented at all (Gul, 2000).

Dickinson (1986) stated that many of the under performing WIN programs did not give the participants individual attention, or even provide groups of participants with job search skills. Many WIN programs just required the participants to apply for a certain amount of jobs on their own, and report back to the program within a specified period of time (Dickinson, 1986). Dickinson also stated that since the states used the program to focus on job search instead of providing job training the WIN program did make much of an impact. There was also inadequate funding to service the more than 1 million welfare recipients that were expected to participate in the WIN program. Because of the many shortcomings of this first welfare to work initiative, the program would undergo changes in the 1980's (Handler & Hasenfeld, 1991).

In 1988, after the failure of the WIN program the Family Support Act of 1988 attempted to address welfare dependency using three different approaches. The first included changes in AFDC regulation that made it easier for welfare recipients to go to work by increasing funding for childcare (Koon, 1993). Second the FSA made stricter laws regarding enforcement of child support to make absent fathers more responsible for supporting their children. Lastly, the FSA introduced the JOBS program which was intended to be a more aggressive approach in getting welfare recipients attached to the labor force (Koon, 1993). The JOBS program provided more supportive services, work requirements and incentives, as well as education and job training opportunities (Gueron,

1996). More welfare recipients were required to participate in the (JOBS) welfare to work programing when the age for the “ youngest child exemption ” was lowered from six and under to three and under (at the state level the age could be as young as one years old) as a result funding for suitable childcare was increased (Falk, 2012). Through the FSA, funding increased significantly for both welfare training programs and childcare, the funding increased from \$800 million in 1990 to 1.3 billion in 1995 (Hagen and Lurie 1995). Through the FSA, funding increased significantly for both welfare training programs and childcare, the funding increased from \$800 million in 1990 to 1.3 billion in 1995 (Hagen and Lurie 1995). Unlike the WIN program which started out as primarily a voluntary effort; the FSA act required mandatory participation for at least 7 percent of the state’s eligible welfare population in fiscal years 1990 and 1991 increasing to 20 percent in 1995(Koon, 1993). The initial JOBS legislation encouraged welfare to work programs to focus on the human capital approach instead of immediate job placement. The costlier education and training services were intended to make long term welfare recipients more employable and give them an opportunity to earn higher wages (Gueron, 1996). States were finding that creating these complex welfares to work programs required by law were difficult and expensive to implement. As a result, full implementation of the law was never achieved because preparing welfare recipients for self-sufficiency required more federal funding that the Family Support Act of 1988 offered (Moffit, 2007). In the Early 1990’s in response to the failures of the prior welfare reform efforts, individual US states began experimenting to find more effective approaches to address the issue welfare of Dependency (Moffit, 2007).

## **Welfare to Work Under TANF**

From 1935 until 1996 Aid to Families with Dependent Children (AFDC) was the United States Federal program that provided needy families with cash benefits. However, in 1996, President Bill Clinton campaigned to “end welfare as we know it” and signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) which eliminated AFDC, the 61-year-old federal entitlement program introduced by Franklin Roosevelt’s New Deal (Carsasson, 2006). PRWORA instituted Temporary Assistance for Needy Families (TANF), which became effective July 1, 1997; under PRWORA the major responsibility of the welfare to work programs shifted from the federal government to the responsibility of the individual states. Under TANF, cash assistance was no longer a government entitlement program for as long as families needed it. Unlike AFDC, TANF emphasized the idea that welfare was meant to be a temporary status and not a way of life; as a result, strict work requirements, sanctions for non-compliance with welfare programs and lifetime limitations for welfare receipt were imposed (Bitler & Hoynes, 2010).

Due to the introduction of time limitations for welfare receipt, welfare to work programs now operate under a “Work First” premise and have moved away from the idea of providing education and training for its participants (Brook, Nelson & Reiter, 2002). The regulations before 1996 primarily focused on the “Human Capital” approach and emphasized skill building activities, such as education and training, while the PRWORA emphasizes employment, or unpaid work activities designed to gain work experiences so that welfare recipients can move quickly into employment (Brook, Nelson & Reiter,

2002). Although some states are more flexible than others with enforcing the new welfare reform laws, individuals receiving cash assistance now are only allowed to receive cash assistance for a total of 5 years in a lifetime (Pavetti, 2000). While the earlier programs were voluntary, PRWORA requires the average TANF recipient to participate in work related activities for 20 to 30 hour a week based on the age of their youngest child. States are now required to have 50 percent of their welfare population working, or participating in welfare to work programs, or they will face financial penalties (Brook, Nelson & Reiter, 2002).

PRWORA's work requirements and its 5-year time limitation for cash benefits were based on the idea that the average individual would be able to secure gainful employment during this time frame (Danziger & Seefeldt, 2002). However, some welfare recipients have been labeled "Hard to Serve" because they have barriers or certain characteristics that prevent them from complying with welfare programming and require services that are beyond the scope of welfare offices (Danziger & Seefeldt, 2002).

### **Current Trends in Welfare to Work**

Woodward (2014) stated, with the passage of PRWORA and the implementation of TANF, individuals that supported the "Work-First" approach have won the long-standing debate against funding the more expensive human capital theory. Under the work first approach, TANF recipients were no longer able to count other activities such as counseling sessions or education towards their weekly participation requirement (Woodward, 2014). The intention of the "Work First" approach was to transition TANF recipients into employment quickly in order for them to achieve economic self-

sufficiency, however the success rate for this approach not impressive (Krantz and Natalie Torosyan, 2012)

Pavetti (2016) stated that many TANF recipients turn to welfare to work programs because they have significant personal or family problems that make it difficult for them to successfully find employment. Welfare recipients are more likely to have physical and mental health problems than those individuals that do not receive any government assistance. With enough time, along with effective services and interventions many of these individuals may be able to find employment. However, most welfare to work programs have not devised any plan to actually assess the needs of this hard to serve population in order to provide them with proper support (Pavetti, 2016).

Martin, Emery, Citrin & Reeves (2016) argued that although TANF was designed to serve as a safety net for individuals in poverty, it does not address allow for welfare programs to address TANF receipt's greatest barriers to self-sufficiency. Many TANF recipients have juggle their basic household responsibilities along with TANF program requirements and demands from other public agencies such as child welfare and housing authorities. Since individuals living in poverty are often involved with multiple agencies welfare to work programs should find a way to address the family's needs in a more holistic manner (Martin, Emery, Citrin & Reeves, 2016). Martin et al further stated that individuals receiving cash assistance often face complex barriers to employment such as lower levels of education, limited work history as well as poor mental and emotional health. TANF work requirement often force individuals to take lower paying job that



will not lift them out of poverty, as opposed to receiving education and training that will lead to higher waged employment opportunities (Martin, Emery, Citrin & Reeves, 2016)

### **Education Under TANF**

According to Hall (2016) Since TANF benefit are now time limited and not substantial, the only way for welfare recipients to get out of poverty is to find gainful employment. However, in today's job market, most of the employment opportunities that pay significantly over minimal wage require some type of education or training. However, most welfare to work programs are still following the "Work First" model and are not encouraging their participants to engage in education and training opportunities that would lead to a value credential (Hall, 2016).

The federal law only allows a TANF recipients to count educational activities for a limited amount of time, for this reason many states focus on "Work First" and send their participants out for immediate job search and employment (Hall, 2016). Hall also stated that welfare programs should not prioritize work, instead they should try to address the skills needed for the participants to become employed, with the available jobs in the area.

Even though associate's degrees or vocational training may take as long as 18 to 24 months to complete, many states limit educational training to 12 months, since the federal law only allows participants to count vocational education as their primary activity for a year (Scholtz & Pavetti,2013). The federal work rate requirements put heavy limitations on the state's ability to allow their TANF recipients to pursue higher education even though evidence indicates better employment outcomes for those who

have completed training programs (Scholtz & Pavetti, 2013). America acknowledges that education is a necessity in order to experience upward mobility, however for individuals on welfare furthering your education is outwardly discouraged (Katz, 2013). Katz also stated that the TANF program was designed the limit welfare recipient's ability to access education and training opportunities. Even though more than 34% of the welfare population does not have their high school diploma (Hall, 2016); under current TANF regulations, adults over the age of 21 are not allowed to count participation in adult basic education courses, specifically the GED as their primary "Core" activity (Pennsylvania Department of Public Welfare 2014). Johnson and Stephens (2012) stated that welfare recipients are the primary individuals that are in need of education and training programs. Allowing welfare recipients to receive proper training would in turn better society by reducing the cost of public welfare; this approach would allow individuals in poverty to gain the necessary skills to be competitive in the job market (Johnson & Stephens, 2012).

### **Summary and Conclusions**

Several studies have concluded the self-efficacy is an important factor in assisting welfare recipients with transitioning off of welfare and into the workforce. Sullivan (2005) stated that self- efficacy is often a hidden barrier that is overlooked when providing services to long term TANF recipients enrolled in welfare to work programs. While providing basic pre- employment training related to job search and entering the workforce may increase the self-efficacy in individuals with minimal barriers to employment. There is little to no research on how to increase self-efficacy in TANF

receipts with multiple barriers to employment. This research is meant to fill the gap related to helping long term TANF receipts increase their self-efficacy by identifying the barriers that have the most negative impact on the self -efficacy and assisting them with barrier remediation. Chapter 3 addresses a gap in the literature and details the methodology for a mixed methods study which explores the barriers to employment that long term TANF recipients face. Specifically, what barriers to employment negatively impact their self-efficacy, as well as the moderating effects of education on self-efficacy and length of time on cash assistance.

## Chapter 3: Research Method

### **Introduction**

The purpose of this mixed-methods study was to find out if level of education has any moderating effect on the length of time an individual collects cash assistance. Self-efficacy is an important factor in whether an individual can successfully transition from welfare into the workforce. This study was also meant to provide an increased understanding on how to strengthen the self-efficacy of long term TANF recipients with multiple barriers to employment enrolled in welfare to work programs. TANF recipients with low levels of education face unique challenges to transitioning off cash assistance and into the workforce. The data from this study provided us with an increased understanding of how lower levels of education impact an individual's self-efficacy and ability to transition off cash assistance and into the workforce. The study was conducted within a Work Ready program operated by Berks Community Action Program (BCAP). BCAP is a nonprofit community action agency that operates two welfare to work programs, one in Berks County Pennsylvania and the other in Montgomery County Pennsylvania. Between the two counties, there are 10 staff that work within the two Work Ready Programs. This setting is very important to the study because the research centers around finding effective ways to transition welfare receipts into the workforce, along with increasing self-efficacy to ensure success. A welfare to work program was the most appropriate setting because individuals receiving government assistance are now required to participate in a work-related activity for a specified number of hours a week in order to keep their benefits.

### **Research Questions**

RQ1 – Qualitative: What barriers to employment negatively impact the economic self-efficacy of long term TANF recipients enrolled in welfare to work programs?

RQ2 - Qualitative: What supports, or interventions can welfare to work programs provide to remove perceived or actual barriers to employment in order to increase employability and economic self-efficacy?

RQ3- Qualitative What are the specific challenges faced by individuals with low levels of education trying to transition off of welfare and into the workforce?

RQ4- Quantitative: What effect does level of education have on the relationship between length of time on welfare and self-efficacy?

Alternative Hypothesis: The relationship between length of time on welfare and self-efficacy is moderated by education.

Null Hypothesis: The level of education has no statistically significant effect on length of time on welfare and self-efficacy.

The central concept that was studied in this research was self-efficacy, as it relates to employment and becoming self-sufficient. According to Bandura (1997) self-efficacy is the belief of one's ability to successfully complete the steps necessary to meet specific goals or performance measures. Eden and Aviram (1993) stated that self-efficacy is closely related to employment success; for example, both self-efficacy and self-esteem tend to decline when an individual is experiencing unemployment (Sears, Rudisill, & Mason- Sears, 2006). Constance-Huggins and White (2015) found that low self-efficacy is a common characteristic in welfare recipients, which implies that this population may

have a difficult time meeting the strict work requirements and TANF time limitations of the welfare reform act. A mixed method approach was used because the qualitative and quantitative data together will provide us with a more complete picture of how self-efficacy can impact an individuals' ability to transition off of welfare and become gainfully employed. Migiro and Magangi (2011) stated that utilizing a mixed methods approach can increase the effectiveness of the research by providing us with a deeper understanding of the phenomenon that is being studied. This study utilized the sequential exploratory design where qualitative data was collected first followed by quantitative collection and analysis (Creswell, Plano, Gutmann & Hanson, 2003). The sequential exploratory design was appropriate because this study is primarily qualitative. Creswell et al. (2003) stated the in a sequential exploratory design the quantitative data and results will assist with interpreting and supporting the qualitative findings.

