

CHILDCARE EXPERIENCES AND DECISION MAKING FOR SINGLE MOTHERS LEAVING WELFARE¹

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Literature to date on single mothers leaving welfare for employment lacks research based on decision making models. This paper focuses on two decisions that impact women leaving welfare: 1) the selection of childcare providers and 2) the decision whether or not to use a childcare subsidy. Based on interviews with twenty single mothers from a welfare advocacy group in Philadelphia, I developed an ethnographic decision tree model to map mothers' decision making during their transition from welfare to work. Findings suggest the level of trust between parents and childcare providers, related to bad experiences with center-based care, and the availability of information about center-based care facilities were important decision making criteria. The cost of childcare, from the mothers' perspective, did not play as pivotal a role in the decision making process as did previous bad experiences with center-based care.

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I. INTRODUCTION

Research on recent welfare leavers suggests that childcare is one of the most influential factors affecting low rates of job retention (Strawn and Martinson 2000) and high rates of welfare return among single mothers (Klawitter 2001; Richer et al. 2001). Since childcare is so expensive, most studies look at cost as the central factor in welfare mothers' decisions about childcare (Vandell and Wolfe 2000; Han and Waldfogel 2001). However, unsatisfactory childcare settings are common among welfare leavers and may also influence a mothers' decision to leave a job and return to welfare (Meyers 1997). For example, mothers leaving welfare report problems with unreliable childcare providers causing them to be late or to miss work regularly, eventually contributing to job loss (Kisker and Ross 1997).

Studies have also found that information about available childcare options (Kisker and Ross 1997) and the level of trust between the childcare provider and the parent (Fuller et al. 2002) may influence the childcare choices of a welfare leaver. First, the lack of information that parents receive from childcare providers can cause parental worry about their children's well-being while in a group care setting (Uttal 2002). In one study, mothers cited stories about government employees referring women to neglectful and overcrowded childcare settings (Dodson, Manuel, and Bravo 2002). Second, low-income single mothers report that they experience difficulties obtaining information about childcare subsidies and facilities (Paulsell et al. 2002). Research on administrative barriers to subsidy use has, to date, focused on the lack of knowledge about subsidies and eligibility for subsidies (Shlay et al. 2004).

Thus, previous research indicates that information about and trust of the childcare facility is important to parents in their decision making process. However, the decision to use a childcare subsidy based on a mother's trust of social service providers and on information about subsidies

has not been investigated in depth. A better understanding of these problems can help improve the administration and delivery of childcare information services and subsidies for low-income single mothers who have recently left Temporary Assistance to Needy Families (TANF). Understanding the decisions of welfare leavers in relation to employment, childcare, use of transitional supports (e.g., federal childcare subsidies) and welfare cash assistance is vital to the development and implementation of effective programs that can better assist this group of low-income mothers in making the transition from welfare to work. Therefore, this study seeks to clarify how mistrust toward childcare providers and a lack of information about childcare options affect subsidy take-up rates for welfare leavers. Using an ethnographic research approach that creates a model of decision making, I find that a welfare leaver selects a childcare provider based largely on the level of trust, after evaluating information regarding childcare options.

II. POLICY PROBLEM

The low wages of single mothers who leave Temporary Assistance for Needy Families (TANF) make it difficult for them to afford necessary living expenses (see, for example, Richer, Savner, and Greenberg 2001). The Self-Sufficiency Standard for Pennsylvania, used to determine the level of income necessary for families to meet their basic needs, reports that in Philadelphia, single-parent families with two children, one of whom is preschool-age, usually spend half of their income on housing and childcare alone (Pearce and Brooks 2001). Consequently, many single-parent families paying for childcare are unable to meet other basic needs, such as housing, transportation and healthcare. For this reason, childcare subsidies are important in supporting a single mother's transition from welfare to work.

