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A Qualitative Study of Cash Welfare Assistance Recipients' Preparedness for Economic Self-Sufficiency

Kimberly Pickens
Walden University

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Walden University

College of Health Sciences and Public Policy

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Kimberly Pickens

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Walden University
2025

Abstract

A Qualitative Study of Cash Welfare Assistance Recipients'

Preparedness for Economic Self-Sufficiency

by

Kimberly Pickens

MPhil, Walden University, 2025

MA, Marshall University Graduate College, 2003

BA, West Virginia State College, 1999

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

August 2025

Abstract

Single mothers receiving cash welfare assistance through the Temporary Assistance for Needy Families (TANF) program, may not be prepared for economic self-sufficiency due to TANF's primary focus on employment and limited focus on self-sufficiency barriers. Past studies have found that cash welfare assistance recipients may not become self-sufficient due to low-wage employment, limited education, and the lack of a public policy-based standardization of the concept of economic self-sufficiency. The purpose of this study was to examine the experiences of single mother TANF recipients pursuing economic self-sufficiency through the lens of the capabilities approach, life chances theory, and the feminization of poverty. Rooted in the qualitative research tradition, this study employed a joint narrative inquiry-case study approach to explore the participants' perspectives and experiences. Data were collected through semi-structured interviews with nine single mother former and current TANF recipients, then organized, coded, analyzed, and evaluated via triangulation. The results were that single mother cash welfare assistance recipients' economic self-sufficiency preparedness was informed by education, employment, financial resources management, environmental factors, economic self-sufficiency barriers, personal motivations, personal attributes, self-determination, and other considerations presented in this study. Social change implications included influencing cash welfare assistance policies that may help facilitate economic self-sufficiency in single mother cash welfare assistance recipients by addressing shortcomings of the current work-centric focus of current policies and by presenting meaningful solutions to economic self-sufficiency barriers.

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Dedication

This study is dedicated to the loving memory of my beloved mother Elaine Mosley, my grandparents James and Alice Mosley and Mae Banks, my father-in-law and mother-in-law Arthur and Ellen Pickens, my aunts Virginia Nemore, Catherine Easter, and Ruth Redd, my nephew Marcus Cobb, and my undergraduate advisor and professor Dr. Stuart McGehee, and to all my departed loved ones who paved the way for me.

To the nine women featured in this study, thank you for entrusting me with your stories and insights that made this dissertation a reality.

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Chapter 1: Introduction to the Study

Women throughout the United States and around the world serve as gatekeepers for their families and communities. For low-income single mothers, the gatekeeper role is compounded by fulfilling other responsibilities such as provider, caregiver, protector, and student (Christensen, 2019; McAfee, 2015; Mengesha, 2016; Pearce, 1978; Sharma, 2021; Yun, 2019). Their concerns, issues, and challenges are minimized and attributed to their psychobiological composition. The responsibility and the emotional labor experienced by low-income single mothers takes a toll on their physical, mental, and emotional well-being. Low-income single mothers struggle to gain a foothold in potentially transformative sustainable job and career opportunities due to inadequate housing, lack of education, insufficient childcare, and a myriad of other barriers (Christensen, 2019; McAfee, 2015; Pearce, 1978). Consequently, these women become trapped in cyclical poverty due to job instability and unsatisfying work circumstances (Coley & Lombardi, 2013; McAfee, 2015).

An individual's income status has been used to define perceived social worth and their intellectual capabilities and moral character (Speight, 2018). In the conversation on poverty, the socioeconomic infrastructure and personal barriers that perpetuate poverty have been overlooked. For women experiencing poverty, such barriers can hinder their pathways to self-determination and economic self-sufficiency.

Issues related to economic self-sufficiency have been at the forefront of the national dialogue on poverty since the passage of the landmark welfare reform legislation

Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996 (Personal Responsibility and Work Opportunity Reconciliation Act, 1996). PRWORA transformed the American welfare assistance system from an entitlement-model to a time-limited framework that positioned job attainment and family stability as the primary avenues to self-sufficiency (Muennig et al., 2015). The centerpiece of PRWORA, the Temporary Assistance for Needy Families (TANF) program, replaced the longtime Aid to Families with Dependent Children (AFDC) program (Cheng, 2010). In contrast to the Aid to Families with Dependent Children program, TANF capped cash welfare assistance benefits to a five-year lifetime limit and instituted work requirements for its participants (Cheng, 2010). The stated purpose of TANF is to decrease long-term reliance on government assistance and to promote strong stable family relationships by encouraging job preparation and attainment, placing lifetime limits on receiving cash assistance, and strengthening the nuclear family model (Hahn et al., 2015). TANF is structured so that state governments can wield broad discretion via federal block grants in administering and managing the program and to push policy preferences and priorities (Hahn et al., 2015). Federal oversight guidelines require states to adhere to the 60-month lifetime limit on cash assistance, work participation mandates, and maintenance of effort funding (Hahn et al., 2015). Maintenance of effort is the federal requirement that state governments must spend a specified amount of TANF funds on financial assistance and support services to eligible low-income households (Falk, 2023; U.S. Government Accountability Office, 2012). States that fail to meet spending requirements in a fiscal

year will lose TANF block grant funds for the following year (Falk, 2023; U.S. Government Accountability Office, 2012).

Other than those stipulations, states have broad leeway in managing their respective TANF programs. In its early years, the TANF program witnessed substantial reductions of almost half of its cases (Cheng et al., 2017). According to Cheng et al. (2017), the U.S. Department of Health and Human Services ascribed the decline in decreased government dependency to the robust economic conditions at the time and the employment-centric model of the TANF program.

In the state of West Virginia, approximately 17.8% of its total population live in poverty (U.S. Census Bureau, 2018). Located in the Appalachian region of the United States, West Virginia's poverty rate was almost four points higher than the national rate of 14.1% in 2018 (Appalachian Regional Commission, 2020). In Kanawha County, West Virginia, this study's geographic focus, the poverty rate was 17.1% in 2018 (Appalachian Regional Commission, 2020). That estimate remained constant for a 4-year period preceding the Census report (Appalachian Regional Commission, 2020; U.S. Census Bureau, 2018). The Census Bureau's report indicated that the female annual median income in West Virginia was \$19,497 or almost half of the reported male annual median income of \$31,116 (U.S. Census Bureau, 2018). The aforementioned statistics present a picture of the poverty that pervades West Virginia and the Appalachian region in the United States and has broader implications for single mothers receiving cash welfare assistance in their pursuits of economic self-sufficiency.

In the state of West Virginia, TANF funds are administered through the WV WORKS program, under the auspices of the West Virginia Department of Human Services (WV DoHS) formerly West Virginia Department of Health and Human Resources (WV DHHR) Bureau for Family Assistance (BFA). The WV DoHS is a state-level government bureaucracy that oversees other related agencies such as the Bureau for Child Support Enforcement (BCSE) and the Children's Health Insurance Program (CHIP) (West Virginia Department of Health and Human Resources, 2017). DoHS branch offices are located in each of West Virginia's 55 counties. The Kanawha County DoHS branch office is headquartered in an unincorporated area near Charleston, West Virginia's capital city.

The mission of WV WORKS is "to use funds in an efficient effective manner to facilitate self-sufficiency among low-income families by promoting employment and personal responsibility, reducing dependency on government-subsidized programs, and to improve the well-being of children of individuals receiving WV WORKS" (West Virginia Department of Health and Human Resources, 2017, p. 1). The program's main objective is to help participants gain long-term full-time unsubsidized employment (West Virginia Department of Health and Human Resources, 2018). Individuals unable to meet the employment requirement may be permitted to obtain part-time unsubsidized, part-time or full-time subsidized employment, or complete other related activities (West Virginia Department of Health and Human Resources, 2018). Part-time employment is defined as working 30 or less hours per week, while full-time employment is classified as

working 30 or more hours per week (West Virginia Department of Health and Human Resources, 2018). The county branch offices are granted broad discretion in determining what related activities participants are permitted to pursue (West Virginia Department of Health and Human Resources, 2018). To assist with clients' self-sufficiency efforts, WV DoHS offers the Employment Subsidy Program (ESP). ESP is a job placement initiative that fully subsidizes the wages of WV WORKS participants working at least 30 hours per week (West Virginia Department of Health and Human Resources, 2018). ESP participation is determined by the client's preparedness for the workforce, need for job skills and training, and is limited to 6 months (West Virginia Department of Health and Human Resources, 2018). The objective of ESP is to facilitate clients' entry and stability into long-term unsubsidized employment (West Virginia Department of Health and Human Resources, 2018).

Welfare assistance policy makers and program designers have sought to help welfare recipients improve their employability by assisting them in the areas of childcare, transportation, and education with the belief that those benefits would support welfare recipients' transition from dependency to self-sufficiency (Francois, 2017). For instance, in West Virginia, eligible WV WORKS participants may receive subsidized childcare assistance, transportation reimbursement, and financial support to further their post-secondary education (West Virginia Department of Health and Human Resources, 2018). Though these and other forms of assistance are available to help facilitate economic self-sufficiency, that help may not be enough, and recipients may diverge from their

caseworkers in their approach on how best to achieve economic independence (Francois, 2017; Herbst, 2013).

In this first chapter, I present this study's background, problem statement, purpose, research questions, conceptual framework, nature, definitions, assumptions, limitations, scope, delimitations, and significance, then concluded with a summary before transitioning to the second chapter.

Background

The concept of economic self-sufficiency has been difficult to define because there has been no standardized method of determination or measurement (Blevins, 2014; Hetling et al., 2015). The meaning and consideration of the factors of what constitutes self-sufficiency varies within the policymaking and research communities. In general, self-sufficiency could be considered as having the financial resources needed to provide one's living expenses such as food, clothing, and shelter (Blevins, 2014).

Based on my social services employment experiences, there are single mother welfare assistance recipients who are neither interested in pursuing nor obtaining economic self-sufficiency. Their reasons for being disengaged from the self-sufficiency process are rooted in intrinsic, environmental, structural, and situational considerations. For example, individuals receiving income-based housing assistance may reject employment offers so they do not risk losing other government-funded benefits such as medical insurance and food assistance. From the clients' perspectives, the cost of these and other benefits far exceed any benefit they would receive from just paid employment.

A public policy dialogue on economic self-sufficiency should consider expenses that are not considered essential but that would improve one's ability to compete in a technology-driven globalized society. Examples of such quality-of-life essentials include access to high-speed Internet, reliable transportation, and mobile phone service. In rural low-populated regions throughout the United States, especially in the Appalachian region, single mothers receiving cash welfare assistance face these and other challenges in pursuing and obtaining economic self-sufficiency. Additional challenges such as securing safe decent and affordable housing, navigating stressful familial relationships, and health concerns are exacerbated by poverty (Blevins, 2014).

Because of the aforementioned issues, poverty alleviation strategies that help facilitate economic self-sufficiency require a multi-pronged collaborative approach from public, private, and nonprofit sector entities that extends beyond the traditional employment-centric paradigm and into a supplemental services framework that focuses on affordable health care, childcare assistance, and other transitional services (Bober, 2017; Duncan et al., 2017; Nye-Lengerman & Nord, 2016). Consequently, poverty alleviation policymakers can address barriers that hinder economic self-sufficiency.

Problem Statement

Current cash welfare assistance programs may not adequately serve the needs of individuals seeking to become self-sufficient (Gates et al., 2017). This deficiency may be caused by TANF policies that focus primarily on the attainment of employment (Cheng, 2010; Running & Roth, 2013). Observers argue that work-centric welfare policies are

often flawed and do not adequately prepare recipients for economic self-sufficiency because barriers to self-sufficiency, such as education and childcare, are not addressed (Ahn, 2015; Bober, 2017; Cheng, 2010; Cheng & Lo, 2014). Consequently, individuals affected by current welfare policies may struggle to find stable employment that offers livable wages and benefits and access to opportunities that could facilitate self-sufficiency (McGuire, 2003).

As stated earlier, self-sufficiency is a difficult concept to define because there are a myriad of interpretations surrounding the term and because there is no known public policy-oriented standardization that aptly qualifies what it means to be economically independent (Powell, 2015). For example, an individual who does not receive cash welfare assistance but receives rental assistance might consider themselves self-sufficient because they are employed and pay the majority of their rent and utilities. This partial self-sufficiency paradigm is common among housing assistance clients whose incomes are close to the maximum levels permitted to receive assistance.

Siegel et al. (2007) argue that federal TANF policies focus heavily on employment as the primary indicator of self-sufficiency and the main tool to exit poverty. Siegel et al.'s observation of a work-centric welfare policy framework has been explored in subsequent research (Cheng, 2010; Muennig et al., 2015; Running & Roth, 2013). The work-centric paradigm is flawed because current welfare assistance and poverty alleviation models do not adequately reflect the harsh realities of TANF recipients struggling to earn livable wages that will enable them to afford necessities amidst ever-

increasing living costs, uncertain globalized economic conditions, and limited personal and social networks (Siegel et al., 2007). The likelihood of single mother cash welfare recipients becoming self-sufficient is hindered by their lack of education, spotty job histories, and limited marketable transferrable skills (Bober, 2017; Siegel et al., 2007). Due to those factors, single mothers receiving cash welfare assistance often find themselves trapped between a pendulum of poverty and poor labor conditions (Siegel et al., 2007).

Little is known how former TANF recipients have fared in their quests for economic self-sufficiency (Hildebrandt, 2017). Further research is needed to explore whether cash welfare assistance recipients have achieved economic self-sufficiency or have continued to teeter near or below the poverty line (Bober, 2017; Cheng et al., 2017). Thus, it is important to learn more about the experiences of single mother TANF recipients as they pursue economic self-sufficiency (Bober, 2017; Hildebrandt, 2017; Mead, 2015; Stadler, 2019).

Furthermore, the Appalachian region has been overlooked in public policy research (Ezzell, 2016). The research that has been conducted on economic conditions in Appalachia has primarily been based on quantitative methods (Ezzell, 2016). Qualitative studies conducted on economic conditions in Appalachia would be beneficial since such research could offer insight and provide a platform for residents in Appalachia to share their experiences of how they have been impacted by poverty alleviation policies (Ezzell, 2016).

Purpose of the Study

The purpose of this narrative inquiry-case study was to fulfill the need for an in-depth exploration of the experiences of single mother TANF recipients pursuing economic self-sufficiency (Cheng et al., 2017; Ezzell, 2016; Hildebrandt, 2017; Mead, 2015; Stadler, 2019).

Research Questions

This narrative inquiry-case study was aimed at answering the following research question (RQ) and subquestions (SRQ):

- RQ 1: What actions do single mother cash welfare assistance recipients take in pursuing economic self-sufficiency?
- SRQ 1a: How do single mother cash welfare assistance recipients perceive economic self-sufficiency?
- SRQ 1b: How do single mother cash welfare recipients' perceptions influence their pursuits of economic self-sufficiency?

Conceptual Framework

This study's conceptual framework was guided by Sen's (1992) capabilities approach (CA), Weber's life chances theory (LCT), and Pearce's (1978) feminization of poverty concept. The CA is a social justice framework that examines how individuals cultivate and maximize their talents, skills, assets, and opportunities to provide for themselves and their dependents, handle their day-to-day living, and maintain autonomy and agency (Banerjee & Damman, 2013; Kuklys, 2005). Also known as the capability

approach, CA evaluates an individual's capacity for achieving self-sufficiency by how they leverage the full use of their abilities and potential according to the freedoms and opportunities available to them (Banerjee & Damman, 2013; Kuklys, 2005). The essence of CA lies in the question, "What is each person able to do and to be?" (Banerjee & Damman, 2013, p. 414). The key elements of CA are functions and capabilities (Kuklys, 2005). Functions represent an individual's state of being and abilities. Functions are impacted by a person's physical, emotional, psychological, intellectual, and mental factors. Capabilities reflect the functioning that an individual can possibly achieve without restrictions or barriers. Capabilities are informed by societal, economic, structural, and political conditions.

Weber's life chances theory (LCT), also referred to as "life chances," rests on the premise that an individual's socioeconomic status guides their opportunities more so than their personal characteristics and actions (Ligatti, 2018). The crux of LCT is that an individual's environment informs the extent and ability of social mobility in terms of career opportunities, access to quality education, healthcare, housing, and communities, treatment within the criminal justice system, and the ability to increase intergenerational wealth and assets (Ligatti, 2018). LCT is rooted in the concept of social stratification, which deepens income inequality (Ligatti, 2018). Weber observed that individuals on the higher end of the socioeconomic scale restrict access to advancement and opportunities to individuals on the lower end of the scale (Ligatti, 2018).

The feminization of poverty, a concept coined by Pearce (1978), articulates the observation that women overwhelmingly and consistently experience poverty at higher incidences than men (Christensen, 2019; Pearce, 1978). Female poverty is a global phenomenon due to gender and racial inequality and discrimination (Christensen, 2019; Pearce, 1978). Both Christensen (2019) and Pearce argued that female poverty may be exacerbated by disruptions in the family structure, uneven participation in the labor force, and the unequal distribution of unpaid household management duties. Households headed by single women are susceptible to living in poverty because they tend to have the primary responsibility for their minor children, which limits the women's employment opportunities (Christensen, 2019; Pearce, 1978). According to Christensen and Pearce, researchers have sought to explain that the feminization of poverty is caused by differences in education and paid employment backgrounds.