Research question 1 helped the researcher identify barriers to employment that negatively impact an individual's self-efficacy, and research question 2 provided the researcher with strategies identified by the participants that may help strengthen their self-efficacy. Research question 3 explored the challenges specifically faced by welfare recipients with low levels of education trying to transition off of welfare and into the workforce. The quantitative component was necessary in order to provides us with statistical data to measure how low levels of education can impact an individual's self-efficacy and length of stay on welfare.

Since the quantitative component involved a larger sample size than the qualitative piece, the data was collected in a sequential manner. The quantitative

component included some of the same participants as well as 58 more participants in order to have statistically significant results. The qualitative interviews were conducted first then the participants, along with other volunteers enrolled in a welfare to work program were given the EHS that provided us with quantitative data.

### **Role of the Researcher**

In this study the researcher was not an observer, since semi structured interviews were conducted the researcher served as a data collection instrument. Creswell (2009) stated that since the researcher serves as the primary data collection instrument, it is important for the researcher to set aside any personal biases, assumptions or values before the study begins.

I am currently employed at Berks Community Action Program (BCAP) as a welfare to work program director in Montgomery County. However due to ethical issues such as having power over the participants, I was not able to conduct the research in the office that I work out of. BCAP operates another Work Ready program in Berks County, which is approximately 40 miles away.

The participants enrolled in the Berks County Work Ready program do not know me, have never seen me before, and have no knowledge that I am a Work Ready Program director from another county. Therefore, these participants will not feel any special obligations to participate and will not experience any conflicts of interest or power differentials. There are no incentives involved in this study, participation will be entirely voluntary.

## **Methodology**

Purposeful sampling was used in this research study. Creswell and Clark (2011) stated that purposeful sampling is used very often in qualitative research and involves selecting participants that are very knowledgeable about or have experienced the phenomenon that is being studied. Therefore, since the population being studied are welfare recipients, obtaining my sample from a welfare to work program was most appropriate. The participants in the qualitative component of the study were TANF recipients enrolled in welfare to work programs that have received welfare benefits for at least 2 years and have no more than a high school education. The quantitative component also involved TANF recipients enrolled in welfare to work programs that have received welfare benefits for at least 2 years but can have any level of education. The participant's length of time on cash assistance was verified by the information on the Agreement of Mutual Responsibility (AMR) which the county assistance office records from the Client Information Systems (CIS) database. The CIS database contains information on all of the individuals that collect cash assistance in the state of Pennsylvania, including information about the participant's household and income. The participant's level of education is also listed on the AMR but was confirmed by the participants themselves.

The qualitative component involved semi structured interviews with 20 participants and the quantitative component included 78 participants. According to Mason (2011) in qualitative research, data samples have to be large enough to make sure that all or most of the themes or perceptions of the participants are captured. However, it is important not to have a sample size that is too large, because having too much data will



become repetitive and overwhelming (Mason, 2011). The point where a researcher collects enough data and does not find any new themes is called saturation (Mason, 2011). A sample size of 20 for the qualitative interviews was an estimate of how much data can be collected without reaching saturation.

The quantitative study involved three variables, time on welfare (independent variable), self-efficacy (dependent variable) and education was the moderating variable. A power analysis was conducted using G\* Power 3.0, Cohen's  $f^2$  effects size was used to set the parameters for this multiple regression analysis. Within this power analysis, Cohen's  $f^2$  was set to its moderate effect size value of .15. The statistical power for the analysis was set to the standard level of .80 and the conventional .05-level significance level was used. The number of predictors was set to 3 to include, time on welfare (independent variable), education (moderating variable) and the interaction between the (IV) and (MV) variables. Using the stated Cohen's  $f^2$  effect sizes, an estimated minimum sample size of 77 was needed in order to receive statically significant results for this study. Since I was measuring the moderating effects of education on length of time on welfare and self-efficacy, I had to have an equal number of individuals with no high school diploma or GED, as individuals with higher levels of education. For this reason, a sample size larger than 77 had to be recruited and assessed. From this larger group of potential participants, individuals that met the specified criteria were randomly selected to participate in this study.

### **Instrumentation**

The length of time that the participant has been collecting cash assistance was obtained from the client's Agreement of Mutual Responsibility (AMR). The AMR is a document that the client signs when they meet with their case worker at the welfare office. All the clients as well as the employment and training providers receive a copy of the AMR when a client is referred to a Welfare to Work program. The AMR contains pertinent information about the client including contact information as well as number of hours they are mandated to participate in the program they are referred to, their stated goals, level of education as well as number of days they have been receiving cash assistance. The AMR is a binding contract between the welfare office, the employment and training contractor and the clients. The length of time is recorded as actual number of days an individual has used welfare in a lifetime. The guide below is copied from the state database and indicates that an individual that has collected cash assistance for at least 2 years will have accumulated a minimum of 732 days on cash assistance, and an individual that has collected cash assistance for 1830 days is considered extended TANF. Individuals that are categorized as extended TANF have been collecting cash assistance for at least 5 years.

#Days Per-24 months	$\leq 732$ days	(Collected TANF for less than 2 years)
Post 24 months	$< 1830$ days	(Collected TANF for 2 to 5 years)
Extended TANF	$\geq 1830$ days	(Collected TANF for over 5 years)

The Demographic information such as name, age and level of education were recorded by researcher before the start of the interview. Data collection for the qualitative component involved semi structured interviews that were conducted by the

researcher. Questions from the interview guide are included in the Appendix. The quantitative data was collected using the employment Hope Scale (EHS) developed by Phillip Hong an associate professor at Loyola University Chicago in 2012. According to Hong, Polanin, and Pigot (2012), this instrument was designed to measure the psychological aspect of self-sufficiency in low income job seekers. Hong (2013) stated that employment hope is a very important factor in whether or not low-income individuals are able to achieve economic self-sufficiency. The original instrument was validated and administered to approximately 661 low income individuals that were unemployed and attending job readiness classes at Chicago Urban League between November 2011 and October 2012 (Hong & Choi, 2013). This instrument is a good fit for my study because I also administered this survey to unemployed low-income individuals enrolled in an employment and training program. This tool also measures a construct that is closely related to my research. Hong and Choi (2013) confirmed that the Employment Hope Scale (EHS-14) had a strong positive correlation with scores on Chen, Gully, and Eden's, (2001) General Self-efficacy scale. Brown, Lamp, Telander, and Hacker (2012) stated that self-efficacy is a very important variable in the Social Cognitive Career Theory (SCCT) model of vocational hope, and Hong, Lewis, & Choi, (In Press) have confirmed that there is a strong theoretical relationship between employment hope and self-efficacy. Hong and Choi's (2013) study found that all factors of the EHS-14 have a strong convergent validity, and a have a statistically significant positive correlation with self-efficacy.

The EHS-14 uses a Likert Scale rating that ranges from 0 – 10, 0 indicates that the participant strongly disagrees, and 10 indicates that the participant strongly agrees with the statement (Hong & Choi, 2013). The EHS-14 measures 4 components of employment hope, including psychological empowerment, futurist self-motivation, Utilization of skills and resources, and goal orientation (Hong & Choi, 2013). Hong and Choi stated that the work-hope related measures “psychological empowerment” and “goal-oriented pathways” on the EHS are comparable to “self-efficacy” and “outcome expectation” of vocational hope.

The Cronbach’s alpha coefficient was examined to find the reliability of the subscales of the EHS, as well as the reliability of the instrument as a whole. The Cronbach’s alpha coefficient for the subscales were as follows Psychological Empowerment, .949, Futuristic Self-Motivation, .833, Utilization of Skills and Resources, .949, Goal Orientation, .931 with an overall Cronbach’s alpha coefficient of .932. (Hong & Choi, 2013).

### **Procedures for Recruitment, Participation, and Data Collection**

With the permission of the Executive Director of Berks Community Action Program (BCAP), as well as the Director of the Work Ready program. Recruitment flyers explaining the purpose of the study, description of project and participation qualifications were posted throughout the Work Ready offices at BCAP. The Work Ready clients that were interested in participating in the study were asked to contact me directly via e-mail. The researcher worked closely with the Work Ready program director to ensure that the participants that responded met the proper qualifications for the study.

All of the participants, including those that only completed the quantitative portion of the study, were notified by letter indicating the time, date, and place where they will meet with the researcher to further discuss their participation in the study. During this time the participants were given an informed consent letter to sign which is a requirement of the Walden University Institutional Review Board (IRB), and must be signed before any data collection can begin. The participants were also given the opportunity to ask questions or express concerns regarding signing the Informed Consent, or about their participation in the research study in general.

The participants were also advised that signing the consent, allows the researchers to utilize the information from their Agreement of Mutual Responsibility (AMR), particularly the number of TANF days accumulated, as a part of the data for the research. Participants were reminded about the voluntary nature of the study and were informed about the purpose of the research study, data collection methods, as well as information about follow up procedures and the sharing of the research results. The signed form also included information about the participant's right to privacy and any risks that may be involved by choice to participate in this study. The signed consent forms were stored in a locked fireproof file cabinet in my office.

The first step in data collection was to have the participants fill out a general demographic sheet. Once the researcher obtained the completed demographic sheet, the participant then provided the researcher with a copy of their AMR. The researcher recorded the number of TANF days the participant had accumulated up to that present time on their demographic sheet.

The second step in the data collection process was to administer the EHS-14 Scale to the larger group of participants; completing the EHS-14 only took approximately 10 minutes. Once the participants completed the questionnaire, they were instructed to place their completed instrument in the envelope provided by the researcher. Those participants that were only participating in the quantitative part of the study were thanked for their participation, given the opportunity to ask further questions about the research and then will be dismissed from the group.

The final step in the data collection was to conduct semi structured interviews with the 20 participants that have collected TANF for over 2 years and have no more than a high school diploma. The participants met with the researcher, one at a time, in a private office and the researcher conducted semi structured interviews. The interviews lasted approximately 30- 45 minutes but varied from participant to participant. With the participant's permission, the interviews were recorded and transcribed at a later date. Due to low enrollment in the Work Ready program, in order for the researcher to obtain a large enough sample, data collection for the qualitative component will to place over the course of a three-month period at the Work ready office in located in Berks County. In order to ensure the validity of the qualitative data, I periodically stopped throughout out each of the interviews to check with the participants to confirm what I transcribed was correct. At the end of each interview I reviewed the participant's answers to the questions to ensure that I understood and interpreted their ideas accurately. Once the interview was completed the participants had an opportunity to ask any questions regarding their participation in the study, the purpose of their study, or how the data from

the study will be used. There will be no need for follow up interviews unless the researcher needs to clarify any information that was given during the research study.

### **Data Analysis Plan**

The Employment Hope Scale was expected to answer RQ4 which examines the moderating effects that education has on the length of time on welfare and self-efficacy. The answers from the Employment Hope Scale, along with the variables level of education and length of time on welfare provided us with the data that will determine whether or not to accept or reject the Null hypothesis.

RQ4- Quantitative: What effect does level of education have on the relationship between length of time on welfare and self-efficacy?

Alternative Hypothesis: The relationship between length of time on welfare and self-efficacy is moderated by education.

Null Hypothesis: The level of education has no statistically significant effect on length of time on welfare and self-efficacy.

To test the potential moderating effects of level of education on the relationship between length of time on welfare and self-efficacy conducted a multiple regression analysis using the SPSS- Process software. The statistical power for the analysis equaled the standard level of .80 and the conventional .05-level significance level was used to accept or reject the Null hypothesis.

Thick rich data was collected, which included detailed and concrete descriptions of the experiences of TANF recipients trying to enter the workforce. According to Patton (2002), collecting thick rich data will help us understand the phenomenon being studied

so we can make meaningful interpretations of the data. I analyzed the qualitative data by looking for patterns or reoccurring themes in the text. I used open coding to label the text and I developed categories based on the properties and characteristics of the text. I then counted the occurrences in each category to find out the most common responses to the questions asked. A qualitative analysis software such as NVivo was used to assist with identifying, creating and editing and exploring emergent themes. The qualitative data helped identify the TANF recipient's primary barriers to employment, as well as strategies and interventions to remove these barriers and increase self-efficacy related to job search and employment. The qualitative data also helped the researcher understand the struggles that TANF recipients with low levels of education experience, and the quantitative data provided us with statistical data verifying the impact that level of education has on length self-efficacy and length of time on welfare.

