Low Income Families in Metropolitan Chicago
An Ethnographic Overview

overview and policy directions developed by
Jill Garcia
Latino Institute

The Working Poor Project
February 1997

Chicago Urban League
Latino Institute
Northern Illinois University

funded by
The John D. and Catherine T. MacArthur Foundation
Working Poor Project Research Team

Chicago Urban League
James H. Lewis
Nikolas Theodore
Todd Rosenkranz

Latino Institute
Sylvia Puente
Jili Garcia

Northern Illinois University
Paul Kleppner
Kathleen Shankman

Acknowledgments

The opinions and perceptions presented here are those of the interviewees and do not necessarily represent the views of the Chicago Urban League, the Latino Institute, or Northern Illinois University. The Working Poor Project would like to thank all the people who agreed to be interviewed and to share with us their efforts to create meaningful and productive lives in the face of economic difficulties.
# Table of Contents

5 Part One  
Introduction

7 Part Two  
Findings and Policy Directions  
7 Work and Personal Finances  
10 Education  
12 Child Care  
13 Health and Health Insurance  
14 Violence  
15 Community  
16 Politics and Government Programs and Services

19 Part Three  
Methodology
Part One

Introduction

Low-Income Families in Metropolitan Chicago: An Ethnographic Overview is the last in a series of publications from the Working Poor Project. The project is a collaboration among the Chicago Urban League, the Latino Institute, and Northern Illinois University. Begun in 1993, the project has produced several reports on public policy issues regarding the nature, the scope, and the impact of working poverty in metropolitan Chicago.

Low-Income Families in Metropolitan Chicago: An Ethnographic Overview summarizes the results of a series of interviews with working poor families in metropolitan Chicago held between March and August of 1995. It describes salient themes that emerged from these interviews and attempts to reconcile the perceptions expressed by the interviewees with viable policy directions corresponding to these perceptions. The policy directions contained in this overview were compiled after a careful review of the data obtained during the interviews as well as the findings obtained from the earlier reports produced by the Working Poor Project.

Policymakers and advocates have long relied upon quantitative data to examine the need for, the purpose of, and the effect of public policy initiatives. Our purpose in this report is to suggest that policymakers and advocates examine their initiatives through a different lens, one that enables them to focus more sharply on the everyday experiences of the people for whom their initiatives are designed.

Our interview data indicate that the attitudes and values of the working poor do not differ greatly from those of other people. They have a strong work ethic and sense of responsibility; they place great value on education — especially for their children; they want to provide for their families adequately; and they want to live in safe, secure communities.

As Sarah, a 50-year-old wife and mother of two grown children sees it:

I’m in charge of my faculties, [God] has blessed me to have that, so I’m responsible for whatever I do. . . . I also feel a sense of responsibility for seeing things that are not done and . . . if it’s not done, I should do it. I don’t know if it’s the personality or what it is but I do it. At my church when I first went there I saw the outside and it wasn’t tidy and I went in and I asked, . . . did they mind if I did the yard. And I think in a year’s time they had elected me to be on the trustee board. And I feel like in order for me to have a nice neighborhood, it is my responsibility to share that information with other people that are willing. I will say, “if you need any help. . . .” Whatever I know, I’m willing to share.
In their efforts to maintain themselves and provide for their families, the working poor encounter a variety of difficulties in addition to the basic economic fact of their lives — that they earn too little to lift themselves and their families out of poverty.

A variety of circumstances contributed to the life situations of the families interviewed by the project. These include teen pregnancy, disability, unemployment, and growing up in dysfunctional families. Most of the women in the interview group were teen mothers and dropped out of high school. Physical disabilities — a result of serious illness, crime, or gang violence — are often left unattended because of the expense or lack of medical care. Our observations of and interviews with participants suggest that coping with several issues at once is what seems to differentiate the working poor from other members of society, who also encounter these barriers. Furthermore, the difficulty of juggling multiple problems is compounded by living on a low income.