The Child Care and Development Fund (a.k.a. Child Care and Development Block Grant) guarantees federal assistance for childcare costs to parents who leave welfare for employment.² Subsidies cover the entire cost of childcare within preset limits, with the exception of a co-pay determined on a sliding scale. Parents in Pennsylvania whose income does not exceed 200 percent of the federal poverty level are eligible for subsidized childcare (State Policy Documentation Project 2000), but TANF leavers are given priority (Pennsylvania Department of Public Welfare). Currently, welfare leavers must be authorized to receive a childcare subsidy by their welfare caseworker. Unlike several other states, Pennsylvania does not place a time limit on childcare subsidies (Adams, Snyder, and Sandfort 2002). Another atypical characteristic of Pennsylvania's program is that parents can use subsidies for kith and kin (i.e., friend and family) childcare providers in addition to family childcare homes and center-based care (Child Care Works 2001).

The take-up rate for childcare subsidies is generally low among former welfare recipients. Nationally, subsidy utilization among welfare leavers is estimated to be less than one-third of those eligible (Adams, Snyder, and Sandfort 2002; Wilkins 2002). In Philadelphia, the childcare subsidy take-up rate was recently reported at 33 percent among low-income families (Shlay et al 2004). Some have suggested that low-income parents do not utilize subsidies because of administrative barriers (Shlay et al. 2004), including long waiting lists. While these barriers may be one reason for low subsidy take-up rates, little research has been done to document the reasons single mothers do not utilize subsidies. Since the high cost of childcare does not appear to be enough incentive for welfare leavers to use a childcare subsidy, this paper seeks to understand the reasons these women have for not using a subsidy.

III. ECONOMIC MODELS FOR CHILDCARE DECISIONS

Previous research has drawn heavily on economic models of decision making that view cost as the preeminent factor in childcare selection. Some of these models focus on revealed preferences (see Samuelson 1938), assuming one's preferences are clear from the actual outcome of the decision. Other economic models for childcare subsidies focus on utility levels, observing that receipt of childcare subsidies appears to increase maternal employment and equating this increase in employment to an increase in marginal utility to mothers (see Blau 2003 for a review of this literature).

Extensive gaps remain in this literature, however, in that many of these economic studies do not, for example, examine the time costs and administrative barriers that may hinder subsidy use. Meyers et al. (2002), acknowledging a lack of appropriate methodology in previous economic subsidy use research, used a model based on opportunity costs to consider the role of administrative barriers and cost in subsidy use. However, because the model did not account for the reason behind opting to complete the requirements for a childcare subsidy (completing paperwork, attending mandated appointments, etc.), the study could not fully identify the cause of low subsidy take-up rates. While the Meyers et al. study begins to incorporate multiple reasons beyond cost for low subsidy use, I suggest that economic models are ultimately limited in scope and not the most appropriate methodology to investigate reasons for low levels of subsidy use.

Economic models and econometric methods cannot fully capture problems with inadequate information among childcare consumers or trust between referral agencies, childcare providers and parents. Nor can these models examine and explain the details involved in parents' decision making about subsidy use. As Blau (2001) suggests, it is crucial to explicitly model the

behavior of actors in the childcare market in order to understand and develop policy interventions to effectively ameliorate market problems. My research addresses this gap in knowledge about welfare leavers' decision making processes and attempts to explain why only a small percentage of eligible low-income families use childcare subsidies.

IV. METHODOLOGY

Decision-Tree Modeling:

This study employs the method of ethnographic decision tree modeling to explain two childcare-related decisions: 1) the selection of childcare providers and 2) the decision whether or not to use a subsidy. The methodology of decision tree modeling provides a different approach to the study of subsidy utilization. By involving potential recipients of subsidies who make decisions about childcare, the interviews and the resulting decision tree model reveal the actual decision making process.

In order to construct a decision tree model, a researcher must conduct ethnographic interviews to elicit the criteria that influence the decisions made by the informant (Gladwin 1989). Ethnographic interviewing uses questions that have meaning for the informant rather than questions that impose research constructs on informants. Asking open-ended questions, the interviewer starts with very broad "grand tour" questions (see Holstein and Gubrium 1995) – such as, "What is it like to work and arrange childcare for your preschool child(ren)?" – and gradually increases in specificity at later stages of the research. Another crucial element of ethnographic interviewing is to avoid leading the informant toward any particular response, thus asking questions to clarify responses only and not to influence the informant.