### **Threats to Validity**

Researcher bias is a common threat to validity in qualitative research. Patton (2002) stated that every researcher will have some type of bias that could potentially impact the outcome of the study. Before the study begins the researcher should recognize, reflect on and deal with personal bias in an effort to maintain neutrality (Patton, 2002)

Another threat to validity is descriptive validity, descriptive validity refers to making sure that the data is recorded accurately. With the participants permission the interviews were recorded so the researcher will not have to rely on memory for accuracy and will be able to transcribe exactly what was said during the interviews. Thomson (2011) stated that using video or audio recording can help reduce the risk of eliminating



or misinterpreting data. According to Thomson (2011) descriptive validity is extremely important because all other forms of validity are built around descriptive validity. Glaser and Strauss, (1967) stated that without accurate data, the entire study will be irrelevant. A specific threat to this study would be the interpretation of data, for this reason, all data from this study was carefully recorded. The researcher checked with the participants to confirm that their thoughts were accurately documented, if there were any inaccuracies or misinterpretations, the researcher made the proper corrections to ensure the validity of the data.

### **Issues of Trustworthiness**

I used the mixed methods approach to overcome the limitations of quantitative and qualitative research alone; Migiro and Magangi (2011) stated that qualitative and quantitative methods have a complementary relationship. One method can help clarify the other throughout the research. The instrument for the quantitative components was tested on approximately 661 low income individuals that were unemployed and attending job readiness classes in Chicago and was found to exceed the expectations of the criteria to be considered a valid tool.

According to Patton (2002) science emphasizes the idea of objectivity, so it is important for a qualitative researcher to find methods that minimize investigator biases. One strategy that will be used in this research to establish validity is member checking. Once the interviews are completed the researcher will confirm with the participants to confirm that their thoughts, feelings and ideas are accurately documented in the final account. This will help reduce research bias and misinterpretation of the data collected

during the interviews. Another strategy for establishing credibility in this qualitative study is to use thick which Descriptions. Thick rich descriptions provide the readers with detailed accounts of the setting, people and events that took place during the study. Concrete and detailed descriptions can help the reader better understand the phenomenon being studied and help them interpret and draw their own meanings and significance (Patton 2002).

This research was reviewed by the Institutional Review Board (IRB) in order to be assessed for potential physical, psychological risks or social, economic and legal harm (Cresswell, 2009). All participants received informed consent which explained the purpose of the study and any risks that may arise from participating in the research. The study was introduced in a way in which the potential participants will not feel forced or obligated to participate. There were no incentives for participating and researcher stated clearly that taking part in the interviews is totally voluntary. Individuals were given ample time to decide whether or not they would like to take part in the research and were not be penalized is they decide to withdraw early from the study. The participant's privacy will be maintained, and their identities remained confidential, real names were be used in the final document. Since the participants were familiar with me and have no preexisting relationships with me, there were no conflicts of interests or issues concerning power differentials.

### **Summary**

With the time limitations and strict work requirements that have been imposed on welfare recipients, it is important to find effective strategies to move this population off

of government assistance and into the workforce. The data from the semi structured interviews provided the researcher with strategies that participants believe will help increase their self-efficacy, which will assist in a smoother transition from welfare into the workforce. Low levels of education appear to be one major barrier that TANF recipients face. The Employment Hope Scale indicated the impact that education has on length of time of welfare and self-efficacy.

## Chapter 4: Results

### Introduction

The purpose of this mixed methods study is to identify the primary barriers to employment that have a negative effect on long term TANF recipients' self-efficacy. The qualitative study explored strategies and interventions that welfare recipients find effective in helping them to increase their self-efficacy so they can transition off welfare and into the workforce. The quantitative research confirmed the negative effect that low levels of education have on a TANF recipients self-efficacy.

The following research questions were addressed in this study:

RQ1 – Qualitative: What barriers to employment negatively impact the economic self-efficacy of long term TANF recipients enrolled in welfare to work programs?

RQ2 - Qualitative: What supports, or interventions can welfare to work programs provide to remove perceived or actual barriers to employment in order to increase employability and economic self-efficacy?

RQ3- Qualitative What are the specific challenges faced by individuals with low levels of education trying to transition off of welfare and into the workforce?

RQ4- Quantitative: What effect does level of education have on the relationship between length of time on welfare and self-efficacy?

Alternative Hypothesis: The relationship between length of time on welfare and self-efficacy is moderated by education.

Null Hypothesis: The level of education has no statistically significant effect on length of time on welfare and self-efficacy.

Chapter 4 includes a description of the research setting as well as the demographic information for 78 individuals that participated in the study. I also provide a thorough explanation of the data collection process, as well as the steps involved in both qualitative and quantitative data analysis. After the data was analyzed the emergent themes and findings were introduced, and the three qualitative research questions were answered. The results of the quantitative data were also presented, and the quantitative research question was answered in this chapter.

### **Demographics**

All 78 individuals that participated in the study were female; of the 20 women that participated in the interviews, 60% were African American, 25% were Latino and 15% were Caucasian. The quantitative study which utilized a larger sample ( $n = 78$ ) included 56% African American, 24% Latino and 19 % Caucasian. Tables 1 – 3 below display the descriptive statistics for the both individuals that participated in the qualitative study, as well as the rest of the sample that only completed the quantitative measure. Tables 1 and 2 indicate that the two groups are comparable in areas such as (race, age, and number of children.). However, Table 3 (level of education) differs because only TANF recipients with a high school diploma or less participated in the qualitative study.

Table 1

*Race*

Research Group			Frequency	Percent	Valid Percent	Cumulative Percent
Qualitative	Valid	African American	12	60.0	60.0	60.0
		Caucasian	3	15.0	15.0	75.0
		Hispanic	5	25.0	25.0	100.0
		Total	20	100.0	100.0	
Quantitative	Valid	African American	32	55.2	55.2	55.2
		Caucasian	12	20.7	20.7	75.9
		Hispanic	14	24.1	24.1	100.0
		Total	58	100.0	100.0	

Table 2

*Descriptive Statistics*

Research Group		N	Minimum	Maximum	Mean	Std. Deviation
Qualitative	Age	20	27	53	33.45	6.605
	Number of Children	20	1	9	2.70	1.949
	Number of TANF Days	20	730	1867	1555.70	391.135
	Valid N (listwise)	20				
Quantitative	Age	58	23	48	31.86	5.928
	Number of Children	58	1	7	3.02	1.516
	Number of TANF Days	58	758	2511	1586.17	389.738
	Valid N (listwise)	58				

Table 3  
*Level of Education*

Research Group			Frequency	Percent	Valid Percent	Cumulative Percent
Qualitative	Valid	No HS Diploma	14	70.0	70.0	70.0
		HS Graduate	6	30.0	30.0	100.0
		Total	20	100.0	100.0	
Quantitative	Valid	No HS Diploma	12	20.7	20.7	20.7
		HS Graduate	22	37.9	37.9	58.6
		Some College	24	41.4	41.4	100.0
		Total	58	100.0	100.0	

### Data Collection

The semi structured interviews consisted of 20 women, 14 participants had less than a high school education, and 6 participants had a high school diploma. The quantitative study consisted of 78 participants with varied levels of education. In order for the results to be valid, an equal number of participants with no GED or high school diploma and individuals with higher levels of education must be obtained. Therefore, data was collected from 26 individuals that have no high school diploma or GED, as well as 26 participants with a high school education, and 26 individuals that have had some post-secondary education. Due to low enrollment in welfare to work programs across the state of Pennsylvania, I had to make several visits to the site in order to collect enough data for statistically significant results. Data collection took place over four months between December 2018 and April 2019. The data was collected from clients enrolled in the Work Ready Program at Berks Community Action Program (BCAP) which is located in Reading Pennsylvania. After receiving permission from Walden University's IRB board as well as the executive director of BCAP, flyers were hung throughout the Work Ready

offices. Clients were instructed to contact me directly via e-mail if they were interested in participating in the study. Once participants were identified, a time and date was set for me to conduct the interviews. Since BCAP was approximately an hour away, I waited until I received at least 3 participants to interview before I went to collection site. When I arrived at BCAP, the Work Ready Program director unlocked the conference room where I set up the voice recorder, reviewed my interview guide, and Employment Hope Survey. The conference room has a large boardroom table with several chairs, along with a whiteboard and smart television. This is the room where BCAP holds conferences and monthly staff meetings with the entire agency. The participants entered the room one at a time, and the door was closed behind us for privacy. During this time, I introduced the informed consent (Appendix A) and I made disclosures about the voluntary nature of the study, and their right to stop participation in the study at any time, for any reason. I confirmed that the information the participants provided with me would remain confidential and that no identifying factors will be used in the final report. I also informed the participants that I would be audio recording the interviews so that I may review and transcribe their answers at a later date. The first thing that the participants were required to complete was the demographic sheet (Appendix B), which captured their age, number of children in household, level of education, ethnicity and number of TANF days. The participants were then given the choice to either complete the quantitative measure first, or the interview. All of the participants chose to complete the Employment Hope survey first; once completed the researcher put the completed survey in a large envelope on the table. The interviews lasted approximately 30 minutes, some



longer and some shorter depending on length of the participants answers, and how engaged they were in the interview process. To ensure accuracy the participant's responses to the interview questions were rechecked and verified by the participants at the end of each interview.

Since the quantitative study required a larger sample size, there were participants that completed the Employment Hope Survey that did not participate in the semi structured interviews. A convenience sample was used to obtain the participants for the qualitative study. The first 20 participants that agreed to participate and met the criteria for the qualitative study were selected to take part in the semi structured interviews. Once the interviews were completed, I met with a larger group of participants to conduct the quantitative research. As a group I reviewed the purpose of the study, explained the informed consent and reminded the participants about the voluntary nature of the study. The participants completed a demographic sheet, then were administered the Employment Hope Survey. To protect confidentiality, the participants were instructed to place their completed surveys face down in the large envelope that was on the table. All of the participants were asked if they had a further question and were thanked for their participation. Tables 4 through 7 display the descriptive statistics for the entire study; Tables 4 and 5 display the racial composition of the participants in both the quantitative and qualitative studies; the percentages of African American, Latino and Caucasian in both groups are very similar. Tables 6 and 7 display the age, number of children and TANF days for both groups; age quantitative ( $M = 32.27$ ), qualitative ( $M=33.45$ ), number of children, quantitative ( $M = 2.94$ ), qualitative ( $M=2.70$ ), and number of TANF

days quantitative (M=1578.36), qualitative (M= 1539.30). The data shows the demographics for the two groups are almost identical.

Table 4

*Quantitative Descriptive Statistics (Race)*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	African American	44	56.4	56.4	56.4
	Caucasian	15	19.2	19.2	75.6
	Hispanic	19	24.4	24.4	100.0
	Total	78	100.0	100.0	

Table 5

*Qualitative Descriptive Statistics (Race)*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	African- American	12	60.0	60.0	60.0
	Caucasian	3	15.0	15.0	75.0
	Latino	5	25.0	25.0	100.0
	Total	20	100.0	100.0	

Table 6

*Quantitative Descriptive Statistics*

	N	Minimum	Maximum	Mean	Std. Deviation
Age	78	23	53	32.27	6.104
Number of Children	78	1	9	2.94	1.630
Number of TANF Days	78	730	2511	1578.36	387.778
Valid N (listwise)	78				

Table 7

*Qualitative Descriptive Statistics*

	N	Minimum	Maximum	Mean	Std. Deviation
Age	20	27	53	33.45	6.605
TANF Days	20	730	1867	1539.30	385.249
Children	20	1	9	2.70	1.949
Valid N (listwise)	20				

### **Data Analysis**

Once all of the interviews were conducted the audio files were converted to transcripts to make data analysis easier. Patton (2002) stated that the first step in qualitative data analysis is developing classifications and codes in order to make the process more manageable. As stated in Chapter 3, open coding was used to label the text; I read the transcripts line by line multiple times and assigned codes to chunks of data, and I developed categories based on the properties and characteristics of the text. The highlighter function in Microsoft Word was used on the transcripts to identify sentences and statements that were related; the related statements were highlighted the same color and then grouped into categories; the categories were later developed into themes. I organized codes by interview question to assure that all research questions were answered. I took sections from each interview that were relating to the same idea and I group them under the same code based on characteristics of the responses. After all of the data for each research question were coded and grouped into related categories, I read through the related chunks of data in each category, identified patterns and created themes. The color codes made it easier to identify themes and patterns within the data; I then counted the occurrences in each category to find out the most common answers to

the questions asked. To condense the number of themes associated with each research question, I partied themes that were related together. For example, instead of having a theme for Mental Health and a theme for physical health, the two were combined together into one theme labeled “Overall health and wellness.” To ensure that the themes were generated form the participant’s own experiences, I listed several quotes from the participants that supported the theme, in a chart next to the theme name.