The qualitative approach of the interviews uncovers the faces behind the statistics of previous reports in the Working Poor Project. While research consisting of gathering, compiling and analyzing quantitative data is necessary, the information provided by the personal stories of people who have jobs but remain in financial straits is also very valuable. The economic and societal conditions that seem to hinder the working poor from gaining access to the middle class are often interrelated and difficult to surmount without proper preparation and supports. The findings and policy directions from interviews summarized here are much the same as in previous reports from the Working Poor Project, thus reinforcing the validity of the results. In addition, the interviews provide significant insight into the direction policy can take to have an impact on working people who live in poverty.
Part Two
Findings and Policy Directions

The material gathered from the interviews is organized around the following themes: work and personal finances; education; child care; health and health insurance; violence; community; politics and government programs and services. Each section presents the perceptions of the interviewees in their own words and draws implications for policy directions.

1 Work and Personal Finances

Findings

It is difficult to find jobs with livable wages and good benefits. The families we interviewed have a strong work ethic, and work is very important in their lives. However, there is a constant challenge and frustration in managing their personal finances.

We found that the working poor had a strong sense of personal responsibility for their lives. Growing up they were taught to have a work ethic and they wanted to pass on their sense of responsibility to their children by being good role models.

Elizabeth, for example, wants her children to learn about the work ethic from her, and she wants them to go to college:

Well, I teach them that you don’t get money for free. And that if you don’t pay for your house, your house will be taken away. . . . That you have to work for what you want in this world — food, clothing and a place to live. Sometimes you’ll want more and you’ll be willing to work more to have more. And that’s okay. They’re not going to have the option of whether to go to college or not. They are going to college. Because I don’t [want them in] the financial situation that we have gotten into. . . . The work ethic is when you have a job, do it well, do it with some pride. I bring my kids to work with me when I do landscaping; I bring them to work with me sometimes when I do cleaning. I show them that I’m not going to leave until the job’s finished. And I show them that I do a good job. I get along with my customers, I treat them with respect, and I go there to do a job and I do the job. And then I get paid for it. So, I’m showing them [the] work ethic with my actions.

Stephanie reinforces hard work by emphasizing the importance of showing her children how much she likes her work. She feels they won’t see the value of working if she, as a parent, complains about it:

If you show them that you really don’t like your job, they’re going to say, “why should I do that for that little bit of money? I’m not going to even enjoy what I do. I’m not making any money. So why don’t I just go out here and have some fun?” Always show kids that you really like your job.

Interestingly, however, the adults we interviewed often attributed the success they experienced to God or luck while they took failure personally. Nevertheless, work was important to them. It gave them a sense of pride and the freedom to pursue their dreams. Like many
people, the interviewees claimed that their work defined them as human beings. For those not on public assistance, it was their strong work ethic that kept them from going on welfare. Those with experience being on welfare viewed work as their opportunity to be free from what they considered a punishing system.

Despite the challenges they faced, the people we interviewed persevered in their attempt to pay rent, care for their families, and be suitable role models. These families demonstrated ingenuity in budgeting techniques and were consistently responsible in allocating their minimal resources. Sitting down with them and constructing a budget was helpful in witnessing the great care they took with their money. Heads of households responsible for allocating resources prioritized their spending, with rent and food ranking the highest.

Helen describes her strategies for coping with never having enough money to cover all of her expenses:

In the winter months, the utilities...they can't shut off, so sometimes I'll let the utilities go a little bit and then I call them up and do a budget plan so that I can make payments. You know, I'll take money out of my savings for it. I won't eat most of the week, I'll just eat maybe crackers or something, or bring something from home...you know, or just not eat until I get home. I'll drink coffee all day. And I'll make stuff for [the kids] that'll last like chili, soup, sloppy joes, and then the sloppy joes go from sloppy joes into the chili or into tacos and, you stretch everything so that you don't have to pay more money. You get the stuff on sale, go to [the discount supermarket]. If I go to [the discount supermarket] I don't spend that much for the month.

The people we interviewed were also resourceful in negotiating with creditors and being acquainted with various billing cycles to try to keep one step ahead of falling too far behind. One revealing finding underscored the families' determination and fortitude — their sense of optimism despite their limited resources. Quite consistently, the interviews revealed that this propensity to look on the bright side is often what kept people motivated on a daily basis.