CA provides a multi-faceted apparatus for researchers and policymakers to evaluate individual welfare, inequality, and poverty in terms of functioning and capabilities (Kuklys, 2005). As a result, CA provides a starting point in determining an individual's potential and likelihood of achieving economic self-sufficiency. Incorporating CA had important theoretical implications for the study of self-sufficiency capacity and the formulation of public policy (Kuklys, 2005).

The inclusion of LCT in this study supported Weber's assertion that place matters in relation to opportunity (Ligatti, 2018). As examined through LCT, rural areas are considered low-opportunity areas with limited chances for its residents to achieve success

(Ligatti, 2018). For low-income single mothers living in Appalachia, LCT provided context and understanding to the challenges and barriers they face in aiming for economic self-sufficiency. Applying the feminization of poverty to this study helped explain the unique challenges that women living in poverty face as they pursue economic self-sufficiency. Both Christensen (2019) and Pearce (1978) argued that exploring the phenomena of the feminization of poverty and its root causes could help stimulate economic growth, which would help alleviate female poverty. Also, the feminization of poverty was used to investigate why welfare policies simultaneously hinder women's economic progress but keep women from falling deeper into poverty (Christensen, 2019; Pearce 1978). The intersectionality of the capabilities approach, life chances theory, and the feminization of poverty encapsulates the unique individual and structural challenges that single mother cash welfare assistance recipients in rural areas experience in pursuing economic self-sufficiency. Together, the three concepts helped glean valuable insights from the women's perspectives.

Nature of the Study

This study's research questions were answered using the qualitative research approach. Data were collected using a merged methodology that incorporated both the narrative inquiry and the case study models. The two models were similar in that they presented unique opportunities for deep multi-faceted contextualized understanding and interpretation of a study driven by the perspectives and experiences of its participants (Patton, 2015). This study explored the lived experiences of single mothers in various

phases of receiving cash welfare assistance. The results may facilitate positive social change by bringing awareness to the experiences of single mothers receiving cash welfare assistance and to use those findings to influence the enactment of holistic welfare policies that could lead to economic self-sufficiency.

Definitions

The following terminology was used throughout this study:

Cash welfare assistance: Government-funded unearned income granted to income-eligible and criteria-eligible individuals to help provide for essential living expenses; used interchangeably with TANF and WV WORKS.

Cyclical poverty: Poverty that is recurring depending on economic conditions, employment status, and life events; is related to generational poverty and situational poverty.

Economic self-sufficiency: The state of having enough financial resources to provide for one's essential living expenses without needing third-party interventions.

Feminization of poverty: Refers to the phenomenon in which women experience poverty at rates disproportionately higher than men due to social and income inequality (Abbate, 2010).

Generational poverty: Poverty that is present in families for at least two generations and is difficult to exit (Jensen, 2009).

Human capital: The training, education, and skills that an individual has that make them an asset to the labor force (Goldin, 2016).

Poverty trap: A mechanism or a barrier that hinders an individual's ability to move out of poverty despite efforts (Kraay & McKenzie, 2014).

Single mother cash welfare assistance recipients: Never married, separated, divorced, or widowed mothers of children under the age of 18 who are receiving or have received cash welfare assistance benefits.

Situational poverty: Poverty caused by sudden unexpected life events (Jensen, 2009).

TANF leavers: An individual no longer receiving cash welfare assistance due to obtaining employment, loss of eligibility, or having exhausted their 60-month lifetime limit on receiving benefits. Except for individuals who have used up their 60 months of lifetime assistance or are permanently prohibited from receiving cash benefits, former cash welfare assistance participants may re-enter the TANF program if they meet program and income eligibility requirements.

Temporary Assistance for Needy Families (TANF): The federal welfare assistance program funded by the United States Department of Health and Human Services (U.S. DHHS) Administration for Children and Families (ACF) that provides cash assistance to income-eligible families with children under the age of 18 for a period of no more than 60 months in a lifetime.

Welfare dependency: The state of needing the intervention of welfare assistance to provide for one's essential living expenses. Also refers to the proportion of an

individuals' annual unearned income that comes from TANF and other public assistance sources (U.S. Department of Health and Human Services, 2013).

Welfare trap: The concern that long-term participation in safety net programs such as TANF may impede economic self-sufficiency by perpetuating welfare dependency and poverty (Lagomarsino & Nocetto, 2019, as cited in Lagomarsino, 2020).

WV WORKS: The state-level welfare assistance program administered by West Virginia Department of Human Services (WV DoHS) Bureau for Family Assistance (BFA) that is subsidized by TANF-funded block grants and provides cash assistance to income-eligible families with children under the age of 18 in the state of West Virginia for a period of no more than 60 months in a lifetime.

Assumptions

Knowledge with theoretical and practical applicability is valued in the public policy and public administration fields (Nowell & Albrecht, 2019). This is due to the problem-solving challenges present in the field that require inductive reasoning that extends beyond a specific case (Nowell & Albrecht, 2019). The knowledge that could benefit the public policy and public administration fields is generated from individuals' observations, values, beliefs, experiences, and worldviews (Bhatta, 2018; Creswell & Poth, 2016).

These bases of knowledge coalesce to form philosophical assumptions (Creswell & Poth, 2016). These assumptions inform all stages of the research process from the selection of the theoretical framework to the formulation of the research design (Bhatta,

2018; Creswell & Poth, 2016). The philosophical assumptions are grouped within an interpretive framework - the beliefs and theories that guide the research (Creswell & Poth; 2016). With a research paradigm governed by subjective created realities and a conceptual framework grounded in the capabilities approach, life chances theory, and the feminization of poverty, this study was guided by the social constructivist and social justice interpretive frameworks (Creswell & Poth, 2016).

The ontological assumption relates to the nature of reality of existence and experiences and how individuals perceive and construct reality (Ahmed, 2008; Creswell & Poth, 2016; Given, 2008; Pryce et al., 2014; Simon, 2011). Moreover, I regarded reality from multiple contextualized perspectives and accepted the subjectivity of the participants' realities (Ahmed, 2008; Creswell & Poth, 2016; Given, 2008; Pryce et al., 2014). This study's research questions helped yield multiple realities constructed from the participants' perspectives regarding their respective experiences pursuing economic self-sufficiency (Ahmed, 2008; Creswell & Poth, 2016; Given, 2008; Simon, 2011).

The epistemological assumption pertains to how knowledge is acquired, justified, explained, and interrelated (Ahmed, 2008; Creswell & Poth, 2016; Pryce et al., 2014). From this standpoint, knowledge is in a constant state of construction (Creswell & Poth, 2016; Pryce et al., 2014). Thus, organic interactions between me and the participants were essential to gathering contextualized meaning (Creswell & Poth, 2016; Pryce et al., 2014). As a result, the epistemological considerations for this study were met by me

engaging in a series of one-on-one interviews and observations of the participants (Creswell & Poth, 2016).

The axiological assumption explains the role of the researcher's values and beliefs in influencing the research process (Creswell & Poth, 2016; Pryce et al., 2014).

Qualitative research is characterized by the researcher's voice, which serves to interpret the participants' responses (Creswell & Poth, 2016; Pryce et al., 2014). This study was influenced by my personal values, experiences working with low-income individuals in the social services and education fields, and the recognition of the need to explore the experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency (Creswell & Poth, 2016; Pryce et al., 2014).

The methodological assumption refers to the inductive research process and how it is shaped by the researcher's experience in the data collection and analysis phases (Creswell & Poth, 2016). As the data presented from the participants' perspectives was collected and analyzed for this study, I expected the emergence of knowledge of the participants' experiences pursuing economic self-sufficiency (Creswell & Poth, 2016). Also, using a joint narrative inquiry-case study methodology to explore a complex phenomenon in an in-depth real-world setting—the experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency—lended practicality, credibility, flexibility, and versatility to this study (Bhatta, 2018; Harrison et al., 2017). These positive methodological features stem from the case study approach not being tethered to any particular philosophical assumption (Harrison et al., 2017). In addition to

the philosophical considerations mentioned, I assumed that the participants were candid and forthcoming in their responses regarding their perspectives and experiences.

Scope and Delimitations

The scope of this study was focused on single mothers 18 years and older in various stages of receiving cash welfare assistance with full legal and physical custody of minor children in Kanawha County, West Virginia. The study's setting, in the United States Appalachian region, continues to experience a steady decades-long population decline, has a racially and ethnically homogenous population, and contends with depressed economic growth and development. Consequently, the results of this study may not be generalizable to a broader population due to the study's small sample size, homogenous demographics, economic outlook, and location in a semi-rural geographic area. This study incorporated a narrative inquiry-case study approach to explore the participants' experiences. Data were collected via pre-screening questionnaires and interviews once the Walden University Institutional Review Board (IRB) granted approval to begin data collection.

This study was delimited by ontological assumptions informed by a narrative inquiry-case study approach framework and limited to exploring how the backgrounds, perspectives, and experiences of single mother cash welfare assistance recipients prepare them for economic self-sufficiency. Moreover, there is a desire to further explore how human capital, social capital, and life chances impact those women in how they navigate the challenges and barriers of reducing and leaving poverty. Ultimately, this study may

have produced in-depth insights into what resources and services might help prepare single mother cash welfare recipients for economic self-sufficiency.

Limitations

Due to this study's narrative inquiry-case study approach, limitations pertaining to sample size, bias, self-selection bias, artificiality, and quality were expected to occur (Christiansen, 2021; Simon, 2011). This study's small homogenous sample size may have produced insufficient data and have had limited generalizability and transferability to broader populations (Christiansen, 2021; Simon, 2011). Also, this study may have been limited by my biases because of my employment experiences in the social services field and my prior knowledge of participants' backgrounds (Christiansen, 2021). However, researcher subjectivity can be expected in a qualitative study, since the researcher is the primary instrument for such a study (Christiansen, 2021; Simon, 2011).

Significance

This study sought to contribute to scholarly research about the factors that impact the economic self-sufficiency efforts of single mother cash welfare assistance recipients (Gholson, 2015). The study's aim was to help narrow the gap in the knowledge of the effectiveness and nuances of welfare policies by presenting the narratives of individuals who have been directly impacted by those policies. This study's findings may have addressed the need for scholarly research that examines the statuses of TANF recipients, explores the factors that contribute to cash welfare assistance recipients pursuing and achieving economic self-sufficiency, and discovers the challenges cash welfare assistance

recipients experience in pursuing economic self-sufficiency (Danziger et al., 2015; Gates et al., 2017; Hildebrandt, 2016; Kwon & Hetling, 2017; Mead, 2015; Powers et al., 2013; Stephenson, 2012). The findings of this study may aid researchers and stakeholders in understanding why the statuses of former TANF recipients fail to improve, and in many cases, worsen (Cheng, 2010; Danziger et al., 2015; Kwon & Hetling, 2017).

The main objectives of this study were to contribute to positive social change by influencing stakeholders to explore how to help single mother cash welfare assistance recipients become self-sufficient, help inspire meaningful poverty alleviation policies, address the shortcomings of the current work-centric model, and consider barriers to achieving economic independence. Additionally, this study's research and insights gained could help inform public policy objectives that address how income inequality, the broadening gulf in wealth disparity and distribution, and dearth of economic opportunities further perpetuate poverty (Gholson, 2015). By not meaningfully addressing the deepening chasm in wealth and resource ownership in the United States, policymakers and stakeholders risk the destabilization of American society (Gholson, 2015).

Summary

In the first chapter, the rationale for conducting a narrative inquiry-case study Dissertation exploring the lives of single mother TANF participants pursuing economic self-sufficiency has been explained. The overriding objective of this study is to provide deeper knowledge and contextual meaning into the nature and root causes of poverty. A

secondary goal is to examine how welfare policies might help perpetuate and alleviate poverty among single mothers. Furthermore, the mechanisms of how intrinsic, environmental, societal, policy, and economic considerations might impact individuals experiencing poverty who are pursuing economic self-sufficiency, especially those living in rural areas such as the Appalachian region in the United States, will be explored (Ahern, 2018; Cheng et al., 2017). In Chapter 2, the research strategies that were used to locate the scholarly content, methodology, and governmental resources will be discussed. A review of the literature that supports the content, themes, and arguments will be presented.

Chapter 2: Literature Review

In this chapter the research strategies and search terminology used to locate research studies and TANF data are presented. The process used to describe, analyze, and synthesize that literature for this study of single mother TANF recipients pursuing economic self-sufficiency will be explained. As previously mentioned, the federally funded TANF program may not meet the needs of individuals pursuing economic self-sufficiency (Gates et al., 2017) due to a heavy focus on job acquisition (Cheng, 2010; Running & Roth, 2013). Also, the TANF program may not adequately address barriers such as lack of education and suitable affordable childcare (Ahn, 2015; Bober, 2017; Cheng, 2010; Cheng & Lo, 2014).

The literature reviewed in this chapter helped inform the following research question and subquestions:

- RQ 1: What actions do single mother cash welfare assistance recipients take in pursuing economic self-sufficiency?
- SRQ 1a: How do single mother cash welfare assistance recipients perceive economic self-sufficiency?
- SRQ 1b: How do single mother cash welfare recipients' perceptions influence their pursuits of economic self-sufficiency?

Literature Search Strategy

The literature research was conducted using scholarly, educational, and governmental resources. Scholarly literature, such as peer-reviewed journal articles,

theses, and dissertations, was located using the Google Scholar search engine and the Academic Search Complete, SAGE Journals, SAGE Research Methods, EBSCOHost, and ProQuest databases available through Walden University's Library. Walden University's School of Public Policy and Administration librarian was consulted for assistance in developing a search strategy and locating relevant literature. The online encyclopedia Wikipedia was used to locate and identify potential subject and methodology terminology and literature. The information from Wikipedia was vetted for accuracy by comparing that content to peer-reviewed academic and governmental resources. Additional resources were obtained from the following government entities: U.S. Census Bureau, U.S. Department of Health and Human Services Administration for Children and Families, and the West Virginia Department of Human Resources. The chain citation method was used to find research gaps and updates to prior literature.

The following terms and concepts were used to locate literature relevant to this study: *Appalachian poverty, barriers to economic self-sufficiency, capabilities approach, cash welfare assistance, cash welfare assistance recipients, culture of poverty, cyclical poverty, economic self-sufficiency, economic self-sufficiency barriers, economic self-sufficiency definitions, economic self-sufficiency preparedness, feminization of poverty, generational poverty, human capital, income inequality, leaving poverty, life chances, narrative inquiry in public policy, Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), poverty alleviation, poverty leavers, poverty trap, public policy theoretical frameworks, rural poverty, single mother cash welfare assistance*

recipients, situational poverty, social mobility, TANF leavers, welfare dependency, welfare policy, welfare reform, welfare leavers, welfare returners, and welfare trap.

This chapter reviews theoretical and research literature relevant to the topic of this study. Literature earlier than the recommended five-year timeframe is included to provide historical context for this study. The literature for this dissertation is organized and presented under the theoretical framework and relevant literature review sections. The Theoretical Framework section consists of literature about the concepts that provide theoretical and conceptual guidance—the capabilities approach, life chances theory, and the feminization of poverty. The Literature Review section provides the research justification.

Conceptual Framework

The following section presents literature on the capabilities approach, life chances theory, and the feminization of poverty that help explain the theoretical and conceptual bases for this study.

CA

The CA is a framework used to examine how individuals cultivate and maximize their talents, skills, assets, and opportunities to provide for themselves and their dependents, handle their day-to-day living, and achieve and maintain autonomy and agency (Banerjee & Damman, 2013; Sharma, 2021). There has been a need for research that explores the symbiotic relationship between CA and economic self-sufficiency (Yun, 2019).

A review of the literature found that the use of CA, rooted in human development theory and applied practice, may address how employability and self-sufficiency intersect to help TANF recipients and marginalized women (Banerjee & Damman, 2013; Yun, 2019). Described as a quality-of-life assessment, the essence of CA is to know what individuals are independently able to do and to be without barriers and what real opportunities are available to them (Banerjee & Damman, 2013; Boschman et al., 2021; Yun, 2019).

CA could be helpful in identifying areas of disadvantage and the role of policymakers and stakeholders in facilitating opportunities (Banerjee & Damman, 2013; Nussbaum, 2011; Yun, 2019). The use of CA in a study on economic self-sufficiency may provide a holistic understanding of economic self-sufficiency that could help yield findings that inform public policies and initiatives designed to help low-income women (Banerjee & Damman, 2013; Yun, 2019).

Life Chances Theory

Life chances is a social science theory that explains the probability of individuals improving their quality of life based on their socioeconomic status and access to education and other life opportunities (United Nations Economic and Social Commission for Western Asia, 2020). An individual's life chances are influenced by their family background, race, gender, citizenship status, age, and geographic region and impacts the likelihood of achieving social mobility and self-sufficiency in later years (Berger et al., 2018; Conley, 2005; Green, 2020; Hout, 2014). Globalization, decline in labor union

influence, depressed wages, limited job growth opportunities for less-educated workers, and an ever-deepening gulf in income inequality over the past 50 years has undercut the ideals of hope and intergenerational mobility that have long been enshrined in the United States' national myths and as a result, have diminished individuals' life chances (Berger et al., 2018; Green, 2020; Hout, 2014; Johnson & Hitlin, 2017). Single-parent families, disproportionately headed by women, are at risk for family disruption triggered by income and housing instability (Green, 2020; Hout, 2014).