Conducting 20 semi structured interviews produced more than enough data to achieve saturation. According to Creswell (2018) saturation in qualitative research is reached when the new data collected becomes redundant of the data already collected from previous sources. After coding and reviewing the data from the last 3 interviews, saturation was reached. I found that all of the participant’s responses were able to fit into to the themes that were already established from the existing data.

Since 70 % of the participants did not have their High School Diploma, lack of education was a re-occurring theme in most of the interviews. For example, a one participant stated they had to “bust their butt” in order to make and money, and other participants stated, “since I don’t have a GED it’s harder for me, and “I’m working around not having my GED”. All statements made regarding educational limitations were grouped together and labeled “education”. Transportation issues were also a theme that emerged during the interview process, one participant stated that she felt “stuck in one area because she does not have a car”, other participants have experienced “limited bus routes” as well as the timing issues with the buses that can make them late for job interviews or appointments. Medical issues were also a common theme throughout the

interviews, some had temporary limitations due to “high risk” pregnancies, and others shared symptoms of bad backs, herniated discs, a brain injury and a disease called Lymphedema. All complaints were put into one category labeled “medical.”

### **Results**

A total of 5 themes emerged to answer research question number 1, figures 1 and 2 below illustrate first two themes that emerged and include the supporting quotes that helped establish the theme.

RQ1 – Qualitative: What barriers to employment negatively impact the economic self-efficacy of long term TANF recipients enrolled in welfare to work programs?

The first theme that emerged was labeled “Limited Education,” since 70 % of participants in the study did not have a high school diploma, or GED, lack of education was confirmed to be one of the primary barriers that have a negative impact on the economic self-efficacy of the long term TANF recipients that participated in this study. While 5 participants specifically stated “If I had my high school diploma, I wouldn’t be on welfare.” Two participants with no high school diploma specifically stated that their only barrier is not having a GED; If I had my high school diploma “I’d be good to go to work.” Three participants shared that they “can’t get a decent job because they do not have a high school diploma.” Another participant stated that she would have already went back to school to pursue a career if she obtained her GED. Figure 1 includes all of the quotes that were stated by the participants at least once during their interviews. These participants stated that they have a genuine interest in receiving their high school credentials, however while enrolled in welfare to work programs they have been pushed

into taking “low paying jobs” instead of attending GED classes. All of these quotes and ideas regarding their lack of education as a barrier to exiting welfare have been combined to create the theme “Limited education.” However, the other 30% that were high school graduates were not faring any better because they were facing multiple barriers to employment, including criminal backgrounds, medical issues and special needs children.

The second theme that emerged was labeled “Criminal Background”, 45% of the 20 individuals that were interviewed had some type of criminal record, ranging from retail theft (3), disorderly conduct (2), driving under the influence (DUI) (2) to welfare fraud and intent to distribute controlled substances. Figure 2 illustrates the quotes and ideas from the participants that supported the theme “Criminal background”. Although some of the offenses may be misdemeanors or summary offenses, these charges still appear on their criminal records, and may further hinder their ability to become gainfully employed. This is especially true for individuals with lower levels of education that tend to be drawn to Certified Nursing Assistant (CNA) and Home health aide positions (which require background checks) because of the quick training process, and limited educational requirements. For example, one participant stated that she had enrolled in CNA training and found out that she could not complete the course because she had a drug related charges in her past.

Out of the 6 participants that had their high school diploma, 4 of them revealed that they had some type of criminal background that has impacted their ability to find meaningful employment. Having a criminal record effects their economic self-efficacy and makes them unsure of whether they should even apply for certain jobs or lie on their

application hoping that the employer will not conduct a background check. The participants also stated that they are fearful to be upfront with the employers thinking that that will may lose out on a promising employment opportunity. However, two of the participants remain hopeful regarding their future employment, because they believe they may be eligible for expungement due to the age a nature of their criminal records.

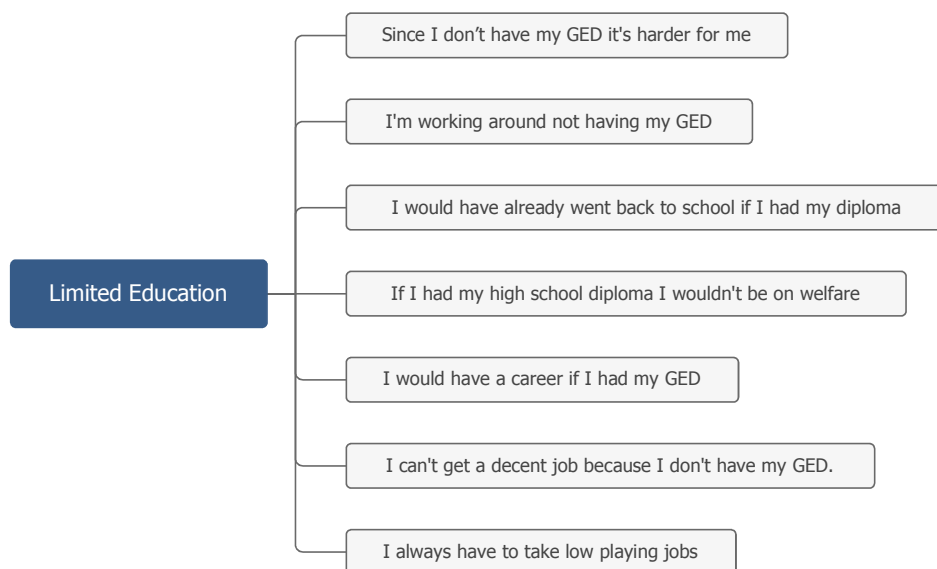


Figure 1. Thematic map: Limited education.

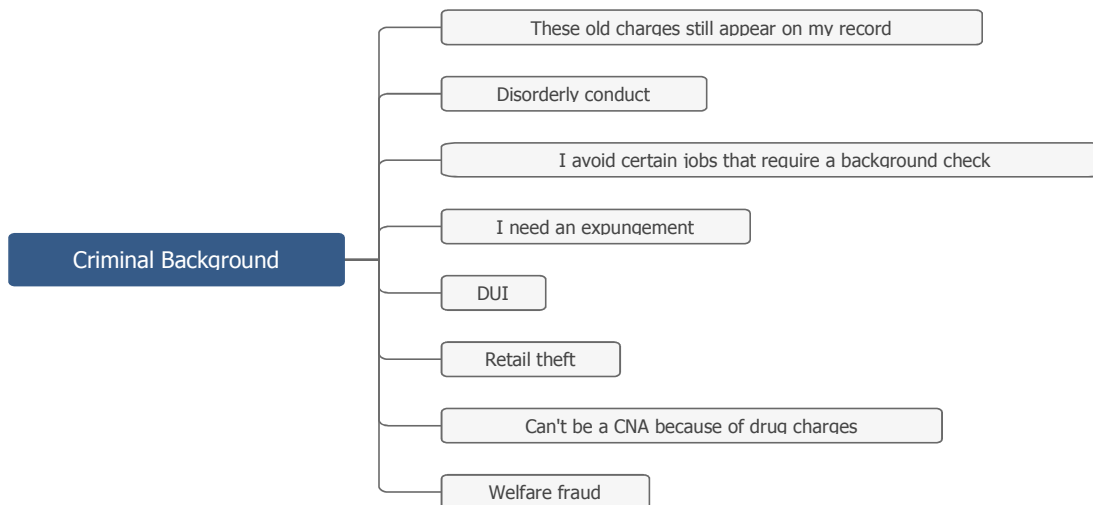


Figure 2. Thematic map: Criminal Background

The third theme that emerged was labeled “physical and mental health,” which includes a subtheme that is related to the physical and mental health of the participant’s children. Initially that were two separate themes, however in an effort to streamline the results, the two were combined into one. Figure three illustrates the specific quotes that were used to develop the theme. While having limited education was the barrier that had the most negative impact on the participant’s self-efficacy; two participants that had high school credentials stated their biggest challenge was their health. For instance, one participant shared that she suffered a traumatic brain injury 3 years ago; and now “I suffer from chronic migraines and vertigo spells, you know if you bend over too much. It takes a toll” This participant stated that she’s had interviews and when she explains her medical condition, she ends up not getting the job. The participant stated:

they don't tell me that's why I'm not getting the job, but I know that's why I'm not getting the job. I'd rather be up front and honest about my medical condition, so if I were to blackout at work. They have knowledge of why that happened.

This participant stated that she has been denied Social Security Disability (SSDI) four times and is currently in appeals. One of the case managers at BCAP has helped this participant fill out an application to receive services through the Office of Vocational Rehabilitation (OVR). OVR will determine if this participant is employable or not, if she’s deemed employable, they will assist her with finding suitable employment, if she’s deemed disabled, they will assist her with being approved for SSDI. Another high school graduate stated that she has a condition called Lymphedema, where her leg retains fluids, and swells up, so she has to carry extra weight. “I can't stand for long periods of time and,



sometimes I can't sit for long periods of time because it hurts, it's hard to find something that's accommodating to that." This participant has also applied for SSDI and was told that she's not "disabled enough" to receive benefits. One 53-year-old participant which was the oldest participant in the study, stated that "I need to have surgery, I can't get a job and then take off or be absent so that's why I'm here. I need to take care of my surgery get that out of the way and then I can move on to the employment." While this client stated that her overall barrier to achieving self-sufficiency is not having her high school diploma, she stated that currently she is unemployed because she needs to have back surgery. Mental health and counseling were also included under theme 3, two participants divulged that they have had drug and alcohol issues in the past that have had a negative impact on their ability to maintain substantial employment. However, both of the participants have stated that they are in recovery and are receiving outpatient treatment at this time. While three participants mention going to counseling, none of the admitted that mental health issues impact their ability to become gainfully employed. The participants tended to focus more of their children's mental health as a barrier as opposed to their own.

For this reason, a sub theme was created based on the quotes and information provided by the participants about the physical and mental health of their children. Figure 3 includes the Four participants in the qualitative study stated that the behavior or health of children had a negative impact on their hope of gaining and maintaining substantial employment. One participant stated that "I used to get called from work all the time because of my son's behavior, so that's what made me end up getting fired". Another

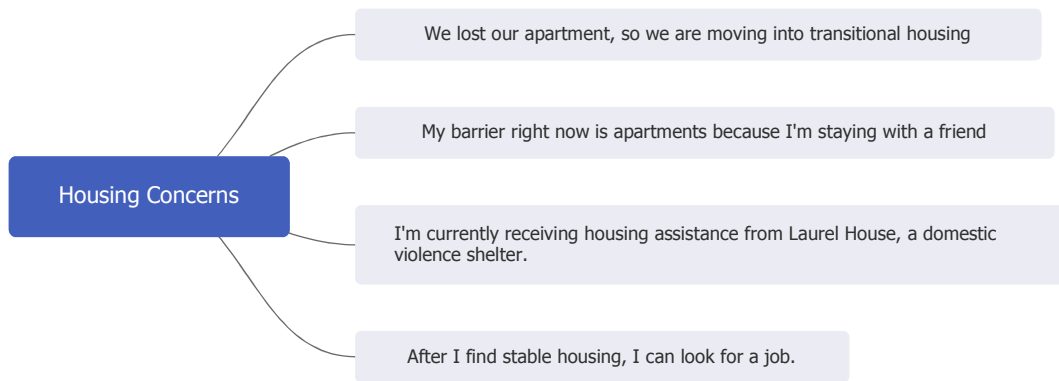
participant shared that she has a disabled son with a lot of appointments, so she “can’t” always come here”. Having a disabled son coupled with no GED has limited this participant’s ability to find gainful employment. This participant stated that if she had more education, she would have a wider range of employment opportunities and may be able to find a career that would accommodate her schedule.



*Figure 3.* Thematic map: Physical and mental health.