The first step in model development of a decision tree is to identify the decision being studied (Gladwin 1989). Recent research suggests that administrative barriers and paperwork problems contribute to low subsidy take-up rates (Shlay et al. 2004). In order to investigate the role of administrative impediments to receiving subsidies, as well as the opportunity costs of the application process, the choice of whether or not to *receive* rather than apply for a subsidy was selected as the decision of interest.

The next step in model development is to identify the options from which the informants will select in the decision process. In this study, the childcare providers informants selected from included a child's father, family member, friend, home daycare center, preschool or Head Start, daycare or actually opting not to work in order to care for the child oneself.

The third step in developing the decision tree model is to identify and clarify decision criteria by distinguishing between the criteria (i.e., positive factors) that lead to a decision outcome and the constraints (i.e., negative factors) that prevent a decision outcome. After the development of individual decision tree models that accurately reflect the actual decision making process of each informant, the researcher develops a logical, composite model that integrates all of the key decision criteria from the individual decision trees. This model must accurately reflect the decision process of each individual and also include criteria that are ordered in a logical manner (Gladwin 1989). To test whether the composite version of the model is consistent with qualitative data from the original interviews, a continual review process of all individual decision tree models and the original interviews on which they are based is required. In addition, multiple interviews with informants are necessary to test the model on study informants, a process analogous to the development of a quantitative survey instrument. To create a survey instrument, a researcher pretests on a sample of respondents and revises the instrument based on initial

interviews, evaluating the validity of the survey instrument's questions and assessing the wording of the questions (Fowler 2002).

The fourth and final step in decision tree modeling is to identify the particular criteria that divide or "cut" the sample into those who chose one childcare decision outcome, such as using a family member for childcare, and those who chose another, such as using a professional daycare center (Gladwin 1989). Upon identification of the dividing criteria, the remaining questions are organized chronologically in the decision making process.

Study Sample:

Study participants were recruited from a list of single mothers who responded to a flyer about a welfare advocacy group and attended one or more of the group's meetings in Philadelphia between 1999 and 2002. Given that the database of welfare recipients was in chronological order according to the date of attendance at the first meeting, systematic sampling with a random start (Henry 1990) was used to ensure the group of informants reflected the range of childcare and subsidy alternatives in the population. This technique eliminates the problem created by the fact that mothers attending a meeting in 1999 may have stopped receiving cash assistance according to TANF time limits and would have different work and childcare experiences than those who were receiving cash assistance and attended their first meeting in 2002. Using systematic sampling from the list and inviting mothers to participate who met the inclusion criteria (i.e., the mother had left welfare and worked in the previous year and had a child age 5 or under), twenty participants were recruited from the welfare advocacy group database of 675 welfare recipients.³

Study participants were fairly representative of the larger population, with the exception that the participants were more educated on average than the welfare population in Philadelphia.⁴ Participants had on average 3.5 children and were on average 31 years of age. Seventy percent of study participants had one or more children between the ages of three and five eligible for preschool or Head Start. During the focal period, defined as the most stable recent employment period during the year prior to study onset or during year one of the study, more than half of the women (55 percent) used a family member as childcare provider while working. One-third of the women (30 percent) used center-based care during the hours they worked, and 5 percent used the child's father, a close friend or a Head Start program as their primary childcare arrangement. Among those who did not use a subsidy (65 percent), the average out-of-pocket childcare cost to the mother was \$156 per month, about one-seventh of the market rate for childcare as determined by the Self-Sufficiency Standard (Pearce and Brooks 2001).