Research indicates that individuals from low-income backgrounds were unsure about their likelihood of becoming self-sufficient (Green, 2020; Johnson & Hitlin, 2017). This outlook was attributed to a realistic view of the challenges they face while experiencing poverty (Green, 2020; Johnson & Hitlin, 2017). The outlook of low-income individuals on their ability to improve their life chances and their potential for social mobility and self-sufficiency range from pessimism to optimism (Johnson & Hitlin, 2017). Individuals' life chances could be improved by mitigating structural inequality (Johnson & Hitlin, 2017). In contrast, strengthening social connectivity, family relationships, and other support networks could offset structural deficiencies and help boost individuals' life chances (Green, 2020).

Feminization of Poverty

Several studies highlighted the systemic economic, legal, and social discrimination that women in the United States have experienced (Hout, 2014; Green, 2020). Because of systemic inequalities, deep-rooted misogyny and gender-based

discrimination, women experience poverty at higher rates than men (Abbate, 2010; Bruckman, 2018; Gallagher 2019; Green, 2020; Melo, 2019). This phenomenon, known as the feminization of poverty, refers to the multi-faceted cultural, social, and structural forces that marginalize women in the home, work, education, and social realms (Melo, 2019). Consequently, women's opportunities for advancement have been adversely impacted, which has impeded their ability to become self-sufficient (Hout, 2014; Sharma, 2021). The feminization of poverty has contributed to the stereotyping and social stigmatization of single mother cash welfare assistance recipients as irresponsible, lazy, and morally deficient (An & Choi, 2019). The discriminatory treatment of women further perpetuates the feminization of poverty by limiting their capabilities and life chances (Melo, 2019). Because of the dynamic of female poverty, women's autonomy and access to potentially transformative opportunities are stifled in ways that men are not (Melo, 2019; Sharma, 2021).

In a feminist qualitative study, Melo (2019) explored how the feminization of poverty limits women's access to social mobility via entrepreneurial and property ownership opportunities. As a result, women are at an economic disadvantage, which further hinders their capabilities and life chances (Melo, 2019). The study noted that the extent of women's involvement in the workforce is informed by cultural and social considerations (Melo, 2019). Furthermore, women's earning capacity is tempered by being disproportionately responsible for the bulk of unpaid familial obligations such as

childrearing, elder care, and housework (Melo, 2019). Consequently, women may be relegated to employment that offer low pay and minimal job security (Melo, 2019).

As stated earlier, this dissertation is guided by the following research question and subquestions:

- RQ 1: What actions do single mother cash welfare assistance recipients take in pursuing economic self-sufficiency?
- SRQ 1a: How do single mother cash welfare assistance recipients perceive economic self-sufficiency?
- SRQ 1b: How do single mother cash welfare recipients' perceptions influence their pursuits of economic self-sufficiency?

The use of CA, LCT, and the feminization of poverty connect to the research questions because the three concepts provide theoretical insights into the individual, political, and structural factors that impact economic self-sufficiency from the participants' perspectives.

Literature Review

The following section summarizes studies that examined economic self-sufficiency, welfare policies, experiences of single mothers receiving cash welfare assistance, low-income women living in rural areas, and the need for qualitative narrative research. The studies helped provide contextualized understanding and guidance to this Dissertation.

Economic Self-Sufficiency Studies

For almost 30 years, economic self-sufficiency has been the primary objective of welfare policies in the United States (Hetling et al., 2015; Laib, 2011; Thomas et al., 2017; Wefler, 2018). Research found that there is no consistent definition and measure of what economic self-sufficiency entails (Hetling et al., 2015; Laib, 2011; Thomas et al., 2017; Wefler, 2018; Yun, 2019). With no consistent measurement of economic self-sufficiency, the concept has been defined by the perspectives of economic self-sufficiency study participants (Laib, 2011; Thomas et al., 2017).

In one study, Gates et al. (2017) characterized economic self-sufficiency as a state of getting paid and staying paid along with the financial security that situation provides. In the same study, Gates et al. regarded self-sufficiency as the ability to create and maintain a financial apparatus that facilitates financial stability and robust abundance beyond basic needs. Economic self-sufficiency is a state of financial independence and security created by resources and opportunities that allow individuals to sustain their lifestyles. (Gates et al., 2017). Gates et al. considered an individual's level of human capital to be an indicator of their likelihood of pursuing and obtaining economic self-sufficiency. Gates et al. examined how income generation enables individuals to provide for themselves. The study concluded that income generation may encompass career training, access to internships, and fulfilling work environments that include generous benefit packages, sufficient childcare services, resource management skills, and financial competency (Gates et al., 2017). Gates et al. argued that income generation is indicative

of human capital and improves the odds of an individual becoming self-sufficient.

Income generation consists of the knowledge and marketable skills that a person uses to develop employability skills, manage their life circumstances, and fulfill the expectations of their employment, skills, and knowledge (Gates et al., 2017).

In another study, Harvey (2018) defined economic self-sufficiency as being able to provide for oneself without needing assistance from additional sources such as government benefits. Self-sufficiency has also been described as a state in which one independently makes enough money to afford adequate food, housing, clothing, and other necessities (Cheng et al., 2017). In another study, Boschman et al., (2021) defined economic self-sufficiency as earning enough income from employment to not need public assistance. Wefler (2018) also defined economic self-sufficiency as the ability of individuals to regularly fulfill their lifestyle expenses such as food, clothing, housing, and health care, without assistance from third-party entities such as nonprofit organizations and government agencies. Wefler argued that the success of cash welfare assistance programs has been measured by the reduction of those program caseloads along with the unspoken objective of achieving economic self-sufficiency. Wefler found that building and strengthening human capital is integral to facilitating economic self-sufficiency. Wefler also found that the cultivation of vocational and technical skills, workplace behavioral skills, and job training opportunities may be more effective in guiding low-income individuals towards economic self-sufficiency.

The lack of an articulated definition and standardized measurement of economic self-sufficiency could stifle research, public policy, and social services practices dedicated to boosting families' economic well-being (Hetling et al., 2015; Wefler, 2018). Wefler (2018) argued that the inconsistent standard of economic self-sufficiency could cause recidivism in TANF recipients not adequately prepared for living wage employment and who end up mired in the working poor paradigm.

In a quantitative exploratory study, Thomas et al. (2017) defined economic self-sufficiency as a process of strengthening psychological and other personal capacities in order to achieve attainable financial goals. Thomas et al. extended the concept of self-sufficiency to include the ability to achieve self-determination, manage daily functions of living, and to possess the ability to make the decisions needed to achieve upward mobility. Thomas et al. surveyed former and current TANF participants about their experiences pursuing economic self-sufficiency amid intimate partner violence (IPV). The authors did not define the concept of self-sufficiency for its participants (Thomas et al., 2017). Instead, the participants were asked to articulate the concept, according to their individual understanding (Thomas et al., 2017). Due to the lack of a standardized definition, there was a broad swath of participant interpretations of economic self-sufficiency (Thomas et al., 2017). Thomas et al. noted that some participants with low annual incomes below \$10,000 considered themselves self-sufficient. According to Thomas et al., this disconnect between the participants' perception and reality suggests

that the notion of what constitutes self-sufficiency is flexible and not solely economic in nature.

In a quantitative secondary analysis thesis study, Laib (2011) assessed the factors that help female TANF recipients obtain economic self-sufficiency. Laib defined self-sufficiency as an interconnected multi-faceted construct of health and behavioral-social environments, education, and economic stability realms. The health realm consists of the ability to access physical and mental healthcare (Laib, 2011). The behavioral-social environment realm relates to possessing social support networks (Laib, 2011). The education realm encompasses the ability to successfully complete education and job training (Laib, 2011). Economic stability refers to the ability to obtain gainful employment, housing, and to generate regular income (Laib, 2011). Laib postulated that self-efficacy is key to achieving economic self-sufficiency because individuals must feel that they can effectively guide their thoughts and actions towards their desired life outcomes.

Factors Influencing Economic Self-Sufficiency

Studies indicated that welfare assistance policies stifle self-sufficiency efforts because recipients do not pursue employment due to the prospect of losing much-needed supplemental benefits such as food assistance and health care (Cheng et al., 2017; Freeman, 2016; Greene, 2017; Hildebrandt, 2016; Joseph, 2018). Individuals receiving cash welfare assistance and seeking to become self-sufficient may not be receiving the

support needed to achieve economic independence due to a flawed social services assistance infrastructure (Gates et al., 2017; Hildebrandt, 2016).

There was a consensus among researchers that welfare policies should be informed by the experiences and testimonies of those individuals most impacted by the policies (Bober, 2017; Bruckman, 2018; Bunch et al., 2018; Cancian, 2001; Ezzell, 2016; Freeman, 2016; Mead, 2015; Moffitt, 2015; Taylor et al., 2016; Wahl, 2018). Prior studies have not clearly addressed why TANF has not guided recipients to economic self-sufficiency in significant numbers (Eddings, 2020; Hildebrandt, 2016). Mead (2015) suggested that welfare recipients would be better served by a broader holistic approach to poverty alleviation that focuses on providing support services such as job training and educational opportunities instead of the current model which focuses mostly on job attainment. Lawmakers and policymakers tend to ignore the findings of scholarly research for practical and political reasons (Mead, 2015).

The effects of welfare policies on single-parent families seeking employment should be explored in further detail (Moffitt, 2015). Moffitt (2015) argued that recipients of government welfare assistance are unable to move towards economic self-sufficiency because they lack the skills, education, and training that are essential for a global high-skilled technology-based economy. According to Moffitt, the expansion of work-centric welfare programs places pressure on single mothers with young children and low-level skills to obtain employment. Recipients of government welfare assistance often contend

with physical and mental health challenges, learning disabilities, and criminal histories (Moffitt, 2015).

Cheng et al. (2017) presented a classification framework that defined a continuum of adaptivity to welfare use. The model consists of six components representing welfare assistance, poverty, and employment - subsistence, dependency, supplementation, working poor, working nonpoor, and fortuity (Cheng et al., 2017). Subsistence represents individuals who are unemployed, living in poverty, and not receiving cash welfare assistance (Cheng et al., 2017). Dependency depicts individuals who are unemployed, living in poverty but receiving cash welfare assistance (Cheng et al., 2017). Supplementation represents cash welfare assistance recipients who are employed but are living in poverty due to low earnings (Cheng et al., 2017). Working poor describes individuals who are employed, living in poverty, and not receiving cash welfare assistance (Cheng et al., 2017). Working nonpoor are individuals who are employed, receiving incomes that place them above the poverty line, and are not receiving cash welfare assistance (Cheng et al., 2017). Fortuity indicates individuals who are unemployed, not receiving cash welfare assistance yet not living in poverty (Cheng et al., 2017). The model of welfare use can be impacted by human capital, regional economic conditions, state-level welfare policies, and intrinsic traits and qualities (Cheng et al., 2017). Cheng et al.'s six-part model illustrates the vagaries of cyclical poverty, welfare dependency, and self-sufficiency.

Studies found that cash welfare assistance programs are flawed because of an overreliance on employment as the primary metric for self-sufficiency (Ahern, 2018; Mead, 2015; Stadler, 2019). Because of the policy focus on job attainment, single mother cash welfare assistance recipients fall into a perpetual cycle of welfare dependency and a state of semi-self-sufficiency (Ahern, 2018; Bober, 2017; Bruckman, 2018; Cheng et al., 2017; Francois, 2017; Freeman, 2016; Gates et al., 2017; Mead, 2015; Rubio, 2015; Sheppard, 2017; Stadler, 2019; Stoker & Wilson, 2005; Taylor et al., 2016). Cash welfare assistance recipients were inclined to obtain employment just to fulfill TANF work mandates (Greene, 2017; McAfee, 2015). The focus on employment results in policymakers disregarding the transformative impact of educational opportunities that could guide clients closer to economic self-sufficiency (Ahern, 2018; Stadler, 2019).

Welfare assistance policymakers' emphasis on employment may be rooted in political pressures from lawmakers, constituents, and other stakeholders (Mead, 2015). In Mead's (2015) view, lawmakers and policymakers tend to favor the current employment-centered model because that paradigm appears to present tangible measures in addressing poverty.

In one study, Francois (2017) contended that welfare assistance agencies focus heavily on welfare recipients' job attainment because the agencies face pressure from policymakers and stakeholders to ensure that welfare recipients are employed by the end of their eligibility periods. Francois did not find evidence to support the idea that welfare recipients are unwilling to seek and maintain gainful employment. Francois interviewed

welfare recipients to uncover their perspectives on becoming self-sufficient. Francois argued that policymakers and program managers should consult with welfare assistance recipients to develop self-sufficiency plans.

Research found that work-centric welfare reform policies may have caused unintended consequences for low-income families that met the work requirements (Greene, 2017). Using data from semi-structured interviews, Greene (2017) suggested that welfare reform diminished the public safety net to the point of forcing families to resort to private means such as credit cards and high-interest payday loans to make ends meet. This development pushed already vulnerable families to insurmountable long-term economic hardship (Greene, 2017).

A study by Taylor et al. (2016) explored how welfare policies can hinder welfare assistance recipients' pathways to economic self-sufficiency by focusing heavily on job attainment. The welfare policy changes that mandated work requirements were influenced by policymakers who sought to undo what was perceived to be a culture of poverty (Taylor et al., 2016). According to Taylor et al., policymakers contended that the pre-TANF lack of work requirements in welfare assistance programs helped perpetuate generational poverty among assisted families (Taylor et al., 2016). Taylor et al. observed that welfare assistance policymakers and program administrators focus heavily on cash welfare assistance recipients attaining employment because the recipients' employed status will reflect favorably upon the welfare assistance agency. The approach focusing on employment is shortsighted and does not prepare recipients to achieve economic self-

sufficiency if they are not equipped with the education, skills training, and other valuable services essential to their success (Taylor et al., 2016). Furthermore, once cash welfare assistance recipients obtain employment, they become ineligible for cash benefits and experience drastic reductions in housing and utility assistance, childcare subsidies, and food assistance (Taylor et al., 2016). This abrupt departure of public support, especially amid increasing living costs and treacherous economic conditions, may discourage recipients and even disincentivize their motivation to become economically self-sufficient (Taylor et al., 2016).

A recurring theme found in the literature is the need for a broad-based public policy approach to economic self-sufficiency that addresses widespread structural and income inequality and emphasizes critical support services such as childcare and transportation assistance instead of the current model that focuses on employment acquisition (Ahern, 2018; Banerjee & Damman, 2013; Bober, 2017; Bombach, 2001; Bruckman, 2018; Cancian, 2001; Cheng, 2010; Cheng et al., 2017; DeMarco & Vernon-Feagans, 2015; Francois, 2017; Gallagher, 2019; Hout, 2014; Johnson & Hitlin, 2017; Mead, 2015; McAfee, 2015; Rubio, 2015; Sheppard, 2017; Stoker & Wilson, 2005; Taylor et al., 2016; White, 2018).

Government-funded services such as childcare services, housing assistance, subsidized employment, and job training could help move single mother welfare assistance recipients closer to economic self-sufficiency (Ahern, 2018; Bruckman, 2018;

Francois, 2017). Further research is needed to determine how receiving supportive services impacts women pursuing economic self-sufficiency (Ahern, 2018).

Single Mother Cash Welfare Assistance Recipients

There is limited research on the experiences of single mothers (Freeman, 2016). Social networks, the mother-child relationship, and higher education may aid low-income single mothers in becoming self-sufficient (Freeman, 2016). Studies indicated that single mother cash welfare assistance recipients were no less motivated, driven, or able than their more financially secure counterparts to reduce their welfare dependency to become self-sufficient and that they depend on their family and social support networks (Ahern, 2018; Banerjee, 2003; Bober, 2017; Francois, 2017; Freeman, 2016; Hout, 2014; McAfee, 2015; Offer, 2012; Sheppard, 2017; Siegel et al., 2007; Taylor et al., 2016).

In fiscal year 2018, 1,004,923 families in the United States received TANF (U.S. Department of Health & Human Services, 2019). Of that number, 6,697 families were West Virginia residents (U.S. Department of Health & Human Services, 2019). On the national level, 421,937 female adults received TANF, 70,448 male adults received TANF (U.S. Department of Health & Human Services, 2019). In West Virginia, 171 men received TANF, while 1,551 women received the cash assistance benefit (U.S. Department of Health & Human Services, 2019). On the national level, 1,785,278 children received TANF, while in West Virginia 11,033 children were listed on the TANF rolls (U.S. Department of Health & Human Services, 2019). Nationally, 87% of adult recipients reported their marital status as either single, widowed, separated, or

divorced, with 13.1% reporting their status as married (U.S. Department of Health & Human Services, 2019). Of that figure, 71.9% of adult recipients reported their marital status as single (U.S. Department of Health & Human Services, 2019). In West Virginia, 75% of adult recipients reported their marital status as either single, widowed, separated, or divorced, with 24.2% reporting their status as married (U.S. Department of Health & Human Services, 2019). Nationally, 91.2% of adult TANF recipients held a high school diploma or less, while in West Virginia, 76.3% of adult TANF recipients held a high school diploma or less (U.S. Department of Health & Human Services, 2019). During that same period, TANF participants in West Virginia received an average of \$297 to \$404 in monthly cash assistance benefits (U.S. Department of Health & Human Services, 2019).