At one point, Sharon considered applying for public aid:

For a family of five, they told me when I went to apply, you're supposed to only make $100 a month. That's supposed to pay your rent, and your food, and your utilities, and then [if] you have a car payment, they tell you to sell your car. You know, that's crap. And if you're working at the end of the year when you get your income tax [return], you're supposed to give them the check you've gotten back.

**Issues and Policy Directions**

**Issue**
Interviewees expressed the perception that there was a lack of adequate job preparation and job training opportunities.

**Policy Directions**
- Create comprehensive and accountable school-to-work initiatives preparing students for the working world.
- Include job preparation and training programs and services in supportive social service systems.
Establish partnerships between educational institutions and the employment sector to improve matches between skills and job opportunities.

Rosa describes her feeling that she cannot compete for jobs:

But like I told you, it's very hard, the competition is very hard. You go for a reception job and there's so many people looking for the same job [who] probably look [more professional] than you, dress better, have a higher education, [and are] younger than you. A lot of that is common. I remember one time and I went to a law firm. I was downtown, it was a reception job. I had a simple dress on, the other ones had suits.

Edward, who passed the GED exam when he was in his mid-30s after being laid off, is frustrated over the lack of jobs and high educational requirements at the county personnel department:

I went there and was expecting to see more jobs. I went to the county office, and I was really happy and I was thinking, "oh, yeah, let's see what kind of jobs I can apply for." And all of the jobs they had there, they were asking for [a] bachelor's degree.

**Issue**

Many of the interviewees had experience being employed at jobs that lacked comprehensive and necessary benefits and coverage levels.

**Policy Directions**

- Ensure health insurance coverage of reasonable and necessary health-related conditions as well as preventive health practices.
- Ensure well-rounded and appropriate benefit policies to enhance employees' capacity to attend to family needs and maintain employment.

Chloe lacked insurance coverage to remove a substantial tumor. Removal of the tumor was approved by Medicaid only when she was diagnosed as being "officially disabled."

It's a lot of different things that I see I really need to have checked out, but I can't afford it. Because when you walk in a doctor's office, they want $55. That's just to get in. Then you got to pay for whatever they want done — X rays, medication. . . . I had $178 worth of medicine when I came out of the hospital and I couldn't afford to have the prescription filled.

Lorena lost one of her jobs because of her son's medical problems even though she notified her place of employment in advance.

My son stopped breathing one day. . . . so, I rushed him to the emergency room. We were in the emergency room three and a half hours and he couldn't breathe. . . . As soon as they admitted him, did all the paperwork, I called my work. Six hours ahead of time. [I said] that I might be late. . . . They wanted me to call back when the manager was in. Finally, the doctor said my son had asthma and he was having an asthma attack. They were going to give him penicillin or something. This was the first time he [had] that. They wanted me to stay with him because they didn't know if he was going to be allergic or not. While I was waiting for them to finish up . . . I called work again and told them what happened. By that time, I had an hour before
I had to be at work, and they wanted me to come in and explain to the manager when he gets in. I couldn’t leave my son! It was an emergency! They gave me an ultimatum: either I come in or they’re going to fire me. And so I just told them over the phone, they could take the job and shove it. . . . I quit before they fired me. I was only having that job because of my son. . . . If I lost my son, then it wouldn’t matter to me.

**Issue**

Interviewees found that their incomes were insufficient to make ends meet.

**Policy Directions**

- Ensure that jobs provide a wage that lifts families out of poverty.
- Increase the dissemination of information on how to access credit counseling and budgeting assistance.
- Provide budgetary guidance to help alleviate financial worries.
- Provide supportive social services to optimize families’ limited income by assessing their needs and assist them in efficiently accessing needed services and programs. For example, create family resource centers to allow families to access multiple social services in one stop such as drop-in child care, a WIC store, job search services, and health care services.