It is important to note that participants in the welfare advocacy group attended an orientation where they received assistance finding and selecting childcare programs. Since these women chose to attend the welfare advocacy group meetings on their own accord, the sample may contain selection bias, as those who attend these meetings may display certain unobservable differences that make them more likely to select a subsidy or more likely to seek out information on childcare. However, the similar take-up rate in this sample and in other studies conducted in Philadelphia (Shlay et al. 2004) – around 35 percent – suggests that these women are not more likely to select a subsidy even with this information. Indeed, if these welfare leavers continued to indicate gaps in their awareness of childcare/program alternatives, then one may presume that others who do not have access to this additional information source may have even greater gaps in their knowledge about these options.

V. ETHNOGRAPHIC INTERVIEWS

The ethnographic interviews uncovered the primary criteria in childcare decision making. The interview results suggest that the following factors were primary criteria in a mothers' decisions regarding childcare selection and subsidy use: concerns about safety and general well-being of children, particularly infants and toddlers in childcare, a greater receptivity to using Head Start and preschool programs among those mothers who were reluctant to use center-based care, a higher comfort level with childcare facilities with a strong educational component; and a demonstrated compelling desire for information about the well-being of children in childcare settings.

Childcare Selection:

Mothers in this study expressed a reluctance to use group care for infants and toddlers who could not yet talk, for fear of child mistreatment or neglect. Study participants reported observing the facilities their children attended. One woman explained her concerns about children's safety in the following quote:

A lot of places, you can't trust them. You can't trust a lot of daycare centers. You don't know what they're doing to your child, especially the little babies that can't really talk. This [childcare provider] I had, my older kids were there and they were telling me everything that was going on, but when I wasn't there anything could happen to my boys.

When asked what she looks for when choosing a childcare facility, another mother expressed the following concerns about the consistency of the childcare providers' behavior:

It's all if I can trust them. If I think I can trust them, if my child [is] young, and I think I can trust them, as far as me popping up and calling or whatever, even if I'm paying for childcare

and I'm off that day, and I just want to sit around and watch. I want to see if that's the same way you act. Or see how you act with other kids when they parents not there. So it's all, it's a whole big thing.

Mothers in this study who were reluctant to use center-based care demonstrated more receptivity to using Head Start, preschool programs and pre-kindergarten programs. When programs were available, parents with both pre-school and school-age children coordinated childcare arrangements by enrolling children age five and under in early childhood programs located in the same school attended by the older child. Among the mothers who expressed reluctance to use center-based care, 80 percent had enrolled their child in a preschool or Head Start program between the ages of 3 and 5 either during the year prior to study onset, when the mother left cash assistance for employment, or at a later point during the course of the study.

Mothers generally expressed a higher comfort level with center-based care that was seen as very high in quality and with a strong educational component. For example, one mother stated she would like to use an expensive childcare center frequented by professors and staff of the University of Pennsylvania if she could afford it. Describing her observations of workers at this center and in the nearest Head Start in the following way:

You just see something different. I know it's hard to explain but it's what I've observed. And what I've seen in the school Head Start. They have a whole system set up for [the kids] and stuff. I walk in and they looked like they wanted to be there.

Distrust of childcare facilities based on observations emerged as a repetitive theme from interviews with these women. Mothers reported instances of child neglect after observing facilities their children attended or seeing the physical condition of the children when picked up from daycare. One mother, describing her child's condition after not having had his diaper changed or not being cleaned throughout the day, reports:

There's times that my dad would actually pick him up from daycare and he would have vomit down his clothes... He had diaper rashes so bad that, oh my God, it looked like somebody actually stabbed him...with a knife. That's how deep and disgusting them blisters were on my son.

This story is more extreme than what most mothers reported about their lack of trust in childcare facilities. However, these examples illustrate the type of childcare experiences that these mothers observed. These first-hand experiences were often reaffirmed for mothers through stories from friends and relatives about neglect, molestation and child rape. Experiences like these made mothers fearful of leaving their children in a childcare facility.

In fact, the mother who told her own experience with infant neglect in the quote above decided to have her father provide childcare instead, stating:

My dad's the only person I can trust with my kids. My dad and my mom, because of the conditions of daycares. What my son has been through, I would never put my son in daycare.