Low-Income Single Mothers Pursuing Economic Self-Sufficiency

Several studies explored the experiences of single mothers pursuing economic self-sufficiency (Ahern, 2018; Bober, 2017; Bruckman, 2018; Freeman, 2016; Gates et al., 2017; Laib, 2011; McAfee, 2015; Odeyemi, 2020; Stadler, 2019; Wahl, 2018). Sheppard (2017) found that low-income women pursuing economic self-sufficiency are hindered by poor job skills, the lack of childcare and transportation, health challenges, and limited education (Sheppard, 2017). Also, women's self-sufficiency efforts were hindered by the lack of access to affordable housing, unsuitable housing, and abusive interpersonal relationships (Wahl, 2018). When faced with such challenges and barriers, the women turned inward to draw on such characteristics as resilience, optimism, work

ethic, and motivation and that these traits and other resources were presented to explain the women's potentiality of achieving economic self-sufficiency (Ahern, 2018; Bober, 2017; Ezzell, 2016; Francois, 2017; Freeman, 2016; Gates et al., 2017; Johnson & Hitlin, 2017; Rubio, 2015; Stadler, 2019; White, 2018).

A study by Bober (2017) explored how single mothers perceived their ability to become self-sufficient. Centering the study around the participants' narratives, Bober was able to build rapport with the participants and to gain their trust because they appreciated the validation of their reflections, values, and insights. Single mother cash welfare assistance recipients experiencing intimate partner violence may not be well-served by current TANF models due to inadequate responses to their special circumstances (An & Choi, 2019).

Low-Income Single Mothers Enrolled in Post-secondary Education Programs

Several studies documented the experiences of low-income single mothers pursuing post-secondary education and the difficulties they experience navigating barriers such as adapting to the social aspects of attending college, balancing life and work obligations, childcare, housing, and transportation (Ahern, 2018; Bober, 2017; Bruckman 2018; McAfee, 2015; Stadler, 2019; Wahl, 2019).

In one study, Ahern (2018) reviewed the impact that the 1996 welfare reform legislation and the feminization of poverty phenomenon has had on low-income women pursuing higher education. Using interview data from a small purposive sample of women receiving cash welfare assistance, Ahern identified themes pertaining to the

personal and institutional considerations that could positively impact students' chances for success. Ahern contended that access to education and training would help equip low-income individuals with the tools essential for self-sufficiency. Also, Ahern explored how personal attributes such as persistence, determination, and motivation influenced the women pursuing higher education.

Bruckman (2018) used immersive bracketing interviews to delve into the lived experiences of single mothers experiencing poverty as they dealt with childcare issues. In addition to limited financial resources, Bruckman observed that low-income single mothers also lacked adequate social support. The dual deficiencies in financial support and social support contributed to the single mothers' challenges in obtaining quality childcare, which hindered their ability to obtain employment (Bruckman, 2018). The study was limited by its small sample size, the lack of transferability to other populations, the lack of participation from childcare providers, and the lack of participant candor in answering questions (Bruckman, 2018).

A study by McAfee (2015) explored the perspectives of low-income single mothers attending college while caring for their families and managing other responsibilities. McAfee argued that single mothers with limited post-secondary education are hampered in the job market and will have difficulty improving their economic status, which will adversely impact their children's life chances (McAfee, 2015). McAfee suggested that low-income single mothers entered the paid labor force because of welfare reform policy work requirements and not because they desired to

improve their workplace marketability through education and training. McAfee interviewed and observed participants to gain insight into their perspectives. Using coding and triangulation, McAfee discovered themes related to education as a form of caregiving, education costs, family influences, and support limits.

Low-Income Single Mothers Living in Rural Areas

Several studies indicated the need for more research to better understand the unique attributes and challenges faced by individuals in rural areas experiencing poverty (Brady, 2019; Cheng, 2010; Cheng et al., 2017; DeMarco & Vernon-Feagans, 2015; Ezzell, 2016; Francois, 2017; Gallagher, 2019; Odeyemi, 2020; Running & Roth, 2013; Siegel et al., 2007). Research found that single mother cash welfare assistance recipients living in rural and semi-rural areas, such as the Appalachian region, were uniquely hindered by dismal economic conditions, limited access to sustainable job opportunities, inadequate training options, discordant familial and personal support networks, and unstable socio-political infrastructure (Brady, 2019; Cheng, 2010; Cheng et al., 2017; DeMarco & Vernon-Feagans, 2015; Ezzell, 2016; Francois, 2017; Gallagher, 2019; Odeyemi, 2020; Running & Roth, 2013; Siegel et al., 2007). Welfare-eligible individuals living in rural areas are less likely than their urban counterparts to receive cash welfare benefits because of local stigmas associated with poverty and receiving public assistance (DeMarco & Vernon-Feagans, 2015). As a result, little is known about the impact of government welfare assistance programs on individuals living in rural communities (DeMarco & Vernon-Feagans, 2015).

The social services framework in Appalachia is flawed, inefficient, and does not adequately meet the needs of women affected by poverty (Ezzell, 2016; Gallagher, 2019). For example, the lack of accessible affordable childcare services has hindered self-sufficiency efforts of low-income women living in rural areas (DeMarco & Vernon-Feagans, 2015). Research has attributed rural poverty to low-wage low-skill labor markets that are vulnerable to national economic declines (DeMarco & Vernon-Feagans, 2015). The following studies are representative of the research that has been conducted on low-income women living in rural areas.

In one study, Gallagher (2019) pointed out that women in the Appalachian region have historically been disproportionately affected more so than men by poverty. Gallagher suggested that welfare policies in Appalachia should be redesigned to provide flexibility, support services, and opportunities for personal and economic growth and development in women.

In another study, Ezzell (2016) suggested that the qualitative research that has been conducted on the Appalachian region featuring the narratives of the local citizenry and grassroots organizations has been scrutinized and dismissed by their respective local government entities as opinion because the individuals' perspectives deviated from the authorities' accepted standard of facts. Local governments' disregard of their citizens' experiences symbolizes the long history of the Appalachian region and its people having been neglected by government in favor of powerful industry interests that have economically exploited the region's abundant fossil fuel and natural resources. The

economic, social, political, environmental, and public health ramifications of the demise of the once-booming coal industry have impeded the region's growth and development (Ezzell, 2016). Individuals living in Appalachia have strived to maintain a sense of community and to empower themselves amidst such challenges as pervasive generational poverty, a fragile quality of life infrastructure, and most recently, an opioid drug epidemic that has ravaged an overwhelmed social ecosystem (Ezzell, 2016).

Need for Qualitative Narrative Research

Research indicated the need for more qualitative narrative research on the experiences of single mothers receiving cash welfare assistance (Hildebrandt, 2016). In outlining the need for more qualitative narrative research on low-income single mothers pursuing self-sufficiency, Bober (2017) recommended the use of purposive sampling methods. The use of the narrative inquiry approach, along with related data collection techniques such as interviews, could help provide understanding, meaning, and contextualization into the lived experiences, perspectives, motivations, and values of the women as they pursue economic self-sufficiency (Bober, 2017; Bruckman, 2018; Freeman, 2016; Gallagher, 2019; Wahl, 2018). Using the narrative inquiry approach via personal stories and experiences provides insight into an individual's values system, motivations, and cultural reference points (Hildebrandt, 2016; Wahl, 2018). The experiences of individuals living in Appalachia and other rural areas cannot be fully appreciated within the confines of objective quantitative data and would be better served by the qualitative approach (Ezzell, 2016).

Summary

In the second chapter, a review of the literature presented the theoretical and empirical support for this study. The literature found that cash welfare assistance policies are often flawed, myopic, and ineffective in addressing the challenges that single mother cash welfare assistance recipients face in pursuing economic self-sufficiency (Ahern, 2018; Bober, 2017; Bombach, 2001; Bunch et al., 2018; Cheng et al., 2017; Francois, 2017; Freeman, 2016; Hildebrandt, 2016; Johnson & Hitlin, 2017; Laib, 2011; Mead, 2015; Moffitt, 2015; Sheppard, 2017; Stoker & Wilson, 2005; Taylor et al., 2016; Thomas et al., 2017).

There is limited research on the statuses of single mothers who have exhausted their cash welfare assistance benefits (Hildebrandt, 2016). The literature showed that single mother cash welfare assistance recipients viewed education and training as necessary to improving their lives (Ahern, 2018; Bober, 2017; Bruckman, 2018; Freeman, 2016; Hout, 2014; Johnson & Hitlin, 2017; Stadler, 2019). The literature supported the need for more narrative-driven qualitative research into the lives of single mother cash welfare assistance recipients, especially those women living in rural areas, and how they are impacted by welfare policies (Banerjee, 2003; Bober, 2017; Bruckman, 2018; Ezzell, 2016; Freeman, 2016; McAfee, 2015; Moffitt, 2015; Thomas et al., 2017; Wahl, 2018).

In the third chapter, the research methods there were used to design this narrative inquiry-case study will be discussed. An explanation of the participant selection process,

sampling strategy, ethical considerations, data collection and data analysis phases, and verification of findings will be provided as well.

Chapter 3: Research Method

The purpose of this narrative inquiry-case study was to fulfill the need for an in-depth exploration of the experiences of single mother TANF recipients pursuing economic self-sufficiency (Cheng et al., 2017; Ezzell, 2016; Hildebrandt, 2017; Mead, 2015; Stadler, 2019). This chapter focuses on this study's research design and rationale, my role as researcher, methodology pertaining to the participant selection logic, data collection instrumentation, recruitment, participation, and data collection procedures, and data analysis plan; trustworthiness concerns related to credibility, transferability, dependability, and confirmability, and verification of findings; and the ethical procedures and protections of participants.

Research Design and Rationale

With roots in the postpositivist research paradigm, the objective of this narrative inquiry-case study was to use qualitative methods to explore cash welfare assistance recipients' preparedness for economic self-sufficiency by answering the following research question and subquestions:

- RQ 1: What actions do single mother cash welfare assistance recipients take in pursuing economic self-sufficiency?
- SRQ 1a: How do single mother cash welfare assistance recipients perceive economic self-sufficiency?
- SRQ 1b: How do single mother cash welfare recipients' perceptions influence their pursuits of economic self-sufficiency?

The use of the qualitative research model has been necessary in providing meaning, context, and process to public policymaking (Maxwell, 2020). Qualitative research is a continually evolving process underused in public administration studies because of its perceived lack of rigor (Maxwell, 2013; Mead, 2015; Nowell & Albrecht, 2019). The view that qualitative research is lax stems from the possibility that a qualitative study may not have a broad representative sample or measurable findings (Nowell & Albrecht, 2019).

Information with practical applications, such as the insights gleaned from this study, is valued in public administration because problem-solving challenges often have broader implications beyond a single case (Nowell & Albrecht, 2019). Nowell and Albrecht (2019) suggest that qualitative research has been the preferred model of inquiry for public administration research because the inductive nature of qualitative inquiry can be used to describe and contextualize emerging phenomena. The inductive nature of qualitative research reflects the mutual truthfulness of divergent perspectives and experiences and can help produce observation-based identification and tracking patterns (Nowell & Albrecht, 2019; Trochim, 2020). These observation patterns may lead to the formulation of theories, which could produce new knowledge (Trochim, 2020). This form of knowledge development is compatible with the field of public administration because public administration scholar-practitioners are faced with dilemmas that demand viable creative solutions (Nowell & Albrecht, 2019).

This study incorporated a joint narrative inquiry-case study approach to explore the participants' perspectives and experiences. This research design was useful in obtaining data through intensive interviews, observations, and journaling to facilitate a comprehensive examination of the studied phenomenon (Sunday et al., 2020). Both narrative inquiry and case study approaches presented opportunities for understanding complex phenomena and for studying the historically vulnerable population of low-income single mothers (McAfee, 2015; Sunday et al., 2020).

The narrative inquiry approach uses stories to understand, interpret, analyze, represent, confirm, and explain lived experiences via constructed realities (Mishler, 1995; Savin-Baden & Van Niekerk, 2007). Narratives have been a critical component in every stage of the public policymaking process (Crow & Jones, 2018). Savin-Baden and Van Niekerk (2007) suggested that researchers help guide and analyze participant meaning in a qualitative narrative inquiry study by asking open-ended questions and connecting stories that clarify participants' responses.

The case study model presents the opportunity for an extensive exploration of a phenomenon through the concentrated examination of a small sample size in order to understand a broader population (Baskarada, 2014; Yin 2012). The case study approach is ideal for the in-depth multi-layered analyzing, describing, explaining, evaluating, and exploring of multi-layered social phenomena, especially in the social sciences field (Baskarada, 2014; Yin, 2012). According to Yin (2012), the case study model pairs well with qualitative research, because the approach enables the researcher to contextualize

the participants' experiences. The case study approach helps facilitate a richer in-depth understanding of a particular phenomenon and presents opportunities for multiple sources of data collection (Sunday et al., 2020). A joint narrative inquiry-case study approach helped enable the contextualization and extrapolation of the participants' experiences of living in poverty while pursuing economic self-sufficiency (McAfee, 2015; Sunday et al., 2020). Together, the narrative inquiry and case study models may help advance fresh innovative insights in qualitative research such as this study (Sunday et al., 2000).

Role of the Researcher

This study was influenced by my personal values and background as a church youth ministry leader in a high-poverty community, a rental assistance caseworker, a family self-sufficiency program coordinator, a poverty alleviation committee member, and an adult education job readiness instructor. As a result of these experiences, I have built rapport and connections with single mothers who have received cash welfare assistance. Also, these experiences have helped me recognize the need to learn more about single mother cash welfare assistance recipients pursuing economic self-sufficiency (Creswell & Poth, 2016; Pryce et al., 2014).

As a conduit of qualitative research, I served in various capacities throughout this study (Christiansen, 2021; Simon, 2011). I acted as the research designer, participant recruiter, interview facilitator, participant observer, auditor, data recorder, data organizer, data interpreter and analyst, and data evaluator. With guidance from my committee, I designed the elements of this study to ensure alignment with Walden University's

Doctoral research standards. I managed the participant recruitment process by identifying and notifying prospective participants, posting study informational notices, and informing individuals and organizations in my personal and professional networks about this study. I facilitated the participant interviews by scheduling them according to the participants' preferences, establishing trust and rapport with the participants, managing the flow of the interview sessions, asking probing follow-up questions within the confines of the participants' comfort levels as necessary. Although I did not host any face-to-face interview sessions, I observed the participants' nonverbal communication cues. I documented the data collected during the interviews via a digital voice recorder and a written journal. In the auditor role, I identified, monitored, and managed personal biases by recording them in a written journal. Also, I shared initial findings with the participants to clarify potential misunderstandings. Data were organized by maintaining paper and electronic copies of the data collection instruments and sessions. I interpreted and analyzed the data for meaning, insights, codes, themes, and emergent knowledge. I also evaluated the data to ascertain how and when saturation had been reached.

Four participants had previously received adult education and job training services from me through my current employer. I sought guidance from the IRB regarding the permissibility of including former clients in this study. The IRB advised me that former clients could participate in this study if they initiated contact. Additionally, I monitored and was prepared to report potential conflicts and biases that may have arisen

from the involvement of my former clients (Janesick, 2011). Participants received a \$50 Kroger gift card as a token of appreciation for their time and effort.

Methodology

The purpose of this narrative inquiry-case study was to meet the need for an in-depth exploration of the experiences of single mother TANF recipients pursuing economic self-sufficiency (Cheng et al., 2017; Ezzell, 2016; Hildebrandt, 2017; Mead, 2015; Stadler, 2019). The remainder of this chapter focuses on this study's methodology including the participant selection logic, instrumentation, procedures for recruitment, participation, and data collection, data analysis plan, trustworthiness issues, and ethical procedures.

Participant Selection Logic

This study's population was centered on single mothers in various stages of receiving TANF/WV WORKS. The target participants were those individuals who had exhausted their five-year lifetime limit on receiving TANF benefits. The sample selection was limited to mothers 18 years and older who are single, legally separated, divorced, or widowed, with full legal and physical custody of their minor children, and who reside in Kanawha County, West Virginia. There was no cap on the maximum age in the recruitment of participants. Women who are mothers via adoption, fostering, or legal guardianship were eligible to participate if they met the above criteria.

Potential participants were recruited using a snowball strategy via word-of-mouth, flyers, Facebook posts, door-to-door canvassing, mass text messages, and personal and

professional network email listservs. The participant selection process was aided by interested local stakeholders who serve current and former single mother cash welfare recipients. Stakeholder support was in the form of notifying individuals in their personal and professional networks of this study, informing clients about this study, forwarding prospective participants' contact information to me, and facilitating physical space to post study invitation flyers.

Recruitment efforts were conducted at nonprofit and public sector social services agencies and organizations, public community bulletin boards, and local businesses' public bulletin boards. A letter was sent to the West Virginia Department of Human Services (WV DoHS) Kanawha County Field Office requesting their assistance in recruiting potential participants by permitting flyers to be posted on that agency's public bulletin board, to allow me to operate an information table and to share the flyers with the TANF/WV WORKS caseworkers to forward that information to their respective caseloads. The WV DoHS Kanawha Field Office declined my request for assistance.