Sheryl discusses the frustration and stresses of financial constraint:

It’s real aggravating. I’ll tell you. And sometimes I’ve been really worried, and I try not to get depressed because that’s a place I don’t like to get into. ‘Cause when you’re depressed, it’s like you’re just giving up. And I’m not, I don’t give up easy. . . . And I don’t see how some people can let themselves get that far, because to me being depressed is like killing yourself. It’s like to me there’s problems and there’ll be bills when I’m six [feet] under, and I’m not going to ruin myself for that. No way. That’s not very enlightening — to work very hard and not have enough money to make ends meet. That bothers me, but I’m not going to flip out over that, I keep going.

**2 Education**

**Findings**

Education is valued as the way out of poverty for many working poor families.

Even though parents had difficulties making ends meet, many enrolled their children in private school. Many of the parents interviewed simply had a fear of the public school system for their children, and the fear outweighed the persistent reality of economic hardship. In addition, most of the adults we interviewed who had not completed high school as youth went back to school to obtain their GEDs. The strong belief in a work ethic was also visible in attitudes toward education. Parents who were held accountable for their educational performance when they were raised felt it was important to hold their children accountable to educational standards and to instill a sense of the importance of achievement into them.
Martin was held accountable for making good grades by his mother, but now he wonders whether conditions in the inner city encourage kids to stay in school:

She [my mother] was very strict on school. Very strict on school, no such thing as a bad report card. . . . Couldn’t go to Sunday school, couldn’t do anything all week. No basketball, no baseball, you know, no fishing or movie on the weekend. . . . [But now] you tell that ten-year-old on the corner selling crack it’s [education]. . . . It’s about economics! It’s all about economics. Why should he go to school to get an education and after he gets an education he can’t even get a job? He could stand here on the corner and make $500 a week.

**Issues and Policy Directions**

**Issue**
Participants felt that equitable access to quality public schools is lacking.

**Policy Directions**
- Determine and implement a strategy to strengthen the academic quality of all public schools.
- Enhance academic curricula to provide engaging and practical learning experiences for children;
- Improve the safety of public schools, inside of the institution as well as on school grounds.
- Develop and implement a strategy to disseminate information about quality public schools and conduct outreach to facilitate a link between families in poverty and these schools.

**Issue**
The public school system lacks systems of support, including teaching life skills.

**Policy Directions**
- Provide tutoring, mentoring, and other academically supportive services for children through school-based or community-based programs.
- Provide life skills classes, pre-employment training, and job search services and programs geared toward youth.
- Provide access to health services and information.
- Provide school-based or community-based youth development services.

Joan and Elizabeth believe that schools should equip children with the tools to enhance their interpersonal life skills:

[Schools should teach] a life skills class. Teaching people job readiness, how to interview for jobs, or how to deal with other people, how to deal with conflict, how to deal with stress, manage time, that kind of thing. [They] talk about what department would do it, who would teach it . . . just a bureaucratic nightmare, so they didn’t do it. [They should] teach people the actual skills they’re going to use throughout their life.
3 Child Care

Findings

Affordable, quality child care, while difficult to find, is very important to working parents on limited incomes.

Parents appreciated the developmental needs infants and children have and exhibited unhappiness in their lack of ability to stay home, if they worked, or to find quality child care. Often, parents relied on informal child care arrangements such as friends or relatives.

Lorena describes her frustrations and the costs associated with finding quality child care:

[For a while I just went to whoever would help me. Finally I did get an excellent, excellent baby-sitter. She was an older woman and sometimes I’d pay . . . up to $86 a week. . . . I’ve been really rather lucky. I have slipped and made some mistakes as far as picking the baby-sitter. Things must be on my side or something to help me with that. I was paying a hundred bucks a week for baby-sitting when I worked at the storage facility.

A common problem with informal child care arrangements is that they tend to be unreliable because of illness, transportation difficulties, or the sporadic employment of friends and family, who are also part of the working poor.