The 4<sup>th</sup> theme that emerged during the semi structured interviews with the participants were housing concerns. Four participants shared that their current housing status is having a negative impact on their ability to leave the welfare system. Figure 4 contains the quotes from the participants that support the “housing concerns” theme. One participant stated, “my fiancé and I lost our apartment back in October so our daughter and myself were moved to a transitional house” Another participant stated that “my barrier right now, it's apartments cuz I'm staying with a friend right now. So that's my main barrier is finding a place. Once I get situated then I can have the job.” Another

participant said that she and her children are living with her sister, and she is thinking about entering the shelter system so she can get her own housing. This participant also stated that “after she finds stable housing, she can start looking for a job” .While receiving transitional housing, or subsidized housing through agencies such as “Your Way Home” or Valley Youth House” is helpful; TANF recipients particularly those with lower levels of education often find themselves in a predicament. Initially the total cost of the housing expenses may be covered, however, after a designated period of time there is an expectation that the participant pays a percentage of the rent. This means that individuals trying to obtain their GED have to refocus and make finding employment a priority instead of completing their education. Therefore, many of the individuals enrolled in housing programs find that their education has been further delayed because of the need for immediate income, other than cash assistance. Two participants have reported domestic violence in the recent past, and one participant has received housing assistance through the “Laurel House” which is a shelter for women that have experienced abuse by their partners. According to the National Network to End Domestic Violence (NNEDV) (2014), over 60% of women receiving cash assistance have experienced physical abuse by an intimate partner. Experiencing domestic violence has been known to have a negative impact on a woman’s sense of worth and self-efficacy (Mechanic, Weaver & Resnick, 2010). Given these statistics it is possible that other participants have experienced domestic violence and chose not to share these experiences during the interviews.



*Figure 4.* Thematic map: Housing concerns.

The final theme that emerged relating to research question 1 was transportation issues. Figure 5 shows the quotes and ideas that the participant's shared that support the "Transportation Issues" theme. Some of the participants felt that since they did not have a car, or driver's license, they could only search for employment in certain areas. For example, one participant stated, "after my license I can find a job outside of Reading that'll be better pay." Another participant stated that if she had a car, she would not be restricted to one area, "because a lot of the good paying jobs are outside of Reading." "Transportation is a big thing right now, because without a car it's kind of hard to go from the house to take the kids to schoolwork and whatever." Two participants commented that buses do not run often enough in their area, and the timing often makes them late for appointments or interviews. Finally, another participant stated, "I have made the decision to leave my job because there was no buses and I wasn't going to pay \$20 a day for a cab, right?" Although Reading is a city, there is still "limited transportation" the participants stated that there are only bus routes to get to places that are highly traveled. For instance, the participant that had to quit her job, was traveling to a warehouse on the outskirts of the city, her shift ended at the 7:00pm, however the buses going back into Reading stopped running at 5:00pm. This participant had a friend

providing rides home, however when that friend decided that they could no longer assist her, she had to quit her job.

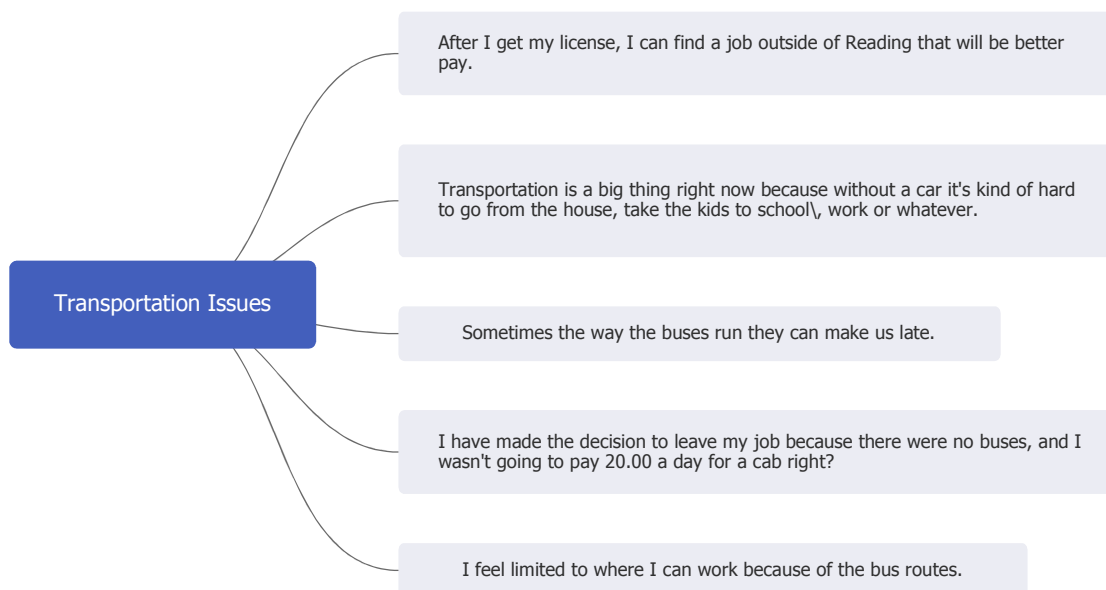
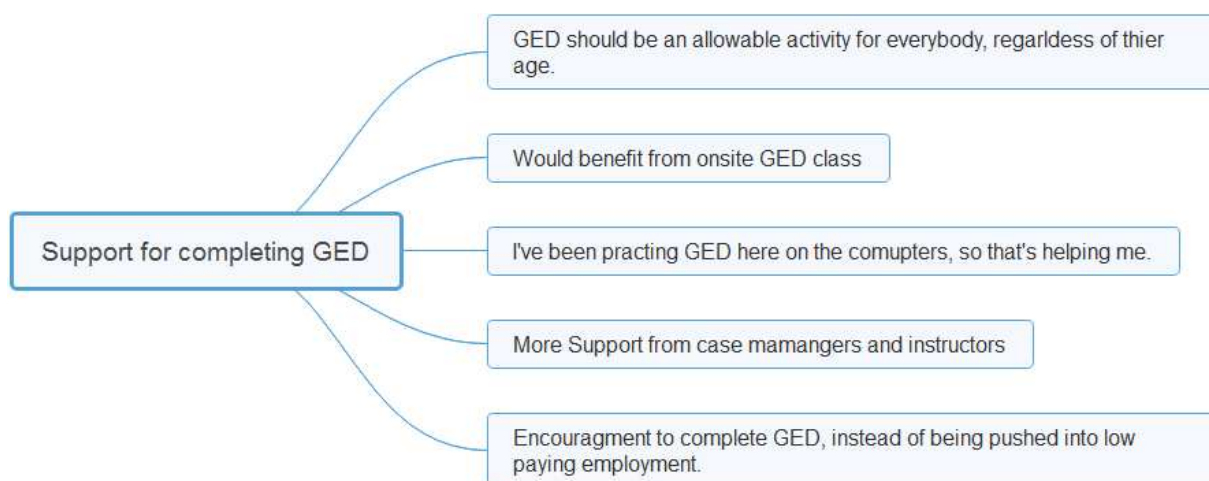


Figure 5: Thematic map: Transportation issues

**RQ2 - Qualitative:** What supports, or interventions can welfare to work programs provide to remove perceived or actual barriers to employment in order to increase employability and economic self-efficacy?

Research question 2 generated four themes based on the participant's answers to the interview questions. The first theme that emerged was the need for support from the County Assistance offices and welfare to work programs to pursue their GED credentials. All of the participants that were in need of their GED, agreed that the GED should be an allowable activity for everybody regardless of their age. The participants stated that they would benefit from an onsite GED class, where they can receive immediate support and feedback from their case managers and GED instructor. One participant stated "on my

break, on the computers they have a practice test for GED. So, I've been practicing here and that's helping me out a lot more.” While the trends are changing, Pennsylvania is still a Work First state where the emphasis is to attach to employment rapidly, many programs still hold on to the idea that “any job is a good job”. One participant stated that “I don’t want a job; I want a career. I don’t want to work in fast food and other programs were pushing me into that direction. A lot of people that work at McDonalds do not have a GED, and I need to get mine. If I take any old job, I’m just going to leave anyway.” The results of the data indicate that the participants desire more support and encouragement from the staff to finish their education, as opposed to being pushed into low wage employment. Figure 6 illustrates the quotes and ideas stated by the participants that support the development of the “Support for completing GED” theme.



*Figure 6.* Thematic map: Support for completing GED

The second theme that emerged from research question 2 was the opportunity for the participants to experience “meaningful volunteer opportunities.”

A few participants stated that they benefit from hands on volunteer opportunities to gain workplace skills; for example, the clients at BCAP enjoy working in the reception area where they have the opportunity to sit at the front desk and greet the individuals that enter the agency. More importantly the participants stated that they benefited most from learning to answer the phones in a professional manner, transferring calls and taking messages. This experience has allowed them to expand their career options by exposing them to occupations other than CNA, Home health aide, housekeeping and fast food.

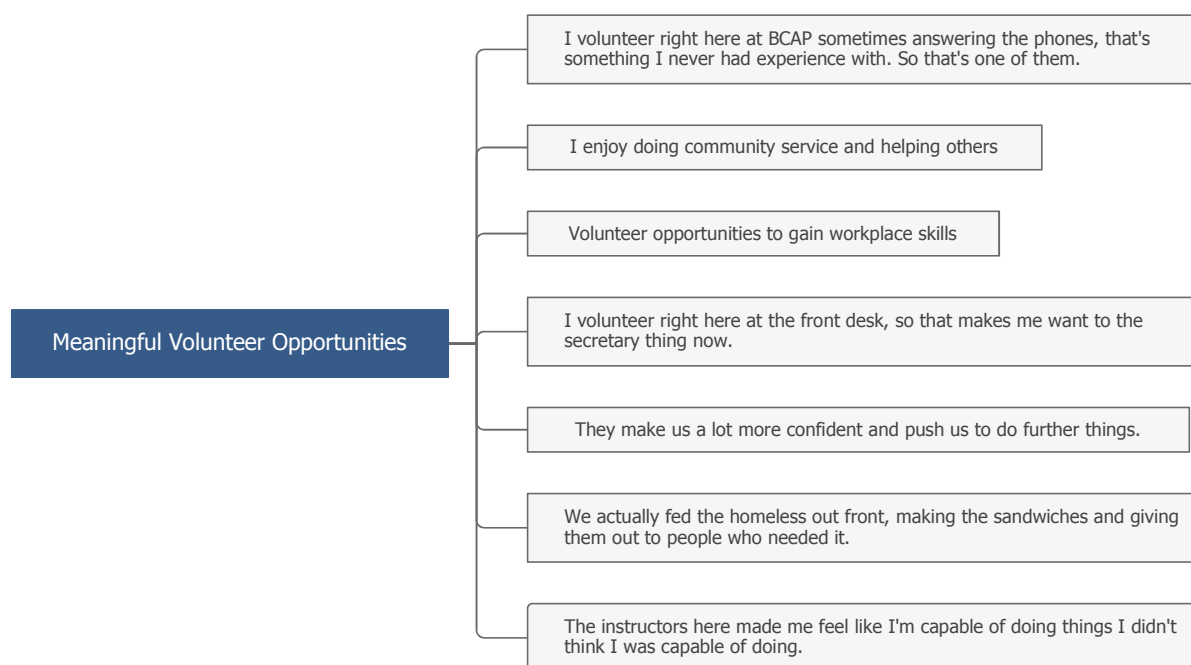
I volunteer right here at BCAP sometimes answering the phone. That is one thing that I never had experience with, so that's one of them. The director and my teacher in the class they help us out with a lot too. So, they make us a lot more confident too and want to push us to do further things.

Another participant also said “I volunteer a lot next door here (at the front desk). So that makes me kind of want to go for a secretary thing now.” Another 32-year-old participant stated that she enjoys doing community service and helping others.

In class we tend to get handed the stuff that needs to get done for upcoming events, right now we are making posters for that big tax event. We've actually fed the homeless out front, making the sandwiches and handing them out to people that needed it.

The participants in this study seem to gain an increased sense of purpose when they participate in community service activities in the neighborhood. The Work Ready program is already helping me because “I haven't had the strongest confidence level, but the instructors here made me realize I'm more capable of doing the things. I didn't think I

was capable of doing.” One participant said, “I’m already confident but coming here makes me want to work even more.” Figure 7 displays the quotes that support the theme “Meaningful volunteer opportunities.”