Prospective participants were given a participant recruitment letter and a study invitation notice that informed them of the study's purpose and my contact information if they desired to be part of this study. Both the recruitment letter and the study invitation notice are found in Appendix A. As this study's recruitment flyer, the invitation notice was available in hard copy, email, and social media formats. The study invitation notices contained language about the participant interviews being audio-recorded. To determine eligibility, interested prospective participants were pre-screened via a written

questionnaire. Presented in Appendix B, the pre-screening questionnaire presented questions pertaining to the prospective participant's name, contact information, county of residence, minimum age, marital status, TANF/WV WORKS benefit status, and legal and physical custodial status of minor children,

The sample included nine (9) women who are single mothers in various stages of receiving TANF-funded WV WORKS assistance in Kanawha County, West Virginia. The sample size was limited for manageability purposes and to help yield rich narratives and insights. Purposeful sampling, also known as purposive sampling, was used to select the participants because their experiences, perspectives, and responses were relevant and central to the objectives (Maxwell, 2013). Using purposeful sampling enabled me to study the phenomena of single mothers pursuing economic self-sufficiency in detail (Patton, 2015). However, according to Rudestam and Newton (2014), the term 'sampling' may not be appropriate in qualitative study because of its suggestion of quantifiability. They suggest that the term 'selection' may be appropriate when referring to qualitative studies because of the intentional nature of qualitative data collection (Rudestam & Newton, 2014).

Vasileiou et al., (2018) pointed out that researchers have viewed sample sizes in qualitative studies as being inadequate and lacking validity and generalizability because of the small sample pool. However, they contended that small sample sizes are not necessarily a flaw of qualitative studies but are, rather, a necessity to produce the in-depth information-rich analyses that are a hallmark of qualitative research (Vasileiou et al.,

2018). Unlike its quantitative counterpart, determining sample size in a qualitative study can be a challenging process because there are no established guidelines for selection (Vasileiou et al., 2018). Instead, a qualitative researcher must decide on their sample size by considering the unique methodological, epistemological, and practical concerns that inform their respective studies. (Vasileiou et al., 2018).

The lack of concrete guidelines in qualitative research may cause ambiguity that could hinder the sampling selection process (Butina, 2015; Unite For Sight, 2021; Vasileiou et al., 2018). To avoid potential adverse effects, transparency and caution were used throughout the selection process (Butina, 2015; Unite For Sight, 2021; Vasileiou et al., 2018). When issues arose, I consulted my Dissertation committee for guidance and adjusted this study's sample size accordingly (Butina, 2015).

The final sample size was determined by data saturation during the data collection phase. I initially sought to interview at least five but no more than 10 participants twice. Twenty participant interviews and nine participant feedback sessions were conducted. The discrepancy between the number of participant interviews held and the number of participant feedback sessions is due to one participant not completing the final feedback session. As a result, that participant's data were excluded from this study. The justification for the sample size was based on the assertion that a qualitative sample size could gain saturation after 20 interviews (Vasileiou et al., 2018).

A methodological tenet of qualitative research, saturation signals the point of sufficiency in collecting and analyzing the data at which no new emerging codes or

themes have been identified (Hennink & Kaiser, 2021; Saunders et al., 2018; Unite For Sight, 2021; Vasileiou et al., 2018). In other words, saturation can be identified by a state of redundancy in thematic codes and concepts. In qualitative research, there are four approaches to saturation – theoretical saturation, inductive thematic saturation, a priori thematic saturation, and data saturation (Saunders et al., 2018). Both theoretical saturation and data saturation center on sampling to develop theoretical categories and to determine which new data have already been expressed previously (Saunders et al., 2018). In contrast, inductive thematic saturation is an analysis-oriented focus related to the identification of new themes while data saturation manifests during data collection to observe new data that may have been previously presented (Saunders et al., 2018). This study used inductive thematic saturation and data saturation models.

Once saturation was achieved, no further action was needed in the data collection and data analysis phases (Saunders et al., 2018). In qualitative research, saturation is used to verify that a study has rigor (Hennink & Kaiser, 2021; Saunders et al., 2018). Determining the saturation point was challenging because the process did not adhere to a clear consistent path of logic but was based on my subjective judgment and observation as a qualitative researcher (Saunders et al., 2018). Failure to achieve saturation could have created doubts about the trustworthiness of this study's findings (Saunders et al., 2018).

The process of operationalization involves articulating an abstract concept into a measurable term to gather data on the concept (Patton, 2015). Operationalization enables

the concept, if it gains widespread acceptance, to become the standard definition of that concept (Patton, 2015). For this narrative inquiry-case study on the experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency, operationalization was difficult to ensure because of the subjective nature of the qualitative approach (Patton, 2015). To navigate this challenge, the concept of economic self-sufficiency was treated as a sensitizing construct, recognizing that perceptions of what constitutes economic self-sufficiency will vary according to the participants' experiences and viewpoints (Patton, 2015). So, there would not be a singular definition of economic self-sufficiency (Patton, 2015). According to Patton (2015), context defies operationalization. Therefore, the concept of economic self-sufficiency for this study was defined within the context of the participants' perspectives of economic self-sufficiency (Patton, 2015).

Instrumentation

I used Patton's (2002) general interview guide to structure the participant interview questions (Butina, 2015). According to Butina (2015), the general interview guide approach is a combination of naturally flowing informal broad questioning and formally structured and prepared probing questioning. The interview questions were formatted to ensure smooth transitions between conversational questions and prepared questions (Butina, 2015). This approach was used to help present an atmosphere in which the participants felt comfortable sharing their stories (Butina, 2015).

The participant interview questions are found in Appendix C. Also, I provided a sample of the interview questions on the Informed Consent Form. The type of interview questions included were guided by the conceptual framework. The first round of interview questions sought information related to the participants' background, education, employment experiences, and experiences receiving public assistance. The second round of interview questions were inquiries about the participants' perceptions of economic self-sufficiency, their preparedness for economic self-sufficiency, and descriptions of their qualities, traits, assets, abilities, potential opportunities, barriers, challenges, obstacles, and liabilities that may influence their preparedness for economic self-sufficiency.

Procedures for Recruitment, Participation, and Data Collection

The data collection was conducted via the completion of a pre-screening questionnaire that established the participants' initial eligibility, two rounds of semi-structured in-depth audio-recorded participant interviews, and a final feedback session. Participants had the option to be interviewed in-person in a private meeting room at a local public library, virtually via Facebook Messenger Video Call, or by telephone. The interview site selections were determined by the participants' preferences. Eight participants elected to be interviewed by telephone, while one participant chose the virtual interview option. No participants opted to be interviewed in-person. The options for participants to choose their preferred interview format helped facilitate trust, transparency, and respect and increased the participants' comfort.

Interviewing was the primary data collection method because of its effectiveness as a qualitative research tool that helps provide insights into a participants' beliefs, values, and worldviews and facilitates rapport, candor, and emergent knowledge (Saldaña, 2011). The two-part interview process helped provide additional insights from the participants, clarify information, and ensure the accuracy of the data. Participants were asked questions about their family backgrounds, education levels, employment history, job skills and training, challenges to achieving self-sufficiency, personal motivators, services and resources needed to achieve self-sufficiency, attitudes towards self-sufficiency and welfare assistance, and their progress in achieving self-sufficiency.

The participant interviews were recorded via a digital voice recorder and handwritten notes. The participant interviews were recorded to minimize the chance of errors, to ensure that their stories are accurately represented in the final study, and to document the participants' nonverbal communication cues. The interviews were transcribed into a Microsoft Word document then saved to an encrypted password-protected USB flash drive. Copies of the recordings and transcripts were given to the corresponding participants for verification purposes. Participants were asked open-ended questions regarding their experiences as single mother cash welfare assistance recipients pursuing economic self-sufficiency. I used a journal throughout the data collection process to help manage my personal biases, describe participants' nonverbal communication cues, document insights and observations, to ask follow-up questions, and to interpret the data (Saldaña, 2011).

Data Analysis Plan

Qualitative research studies are hindered by the lack of standardized data analysis (Saldaña, 2011). This absence of organization can be remedied by coding. Coding is a process by which the researcher dissects vast amounts of data then organizes and analyzes that material for context, meaning, and perspective (Saldaña, 2011).

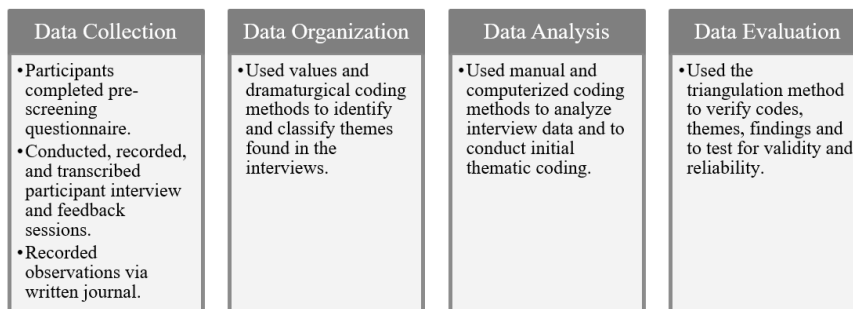
Values coding and dramaturgical coding were used in this study to identify and classify themes present throughout the data. Values coding identifies a participant's attitudes and beliefs as shared by the individual and interpreted by the researcher (LeCompte & Preissle, 1993; Saldaña, 2009; Saldaña, 2011). The use of values coding helped provide insights into the participants' worldviews (Saldaña, 2011). Moreover, dramaturgical coding (Goffman, 1959; Feldman, 1995; Berg, 2001; Saldaña, 2005) regards life as a dramatic performance and its participants as the actors (Saldaña, 2011). In Saldaña's (2011) view, dramaturgical coding may be used to explore the participants' motivations, challenges, and objectives surrounding their life circumstances.

I analyzed the interview data using hand and computerized-coding methods. The qualitative data analysis software NVivo 15 was used to conduct initial thematic coding. The data were evaluated using the triangulation process. Triangulation is a method commonly used to verify findings by providing multiple avenues for testing validity and reliability (Creswell, 2013; Miles et al., 2014; Patton, 2015). During triangulation, I reached potential conclusions based on the data acquired during the collection phase (Creswell, 2013; Miles et al., 2014). I weighed, corroborated, and considered those same

conclusions for use via an iterative verification process (Creswell, 2013; Miles et al., 2014). Triangulation can be conducted by data source, method, theory, or data type (Creswell, 2013; Miles et al., 2014). One challenge of using triangulation is the potential for inconsistent or conflicting information in the findings (Miles et al., 2014). Miles et al. (2014) pointed out that inconsistencies or conflicts may not necessarily disqualify the data from being included in the study. If the information has been verified using multiple methods, the findings will provide multi-dimensional texture to the study (Miles et al., 2014). The following graphic organizer illustrates the data analysis process for this study.

Figure 1

Data Analysis Process



Trustworthiness

This study may be regarded as lacking rigor because of its subjectivity, complexity, and open-endedness that is the hallmark of qualitative research (Nowell et al., 2017). To help ensure that the findings are accepted as meaningful and trustworthy, the data analysis stage was chronicled, organized, recorded, and conducted in a comprehensive iterative manner (Nowell et al., 2017). Presenting the data in an auditable

manner allows the audience to interpret the information for trustworthiness and rigor (Nowell et al., 2017). Because data analysis is the most intricate element of qualitative research and the researcher is the conduit for the analysis, it was imperative that I clearly define how the data were analyzed, coded, and themed, and what assumptions guided that analysis (Nowell et al., 2017). By presenting a coherent focus, I helped facilitate trustworthiness (Nowell et al., 2017).

Validity was achieved by triangulating the data for codes and themes and building rapport and trustworthiness with the participants (Creswell, 2013; White, 2018). I obtained reliability by maintaining detailed notes of personal observations and participant interviews, recording the interviews, and transcribing the recordings (Creswell, 2013). My potential biases and assumptions were identified and closely monitored (Creswell, 2013). The participants' input regarding their interpretations of this study's findings was sought as well via the final feedback sessions (Creswell, 2013).

Ethical Procedures

The participants' confidentiality and dignity were closely guarded using stringent multi-faceted layers of protection during the entire study (Creswell, 2013). These protections were necessary because, as recipients of cash welfare assistance, the participants belong to a historically vulnerable population (Creswell, 2013). To comply with research ethics standards, approval was obtained from Walden University's Institutional Review Board (IRB) to begin the study. This study's IRB approval number is 01-25-24-0491178.

Participants were fully and continuously informed of their rights and of the voluntary nature of this study via written informed consent forms and verbal explanations. Prior to entering the study, participants were required to review, sign, and return their informed consent form to me. Participants were also given the option to complete their informed consent form electronically by replying via email with the phrase “I consent.” The informed consent form notified the participants of this study’s selection criteria, purpose, data collection procedures, audio recording requirement, voluntary nature, all known associated risks and benefits, compensation, privacy protocols, mandatory reporting obligations, and the contact information for me, my Dissertation committee chair, and Walden University’s Research Participant Advocate. By completing and returning their signed informed consent form to me, the participant signaled their inclusion in this study and agreement to be audio-recorded during the interview sessions. At the start of the initial interview sessions, I read the consent form aloud to the participants to ensure they understood and agreed with this study’s purpose, objectives, and content. Participants were given the opportunity to ask me questions about the informed consent process and were given copies of their signed informed consent forms.

My Dissertation committee and the IRB were consulted regarding ethical concerns. Additionally, I identified, monitored, recorded, and reported potential conflicts and biases that may have arisen due to the involvement of participants who had previously received services from my former and current employers (Janesick, 2011).

Participants were assigned alphanumeric pseudonyms to protect their identities and confidentiality.

Participants completed and returned their informed consent forms in-person or electronically. Several follow-up telephone calls and emails were made to those participants who delayed returning their signed consent form. Participants received a \$50 Kroger gift card as a token of appreciation for their time and effort. Originally, participants were to receive a \$10 Kroger gift card, but that amount was increased to address recruitment challenges and the increased costs of goods.

After the interviews were completed, the participants' audio recordings were uploaded, labeled, and saved to a dedicated encrypted USB flash drive. The proceedings from the participant interviews were transcribed and typed into Microsoft Word format. The participants were given electronic and hard copy versions of their interview transcripts to review and for their personal records. Potentially personal identifiable information has been redacted from the pre-screening documents and data collection instruments.

The participant interview recordings, flash drives, interview transcripts, participant responses, my notes, and all related participant correspondence have been stored in a secured waterproof fireproof file container in my personal residence. Only I have access to the participant data. The participant data will be stored for a five-year period, according to Walden University guidelines. At the end of the five-year records retention period, the participant data will be destroyed via shredding.

Summary

In this chapter, the research methods used to design this narrative inquiry-case study were discussed. The use of a joint narrative inquiry-case study model for this study helped guide understanding of the complexities of the single mother cash welfare assistance recipients' experiences. Potential participants were screened via written questionnaires from a pool of single mothers in various stages of receiving cash welfare assistance from the State of West Virginia. Ten participants were selected via purposive sampling. All ethical guidelines to protect the participants were strictly followed. Data were collected from two rounds of recorded semi-structured interviews, a final feedback session, then analyzed by hand and computerized methods to identify and classify themes via values and dramaturgical coding. The research methodology, design, and methods for this narrative inquiry-case study Dissertation on single mother cash welfare recipients pursuing economic self-sufficiency have been presented in this chapter. This study's research design was guided by the problem statement, research questions, conceptual framework, and literature review.

In the next chapter, this study's setting, demographics, data collection, data analysis, trustworthiness, credibility, transferability, dependability, and results will be reported. I will discuss the challenges encountered with those facets of this study. Also, I will share how the data collected from the participant interviews were analyzed and evaluated to develop codes and themes rooted in this study's research questions. Segments of the participant narratives that contributed to the exploration of the

experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency will be presented as well.

Chapter 4: Results

This qualitative study explored the experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency. The aim of this study was to address the need for in-depth qualitative examination of the experiences, statuses, and impact of welfare assistance policies on single mother cash welfare assistance recipients pursuing economic self-sufficiency, especially those recipients living in the Appalachian region (Bober, 2017; Cheng et al., 2017; Ezzell, 2016; Hildebrandt, 2017; Mead, 2015; Stadler, 2019). This chapter presents key information pertaining to this study's setting, participant demographics, data collection, data analysis, and results. To fulfill the objectives of this narrative inquiry-case study, I sought to answer the following research question and subquestions:

- RQ 1: What actions do single mother cash welfare assistance recipients take in pursuing economic self-sufficiency?
- SRQ 1a: How do single mother cash welfare assistance recipients perceive economic self-sufficiency?
- SRQ 1b: How do single mother cash welfare recipients' perceptions influence their pursuits of economic self-sufficiency?

Setting

This study took place with face-to-face, virtual, and telephone participant interview options in Kanawha County, West Virginia, home of the state's capital, Charleston where I reside. I was granted approval by the Institutional Review Board

(IRB) in January 2024 to collect data. Upon receiving initial IRB approval, I conducted participant recruitment efforts by sharing information about this study via word-of-mouth, community stakeholders, mass text messaging, email listservs, social media posts, posting participant recruitment flyers at local businesses, nonprofit organizations, governmental agencies, in public spaces, and door-to-door canvassing. Due to the participant recruitment and data collection issues, I had to request an extension to the initial IRB approval.

Potential participants declined to enter this study because of personal and family health challenges, lack of interest, the inability to commit time and effort, relocation from this study's geographic focus area, and the unwillingness to disclose confidential information and traumatic life experiences to an unfamiliar individual. I sought to partner with the state government agency that oversees the TANF program but was denied by that agency's legal counsel. Around the time of its refusal, the agency was undergoing a legislatively mandated restructuring and intense media and legal scrutiny. Those issues may have factored in their refusal to aid this study.