Anna underscores the importance of child care to working mothers and their worries about it:

Doctors have proven that there’s necessary bonding that should take place between mothers and infants. What would my ideal be? Day care on-site . . . [because] every working mother’s nightmare is child care. Child care is a nightmare! [You need to know] that your children are safe. How did I cope with that first year? My mother watched the twins, who were only babies. And then my daughter started working full-time. She worked graveyard shift so she could watch the twins through the day. And then I had a girlfriend and I had to pay her something. [Child care causes] my highest stress level, even though the kids are in school and there’s extended day care. I am just shaking at the thought of summer coming up because even ten- and eleven- . . . even fifteen-year-old kids need supervision.

Issues and Policy Directions

Issue

Working parents expressed the difficulty of finding affordable, accessible, quality child care.

Policy Directions

- Improve the affordability of child care; for example, provide sliding scale fees for child care and encourage employer policies that subsidize child care costs.
- Increase and enhance the accessibility of child care; e.g. create on-site child care centers or provide transportation assistance for accessing child care.
- Implement expanded and flexible child care accommodations for parents who work second or third shifts or who require episodic child care arrangements.
4 Health and Health Insurance

Findings

There is a need for adequate health insurance coverage and an accessible health care system.

A significant concern of the parents we interviewed was that health problems often went untreated, making the parents feel like inadequate providers.

Anna’s son, for example, suffers from leukemia:

This situation with Mark, you saw him and he looks good. Well, a month ago we were in the hospital, and when they did his blood smearing, he had atypical cells. They did an immediate bone marrow aspiration, and it looked clean, so maybe this was just a virus. But, I can’t have anything stop that, because see, even if I had the children under... the other insurance, they would not cover Mark, because of the catastrophic pre-existing [condition]. He will have trouble all his life. I’ve had to place this in the hands of God... That’s why it’s important for Mark to keep faith because if everything even turns out okay, he is going to have difficulty getting health insurance.

The problem with adults not receiving health care is that they run the risk of major problems developing that could make them unable to work. Physical and mental health issues affect the people we interviewed. Insufficient medical attention as well as the stress created by the conditions in which interviewees lived often resulted in chronic health problems such as high blood pressure, obesity, and diabetes. Depression can also result from the internalized stress and anger that develops from being unable to rise out of poverty.

Issues and Policy Directions

Issue

Access to comprehensive health insurance coverage is often lacking.

Policy Directions

- Provide health insurance coverage for routine and preventive health care to prevent future costly complications.
- Ensure prescription coverage.
- Ensure that health care coverage is affordable.

For people with limited incomes like Chloe, there is no such thing as preventive medicine:

I’m afraid that I might get sick. I’m afraid of my health... I was in the hospital [for pneumonia] this past March... [and they found] I have a 35-pound tumor in my stomach. They say it was pressing up against my lungs... and they said that they were going to give me laser for it. Well, Public Aid agreed to pay my hospital bill ‘cause I didn’t have any hospitalization. I couldn’t afford [to have it removed earlier]. The operation is $7,000. I don’t have money like that. I don’t have anything to pay a hospital bill with. I can’t afford to go in the hospital... So what am I supposed to do?
Lorena describes the frustrations and sacrifices she is willing to make with an underresponsive Medicaid system:

I'm on the medical card. I'm covered by the medical card, so is my son... I'm limited to certain things. You know, in a sense, I really don't care, as long as it covers him, and anything and everything he needs, that's all that matters to me. If he needs to go to the dentist, and I can't afford to take him, I want to be able to do it. So, I'm on Medicaid. And not many physicians will accept Medicaid cards, or they'll only accept so many per month. And you just have to keep calling [at the] beginning of the month to see if you can [get] any kind of a deal.

**Issue**

Interviewees found that the complexity of the health care delivery system often made it difficult to access services.

**Policy Directions**

- Design and implement common intake, eligibility, and referral mechanisms for public and private health care systems.
- Develop user-friendly policies to administer health programs and services.
- Establish patient-responsive quality control measures. For example, have a registered nurse on call (outside of office hours) to respond to patient calls; implement a “turn around” policy to get back to patients’ urgent concerns quickly; and establish communication procedures to help ensure that calls are effectively routed between health care facilities through a telephone intake system.