The study participant's frequent observations of childcare centers and negative reactions to these observations, in many cases, suggests a deep concern for their children's welfare in group care settings and a strong desire for information about what happens to the child in these facilities. Mothers expressed concerns about the treatment of their children in center-based care that did not allow parents to drop by unannounced. When asked if she ever had a bad experience with daycare, one mother responded:

Not so much experience, but why do you have to call first to come? If I want to come any other time, why do I have to call? That's what made me stop taking her to [that center]. It means something else is up other than that, you know what I mean?.... Why do I have to call? I can pop in any time I want. It makes me think something else is going on.

The interviews clearly suggested a strong relationship between a previous negative experience with center-based care and a reluctance to utilize these providers at the time of the

study. Ultimately, the themes of trust and information, demonstrated by child neglect and a desire to observe their child's treatment in center-based care, emerged from the study participants' interviews.

Subsidy Utilization:

The themes of trust and information that were so prevalent with childcare facilities were also common with the subsidy program staff. In the same way a negative experience with center-based care resulted in mothers avoiding that type of childcare provider, a previous bad experience with the subsidy office was associated with a lack of subsidy use.

Negative experiences with a subsidy office included frustration from the mother's perspective due to 1) moving from one subsidy district to another during the application process and therefore being required to reapply in the new district or 2) discontinuation of a subsidy already received because the parent moved from one district to another or 3) termination of the application process or discontinuation of a subsidy already received because the parent lost or quit her job. Mothers tended to view a loss of subsidy in these situations as a hassle, in essence creating a barrier to obtaining a subsidy. Mothers who had previously been turned down for a subsidy and those who did not complete the application for a subsidy due to moves or job changes tended to not apply for a subsidy during the study period.

Similarly, the process of leaving welfare and obtaining a subsidy was fraught with paperwork problems resulting from miscommunications and gaps in information. For example, one study participant reported that while her caseworker authorized her to receive a subsidy, she was unaware of the authorization and did not read the letters she received from the subsidy office, believing the documents were only general information rather than specific application

materials she needed to submit. This study participant was still hoping to receive a subsidy, but was told she would have to apply directly to the subsidy office, therefore losing her priority status as a welfare leaver, since her authorization had expired.

Women in the study often associated subsidy offices with the welfare system in general, contributing to a negative perspective of the subsidy system and to a lack of subsidy use. For example, one mother's experience with the childcare subsidy office led her to conclude that the staff members would not provide accurate information nor would they understand her fears of having her child neglected or mistreated in center-based care, particularly in this case where the child was very young and not able to talk. She describes her interaction with a staff member as follows:

If I'm asking you if something happened at childcare, neighbor's home or whatever, and I'm asking you do I have to call and wait around for another childcare and you asking me, "Well, I wouldn't just take him out," that's not what I asked you would you just take him out. What's the process I would have to go through? Would I have to wait? Well, you should see and try to investigate. Who am I gonna talk to? My baby can't talk this young. So no.

This woman, whose child was one year old at the time of this incident, was still not using childcare subsidies or facilities by the time the child was four. Thus, the inability of the subsidy office to answer her question contributed to this mother's lack of trust in the subsidy program.

Many mothers' worries for the safety of childcare facilities combined with a lack of responsiveness from subsidy offices results in a lack of trust in the "system." Indeed, even though many of these mothers knew they could use a subsidy to pay a family member or friend instead of center-based childcare, distrust of the subsidy office still appeared to make the women choose to not receive subsidies. Administrative problems as well as information gaps and miscommunications, during the application process, further contributed to nonuse of subsidies.

VI. DECISION TREE MODEL

From the outset, cost constraints limited these mothers' childcare options to low-quality center-based care characterized, in many cases, by child neglect. Consequently, the women interviewed were more concerned with trust and information than they were with cost when making decisions about childcare. The two major themes of the lack of trust about childcare facilities and the need for information about the welfare of their children in the childcare facilities resulted in the development of a decision tree model. The following question is at the top of the decision tree, *"Did you have a bad experience with daycare in the past, or did someone you know well and trust have a bad experience with daycare?"*⁵ This model suggests that a previous negative experience with center-based care is the main variable that predicts mother's decision making on childcare facilities.