Also, technology difficulties, scammers posing as prospective participants, prospective participants' lack of response to requests to schedule and conduct participant interviews, the absence of a partner organization to aid in recruitment efforts, this study's geographic setting's declining population, and ongoing widespread substance abuse addiction that has caused parents, especially single mothers, to lose custody of their children were contributing factors that hindered the progression of this study.

Demographics

I used purposive sampling to recruit and identify nine women who are single mothers with primary legal and physical custody of minor-aged children, 18 years and older, reside in Kanawha County, West Virginia and are either former or current TANF recipients. Four participants currently receive TANF. Five participants are former TANF recipients. Seven participants reported their marital status as single. One participant listed her marital status as separated. One participant indicated her marital status as divorced.

Ten participants completed the two-part interview session. One participant interview session was conducted virtually via Facebook Messenger Video Call over two days. Nine participant interview sessions were completed with my personal cell phone. Initially I purchased a secondary cell phone that was to be used for recruitment purposes and to communicate with participants throughout this study. However, due to a series of sustained unresolved service disruptions, I discontinued the use of the secondary phone and began using my personal cell phone for the study.

One of the 10 participants did not respond to requests for a final feedback session. That participant's data were excluded from this final study. As a result, the final sample consisted of nine participants. All nine participant feedback sessions were held by telephone. Four of the participants were my former clients. Due to my lengthy employment experiences serving members of this study's population, this study's geographic area's low population, and tight-knit social services community, there was the likelihood of my former clients being interested in participating in this study. To address

that concern, I consulted the IRB and was advised that former clients could be included in the study if they initiated contact. A visual representation of the participant demographics is provided in the following table.

Table 1

Participant Demographics

| Participant ID | TANF Status | Marital Status | Former Client | Interview Format |
|----------------|-------------------|----------------|---------------|------------------|
| P1 | Current Recipient | Single | No | Virtual |
| P2 | Former Recipient | Single | Yes | Telephone |
| P3 | Former Recipient | Separated | No | Telephone |
| P4 | Former Recipient | Single | Yes | Telephone |
| P5 | Current Recipient | Single | Yes | Telephone |
| P6 | Current Recipient | Single | Yes | Telephone |
| P7 | Former Recipient | Single | No | Telephone |
| P8 | Former Recipient | Single | No | Telephone |
| P9 | Former Recipient | Divorced | No | Telephone |

Data Collection

I conducted the data collection process between March 2024 and May 2025. The data collection was delayed by recruitment challenges, participant cancellations, scheduling conflicts, scammers, technology challenges, and participant and family illnesses. These difficulties reflected the balancing act that single mothers must regularly manage in their daily lives.

The data collection process consisted of a pre-screening questionnaire used to determine participant eligibility, an informed consent form used to confirm their participation, two rounds of confidential audio-recorded interviews, documenting participant observations in a journal, reviewing and correcting typed transcripts of their interviews, and participating in a feedback session in which I discussed the participants'

typed interview transcripts with them, presented a summary of the insights and themes found by reviewing and analyzing the audio recordings and the transcripts, and gave participants the opportunity to amend their transcripts and to share additional insights with me.

I initially assumed that the participants would be interviewed using the face-to-face method. Interviewing face-to-face would have enabled me to observe participants' facial expressions and other nonverbal communication cues. However, virtual and telephonic interview options were preferred due to flexibility and convenience. With the virtual and telephonic interview options, the participants were able to complete their interview sessions from the comfort and familiarity of their personal residences, did not have to obtain childcare, did not have to pay travel-related costs to the face-to-face interview site, and had the ability to participate in their interview sessions outside of the face-to-face interview site's operating hours.

Individuals who had expressed interest in participating in the study were emailed the pre-screening questionnaire, the informed consent form, the interview questions, and the informational letter about the study. The dates and times of the interview sessions were scheduled and confirmed via email and text message. Participants were required to review, complete, and submit both the pre-screening questionnaire and the informed consent form prior to their scheduled interview session. The participant interviews were held via encrypted Facebook Messenger Video Call and by telephone and were recorded

using a BMDSAE V300 digital voice recorder. I recorded notes of the interview proceedings in a dedicated notebook.

Fourteen individuals who met the eligibility criteria originally agreed to participate in this study. They confirmed their participation by completing and returning the pre-screening questionnaire and informed consent form and by scheduling an interview with me. The data collected from five participants was excluded, resulting in the final study sample of nine participants. One participant's interview audio recording file was incorrectly encrypted, rendering the file inaccessible. I received IRB approval for a third-party technology expert to decrypt the audio recording file, but the technology expert was unable to restore the audio recording file. The participant did not respond to attempts to conduct a makeup interview, resulting in her data being excluded from this study. Two participants were excluded because they were suspected scammers. They had originally agreed to be interviewed via Facebook Messenger Video Call and to have their web cameras on throughout their interviews. During their interviews, they repeatedly turned off their web cameras, gave evasive vague responses, repeatedly demanded that the \$50 Kroger gift card given to participants be emailed to them, which was not an available option, and gave contradictory answers to basic demographic questions I asked to verify participants' authenticity. Their interview sessions and participation in this study were terminated. One participant was in the process of completing the first part of her interview telephonically when her cell phone service was disrupted. That participant rescheduled the remaining part of her interview for the following day but failed to appear.

The participant did not respond to attempts for a second interview. One participant completed both interview sessions but did not respond to attempts to schedule the final feedback session.

Regarding the nine participants' data presented in the final study, one participant interview session was conducted via Facebook Messenger Video Call, while eight participant interview sessions were completed by telephone. Nine participant feedback sessions were done by telephone. With eight of the nine participant interview sessions being conducted by telephone and not in-person, I was unable to interpret the participants' nonverbal communication cues such as facial expressions. Instead, I focused on deciphering the participants' vocal tone changes, pauses, sighs, and verbal interruptions. The interview sessions were completed at my and the participants' respective personal residences.

During the interview sessions, I reviewed the pre-screening questionnaire and the informed consent form with the participants prior to starting the audio recording of their respective interviews. The participant interviews were two-part with a short break between each interview. I originally intended to conduct each participant's interview session on two separate occasions. However, the participants requested that their respective two-part interview sessions take place on the same date and time. One participant had to complete her interviews over the course of two days due to issues with her pre-school aged children. The second interview for one participant was split into two parts because of telephone connectivity issues.

The interview questions were framed in a semi-structured format. All the participants were asked the same interview questions. I then presented follow-up questions customized to the participants' responses to request clarification and so that the participants could elaborate on their responses. The following are some of the interview questions presented to the participants: "Please describe yourself and your background," "Please describe your experiences receiving TANF/WV WORKS," "Please describe what economic self-sufficiency means to you," "How do you perceive your progress in preparing for self-sufficiency," and "What are your greatest qualities, traits, assets, abilities?"

The participants appeared to be comfortable as they provided thoughtful insights, keen observations, and candid responses. They expressed interest in this study's subject matter and viewed their involvement as an opportunity to present their stories to a broader audience with the hopes of positively influencing cash welfare assistance policies and practices. I sought to build trust and rapport with the participants by prioritizing their convenience when scheduling their interview date and time and their comfort when selecting their interview format, reviewing the informed consent protocols with them, emphasizing the non-judgmental voluntary confidential nature of this study by informing them when the speaker function of my cell phone and the digital voice recorder were in operation and that they could refrain from answering questions.

Throughout the interviews, the participants were interrupted by their children, which adversely impacted the participants' ability to concentrate on their responses and

hindered the audio quality of the interview recordings. The participants were able to redirect their focus from the distractions to provide thoughtful insights. These incidents reflected the reality of single mothers multitasking on a regular basis. Participants disclosed sensitive traumatic life experiences such as parental abandonment, sexual abuse and assault, domestic violence, a substance abuse-related near-death experience, and substance abuse. I was mindful to not react emotionally to the participants' disclosures. I provided a list of the names and contact information of local mental health service providers to the participants.

During an interview session one participant disclosed that her pre-school aged child had experienced abuse by his non-custodial father. The participant did not indicate the nature of the abuse but mentioned that local law enforcement and the region's child advocacy center were informed of the matter and investigating the matter. I reported the participant's allegations to the IRB via email within the required 24-hour reporting timeframe and was advised by the IRB that no further action on my part was necessary since the proper local authorities were already investigating the matter. Two participants revealed past sexual abuse and assault and the associated ramifications to me. Both participants indicated that they had sought mental health counseling because of the incidents.

The timeframe of the participant interviews and the final feedback sessions ranged from 40 to 90 minutes and 11 to 45 minutes, respectively. After each participant's interview session, I transferred the audio recordings from the digital voice recorder to a

dedicated USB flash drive. I tested and confirmed the proper transfer of the interview recordings using Windows Media Player. Once the interview recordings were uploaded to the USB flash drive, I uploaded the recordings to the Microsoft Word 365 transcription tool then converted them into a Microsoft Word document. Then I saved the typed transcripts along with their respective audio recordings to a USB flash drive. I used the Otranscribe web-based transcription service to listen to the audio recordings of participant interviews, to compare the recordings to the typed transcripts of the participant interviews, and to edit and correct the transcripts for clarity as necessary.

I reviewed, transcribed, and coded over 12 hours of participant interview and feedback session audio recordings. Transcribing the participant interviews was challenging due to my difficulty understanding participants' dialects and speech patterns, Microsoft Word 365 transcription service inaccuracies, and audio recording sound quality issues. The digital participant data files were labeled and identified numerically by the order in which the participant entered the study.

All information that could potentially identify participants, individuals, organizations, and places was redacted. Hard copies of the participants' completed pre-screening questionnaires, signed informed consent forms, interview transcripts, insights and themes summary documents, related correspondence, and my notes have been stored in a secured waterproof fireproof file storage container. Electronic copies of the participant interview audio recordings and interview transcripts have been saved to a dedicated USB flash drive and housed in the same secured waterproof fireproof file

storage container as the hard copies of the data collection documents. All paper and electronic records pertaining to participant recruitment and data collection have been retained in accordance with Walden University standards for a five-year period.

Final feedback sessions were held once the participants had the opportunity to review their completed interview transcripts. During the feedback sessions, I discussed the insights and themes gained from analyzing the participant interview audio recordings and transcripts, sought clarification on participant responses, offered participants the opportunity to ask questions, to correct their transcripts as necessary, and to provide additional commentary. Ahead of the final feedback sessions, I prepared an insights and themes summary document for each participant that was used to recap the interview sessions and to organize and articulate my preliminary findings. The participants departed the study at the conclusion of their respective feedback session.

Data Analysis

The data analysis was an iterative process that began with me repeatedly reviewing and evaluating the participant interview audio recordings, interview transcripts, and personal notes to identify patterns, codes, and themes present in the data. After analyzing the participant data, I used hand coding to identify similarities and discrepancies among the participants' responses. I applied those early findings to develop preliminary codes and themes based on the patterns found in the participants' interviews. From that point, the codes and themes from each participant's interview session were compiled into a document that I created titled "Insights and Themes Summary."

Individual summary reports were prepared for each participant and shared with them during their respective feedback session. Participants were given the opportunity to dispute the information on their respective Insights and Themes Summary.

I used the codes extracted from analyzing the data via hand coding and NVivo user-generated coding to identify, create, classify, and organize the data into themes that answered the research question and subquestions. Along with hand coding, I used the qualitative data analysis software NVivo 15 to identify, create, classify, and organize the data into additional codes and themes via the autocode function and user-generated codes. There were discrepancies between the autocode and the user-generated codes. The autocode report, which generated over 8,000 pages of codes and themes, has been excluded from this study because that report did not accurately convey the themes found in the data, was impractical due to its vast size and redundancy, and did not advance further understanding of the research questions. Data saturation was reached with nine participant cases after I recognized patterns of similarity and redundancy in the participant responses.

As previously mentioned in Chapter 3, I used values coding and dramaturgical coding to identify, classify, and organize themes found in the data. I used values coding to identify and interpret the participants' beliefs, perspectives, and viewpoints and to gain insights into their viewpoints on issues related to economic self-sufficiency (LeCompte & Preissle, 1993; Saldaña, 2009; Saldaña, 2011). Also, I used dramaturgical coding to examine the participants' motivations, challenges, and objectives regarding their life

circumstances and those circumstances' impact on their pursuits of economic self-sufficiency (Goffman, 1959; Feldman, 1995; Berg, 2001; Saldaña, 2005; Saldaña, 2011).

In the nascent stage of the data analysis process and prior to the participant feedback sessions, I developed the following themes: *intrinsic factors: capabilities, functionings – opportunities, inner motivation; extrinsic factors: feminization of poverty – female-headed households, burden of childcare; life chances: support systems – existing, constructed; location, location – place matters; education and training: high school equivalency diploma, career, technical, vocational school, community college, and post-secondary education*. After further scrutinizing the data, I adjusted those initial themes to the current themes for manageability purposes. The themes and codes were inputted into the NVivo qualitative data analysis software then converted into a codebook. The updated themes are rooted in this study's conceptual framework and research questions, supported by the interview questions, and are presented in the following passages.

The primary theme *Economic Self-Sufficiency Actions* represented the research question “What actions do single mother cash welfare assistance recipients take in pursuing economic self-sufficiency?” and was guided by the interview questions “Please describe your education experiences.”, “Please describe your employment experiences.”, “Please describe your experiences receiving TANF/WV WORKS.”, “Why did you originally apply for TANF/WV WORKS?”, “What other forms of public assistance do you receive?”, and “Please describe the actions you have taken in pursuing economic

self-sufficiency.” With the primary theme, I found that participants’ economic self-sufficiency actions were tied to the following codes: education and training, employment, financial resources management, health and wellbeing, support services, and TANF and TANF-adjacent services. TANF-adjacent services are those supplemental services such as food assistance and childcare subsidies that TANF recipients would qualify for by virtue of their income levels and that are administered by the same state government agency that oversees the TANF program.

The secondary theme *Economic Self-Sufficiency Perceptions* echoed the subquestion “How do single mother cash welfare assistance recipients perceive economic self-sufficiency?” and was informed by the interview questions “Please describe what economic self-sufficiency means to you.”, “How do you perceive your progress in preparing for self-sufficiency?”, “How has receiving TANF/WV WORKS helped you prepare for economic self-sufficiency?”, “What specific programs, services, and resources do you think might help prepare you for economic self-sufficiency?”, and “How do you think those programs, services, and resources might help prepare you for economic self-sufficiency?” The data reflected that codes related to the participants’ economic self-sufficiency perceptions were connected to their environmental factors such as the local area’s economic outlook and availability of opportunities, the participants’ economic self-sufficiency barriers, how they defined economic self-sufficiency, and regarded their economic self-sufficiency progress.

The tertiary theme *Economic Self-Sufficiency Influences* mirrored the research subquestion “How do single mother cash welfare recipients’ perceptions influence their pursuits of economic self-sufficiency?” and was supported by the interview questions “What are your greatest qualities, traits, assets, and abilities?”, “How have those qualities, traits, assets, and abilities impacted your preparedness for economic self-sufficiency?”, “What opportunities do you think might help prepare you for economic self-sufficiency?”, “How might those opportunities prepare you for economic self-sufficiency?”, “What are your greatest barriers, challenges, obstacles, liabilities?”, and “How have those barriers, challenges, obstacles, and liabilities impacted your preparedness for self-sufficiency?”. The research indicated that the participants’ economic self-sufficiency influences codes were connected to personal motivations, next generation focus or the desire to provide better lives for their children, personal attributes and capabilities, and the desire to achieve self-determination and self-actualization.

Evidence of Trustworthiness

This study’s credibility was gained by using appropriate data collection and analysis methods that were aligned with the research questions and conceptual framework. Those methods included interviews and observations to collect data and the use of values coding and dramaturgical coding to analyze data. Also, I reached data saturation, maintained records of the data collection process via journaling, monitored personal biases, conducted triangulation by comparing the data sources to each other to

confirm findings, maintained informed consent with the participants, protected participants' privacy and confidentiality, and built trust and rapport with the participants.

This study's transferability was obtained by providing in-depth descriptions of the study's setting, demographics, and data collection methods, presenting participant quotes, and by maintaining referential adequacy in the form of audio recordings of the interviews and my notes. Transferability may have been limited due to this study's small homogenous sample size (Christiansen, 2021; Simon, 2011).

Dependability for this study was acquired by documenting the research design, maintaining an audit trail of the research process, incorporating member checking via the participants' final feedback sessions, documenting the data collection and data analysis processes, acknowledging personal biases, engaging in self-reflection, reviewing coding tutorials, and maintaining notes via journaling.

Confirmability was attained through thoroughly documenting the research process, organizing and managing the participant data, acknowledging and monitoring my biases and assumptions, monitoring discrepant cases that may not have conformed to initial assumptions, verifying interpretations of the data with the participants, and clearly describing and presenting the findings.

Results

The results of this study were derived from themes centered around the research questions and presented as "Economic Self-Sufficiency Actions," "Economic Self-Sufficiency Perceptions," and "Economic Self-Sufficiency Influences."