---

5 Violence

**Findings**

The people we interviewed considered violence and lack of safety in both city and suburban neighborhoods to be a very serious problem.

City and suburban violence differed somewhat. In the city the fear centered around immediate violent activity. Interviewees talked about hearing gunfire and witnessing violence on the streets. Suburban residents feared the proliferation of gangs and the problems associated with drug activity. They noted the development of a violent and fearful environment in the traditionally serene and friendly suburban neighborhoods.

Chloe, living in the city, itemizes her fears:

What am I afraid of? I'm afraid to go out at night. I'm afraid of the streets. I'm afraid of the people on the streets. I'm afraid of Black people. Ain't that a [expletive]?! I'm Black and afraid of my own race! I'm afraid of teenagers. I'm afraid of young people, period. That's about all. I'm not afraid at all of my home. I'm just afraid of going outside of it, because nobody respects you anymore. Nobody cares about you and you'll get robbed or beat up so fast. So I feel if I'm not out there, it can't happen to me. But outside, I never know what'll happen, and I'm not going to be out there in it.
Issues and Policy Directions

Issue
Interviewees felt that youth lack incentives to obtain an education and that viable recreational alternatives to gangs are limited.

Policy Directions
- Design and develop enriching educational supports for youth within the academic program and in extracurricular activities.
- Increase the availability and accessibility of positive youth development activities providing an emotionally and physically safe environment for mentoring, receiving guidance, accessing supportive services, and participating in recreational activities.

Issue
Interviewees indicated that public safety efforts in both the inner city and the suburbs are inadequate to effectively address the issue of crime and gangs in communities.

Policy Directions
- Increase the visible public safety presence in areas with a large level of gang activity.
- Increase the resources available to public safety departments to better equip public safety officials.
- Increase the number and the capacity of neighborhood watch groups by enhancing their collaboration with local public safety departments, which can provide technical assistance, and by creating a communication network so that watch groups can learn from each other.

Anna discusses her neighborhood’s struggle against gang activity in the suburbs:

I belong to a neighborhood where people keep up their properties. We have an active neighborhood watch. The neighbors take turns marching from 7:00 P.M. on Friday through the weekend. We’re very established, proud of the neighborhood. We have had an increase in gang activity. However, we have an active police department. We are doing everything that we can to stop it.

6 Community

Findings
Many of the working poor lack a sense of belonging at work as well as in their neighborhoods.

The people we interviewed felt estranged at their work because there was an incongruence between the many hours they worked, their low wages, the lack of appreciation from their employers, and the amount of time they spent away from home. Estrangement also extended to their neighborhoods. Interviewees indicated that they lacked a personal bond to their community. Exacerbating the problem was the physical deterioration that existed in these neighborhoods as well as the violence and economic instability. Most of the interviewees revealed that negative feelings about their communities stem from gang activity and violence. Furthermore, many of the interviewees link their sense of community to the
existence of violence and gang activity in their neighborhoods. Policy recommendations to address these issues were outlined in Section 5, "Violence." However, additional recommendations address the issue of community economic vitality that would contribute to enhancing residents' ties to their neighborhoods and augment their sense of community.

Sheryl talks about gangs and drugs in her neighborhood:

This is what they call gang territory. . . . The yellow house right there; it was drugs. The house on the corner was drugs. I don't do that kind of [stuff]. I don't like that kind of traffic.

Stephanie expresses that she and her children feel like prisoners in their own home:

Yeah, I just, I can't stand being in this neighborhood. I can't sit out on my porch cause [the kids] watch everything. . . . I just don't want them to see that kind of stuff. You know it's bad enough to have to hear it and see some stuff on TV, but to actually see it. . . . I really don't go out much. There's nothing here for me. I'd rather be in a nice peaceful place where I can sit down . . . out in front and everything. And my kids can go out and play, and I don't have to worry about them seeing negative stuff.

**Issues and Policy Directions**

**Issue**

Participants indicated that communities with high levels of poverty often lack economic vitality, adequate housing stock, and viable community activity.