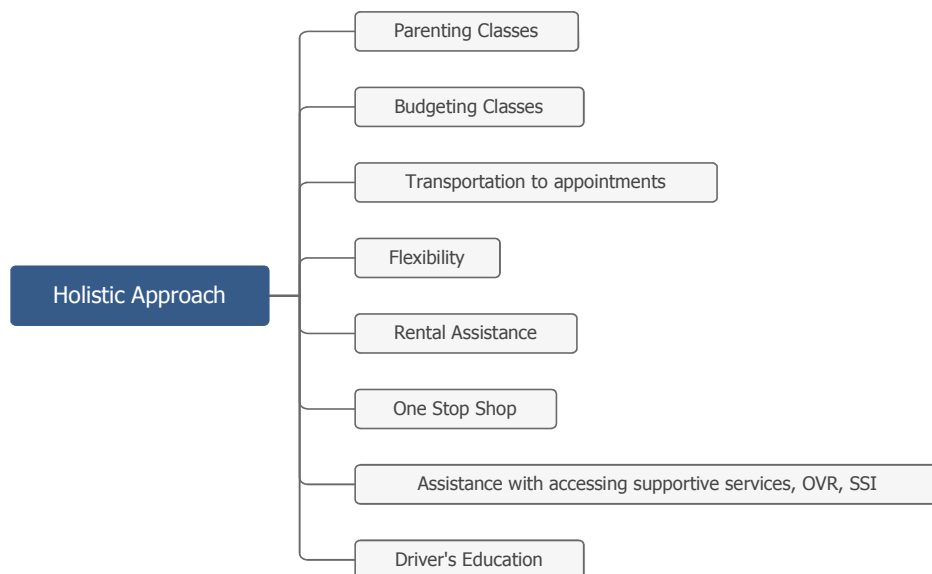
*Figure 7.* Thematic map: Meaningful volunteer opportunities

Some participants seem to benefit from the traditional job readiness, resume writing and interview preparation. However, the results of the study indicate that the participants desire a more holistic approach and would benefit from a “one stop shop” environment. The third theme that emerged in relation to research question number 2 was labeled “Holistic Approach”. The participants indicated that they would benefit from a program that would not only meet the employment and training needs but would also provide other essential skills such as drivers education or services such as rental assistance, budgeting, parenting and expungement workshops. Figure 8 illustrates the ideas, thoughts and suggestions that the participants shared that helped develop the theme



labeled “Holistic Approach”. Four participants stated that they are enrolled in BCAP’s learner’s permit preparation classes because they feel having a driver’s license will provide them with access to more substantial employment opportunities. “They’re doing like a license class; that’s another thing that that helps, so after my license I can find a job outside of Reading that’ll be better pay.” Although there were only 3 themes that emerged from this research question, “Holistic Approach” encompasses a lot of ideas and services; the participants in this study just want welfare to work programs to “help them with basically whatever they need help with.” Whether their problem is related to health and wellness, transportation to appointments, accessing legal aid, applying for SSI or OVR services. One participant stated that she needs surgery and couldn’t not find a doctor in her area to perform the surgery, and she did not have access to a car. “So, I didn’t have a way to get to either Allentown or somewhere else where they can perform the surgery.” “Somebody from the BCAP program is willing to take me to have that surgery which is going to require at least three trips. So that’s a big help for me. I’m appreciative that somebody is going to take me the next time. It’s been a blessing.”

While some agencies are realizing the special needs of the long-term welfare recipients, some participants still feel that certain welfare to work programs are too rigid. Welfare to work programs can’t be one size fits all, based on the data it appears that the participants require a program that understands their challenges, and helps them balance their family life, along with their work requirements. Several participants stated that their children have a lot of appointments; one participant specifically stated that she needs the “flexibility to allow me to take my children to appointments”.



*Figure 8.* Thematic map: Holistic approach

**RQ3- Qualitative:** What are the specific challenges faced by individuals with low levels of education trying to transition off of welfare and into the workforce?

There were 5 themes that emerged in relation to research question number 3; Theme 1, “Settling for any job”, theme 2 “Not making enough money to leave welfare”, theme 3 “Having to work harder than others”, theme 4 “Not being honest about level of education” and theme 5 “Missed opportunities”. Table 8 provides the name of each theme and shows the quotations, ideas or statements made by the participants to support the development of the theme. As illustrated in table 8, the most common theme related to research question 3 was labeled “Settling for any Job”, which goes hand and hand with theme number 2 “Not making enough money to leave welfare”. GED clients have a pattern of starting the GED, then finding employment, realizing that the employment is not substantial, they quit their job, then re-enrolled in the Work Ready Program. Clients with no GED tend to take jobs more quickly because they feel they have to take what

they can get, hoping they can become gainfully employed without a minimum of a high school diploma. One participant stated that she feels limited because there are a lot of jobs where a GED or high school diploma, is a requirement. For this reason, she applies primarily to housekeeping, home health aide and maintenance positions, which generally are low paying positions. Another participant stated that since she does not have her GED, she has difficulty finding a job that she actually likes. "I don't have my GED, I can't go to school, and I can't get a decent paying job, so I'm pretty much reliant on welfare." According to the participants, one of the most damaging thing about not having a high school education, is that even when they find employment, they still do not make enough to become self-sufficient. "Since I don't have my GED, I can't get a job that would completely get me off of welfare." One participant stated that she was able to just pay her bills, and that's it, nothing extra. This caused a problem with her children "because you know how kids are, they always want something extra", and I couldn't do it." When I asked another participant if the jobs, she's had had been enough to care for her family without the assistance of welfare, she replied with the following quote. "No, I've done mostly retail the majority of my life, at one point I was working at Weis Market and I had to pick up a second job working as support staff worker. I made decent money; it just didn't cover all living expenses." My boys also had SSI coming in, but I couldn't make enough to support my family. We still had to receive Food Stamps to feed everybody in the family.

Table 9 below displays the last two or three positions that the participants reported they have held. All the positions relating to caregiving such as CNA, Home

Health Aide, Personal Caregiver, were counted under “Home Health Aide”, and grocery stores, Walmart, Dollar Stores and other department stores were all coded under “Retail”, and all restaurants such as McDonalds and Wendy’s were coded under “Fast Food”. All cleaning, maids, janitorial services and hotel housekeeping positions were all coded under “Housekeeping”. All of the participant’s responses are included in the table below with the exception of two positions, “security guard” and “gas station attendant “because only one person stated that they have worked in those areas. Overall the participants have held similar positions, most of them with limited benefits, and a salary that was not enough to sustain their families without assistance. This information also supports theme 1 “Settling for any job” and theme 2 “Not making enough money to leave welfare”.

Table 8

## 5 Themes for Research Question 3

THEME 1: Settling for any job	Theme 2: Not making enough money to leave welfare	Theme 3: Having to work harder than others	Theme 4: Not being Honest about Level of Education	Theme 5: Missed Opportunities
I have to settle for lower paying jobs	I need my GED to get a better job	No GED feel that I have to work harder	“Work around” not having a high school education	That job was 15.00 an hour, and that was something that I missed out on because of not having a GED or Diploma.
I have to take what I can get	Since I don't have my GED, I can't get a job that would completely get me off of welfare.	I need my GED to get a better job, that way I don't have to be busting my butt doing this and that”	Lying on employment applications and hoping the job does not ask for proof of education.	I don't have my GED, I can't go to school
Other programs were pushing me into that direction of fast food	Even with second job, not enough income to support her family, still needed assistance	Whereas because I don't have (My GED) it. I think it's harder for me”.	Applied for a job at a nursing home, she lied and told the employer she was a high school graduate.	Financial aid was not approved (for massage therapy certification) because she had no GED.
Feels limited because there are a lot of jobs where a GED or high school diploma, is a requirement.	I can't get a decent paying job, so I'm pretty much reliant on welfare.”	She has to work in a warehouse and do physical labor. “I'm more hands-on, I like physical work. So, I'm ok with it.”	But I usually put that I have it (My GED) on there just because it looks better	
applies primarily to housekeeping, home health aide and maintenance positions	The most she ever made was 11.00 an hour working as a home health aide.	Feel that they have to work harder in order to make a living wage,		
has difficulty finding a job that she actually likes.	One participant stated that she was able to just pay her bills, and that's it, nothing extra.			
This participant stated since she can't pass her GED, she has to work in a warehouse and do physical labor.				

Table 9  
*Employment*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Housekeeping	12	25.5	25.5	25.5
	Home Health Aide	9	19.1	19.1	44.7
	Retail	9	19.1	19.1	63.8
	Fast Food	7	14.9	14.9	78.7
	Warehouse	5	10.6	10.6	89.4
	Daycare	3	6.4	6.4	95.7
	Shelter Monitor	2	4.3	4.3	100.0
	Total	47	100.0	100.0	

The third theme that emerged from the data was “Having to Work Harder than others”, as displayed in Table 8. This theme emerged because the participants with no GED feel that they have to work harder in order to make a living wage, for example one participant stated that “I need my GED to get a better job, that way I don't have to be busting my butt doing this and that”. I mean if I have a high school diploma, I will be able to get a job perhaps in an office. Whereas because I don't have it. I think it's harder for me”. One participant stated that she’s tried several times to take the GED test:

I didn't get it and I've tried I've tried several times and I excel in everything except for the math test. My math is really low, like if it wasn't for my math. I'm pretty sure I can take the test and pass it.

This participant stated since she cannot pass her GED, she has to work in a warehouse and do physical labor. “I’m more hands-on, I like physical work. So, I'm ok with it.” Along with settling for lower paying jobs, not making enough money, working harder to make ends meet, a 4<sup>th</sup> theme emerged. Some participants stated instead of addressing

their educational limitations they try to find ways to “work around” not having a high school education. Three participants did confirm that they lie on their employment applications and hope the job does not ask for proof of education. For example, one participant shared a story where she applied for a job at a nursing home, she lied and told the employer she was a high school graduate. “I had a job at a nursing home, yea you can lie on an application, but they want to see proof of your diploma. The moment the nursing home asked for proof, I didn't have no proof, so I couldn't get the job. That job was 15.00 an hour, and that was something that I missed out on because of not having a GED or High school diploma.” Two other participants also shared that they say they are high school graduates. “Honestly, I'm going to get in trouble for this, but I usually put that I have it on there just because it looks better” When asked if the employer ever requests to see her diploma, she stated no, “probably because the jobs I apply for, I don't need it anyway”. “If I was applying for a high paying job, I know I would need it” This participant stated that the most she ever made was 11.00 an hour working as a home health aide.

The final theme that emerged was “Missed opportunities”; throughout the interviews, three participants specifically stated that they are missed out on opportunities to advance because of having limited education. One client found a massage therapy program where a GED was not required, so she enrolled, however, within a couple of weeks after starting she was told that she could not continue because her financial aid was not approved because she had no GED. As stated above, another participant lost out on a job paying 15.00 an hour because the employer found out that she did not have a

high school diploma. This quote is representative of the data that were collected for research questions 3; “I don't have my GED, I can't go to school, I can't get a decent paying job, so I'm pretty much reliant on welfare.

### **Quantitative Data Analysis**

In order to ensure the accuracy of the data collection, I made sure that the demographic sheets were matched with the correct quantitative measure (Employment Hope Survey). The demographic sheets and the surveys were numbered, and each participant was given the same number demographic sheet, and survey. To maintain confidentiality, the participant's data was saved and entered into SPSS by using their assigned numbers. In order to prepare the quantitative data for analysis, the categorical variable (race) was assigned numerical values, for example African American = 0, Caucasian= 1, and Latino = 2. To make data analysis easier, the moderating variable, (education) was also assigned numeric variables to represent the three levels of education in the study; 0 = No High School Diploma, 1 = High school graduate, 2 = Some postsecondary education. Before entering the data into SPSS, I also checked all of the surveys and demographic sheets for missing or incomplete data and found all of the documents to be complete.

As stated in Chapter 3, the quantitative study involved three variables, time on welfare (independent variable), self-efficacy (dependent variable) and education was the moderating variable.

**RQ4- Quantitative:** What effect does level of education have on the relationship between length of time on welfare and self-efficacy?



Alternative Hypothesis: The relationship between length of time on welfare and self-efficacy is moderated by education.