In this decision tree on childcare use, the path traveled by informants who answer "yes" to the question about bad experiences with center-based care predicts the childcare type selected. If the mother 1) had a bad experience with center-based care or if someone she knew well and trusted had a bad experience with center-based care, AND 2) the child's father was not trustworthy, willing, and able to watch the child(ren) during the hours she was working, AND 3) she had a family member available to watch the child(ren) during the hours she was working, BUT 4) she did *not* have a trustworthy family member willing to baby-sit every day for free or whom she could afford to pay OR her job did *not* pay for a babysitter, THEN she would go to the subsidy decision tree and we would see if she would pass the constraints that might prevent her from receiving a subsidy. If she did not receive a subsidy, her ability to pay out of pocket for childcare would limit her options at this point.

Mothers who answered no to the first criterion question, “*Did you have a bad experience with daycare in the past or did someone you know well and trust have a bad experience with daycare*” are immediately faced with the cost constraint in the very next criterion, “*Can you afford to pay for day care?*” This path in the decision tree model centers on mothers’ ability to afford daycare, posing the question of whether or not the mother can find a way to pay for center-based care, either through 1) the child’s father or a family member paying for day care, OR 2) receiving a subsidy, OR 3) enrolling the child(ren) in a nearby free preschool or Head Start program. Therefore, when informants travel down this path on the decision tree model, cost is pivotal in the selection of the *type* of childcare provider.

VII. CURRENT FINDINGS AND FUTURE RESEARCH

Bad experiences with center-based care, the subsidy program, or both were associated with avoidance of center-based care and subsidy use. Findings from this study underscore the relationship between previous bad experiences and future childcare selection. Half of participants answered “no” to the question about bad experiences with center-based care and the other half answered “yes.” All of the informants who recounted previous bad experiences with childcare chose kith and kin providers as their primary childcare arrangement. Among those participants who reported no previous bad experiences with day care, the majority (60 percent) used center-based care, leaving 40 percent who used a kith and kin provider as their primary childcare arrangement.

Therefore, the decision tree model suggests that single mothers who leave welfare for employment make childcare decisions on the basis of intuitive, subjective criteria rooted in previous experiences with childcare programs and concerns about first, the safety and, second,

the education of their pre-school age children. Making such a generalization on the basis of one's previous bad experiences is consistent with Kahneman's (2003) observation that people are more satisfied with decisions they made intuitively than they are with decisions they make analytically. Indeed, this finding is also consistent with Tversky and Kahneman's (1986) suggestion that people are more satisfied with decisions they make on the basis of *subjective* evaluations of the potential risks and gains of various options rather than primarily on the basis of rational economic factors.

On a broader scale, this study reveals a more complex understanding of low subsidy take-up rates by ordering the variables associated with subsidy use. The study examined in depth the relationship between factors that impact childcare selection and subsidy use, rather than depict the prevalence of these variables in the population of welfare leavers. However, as previously discussed, these findings may not be generalizable, given that the study participants were selected from a welfare advocacy group. In addition, this study's findings are limited as the decision tree model was only tested on the original sample of women who helped to create the model. Therefore, future steps for this research are to test the decision tree model findings on a larger sample of single mother welfare leavers to determine its accuracy in predicting childcare decisions, with the aim of achieving a predictive accuracy rate of 85 to 90 percent, which Gladwin (1989) argues is indicative of a good model for the population.

Beyond testing the current decision tree model, this study raises questions for further study. Additional research could work to develop an ethnographic decision tree model for the mother's employment decision, linking the selection of childcare providers and subsidy use to a mother's decision to obtain a particular job.

Ultimately, the implications of this research are important for understanding the welfare leaver population in regards to childcare. This study's decision tree model should help other researchers fill in the gaps left by economic studies to date and provide others with a better understanding of childcare decision making.