**Policy Directions**

- Create community development initiatives in low-income communities. Increase revitalization by creating incentives to attract business, develop mixed income housing, and create public parks and aesthetically appealing surroundings.
- Ensure that community development initiatives also create employment opportunities for community residents.
- During any community revitalization initiatives, create opportunities for community residents to celebrate and enjoy significant accomplishments, such as groundbreaking and ribbon-cutting ceremonies, open houses for new businesses to welcome residents, and festivals to commemorate community anniversaries.

**7 Politics and Government Programs and Services**

**Findings**

Policy initiatives need to balance increased governmental accountability with comprehensive system reform. The overwhelming sentiments that interviewees revealed in this area were alienation and distrust of government and political officials.

Interviewees' opinions about politics were split. Some felt that their vote was their political clout, and they would not pass up the opportunity to exercise it. Others felt that there was a
direct correlation between money and political influence, leaving them with little influence in the political arena.

The experience these families had with government services also had a great impact on their opinions about how government functioned. Many families felt they were “playing by the rules” but with the complexity of the bureaucracy involved in government programs, they remained in a difficult situation.

Stephanie has her opinion about the dysfunction of politics and politicians:

I don’t think [politicians are] in touch with what people really need. [They’re] saying let’s cut this, and let’s do away with this, and that sort of thing. Instead of saying, here’s something that we can do for women that are on public aid with children to help them get off. What they’re doing is [saying] “get off,” and whatever happens to you, that’s your fault. I know a lot of people abuse the system, but that’s because of the way it’s set up. Clean house and then set it up [so] that somebody can say, okay, I’m having some problems in life, and I need to get on public aid. It’s only going to be a short-term thing, not a way of life. They’re going to help me further my education or find a job, or whatever.

Anna explains her experience with government assistance programs:

I was one of these people that falls in between the cracks. . . . When my daughter came home from college and started working, I took a job that paid me less, but she started paying me room and board. The food stamp program denied food stamps to my family because they were including my daughter’s total income and my total income. And we were somewhat over the [limit]. . . . My son now goes to college. When he graduated from high school, and when she was going to college . . . they worked in the summer. All the money went toward their college. Because they were over 18, the system took their salary into consideration.

**Issues and Policy Directions**

**Issue**

Interviewees felt electoral politics needed to improve accountability mechanisms and standards because politicians seemed out of touch with the reality they were living.

**Policy Directions**

- Develop necessary standards to assure equal access to the political system such as campaign finance reform.
- Increase voter education efforts to target voter apathy and increase voter registration so people can exercise their vote.

**Issue**

Interviewees expressed the opinion that governmental service delivery systems are too fragmented and unresponsive.

**Policy Directions**

- Streamline intake and eligibility processes and improve the coordination of services.
- Increase accessibility of services by, for example, creating participant-driven family resource centers that provide multiple health and social services at one location.
The frustration with accessing the social service system impeded Stephanie’s drive toward self-sufficiency:

Women, Infants and Children [WIC] . . . it’s a program, they give you coupons and vouchers for infant milk, real milk, and I thought it was good, but the thing was, I couldn’t stay on it because I was in school and working at the time I had to go down there once a month. I’m working [so] I can’t go down there every month, I couldn’t keep doing that. Be down there for hours! I just couldn’t do that!

Anna describes the cracks in the reporting system for food stamps:

Once you get passed the intake . . . a letter comes out, you send back what you made. Again, I was quite specific. One of my children had a birthday, so I put down that they received $25 for their birthday, or for Easter or something like that. And then I was denied food stamps for a couple of weeks until I straightened out that was a one-time gift. I was very specific on the form, that it was a one-time gift!
Part Three

Methodology

This report describes the actual lives of the people behind the statistics of the previous reports of the Working Poor Project. As social policy at both the federal and the state level is developed, it is the lives of these human beings that will be affected.