Theme 1: Economic Self-Sufficiency Actions

I found that the participants' actions taken in pursuit of economic self-sufficiency were related to education and training, employment, financial resources management, health and well-being, support services, and TANF and TANF-adjacent services. The participants regarded employment, education, and training as the likeliest pathways to economic self-sufficiency. The participants' economic self-sufficiency actions can be described as a three-part process involving primary actions, secondary actions, and tertiary actions. Primary actions are those activities viewed as the first steps towards economic self-sufficiency and that are likely to take the least amount of time to accomplish. In analyzing the data, I found examples of primary actions included applying for and receiving TANF and TANF-adjacent services such as childcare assistance, applying for and obtaining employment, and applying for support services such as housing assistance. I noted that receiving support services such as federally subsidized housing assistance may not be immediately available due to long wait times and limited funding. I classified secondary actions as those activities that may commence at or around the same time as primary actions but will likely take longer to accomplish. Examples of secondary actions include enrolling and completing education and training programs. Participants undertake education and training programs to strengthen their chances of obtaining living wage employment. Tertiary actions are those activities that will likely take longer than primary and secondary actions to complete. Examples of tertiary actions include financial resources management and focusing on health and

wellbeing. These actions may not be in the forefront of what are conventionally thought to contribute to economic self-sufficiency.

Education and Training

The participants viewed the acquisition of education and training as part of the tools needed to become economically self-sufficient and were taking the necessary actions in that regard. Participant 1 has a General Educational Development (GED) diploma and is enrolled in a Bachelor of Social Work degree program at a four-year public university. Participant 2 has a Certified Nursing Assisting certificate and is taking GED classes at an adult education learning center. Participant 3 earned an Associates degree in General Studies with a minor in Psychology from a for-profit online university, the cost of which has left her in considerable debt. She is currently working to earn a teacher's aide certification through the local county public school system. Participant 4 has a GED, a Certified Nursing Assisting certificate, a Bachelor of Science in Health Services Administration, an asbestos removal certificate, was enrolled in a surgical technology Associates program, and is two courses short of completing a Bachelor of Science in Public Administration. Participant 5 is attending cosmetology school. While still in high school, she attended a vocational school where she studied early childhood development, law enforcement, and computer repair. Participant 6 is enrolled in a combined Licensed Practical Nursing-Registered Nursing program at a public community and technical college. The college she attends is renowned for its strong support infrastructure for non-traditional students. Prior to attending college, she was enrolled in

a for-profit medical assisting program and in a massage therapy program. Of her experience attending the medical assisting program, she said, “I wasn't really motivated, and I didn't really have much support. So, I kind of just gave up.” Participant 7 has a Bachelor of Science in Psychology and credits towards a Master of Public Health. Participant 8 has a GED, studied phlebotomy at a now-defunct for-profit career college, earned a phlebotomy diploma from a public career and technical center. Participant 9 has a high school diploma, a Certified Nursing Assisting certificate which has lapsed, and has completed some medical office education.

Employment

Obtaining employment has long been considered a guaranteed pathway to economic self-sufficiency. One of the stated objectives of TANF is for its participants to obtain and maintain employment. As the cost of living continues to increase and wages stagnate, employment may not necessarily lead to economic independence for workers, especially low-income single mothers. The participants had diverse extensive work experiences, mostly in fields traditionally filled by women such as healthcare, housekeeping, and food service. Because of limited education and qualifications, low-income single mothers may find themselves mired in high-stress low-pay jobs with bleak advancement opportunities. Participants expressed dissatisfaction and a lack of fulfillment in their past job experiences. Regarding her experience as a server at a sports bar, Participant 1 said, “I did not like that. That’s not my thing. I cannot be a waiter or waitress.” About her experiences as a certified nursing assistant at a nursing care facility,

Participant 2 shared, “I worked up there for a year before I had to leave because it was being toxic up there.” Participant 6 referred to her previous job as a hotel housekeeper as a “small job” when she said “I don't really think that I was trying to make a career out of it. I just wanted to make some money.”

Although some of the participants conveyed unpleasant employment experiences, other participants recounted positive employment experiences. Prior to becoming ill with an auto-immune disorder, Participant 7 worked as an executive director for a non-profit organization. However, that experience was marred by her being fired shortly after having endured a traumatic pregnancy and while she was still on maternity leave. She considered filing a gender discrimination suit against her former employer but decided against doing so. Participant 8 works part-time as a phlebotomist at a local hospital. She said about that experience, “I absolutely love my job. It's been the best job I've ever had. It's a major blessing to be there because it's given me a lot of inspiration to want to keep going in my education.” Participant 9 most recently worked as a cashier at a local grocery store that closed about six years ago. Prior to working at the grocery store, she was convicted of a felony after embezzling from a former employer. Having a criminal record has made it difficult for her to secure employment. However, she credits the hiring manager at the grocery store with giving her a second chance at employment. She regarded the cashier position as giving her a sense of purpose.

TANF and TANF-Adjacent services

Single mothers' need for cash welfare assistance ties to the feminization of poverty phenomenon mentioned in Chapter 2. As already mentioned, women face marginalization and poverty more often than men due to long-standing inequalities, misogyny, and discrimination (Abbate, 2010; Bruckman, 2018; Gallagher 2019; Green, 2020; Hout, 2015; Melo, 2019). As a result, women's opportunities for economic advancement and financial independence are impeded, which limits their capabilities and life chances (Hout, 2015; Melo, 2019; Sharma, 2021).

Participants viewed applying for and receiving TANF and TANF-adjacent services as a first step towards economic self-sufficiency. TANF-adjacent services are those supplemental services such as food assistance and childcare subsidies that TANF recipients would qualify for by virtue of their income levels and that are administered by the same state government agency that oversees the TANF program. TANF eligibility ushers in other valuable supportive services and renders eligibility for external non-TANF wraparound services such as federally subsidized rental assistance.

When asked about her experiences receiving TANF, Participant 1 said, "I originally applied for TANF to help me pay the bills." As a TANF recipient, she has received assistance paying her car insurance and obtaining dental care to remove over 20 cavities. Receiving the TANF-adjacent services has helped prepare her for economic self-sufficiency by addressing transportation and long-standing health issues. Participant 2 has had TANF at two different points in her life so far. The first time she received TANF

happened when her two sons were pre-school aged, and she wanted to focus on getting her GED. The second time she received cash welfare assistance occurred when she received legal guardianship of her teenaged sister at the beginning of the Covid-19 pandemic. Participant 3 described applying for TANF to get help with bills and food. She no longer receives TANF because she did not complete the renewal application.

Participant 4 applied for TANF so that she could spend more time with her then-newborn son. Regarding her experience, she viewed TANF as an opportunity “to help myself, to help me become better, sustainable for my son.” Among this study’s sample, Participant 4 has the unique experience of having been both a TANF recipient and caseworker. Of her reason applying for TANF, Participant 5 said, “Because I became a new mom and I realized that I was not going to be able to work with twins. Being a single parent, and I needed some help.” Participant 6 indicated that she applied for TANF to springboard into substantial educational and employment opportunities. However, she expressed frustration at the program’s stringent reporting requirements when she said, “I feel like they ask for a lot, which I understand why they do because you know, a lot of people want something for nothing. But I just kind of feel like it does the bare minimum or just enough to really kind of get by.”

Participant 7 indicated that she applied for TANF to offset the lack of financial support from her child’s father and because she was seeking to switch careers apart from working for her family’s business. Similar to Participant 2’s experience, Participant 8 applied for TANF so that she could receive financial help while she focused on studying

for her GED. She has exhausted the 60-month lifetime eligibility to receive TANF in West Virginia. She remembers receiving a TANF cash benefit of \$300 per month for her and her three children. Participant 9 recalled applying for TANF because she was unemployed and she and her then-newborn daughter were living in a homeless shelter.

Health and Well-Being

For the participants, the burden of being their family's sole support with limited assistance contributes to their fatigue and burnout. As part of their journey to economic self-sufficiency, the participants have focused on improving their physical, mental, emotional, and spiritual health and wellbeing. They are doing so by addressing adverse life experiences including childhood trauma, domestic violence, sexual abuse and assault, and substance abuse and medical challenges that impacts their ability to lead independent lives.

For example, Participant 1 has sought mental health therapy services to help heal from childhood trauma that included her parents' incarceration and substance abuse addiction, living in the foster care system, and being a runaway. These adverse experiences contributed to her developing a substance abuse addiction as a young adult. Participant 3 was on the path to a potentially lucrative career opportunity when she had a stroke. As a result of having the stroke, she had to undergo speech therapy and physical therapy for almost 18 months. Participant 4 was injured on the job, which led to her having major surgery that has threatened her quality of life and mental well-being. Participant 7 lost her ability to live independently due to the onset of a debilitating auto-

immune disorder. She revealed that she was sexually assaulted and harassed while enrolled in graduate school. The stress of coping with that incident caused her to withdraw from her degree program. She mentioned that she currently attends therapy to help her cope with that experience. Participant 8 spoke candidly about her determination to improve her wellbeing when she shared the following experience of nearly dying of a fentanyl overdose four years ago:

Four years ago, I had overdosed. I had gotten something from a friend. And, it wasn't very much. It had fentanyl in it. I overdosed. They had Narcanned [refers to Narcan, an opioid overdose reversal medication] me three times and they were getting ready to call time of death on me. That's what they said. I actually remember a body bag and everything being beside my car. But I guess another ambulance pulled up and said that we have one more Narcan. And they gave it to me. And I came too. I woke up. And from then on, my life has totally transformed and totally changed. I've given my whole life to Jesus. But it's a fight every day when you're alone and you're trying to make ends meet. And you're trying to provide enough food on the table.

Theme 2: Economic Self-Sufficiency Perceptions

As previously stated, there is no standard measurement of economic self-sufficiency, so the concept is determined by affected individuals (Laib, 2011; Thomas et al., 2017). In the quest to better understand how single mother cash welfare assistance recipients perceive economic self-sufficiency, I found that environmental factors such as

an area's economic outlook, personal and institutional support systems, existing barriers to economic self-sufficiency, and how participants define economic self-sufficiency and their progress towards economic self-sufficiency all color their perceptions.

For example, Participant 4, who has a Bachelor of Science in Health Services Administration and is two courses shy of a Bachelor of Science in Public Administration, voiced the challenges of achieving economic self-sufficiency in a place like West Virginia due to the state's anemic economic outlook. Although she has a college degree, training, and other credentials, she said, "That degree has got me nowhere in the State of West Virginia. Though I feel like if I would've moved out of state, my degree could have been more beneficial." Her struggles illustrate the impact of an area's economic outlook and availability of opportunities on an individual's life chances.

Participants revealed the extent of their support systems as well as their barriers to economic self-sufficiency. In the absence of family support, participants have had to construct their own support systems with the help of co-workers, neighbors, and agencies. Participant 8 expressed regret that she is unable to depend on her mother for support because of her mother's longstanding substance abuse challenges. Participant barriers to economic self-sufficiency included financial debt, non-custodial fathers' lack of financial support and disinterest in their children's lives, lack of childcare services, housing affordability, transportation issues, and cost of living challenges.

The economic self-sufficiency definitions were culled from the participants' lived experiences and perceptions. The Economic Self-Sufficiency Perceptions theme was

informed by the Life Chances Theory (LCT) framework, which explains the probability of individuals improving their quality of life based on their socioeconomic status and access to education and other life opportunities (United Nations Economic and Social Commission for Western Asia, 2020). An individual's life chances are influenced by their family background, race, gender, citizenship status, age, and geographic region and impacts the likelihood of achieving social mobility and self-sufficiency in later years (Berger et al., 2018; Conley, 2005; Green, 2020; Hout, 2015). Because of marginalization, limited support systems, and employment and housing instability, single-mother households are at risk of diminished life chances and social mobility which could adversely affect their ability to achieve economic self-sufficiency (Berger et al., 2018; Green, 2020; Hout, 2015; Johnson & Hitlin, 2017).

Overall, participants defined economic self-sufficiency as a state of having enough financial resources to provide their households' needs without assistance from family, friends, agencies, and the government. Participant 1 viewed economic self-sufficiency as "not having to worry about having stuff that we have to have and being able to take my kids to do something. Having a reliable vehicle and a home." At first, Participant 2 did not understand the definition of economic self-sufficiency, so she asked me for an explanation. Upon receiving my definition of economic self-sufficiency, Participant 2 regarded economic self-sufficiency as "not needing for anything. To be able to take care of yourself. And not need or stress about anything and to be able to get whatever you need, not want but need." Participant 3 defined economic self-sufficiency

as having enough money after paying bills to be able to buy her daughter an expensive stuffed animal that the child had wanted but that she was unable to afford and to be able to buy presents for her son's birthday. Participant 4 viewed economic self-sufficiency as "being able to be self-sufficient in the world we live in. The economy we live in today based on the needs of medical, food, rent" and "being sustainable for you and your family as a whole." To Participant 5, economic self-sufficiency meant being able to support herself and her children. She also expressed a desire to not have to depend on a man for help. Participant 6 defined economic self-sufficiency as having the ability to pay all her bills and to build her savings so that she could live a comfortable life. Participant 7 regarded economic self-sufficiency as being able to provide life's essentials, having enough to obtain non-essential items, and to be self-sustaining without outside assistance. Participant 8 considered a broader viewpoint of economic self-sufficiency. She thought of economic self-sufficiency as a process of setting goals, having determination, to be able to move forward in her education and career, and to survive. Participant 9 viewed economic self-sufficiency as being able to make ends meet independently without assistance from family, friends, or organizations.

Economic Self-Sufficiency Progress

The participants were asked how they viewed their progress in achieving economic self-sufficiency. The participants' responses ranged from uncertainty to optimism regarding their potentiality to become self-sufficient. Participant 1 described her progress as being good but that she still needed childcare. She mentioned that having

childcare services would enable her to return to the paid workforce. She revealed that she had been on her local childcare provider's waiting list for over a year and that paying for childcare out-of-pocket would be too expensive. Participant 2 indicated that pursuing economic self-sufficiency can be an overwhelming experience but that she is trying to manage her priorities so that she can focus on achieving her goals. While Participant 3 was uncertain about her economic self-sufficiency progress, she expressed optimism that her circumstances will eventually improve and that she will become self-sufficient. Participant 4 disclosed that she considers herself to be economically self-sufficient. She said, "I feel like I gradually got there. But I'm happy I'm there now." Participant 5 revealed that she had become complacent in her economic self-sufficiency journey after the birth of her twins. Now she has become motivated to be financially independent and has been focused on getting her driver's license so that she does not have to depend on her mother and stepfather for her transportation needs.

Of her progress towards economic self-sufficiency, Participant 6 said, "I don't think I have a plan right now. Not for the future. I think right now I'm just kind of juggling being able to finish school." Participant 7 acknowledged the impact of her health issues on her economic self-sufficiency progress. Due to the unpredictable nature of her medical conditions, she mentioned that she would benefit from a flexible work schedule and other accommodations that prospective employers may not be able to provide. Participant 8 believes her progress towards economic self-sufficiency has improved. She indicated her intention of starting a vegetable garden, which would help her save money

on groceries and enable her and her family to have access to nutritious foods. Her plan to start a garden adds a deeper layer to economic self-sufficiency beyond financial wellbeing. Participant 9 expressed disappointment that health-related issues have adversely impacted her economic self-sufficiency progress. However, she added that she does not feel hopeless about her progress. She credits her therapist with helping her develop a positive mindset about obtaining economic self-sufficiency.

Theme 3: Economic Self-Sufficiency Influences

The theme Economic Self-Sufficiency Influences was informed by the research question “How do single mother cash welfare recipients’ perceptions influence their pursuits of economic self-sufficiency?” The findings on this theme were not as straightforward as the first two themes. First, I had to gain an understanding of the symbiotic relationship between the participants’ perceptions and actions surrounding economic self-sufficiency. Throughout my conversations with the participants, I learned that their perceptions of their pursuits of economic self-sufficiency were influenced by intrinsic and intangible factors such as personal motivations, next-generation focus, personal attributes and capabilities, and self-determination and self-actualization. While analyzing the data, I found repeated evidence that the participants are highly motivated, determined, and possessed grit. Above all, the participants appeared to be inspired by wanting to create better lives for their children. This mindset appeared to be the driving force behind the participants’ actions taken to improve their lives and their desire to pursue economic self-sufficiency. For example, Participant 5 revealed that her priorities

and mindset shifted upon the birth of her boy and girl twins. She shared, “Up until the moment those kids came out of me, I was immature. But then the minute they came out of me, I was like, “Okay. This is the real deal. I have to actually do stuff to take care of them. I can't just go out and do whatever I want.”

This theme and the supporting questions were informed by this study's predominant theory - the capabilities approach (CA). As previously mentioned, the CA framework explores how individuals make full use of their abilities and opportunities to achieve self-sufficiency and self-determination (Banerjee & Damman, 2013; Kuklys, 2005). I sought to examine the participants' assessment of their potential by asking them questions about their personal attributes and what opportunities might best serve them in their journey to self-sufficiency. For instance, Participant 2 expressed self-determination and self-confidence when she stated, “I'm more of a person who goes out and does it myself. If I can't do it, that's the issue.”

Overwhelmingly, I found that the participants desire to be self-sufficient. They have taken the pathways traditionally associated with attaining economic self-sufficiency, specifically acquiring education, training, and employment. The participants appeared motivated and hopeful about their potential and the eventuality of achieving economic self-sufficiency.