The first step in data analysis was to conduct a Pearson's correlation to test the relationship between the variables. As shown in Table 10, there is a statistically significant negative relationship between level of education and number of TANF days, the correlation is significant at the 0.01 level ( $r = -.397, p < .001$ ). This means the more education the participant completed, the less time they spent of cash assistance, and the less education they had, the more TANF days they accumulated. The Pearson's correlation also found a strong positive relationship between level of education and economic self-efficacy, this correlation is also significant at the 0.01 level (2-tailed) ( $r = .505, p < .001$ ). However, there was no statistically significant relationship between level of self-efficacy and number of TANF days accumulated. However, there was a weak positive correlation between number of TANF days, and number of children (a variable that was not part of this model) with a p value of 0.051. This means that the more children that the TANF recipient has, the longer they remain on welfare.

Table 10

*Correlations*

		Level of Education	Number of TANF Days	Self-efficacy Measure
Level of Education	Pearson Correlation	1	-.379**	.505**
	Sig. (2-tailed)		.001	.000
	N	78	78	78
Number of TANF Days	Pearson Correlation	-.379**	1	-.110
	Sig. (2-tailed)	.001		.338
	N	78	78	78
Self-efficacy Measure	Pearson Correlation	.505**	-.110	1
	Sig. (2-tailed)	.000	.338	
	N	78	78	78

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The descriptive statistics for the quantitative study (Table 11) found that the mean number of days TANF days accumulated for all the participants in the study was 1578.36 (sd = 387.778) which equals approximately 4 years of cash assistance.

Table 11

*Descriptive Statistics*

	Mean	Std. Deviation	N
Self-efficacy Measure	198.87	20.037	78
Level of Education	1.01	.830	78
Number of TANF Days	1578.36	387.778	78

According to Osborne and Waters (2002) most statistical tests rely on assumptions about the variables in order for the results of the data to be valid. If these assumptions are not met, the results of the data may not be trustworthy, and they may experience an over estimation or under estimation of the effect size(s) or statistical significance. Therefore, before conducting multiple regression in this study four

assumptions must be met. The first assumption for multiple regression is that the variables are normally distributed, second there must be a linear relationship between the outcome variable and the independent variables, third there is homoscedasticity and lastly there is little to no multicollinearity between variables (Osborne & Waters, 2002).

To test the potential moderating effects of level of education on the relationship between length of time on welfare and self-efficacy a multiple regression analysis was conducted using the SPSS- Process software. The statistical power for the analysis was equal to the standard level of .80 and the conventional .05-level significance level was be used to accept or reject the Null hypothesis.

According to the model summary, as displayed in Table 12, the multiple regression found that 26.3 % of the variance related to the self-efficacy measure (DV) is explained by level of education and number of TANF days.

Table 12

<i>Model Summary</i>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.512 <sup>a</sup>	.263	.243	17.434

a. Predictors: (Constant), Number of TANF Days, Level of Education

The coefficient table (Table 13) indicates that level of education has a statistically significant impact on the outcome of the self-efficacy measure (DV). However, the main effect of number of TANF days is not a statistically significant predictor of self-efficacy the dependent variable.

Table 13  
*Coefficients*

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients		
1	(Constant)	177.882	10.222		17.401	.000
	Level of Education	13.065	2.588	.541	5.048	.000
	Number of TANF Days	.005	.006	.095	.888	.378

In order to test the effect of the moderator, the predictor variables have to be centered, then the centered variables must be multiplied to produce a product, and that will give us the moderator. The variables were centered by calculating the means for the two predictor variables, level of education and length of time on welfare.

The model summary (Table 14) from the moderation indicates that the interaction between level of education and number of TANF days accounted for an additional 6.5% of the variance in self-efficacy (DV) which is a statistically significant effect  $.009 < .050$ . When we enter our interaction term of TANF days and Education, with education as the moderator to the model, it becomes statistically significant. Based on these findings I will reject the null hypothesis and conclude that the relationship between length of time on welfare and self-efficacy is moderated by education.

Table 14  
*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.512 <sup>a</sup>	.263	.243	17.434	.263	13.355	2	75	.000
2	.573 <sup>b</sup>	.328	.301	16.757	.065	7.180	1	74	.009

a. Predictors: (Constant), Level of Education, Number of TANF Days

b. Predictors: (Constant), Level of Education, Number of TANF Days, CTANFCED

### **Evidence of Trustworthiness**

According to Korstjens and Moser (2018) credibility, transferability, dependability and conformability are all ways of establishing quality in qualitative research. Credibility is the equivalent of internal validity in quantitative research and is concerned with how valid the data is. One way to ensure credibility in qualitative research is to utilize member checking. During the interviews, if I was not sure of what the participant was trying to say, I would either ask for clarification, or repeat it back to them in my own words to confirm that I interpreted their ideas correctly. Also, at the end of each interview I reviewed the answers to their questions to make sure that all of their ideas were clearly understood, and there was no misinterpretation of the data. Collecting data from multiple sources is also a way to establish credibility, in this research a quantitative measure the (Employment Hope Survey) was also used to collect data and help answer one of the research questions. In order to achieve transferability, I made sure to collect thick rich data when conducting the interviews. As stated in Chapter 3, collecting thick rich data provides the readers with detailed accounts of the setting, people and events that took place during the study. By providing the reader with a concrete and detailed description help the reader better understand the phenomenon being studied and help them interpret and draw their own meanings and significance (Patton 2002).

In order to help the reader, understand exactly how the participants answered the research questions, I selected certain quotes from the interviews that captured the essence of their experiences. Roller and Lavrakas (2015) stated that by embedding significant quotes from the participants gives the participant a voice and also adds to the credibility

and transparency of the research. By using quotations from the participants in the final document adds to the thick rich data and helps the readers understand how some of the codes were created (Roller & Lavrakas, 2015). Dependability was established by audio recording the interviews so that I would not miss any information that the participants had shared. The voice recordings were transcribed into text and were reviewed several times to ensure that that audio was transcribed accurately. Also, to ensure dependability the steps of the research were clearly documented so that another researcher could audit the study or replicate the study in the future. Confirmability is concerned with making sure that the data and interpretation of the data were not biased or influenced by the researcher's own views (Roller & Lavrakas, 2015). I achieved confirmability by including participant quotes, keeping accurate records, documentation and audio files of the research process and allowing the results to emerge from the data and not from preconceived ideas.

### **Summary**

Research findings from both the quantitative and qualitative study found that lack of education has a negative impact on TANF recipient's self-efficacy and continues to be a primary reason why certain individuals have difficulty leaving welfare and entering the workforce.

All of the participants that did not have a high school diploma identified lack of education as their primary barrier to becoming gainfully employed. While lack of GED was the primary barrier, only two participants in the study stated that limited education was their only barrier. Most long term TANF recipients have multiple barriers to

employment, which makes the transition into the workforce even more difficult when some welfare to work programs are still implementing “Work First” strategies. Criminal records were also a common theme among the TANF recipients in this study; although some of the charges may be old, or considered misdemeanors, they still show up on their criminal records. Having a criminal record, along with limited education further hinders an individual’s ability to become gainfully employed. Becoming a Certified Nursing Assistant (CNA) and working in the health care field is a common goal for many women receiving cash assistance. Primarily because of the CNA’s short training and limited educational requirements, however all of these programs require individuals to pass a criminal background check. Special needs children and medical concerns were also prevalent barriers that were identified in the interviews. A couple of participants shared their experiences of being fired from their jobs because they would have to take off a lot due to their children’s difficulty in school, or for medical and/ or mental health appointments. Two participants shared their experiences about their own medical conditions that prevented them from working full time, along their inability to be approved for Social Security Disability (SSDI). Individuals that may have a condition that limits their employability, but are not approved for SSDI, still have to meet the work requirements of the welfare to work programs. Transportation was also a concern for many participants, some of them feeling “trapped in one area”, and unable to access a decent paying job. Others that lived along buses routes still found that the bus routes were inadequate and would make them late for their jobs and appointments.

The research has found that welfare recipients do find the traditional job readiness classes helpful but would benefit from a more holistic approach to addressing their true barriers to employment. For example, the participants in this study are looking for more of a one stop shop, where the focus is less on “job search” and more on finding the resources for them to remediate their barriers. One participant stated that they just want welfare to work programs to just “help them with whatever they need help with.” This may not only include resume writing, but services such as rental assistance driver’s education, on site GED classes and Legal aid. The results of this study also indicated that the participants experienced an increase in self-efficacy by participating in meaningful volunteer opportunities. For example, the individuals that volunteered at the front desk answering phones, taking messages, and transferring calls, became more confident with their secretarial skills. These individuals started to explore other career possibilities outside of home health aide, housekeeping and retail. By providing TANF recipients with meaningful community service opportunities gives them a chance to experience other career paths and transfer the skills that the acquired from volunteering to a paying job.

The experiences of individuals without a GED or high school diploma were all similar, many of the participants admitted to lying on job applications, then losing substantial employment opportunities once they were asked to present their diploma. The results indicated that GED recipients feel that they have to work harder and have to do more physical labor than those with higher levels of education. All of the participants had similar work histories, and included positions such as home health aide, retail, food



services, housekeeping and warehouse workers, most of which paid between 7.75 and 11.00 an hour. While some of the participants have been enrolled in GED classes off and on, most of them found it difficult to focus primarily on their education when enrolled in welfare to work programs. One reason is because some programs, are still focused on “finding employment”, and taking any job available is a priority over obtaining their GED. Others find themselves in a catch 22, meaning they cannot afford to focus on their GED because they need immediate income, particularly those in housing programs that have to pay a portion of the rent .However the jobs that they are obtaining are not substantial enough to help them leave the welfare rolls. The following quote is a feeling that many of the welfare recipients share; “I don't have my GED, I can't go to school, I can't get a decent paying job, so I'm pretty much reliant on welfare.”

Chapter 4 presented the results from the research that was conducted. Chapter 5 will reiterate the purpose of the study and provide a further interpretation of the stated results. This chapter also examines how this study relates to the results of previous literature in the area of long term TANF recipients. The limitations of the study will also be discussed, as well as recommendations for future research, and implications for positive social change.

## Chapter 5: Discussion, Conclusions, and Recommendations

### **Introduction**

The purpose of this mixed methods study was to identify the primary barriers to employment that have a negative effect on long term TANF recipients' self-efficacy. Through the semi structured interviews this study explored strategies and interventions that welfare recipients find effective in helping them to increase their self-efficacy so they can transition off welfare and into the workforce.

While the reasons for extended TANF usage was varied, the overarching theme was that many individuals receiving cash assistance do not have the educational background to gain and maintain substantial employment. The quantitative study did indicate that individuals with lower levels of education displayed lower levels of economic self-efficacy, which make them less hopeful about becoming gainfully employed and leaving welfare. The research found that TANF recipients need more than just the traditional job search and job readiness classes, instead they need more holistic and realistic interventions to help them remediate their barriers so they can become gainfully employed. Providing TANF recipients with meaningful volunteer activities was one effective way to help increase their economic self-efficacy and sense of purpose. The skills that they gained from these activities can be transferred into skills required for significant employment opportunities. The participants stated that they desire feedback, support and encouragement when it comes to obtaining their high school credentials, as opposed to discouragement and being pushing in to taking lower wage jobs.

### **Interpretation of the Findings**

In the review of literature from Chapter 2 I found that some of the most common barriers among long term TANF recipients included not having a high school diploma or GED, limited or no prior work experience, physical or mental health problems, and having a child with special needs Dworsky and Courtney (2007). The results of this study support those findings, however transportation issues, housing concerns and criminal background also posed significant barriers to the participants in this study. The results of this study also confirmed to Leininger and Kalil's (2008) research that found TANF recipients lacking a high school diploma enrolled in welfare to work programs typically have low levels of self-efficacy and find it hard to be optimistic about their success in the workforce. The participants in this study confirmed that the jobs that they qualified for were not substantial enough for them to sustain their families without government assistance. Without obtaining a minimum of a high school diploma, they are not optimistic about their ability to find gainful employment that would allow them to successfully leave the welfare system. For example, one participant stated, "Since I don't have my GED, I can't get a job that would completely get me off of welfare." The participants in this study had similar experiences as the TANF recipients in Grabowski's (2006) study regarding obtaining their GED while enrolled in welfare to work programs. One participant in Grabowski's (2006) study stated that she began pursuing her GED, and was told by her employment counselor, to work and not go to school. This client stated that she became discouraged about completing her GED and ended up taking a low wage job. This appeared to be a common theme among TANF recipients that did not have their

high school credentials. For example the participants in this study stated that they have a genuine interest in receiving their high school credentials, however while enrolled in welfare to work programs they have been pushed into taking “low paying jobs” such as fast food, instead of attending GED classes. For this reason, one of the major findings in this study was that TANF recipients with no high school diploma would like the opportunity to finish their high school education, with the support of their case managers and local welfare office. Literature from Chapter 2 supports the finding that TANF work requirements often force individuals to take lower paying job that will not lift them out of poverty, as opposed to receiving education and training that will lead to higher waged employment opportunities (Martin, Emery, Citrin, & Reeves, 2016). Hawkins (2005) stated that human capital development is key to being successful in the workforce, but it cannot be strengthened without the opportunity for continuing one’s education.