This research used an exploratory, qualitative approach with primary data collection done in the field. The methodology for developing the study consisted of a five-step process:

1. **Determine what information is needed.**
   The type of information gathered consisted of discussions around the actual issues occurring in the daily lives of the working poor. We considered the following issue areas beneficial in presenting an overview of daily life. These issue areas formed the basis for the interview guide we created to standardize the information gathered. These issues are:
   - **Family Histories:** a combination of work histories and socialization styles of child rearing from the immediate as well as extended family members.
   - **Budgeting:** developing an actual budget with the families to understand their financial realities.
   - **Work:** how they view work, their work ethic, and how they want to pass it on to their children.
   - **Education:** the importance of education in their lives and the lives of their children.
   - **Work Experience:** their pattern of school attendance and the connection between the two.
   - **Health:** health insurance and the health concerns of their family.
   - **Politics and Government:** views on voting and utilizing government programs and services.
   - **Family Relationships.**

2. **Determine the criteria for information sources.**
   The criteria for the sample selection were location of residence, race/ethnicity, family structure, and the age of the head of the household. These criteria related to the issues studied in our previous reports.

3. **Develop a data collection method.**
   Qualitative data were gathered through a series of audio-taped interviews and discussions over a period of time. This fluid process allows for the gathering of rich, illustrative data that can be relayed through stories in an engaging manner.

4. **Obtain information sources.**
   We obtained a random sample of families living in the Chicago metropolitan area. The approach consisted of obtaining survey data on families from the Metro Chicago Information Center as well as soliciting participants through the newspaper and using referrals by social service agencies. This process yielded a total of 60 families, which we narrowed to 13 (see table on page 20). We met with each family an average of eight times for one to two hours each meeting, paying them $20 per hour for their time and effort.

5. **Collect the information.**
   All of the interviews were audio-taped and conducted between March and August of 1995.
## The Sample versus the Universe

### A Comparison of Demographic Characteristics

#### Location

<table>
<thead>
<tr>
<th>Location</th>
<th>universe %</th>
<th>sample N</th>
<th>sample %</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>60.0</td>
<td>10</td>
<td>62.5</td>
</tr>
<tr>
<td>Suburbs</td>
<td>40.0</td>
<td>6</td>
<td>37.5</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>16</td>
<td>100.0</td>
</tr>
</tbody>
</table>

#### Race/Ethnicity

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>universe %</th>
<th>sample N</th>
<th>sample %</th>
</tr>
</thead>
<tbody>
<tr>
<td>European American</td>
<td>32.9</td>
<td>5</td>
<td>31.2</td>
</tr>
<tr>
<td>African American</td>
<td>33.4</td>
<td>6</td>
<td>37.5</td>
</tr>
<tr>
<td>Latino</td>
<td>28.6</td>
<td>4</td>
<td>25.0</td>
</tr>
<tr>
<td>Total</td>
<td>94.9*</td>
<td>15*</td>
<td>93.7*</td>
</tr>
</tbody>
</table>

*Mixed race/ethnicity not included

#### Family Structure

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>universe %</th>
<th>sample N</th>
<th>sample %</th>
</tr>
</thead>
<tbody>
<tr>
<td>two-parent</td>
<td>32.2</td>
<td>6</td>
<td>37.5</td>
</tr>
<tr>
<td>single parent</td>
<td>30.6</td>
<td>6</td>
<td>37.5</td>
</tr>
<tr>
<td>single individual</td>
<td>37.0</td>
<td>4</td>
<td>25.0</td>
</tr>
<tr>
<td>Total</td>
<td>99.8</td>
<td>16</td>
<td>100.0</td>
</tr>
</tbody>
</table>

#### Age of Heads of Family/Parents

<table>
<thead>
<tr>
<th>Age of Heads of Family/Parents</th>
<th>universe %</th>
<th>sample N</th>
<th>sample %</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 24</td>
<td>26.3</td>
<td>4</td>
<td>25.0</td>
</tr>
<tr>
<td>25 to 44</td>
<td>53.8</td>
<td>7</td>
<td>43.7</td>
</tr>
<tr>
<td>45+</td>
<td>19.9</td>
<td>5</td>
<td>31.3</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>16</td>
<td>99.9</td>
</tr>
</tbody>
</table>