For those participants whose efforts fell short despite their best efforts, they continued to tap into a reservoir of hope, optimism, and determination. For example, Participant 8 has experienced personal loss and setbacks but remains upbeat about her

potential for economic self-sufficiency. She declared, “This time in my life and my age, I am so full of motivation. And my ambition is off the charts at this time and my age and in my life.” In the path to economic self-sufficiency, geographic place matters and is often indicative of one’s life chances. Participant 3 and Participant 9 relocated to this study’s geographic area from other counties. Participant 3 mentioned wanting “a fresh start” after her husband unexpectedly abandoned their family and moved to a state over 12 hours away. Participant 9 moved from a county in the southernmost part of the state, an area which has been in steep economic decline for over the past 50 years. Participant 9 viewed her current location as more economically viable and promising with potential opportunities than the place she left. Participant 7, who has had to contend with health challenges, noted “the person that had the experience was the expert in their experience.” Her comment reflects the sentiment found throughout the data that through adversity comes strength and resilience.

Summary

In this chapter this study’s setting, participant demographics, data collection process, data analysis process, and findings were presented. I explained the key themes of this study were developed in concert with the conceptual framework of the CA, LCT, and the feminization of poverty. The themes of this study consisted of Economic Self-Sufficiency Actions, Economic Self-Sufficiency Perceptions, and Economic Self-Sufficiency Influences. Also explained was the process for data evaluation. The fifth and final chapter presents my interpretation of the findings, limitations of this study,

recommendations for further research, policy, and practice, implications for positive social change, and the conclusion of this study.

Chapter 5: Interpretation of the Findings

This study explored the lived experiences of single mothers in various phases of receiving cash welfare assistance. The purpose of this narrative inquiry-case study was to fulfill the need for an in-depth exploration of the experiences of single mother TANF recipients pursuing economic self-sufficiency (Cheng et al., 2017; Ezzell, 2016; Hildebrandt, 2017; Mead, 2015; Stadler, 2019). The following research question and subquestions were central to this study's purpose: "What actions do single mother cash welfare assistance recipients take in pursuing economic self-sufficiency?," "How do single mother cash welfare assistance recipients perceive economic self-sufficiency?," and "How do single mother cash welfare recipients' perceptions influence their pursuits of economic self-sufficiency?" This study's research questions were answered using data collected from participant interviews.

Interpretation of the Findings

This study was centered around three themes related to single mother cash welfare assistance recipients pursuing economic self-sufficiency: economic self-sufficiency actions, economic self-sufficiency perceptions, and economic self-sufficiency influences. The findings showed that low-income single mothers pursuing economic self-sufficiency take actions related to obtaining TANF and TANF-adjacent services, applying for support services, obtaining employment, pursuing education and training, improving their financial resources management, and focusing on their health and wellbeing. The

participants' actions taken in pursuit of economic self-sufficiency aligned with the peer-reviewed literature found in Chapter 2.

The theme "economic self-sufficiency perceptions" was reflected by how participants defined economic self-sufficiency, how they perceived their progress towards economic self-sufficiency, barriers to economic self-sufficiency, and environmental factors. The participants viewed economic self-sufficiency as a state of having enough financial resources to provide their basic needs without outside assistance. Participant barriers to economic self-sufficiency included financial debt, non-custodial fathers' lack of financial support and lack of involvement in their children's lives, lack of childcare services, housing affordability, transportation issues, and other cost of living challenges. Participants viewed their progress towards economic self-sufficiency as a deliberate process that will take time to accomplish.

The theme "economic self-sufficiency influences" was centered on intangible concepts such as personal motivations, next-generation focus, personal attributes, capabilities, self-actualization, and self-determination. In developing that theme, I used the CA referenced in Chapter 2 as a guide to understand how the participants' abilities impact their potential for economic self-sufficiency. I found that the participants were highly motivated, determined, and optimistic about their likelihood of achieving economic self-sufficiency. Single mother cash welfare assistance recipients were no less motivated to pursue economic self-sufficiency. However, they may hesitate to pursue economic self-sufficiency due to limited support systems, family issues, and uncertain

economic conditions. Also, participants may delay their self-sufficiency efforts so that they may focus on their childrearing responsibilities.

Limitations of the Study

This study was limited to single mothers 18 years and older with full legal and physical custody of minor children and in various stages of receiving cash welfare assistance in Kanawha County, West Virginia. This study may have been non-generalizable due to its semi-rural geographic setting, small sample size, its geographic area's declining and homogenous population. Moreover, this study may have been limited by my assumption that the participants were forthright in their responses about their experiences, my biases, and potentially inaccurate data analysis which may have caused this study's findings to be misinterpreted.

Recommendations

This study was conducted to meet the need for additional qualitative research that explores the experiences of low-income single mothers pursuing economic self-sufficiency. This study focused on single mothers who were current and former cash welfare assistance recipients. The participants' responses supported the literature that found that cash welfare assistance policies may not adequately address the challenges that single mother cash welfare assistance recipients face in pursuing economic self-sufficiency (Ahern, 2018; Bober, 2017; Bombach, 2001; Bunch et al., 2018; Cheng et al., 2017; Francois, 2017; Freeman, 2016; Hildebrandt, 2016; Johnson & Hitlin, 2017; Laib, 2011; Mead, 2015; Moffitt, 2015; Sheppard, 2017; Stoker & Wilson, 2005; Taylor et al.,

2016; Thomas et al., 2017). The participant data were also aligned with the arguments that single mother cash welfare assistance recipients regarded education and training as necessary to improving their lives (Ahern, 2018; Bober, 2017; Bruckman, 2018; Freeman, 2016; Hout, 2015; Johnson & Hitlin, 2017; Stadler, 2019).

Recommendations for Future Research

Future scholarly research should explore the experiences of single mothers who do not qualify for cash welfare assistance but receive other income-based public assistance such as federally subsidized rental assistance. Additional research should examine the role of support services and the role of collaboration among the public, private, and nonprofit sectors in preparing single mothers for economic self-sufficiency. To better understand the long-term ramifications of cash welfare assistance programs in facilitating economic self-sufficiency, further research should study the lives of single mothers who are former cash welfare assistance recipients and who have adult children. An examination of the lives of adult children who were raised in single mother cash welfare assisted households should be included in future research as well.

Recommendations For Policy and Practice

Throughout the data collection and data analysis phases, I found that cash welfare assistance policies should be enhanced to strengthen avenues to economic self-sufficiency, especially in financial resources management. For example, Participant 6 suggested that TANF funds be used to establish savings matching escrow accounts for cash welfare assistance participants who meet previously agreed upon benchmarks. Also,

cash welfare assistance policies should promote potential pathways to economic self-sufficiency such as co-housing, cooperative childcare arrangements, and ride sharing programs that could help offset the high cost of living. To reiterate Participant 2's suggestion, the amount of direct cash assistance to families should be increased, especially during periods of economic uncertainty. Cash welfare assistance policies should consider initiatives that cultivate entrepreneurship potential in single mothers. According to Participant 1 and Participant 8, there is limited childcare outside of the traditional operating hours, which greatly affects participants' employment prospects. Cash welfare assistance policies should consider equipping willing participants with the ability to provide around-the-clock childcare services by funding small business grants for the physical space to provide childcare services. Also, governmental, policy research and advocacy, and educational institutions should standardize the concept of economic self-sufficiency to develop a centralized locale-based rubric that measures degrees of self-sufficiency aligned with economic trends.

Implications For Positive Social Change

The results of this study may contribute to positive social change by influencing holistic cash welfare assistance policies that focus on poverty alleviation and that help facilitate economic self-sufficiency by addressing shortcomings of the current work-centric focus of cash welfare assistance policies and by presenting meaningful solutions to economic self-sufficiency barriers.

Conclusion

This narrative inquiry-case study investigated the experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency. This study helped meet the need for in-depth qualitative exploration of the experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency and how they have been impacted by poverty alleviation policies, especially in the Appalachian region (Bober, 2017; Cheng et al., 2017; Ezzell, 2016; Hildebrandt, 2017; Mead, 2015; Stadler, 2019; Wahl, 2018). This study was guided by a conceptual framework that consisted of Sen's (1992) CA, Weber's life chances theory, and Pearce's (1978) feminization of poverty. This study was boosted by the inclusion of nine current and former single mother cash welfare assistance participants with minor children in Kanawha County, West Virginia. Participant data were collected using open-ended audio-recorded interview questions. The data were analyzed via hand coding and computerized coding for patterns, codes, and themes. Through the data analysis process, this study's findings were developed from themes rooted in the research question and subquestions regarding what actions single mother cash welfare assistance recipients take in pursuing economic self-sufficiency, how they view economic self-sufficiency, and how their perceptions influence their pursuits of economic self-sufficiency.

The participants appeared to possess self-awareness and the willingness to take the actions needed for economic self-sufficiency. They appeared to be highly motivated,

determined, and optimistic about their likelihood of achieving self-sufficiency. Participants may hesitate to pursue economic self-sufficiency due to limited support systems, family issues, childrearing responsibilities, and economic uncertainty. However, they seemed steadfastly focused on improving their lives and their families' lives through a deliberate process. Finally, I found that the experiences of single mother cash welfare assistance recipients pursuing economic self-sufficiency are informed by specific actions related to education, training, employment, financial resources management, health, wellbeing, support services, TANF, and TANF-adjacent services; perceptions influenced by environmental factors, economic self-sufficiency barriers, economic self-sufficiency definitions, and economic self-sufficiency progress; and influences guided by personal motivations, next-generation focus, personal attributes, capabilities, self-determination, and self-actualization, which are the result of a myriad of intrinsic, institutional, environmental, and societal factors that have been discussed in this study.

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Appendix A: Letter to Prospective Participant

Date

Name of Participant
Address

Dear (Name),

My name is Kimberly Pickens and I am a doctoral candidate at Walden University. I am conducting Dissertation research on single mother cash welfare assistance recipients' preparation for economic self-sufficiency.

The objective of my study is to explore the experiences and challenges of single mothers in various stages of receiving cash welfare assistance. This study is being conducted to help influence the creation of meaningful public welfare assistance policies. As an individual who is participating or at one time participated in the TANF/WV WORKS program, your perspectives regarding poverty, welfare assistance, and economic self-sufficiency may help provide deep meaning to this study.

Your participation in this study will be voluntary and confidential.

Should you be interested in participating in my study, please contact me at your earliest convenience to schedule a date and time that we can meet. [My contact information redacted]. Thank you for your time and I look forward to hearing from you.

Sincerely,

Kimberly Pickens
Doctoral Candidate
Walden University

Study Invitation Notice: Email Format

Subject line:

Interviewing single mother former and current TANF/WV WORKS recipients (\$50 thank you gift)

Email message:

There is a new study about the experiences of single mother cash welfare assistance recipients' preparation for economic self-sufficiency that could help influence the creation of meaningful public welfare assistance policies. For this study, you are invited to share your experiences with receiving cash welfare assistance and pursuing economic self-sufficiency.

About the study:

- Complete a 10-minute pre-screening questionnaire
- Participate in two (2) rounds of confidential audio-recorded in-person, virtual, or telephone interviews (Total estimated time: 2 hours/1 hour per interview/no video recording)
- Participate in an in-person, virtual, or telephone follow-up and feedback session with me (Total estimated time: 30 minutes)
- You would receive a \$50 Kroger gift card as a token of appreciation
- To protect your privacy, the published study will not share any names or details that identify you

Volunteers must meet these requirements:

- Women who are 18 years or older and are mothers with legal and physical custody of their minor children, and are single, legally separated, divorced, or widowed
- Kanawha County resident
- Former or current TANF/WV WORKS recipient (cash welfare assistance from West Virginia Department of Human Services/formerly West Virginia Department of Health and Human Resources)

This interview is part of the doctoral study for Kimberly Pickens, a Ph.D. student at Walden University. Interviews will take place on an ongoing basis until all slots are filled.

Please email [My contact information redacted] to let me know of your interest. You are welcome to forward it to others who might be interested.

Study Invitation Notice: Social Media Format

Post:

There is a new study about the experiences of single mother cash welfare assistance recipients' preparation for economic self-sufficiency that could help influence the creation of meaningful public welfare assistance policies. For this study, you are invited to share your experiences with receiving cash welfare assistance and pursuing economic self-sufficiency.

About the study:

- Complete a 10-minute pre-screening questionnaire
- Participate in two (2) rounds of confidential audio-recorded in-person, virtual, or telephone interviews (Total estimated time: 2 hours/1 hour per interview/no video recording)
- Participate in an in-person, virtual, or telephone follow-up and feedback session with me (Total estimated time: 30 minutes)
- You would receive a \$50 Kroger gift card as a token of appreciation
- To protect your privacy, the published study will not share any names or details that identify you

Volunteers must meet these requirements:

- Women who are 18 years or older and are mothers with legal and physical custody of their minor children, and are single, legally separated, divorced, or widowed
- Kanawha County resident
- Former or current TANF/WV WORKS recipient (cash welfare assistance from West Virginia Department of Human Services/formerly West Virginia Department of Health and Human Resources)

This interview is part of the doctoral study for Kimberly Pickens, a Ph.D. student at Walden University. Interviews will take place on an ongoing basis until all slots are filled.

Please message [My contact information redacted] privately to let her know of your interest.

Study Invitation Notice: Flyer Format

Interview study seeks single mothers who have previously or are currently receiving TANF/WV WORKS

There is a new study about the experiences of single mother cash welfare assistance recipients' preparation for economic self-sufficiency that could help influence the creation of meaningful public welfare assistance policies. For this study, you are invited to share your experiences with welfare assistance and becoming self-sufficient.

About the study:

- Complete a 10-minute pre-screening questionnaire
- Participate in two (2) rounds of confidential audio-recorded in-person, virtual, or telephone interviews (Total estimated time: 2 hours/1 hour per interview/no video recording)
- Participate in an in-person, virtual, or telephone follow-up and feedback session with me (Total estimated time: 30 minutes)
- You would receive a \$50 Kroger gift card as a token of appreciation
- To protect your privacy, the published study will not share any names or details that identify you

Volunteers must meet these requirements:

- Women who are 18 years or older and are mothers with legal and physical custody of their minor children, and are single, legally separated, divorced, or widowed
- Kanawha County resident
- Former or current TANF/WV WORKS (cash welfare assistance from WV DoHS/formerly WV DHHR) recipient

This interview is part of the doctoral study for Kimberly Pickens, a Ph.D. student at Walden University. Interviews will take place on an ongoing basis until the slots are filled.

**To confidentially volunteer, contact me: Kimberly Pickens at
[My contact information redacted]**

Appendix B: Pre-Screening Questionnaire

Date: _____

Name: _____

Email Address: _____

Telephone Number: _____

1. Do you currently receive TANF/WV WORKS cash assistance benefits from the West Virginia Department of Health and Human Resources (WV DHHR)?

____ Yes ____ No

2. If you do **not currently** receive TANF/WV WORKS cash welfare assistance benefits from the West Virginia Department of Health and Human Resources (WV DHHR), have you ever received TANF/WV WORKS cash welfare assistance benefits?

____ Yes ____ No

3. Do you reside in Kanawha County? ____ Yes ____ No

4. Are you 18 years of age or older? ____ Yes ____ No

5. Please select your current marital status:

____ Single ____ Married ____ Separated

____ Divorced ____ Widowed

6. Do you have primary legal and physical custody of any minor children under the age of 18 years old? ____ Yes ____ No

Appendix C: Interview Protocol

Interview Protocol

Date: _____

Location: _____

Name of
Interviewer: _____Name of
Interviewee: _____

Interview Number: One

1. Please describe yourself and your background.
2. Please describe your current family situation.
3. Please describe your education experiences.
4. Please describe your employment experiences.
5. Are you currently receiving TANF/WV WORKS?
 - a. If yes, how long have you been receiving TANF/WV WORKS?
 - b. If not currently receiving TANF/WV WORKS, when did you last receive TANF/WV WORKS?
 - c. If not currently receiving TANF/WV WORKS, why are you no longer receiving it?
6. Please describe your experiences receiving TANF/WV WORKS.
 - a. Why did you originally apply for TANF/WV WORKS?
7. What other forms of public assistance do you receive?

Appendix C: Interview Protocol (cont.)

- a. How long have you been receiving those forms of public assistance?

Appendix C: Interview Protocol (cont.)

Interview Protocol

Date: _____

Location: _____

Name of Interviewer: _____

Name of Interviewee: _____

Interview Number: Two

1. Please describe what economic self-sufficiency means to you.
 - a. Please describe the actions you have taken in pursuing economic self-sufficiency.
 - b. How do you perceive your progress in preparing for self-sufficiency?
2. How has receiving TANF/WV WORKS helped you prepare for economic self-sufficiency?
 - a. What specific programs, services, and resources do you think might help prepare you for economic self-sufficiency?
 - b. How do you think those programs, services, and resources might help prepare you for economic self-sufficiency?
3. What are your greatest qualities/traits/assets/abilities?
 - a. How have those qualities/traits/assets/abilities impacted your preparedness for economic self-sufficiency?

Appendix C: Interview Protocol (cont.)

4. What opportunities do you think might help prepare you for economic self-sufficiency?
 - a. How might those opportunities prepare you for economic self-sufficiency?
5. What are your greatest barriers/challenges/obstacles/liabilities?
 - a. How have those barriers/challenges impacted your preparedness for self-sufficiency?