The results of this study also confirmed Grabowski’s (2006) findings that welfare recipient’s self-efficacy is shaped by their experiences within the welfare system. Interactions with service providers as wells as labor market experiences. Two participants in this study specifically stated that their interactions with the staff at the welfare to work program helped build their confidence with re-entering the workforce. The Work Ready program is already helping me because “I haven't had the strongest confidence level, but the instructors here made me realize I'm more capable of doing the things. I didn't think I was capable of doing.” One participant said “I’m already confident but coming here makes me want to work even more. However, the participant’s in Grabowksi’s (2006)

study shared negative interactions where they were discouraged by the welfare workers, the participants in this study shared stories of encouragement.

One of themes that emerged in relation to research question 2 was the desire for welfare to work programs to provide a more holistic approach when providing services to clients in welfare to work programs. The participants in this study just want welfare to work programs to “help them with basically whatever they need help with.” Whether their problem is related to health and wellness, transportation to appointments, accessing legal aid, applying for SSI or OVR services. In order for the participants to successfully leave the welfare system it is necessary to not only address the employment and training needs of the clients, but also address any other barriers or family needs that may exist.

This finding also supports the literature from chapter 2, which states ; since individuals living in poverty are often involved with multiple agencies, welfare to work programs should find a way to address the family’s needs in a more holistic manner (Martin, Emery, Citrin & Reeves, 2016).

Another finding regarding supports or services that participants would find helpful with the transitions off of welfare into employment was the opportunity for meaningful volunteer positions. The participants in this study stated that they benefited greatly though community service placements that provided them with workplace skills that may be transferable to paid positions. For example, one participant was grateful to have the opportunity to volunteer at the front desk because it helped her obtain secretarial skills, and other participant stated that she enjoys doing community service and helping others because it makes her feel useful. The positive feedback regarding volunteer

opportunities was surprising and contrary to other literature regarding TANF recipients using community service to meet work requirements. According to Kissane (2010) taking on TANF recipients as interns was supposed to be about empowering, helping and training disadvantaged individuals, however it did not always work out as planned. According to Kissane (2010), research found directors that supervised TANF recipients in a community service capacity, found that the interns were unappreciative of the opportunity, were inconsistent and would often fail to show up to their worksite. Some of the volunteers may fail to show up for “work” because of family issues and others because it was an unpaid position and they were unable to see the benefits of participating. Some of the nonprofit agencies that were working with TANF recipients felt that they were taking the time to train individuals, utilizing resources, and then the individual disappears. Many TANF recipients were using community service as a last resort to complete their required work requirements and were only showing up because they were mandated to. According to (Kissane (2010),) in some area’s community service is looked down on, and TANF receipts were being encouraged by their welfare offices to take any paid employment opportunity as opposed to staying at a worksite to gain the necessary skills. However, in this study community service seemed to be valuable to both the agency and the participants.

The results of research question 4 found that level of education has a statistically significant impact on the outcome of the self-efficacy measure. This study also supports Kalil (2008) found that women who lack a high school education had lower levels of self-efficacy and were 12 percentage points less likely to be employed than their peers that

had a high school diploma. Kalil (2008) stated it's not surprising that low income mothers that enter GED classes with low self-efficacy have a hard time believing that their efforts in the program will yield positive results.

### **Limitations**

As stated in Chapter 1, this study was limited to only TANF recipients that were currently enrolled in welfare to work programs and have received cash assistance for more than two years. Therefore, the results of this study may not be generalizable to TANF recipients that may be exempt from, or not currently participating in Welfare to Work programming. The participants in this study lived in Berks county PA, and most of them live in the city of Reading, or commute from nearby suburbs to attend the Work Ready Program. Therefore, this sample does not include TANF recipients that reside in rural areas; individuals that live in rural areas may experience a different set of barriers than those living in a more populated area. This study was also limited to TANF recipients that spoke English fluently, while there were participants that were bi-lingual in the study, all of them spoke and thoroughly understood the English language. Therefore, long term TANF recipients that do not speak English may experience a different set of barriers that were not included in the results of this study.

As stated in Chapter 1, since the researcher serves as the primary source of data collection in qualitative studies, there is potential for researcher bias (White, 2014). However, to minimize potential bias, I began the data collection process with an open mind, acknowledged any prejudices or serotypes that may have existed, and made sure that the participant's ideas were accurately interpreted.

Conducting interviews required me to not only rely on the participant's ability to articulate their thoughts and feelings about the subject matter effectively, but to also answer the questions honestly. In qualitative research, in order to collect thick rich data, the participants must feel comfortable with researcher so they will openly share their experiences and say how they really feel instead of providing superficial answers that lack detail (Schultze & Avital, 2011). In order for the quantitative instrument to produce statistically meaningful results, it is assumed that the participants understood and completed the Employment Hope Survey accurately.

### **Recommendations**

Based on the results of this study, I have two recommendations for further research. Many times, welfare recipients have barriers that are outside the scope of the employment and training that welfare to work programs offers. Therefore, the participants in this study stated that they would like welfare to work programs to help them with anything they need help with regardless of what it is. My first recommendation for future research would be to examine the effectiveness of a more holistic approach to working with welfare to work participants, such as an Intensive Case Management Model as opposed to a "Work First", rapid attachment to employment model.

Due to the finding that the participants in this study value in community service opportunities, and other literature stating that community service is not effective in assisting TANF recipients; I recommend research that will study the effectiveness of community service experience in increasing TANF recipients' self-efficacy relating to employment.



### **Implications**

The results from this study provided us with more knowledge about the barriers to employment that have the most negative impact on long term TANF recipients' self-efficacy. Based on the results of this study, not having a high school education was one of the most damaging factors to TANF recipients' self-efficacy, and one of the primary barriers that were identified by the participants themselves. The results of this study did implicate the importance of welfare to work programs not only addressing job readiness deficiencies, but also the physical and psychological well-being of their participants. This study did confirm that self-efficacy plays a role in an individual's ability to transition off welfare and into the workforce; level of education was also found to be a statistically significant predictor of an individual's level of self-efficacy.

Positive social change can take place when policy makers begin to recognize the true needs of long term TANF recipients and begin to provide more comprehensive services to individuals enrolled in welfare to work programs.

The participants in this study also identified transportation issues, housing instability and special needs children as other barriers to employment, which are outside of the realm of traditional welfare to work services. Many long term TANF recipients have multiple barriers to employment and need an array of services to help them successfully transition off of welfare and into the workforce. The results of this study should inform policy makers about the importance of providing a more holistic approach to assisting TANF recipients with remediating their barriers so they can leave the welfare rolls. These findings indicate that positive social change will come when welfare to work

programs leave behind the unidimensional one size fits all approach and begin to service the client as a whole.

Based on the results of this and other studies, positive social change will also take place if welfare to work programs move away from the “work first” model, and allow individuals regardless of their age to complete their GED with the support of the agency staff and welfare officials. Since this study confirmed the positive correlation between level of self-efficacy and level of education, it would be beneficial to encourage TANF recipients to complete their high school diploma ,and pursue other training opportunities. By increasing the self-efficacy of TANF recipients we are also increasing the likelihood that they will be experience success when they transition into the workforce.

### **Conclusion**

In 1996 the (PRWORA) Act welfare as we knew it, and welfare recipients were no longer able to collect government assistance without being involved in approved work-related activities. Individual states-imposed lifetime limitations on a recipient’s ability to collect TANF; while some states were more lenient than others, this limitation put pressure on welfare recipients to enter into the workforce whether they were ready or not. At this time many welfare to work programs began operating under the “Work First” initiative where TANF recipients were being encouraged to take low paying jobs that would not lift them out of poverty. However, this approach was not found to be effective because many of the long term TANF recipients are facing multiple barriers that are not allowing them to obtain and retain gainful employment. For many years, welfare to work

programs have struggled to find effective approaches to assist TANF recipients with successfully leaving welfare and entering the workforce.

The results of this study conclude the TANF recipients require a more holistic approach to help them successfully transition off of welfare and into the workforce; which involves services beyond job readiness classes. The participants in this study acknowledged that they require assistance with multiple aspects of their lives in order to become gainfully employed. TANF recipients are looking for welfare to work programs to provide them with the resources, and services that they and their family needs, whether it's relating to transportation issues, physical and mental health, legal assistance, or finding stable housing. Most importantly the individuals in this study stated that they need the welfare office, as well as agency staff support and encouragement to complete their GED, instead of being forced to take minimum wage jobs. Grabowski's (2006) study found that the higher a woman's economic self-efficacy, the longer she was able to go without needing government assistance, and this study concluded that there is a positive correlation between levels of self-efficacy and level of education. Therefore, based on these results, positive social change would also take place if the policy makers would allow TANF recipients to complete their GED, and pursue other employment and training opportunities so that they will have higher levels of self-efficacy and be more prepared to enter the workforce.

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## Appendix A: Interview Guide

1. What do you feel has been the biggest barrier that you have faced to finding gainful employment?
  - a. What barrier do you feel has had the most negative impact on your outlook of becoming gainfully employed?
2. What supports or interventions can welfare to work programs provide to help you remove your primary barrier to employment?
  - a. If your primary barrier to employment was removed, Do you believe that you would be able to exit welfare and become gainfully employed?
  - b. Why or Why not? If not, what other services could be provided to help you successfully leave the welfare system?
3. What services, activities or interventions can welfare to work programs provide to specifically make you more confident with the transition from welfare to work?
4. How has your level of education impacted your ability to transition off of welfare and into the workforce?
5. Do you believe that you have the skills and/ or education to become gainfully employed?
  - a. If not what type of skills training or educational opportunities would you like to see available to help you better prepare for the workforce?
6. Tell me about your previous employment experiences? What types of positions have you held in the past? Have you found that the types of jobs you qualify pay you enough to care for your family?

## Appendix B

**Letter of Cooperation from a Research Partner**

Berks Community Action Program (BCAP)

Date: January 25, 2018

Dear Crystal McClure,

Based on my review of your research proposal, I give permission for you to conduct the study entitled Strategies for Increasing Long Term Welfare Recipient's Self - Efficacy within the Berks Community Action Program's "Work Ready" component. As part of this study, I authorize you to hang flyers on bulletin boards announcing study, meet privately with potential participants and conduct 45 to 60-minute interviews with selected participants. Individuals' participation will be voluntary and at their own discretion.

We understand that our organization's responsibilities include possible assistance with identifying potential participants, use of bulletin boards to hang flyers, and access to a private office to conduct interviews. We reserve the right to withdraw from the study at any time if our circumstances change.

I understand that the student will not be naming our organization in the doctoral project report that is published in ProQuest.

I confirm that I am authorized to approve research in this setting and that this plan complies with the organization's policies.

I understand that the data collected will remain entirely confidential and may not be provided to anyone outside of the student's supervising faculty/staff without permission from the Walden University IRB.

Sincerely,

Authorization Official  
Contact Information

## Appendix C: Demographic Sheet

**Demographic Sheet**

Number of days on TANF \_\_\_\_\_

**Instructions: Please provide a response for each of the following questions:****1. What is your age?** \_\_\_\_\_**2. What is your sex?**Female  Male **3. With which racial or ethnic category do you identify?**African American  Asian/Pacific Islander  Caucasian  Latino American Indian or Alaska Native  Other: \_\_\_\_\_**4. Highest Level of education completed**Less than High school diploma      HS Diploma/ GED      CNA/ Technical School  
CertificationSome college, no degree      Associates Degree      Bachelor's Degree  
Other \_\_\_\_\_**5. Number of children in household** \_\_\_\_\_

Number of children between 0-5 years of age \_\_\_\_\_

Number of children between 6-11 years of age \_\_\_\_\_

Number of children between 12-17 years of age \_\_\_\_\_