VIII. POLICY IMPLICATIONS

Findings from this study suggest that single mothers leaving welfare experience a great deal of apprehension and fear about arranging childcare for their preschool-age children. However, these mothers want information about affordable high quality childcare and early childhood education programs. These mothers also need better information and assistance in accessing childcare subsidies.

States are currently allowed to transfer up to 30 percent of their TANF block grant funds to the CCDF to fund childcare, or states can use TANF funds directly to fund childcare without transfers (National Center on Children in Poverty 2003). However, if trust and information issues persist, money slotted for childcare programs may not be maximized. Expansion of school-based programs and, in particular, Head Start with which mothers are familiar and to which they are highly receptive will assist this group in accessing higher quality childcare and educational programs. Indeed, the model of Early Head Start, which emphasizes the development of an ongoing personal relationship between a service provider and the parent from age zero to three has been effective in increasing utilization of higher quality center-based care (Love, Constantine, Paulsell, Boller, and Ross 2004).

Potentially the most effective way to assist and support these parents in a manner that promotes trust between the service provider and parent would be to combine ongoing case

management with educational programs for parents about assessing safety in childcare, understanding subsidy eligibility guidelines to effectively access childcare subsidies, and finding the affordable childcare programs with educational value. Educational efforts are most likely to be effective if they are separated from the application process for childcare subsidies, as parents may respond negatively to efforts to influence their childcare choices from subsidy office workers.

Childcare subsidy workers are in a position of power (see Palmer 1983 for a discussion of the importance of separating power and authority in the social work role in order to build trust) in that they are affiliated with the organization that has the power to grant or deny access to funding for childcare. As mothers in the study tend to view childcare subsidy offices in the same light as the welfare system, and their perceptions of the welfare system and, by extension, the subsidy office, are often negative, service providers in childcare subsidy offices and welfare-to-work programs need to be well-trained and personable. The service structure needs to emphasize the development of ongoing personal relationships between welfare leavers and service providers in order to be most effective in providing assistance. Policies aimed at improving information on center-based care and promoting trust between parents, subsidy office staff members and childcare providers can increase childcare subsidy utilization rates among welfare leavers. By helping more mothers use childcare subsidies, policymakers can improve opportunities for transitioning from welfare to work.

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² The Child Care and Development Fund also provides services to other low-income parents in addition to welfare recipients, but welfare recipients are often given priority status to receive childcare subsidies through the CCDF.

³ I used systematic sampling four times in increments of approximately 50 potential informants per sample for a total of slightly more than 200 informants randomly selected. The recruitment process of the final sample was hindered by extensive wrong numbers and disconnected phone lines as well as a number of possible informants who did not meet the selection criteria. In addition, not everyone who met the selection criteria chose to participate in the

study. In order to ensure that those without accurate phone numbers were not systematically excluded, I followed up with home visits to all those randomly selected whose phone numbers had been disconnected (Fowler 2002), which resulted in the inclusion of twenty total participants.

⁴ Among the 20 single mothers in this study, 80percent were African American, 15percent described themselves as biracial and 5percent was Caucasian. While Philadelphia's population is 44percent African-American, 46percent white, 5percent Asian and 6percent some other race, with 2percent describing themselves as multiracial (U.S. Census Bureau, 2000), poverty statistics suggest this study is somewhat representative of the sample in Philadelphia given that 37percent of African-Americans were living in poverty in contrast to 17percent of white Philadelphians (U.S. Census Bureau, 2000). The women in the study were more educated than the general population of Philadelphia, as 60percent had a high school diploma or GED but no higher education (compared to a study conducted by Michalopoulos et al. (2003) that found almost half of welfare recipients had less than a high school diploma), 20percent had less than a high school diploma, 15percent had attended some college and 5percent had a bachelor's degree.

⁵ The term "daycare" is used in the model since that term had meaning for the informants as opposed to "center-based care" which is a research construct.

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