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Self-Reported Family Income and Expenditure Patterns for a Cohort of TANF-Reliant African American Women: Outcomes From a Longitudinal Study in Miami-Dade County, Florida

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To the Graduate Council:

I am submitting herewith a thesis written by Stacia Michelle West entitled "Self-Reported Family Income and Expenditure Patterns for a Cohort of TANF-Reliant African American Women: Outcomes From a Longitudinal Study in Miami-Dade County, Florida." I have examined the final electronic copy of this thesis for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Master of Science in Social Work, with a major in Social Work.

Stan L. Bowie, Major Professor

We have read this thesis and recommend its acceptance:

Rod A. Ellis, John S. Wodarski

Accepted for the Council:

Carolyn R. Hodges

Vice Provost and Dean of the Graduate School

(Original signatures are on file with official student records.)

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Miami-Dade County, Florida

A Thesis Presented for
the Master of Science in Social Work
Degree
The University of Tennessee, Knoxville

Stacia West
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Finally, my debt may never be repaid to the women whose experiences are captured in this thesis. I thank you for your courage and honesty, and hope that your contributions will help further social and economic equality for others who share your struggle.

Abstract

This mixed-method study was designed to analyze the impact of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 on a cohort of welfare-reliant African American women in Miami-Dade County. A snowball sampling technique was utilized to identify and conduct in-person interviews with women who were receiving welfare benefits from January 1997 to March 2000. The study intended to determine the participant characteristics, employment and wage histories, annualized income, and annualized expenditures over the time span. The results indicate that the average age of recipients was 34.5 years old with four children. The average educational attainment for the cohort was 11.7 years and the average time receiving welfare benefits was 6.2 years. The majority of women in the study had previous or current employment in the service industry. The average annualized expenditures for the cohort was \$13,296 and the average annualized income was \$16,198. The results indicate that women who participated in the study have substantial barriers to attaining economic security. In addition, the policies implemented by welfare reform may, in fact, be detrimental to improving self-sufficiency.

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Introduction

Background

On August 22, 1996, President Clinton's administration signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) into law. As a new approach to the allocation and policies of welfare receipt, the legislation marked a substantial transition in the way that the federal government handled social welfare provision. The devolution approach to social service programs became the new norm as welfare reform allocated block grants to states. Under the new legislation, states were given the autonomy to create policies and programs to govern welfare for millions of recipients.

Following welfare reform, numerous studies have been executed to determine the effects of the legislation on the federal budget as well as recipient outcomes. On the whole, the literature suggests that recipients' economic outcomes have not substantially improved as a result of the reform. However, federal spending on welfare has decreased because of the reduction in the number of welfare recipients. While these studies provide necessary analysis of welfare reform, there is a gap in the literature regarding the lived experiences of women who endured the transition to the latest iteration of welfare.

Significance

To approach an analysis of welfare reform, this research endeavor includes an extensive history of welfare in the United States as well as a literature review of existing studies on the outcomes of welfare reform. What follows is an in-depth analysis, using a Marxist-feminist approach, of qualitative and quantitative interviews with welfare-reliant African American women. The analysis herein explores effects of employment history on welfare participation and outcomes, as well as the income and expense differentials across a 40 month time span for each

participant. It will address a gap in the academic and public discourse of the outcomes of welfare reform through elucidation of the lived experiences of women who receive welfare benefits coupled with quantitative information provided by recipients regarding their income and expense patterns.

The analysis of the data builds on a prior endeavor by Bowie, Stepick, and Stepick (2000) which utilizes the preliminary data collected through a grant from Manpower Demonstration Research Corporation (MDRC) on a cohort of TANF-reliant African American women in Miami Dade County. This preliminary descriptive study documented the demographic characteristics as well as level of education, number of children, years of receiving welfare benefits, employment history and wages, as well as an analysis of 18 months worth of data collected from July 1997 to December 1998 on income and expenses reported by the cohort. The aim of this study is to further explore the preliminary findings of the previous research and provide a final, comprehensive report of the research endeavor.

Literature Review

Women and the Economic Crisis

The current economic crisis that started in the beginning of 2008 has frequently been declared a “men’s recession,” as the statistical reports from the Department of Labor continue to demonstrate a disproportionate number of men are losing jobs compared to women (Sahin, Song, & Obijn, 2009). These data have influenced American public ideology through mass media outlets who also herald the economic crisis as a “men’s recession.” The news persists with stories of male-dominated occupations, such as construction or engineering being adversely affected by the economic collapse (Davies, 2009; Pontz, 2009; Crutsinger, 2008). While it may be the case that men do make up a disproportionate number of those affected by the economic

crisis and recession, Hartmann (2009) points out that women, specifically African-American women, have also been significantly impacted by the crisis.

Despite comprising over half of the population in the United States, and supposedly having equal opportunity to gain an education and compete for jobs, women still do not earn the same wage dollar-for-dollar as their male counterparts working the same occupations. In addition, women are more likely, due in large part to a pervasive and persistent system of patriarchy, to hold jobs in low-paying, service sector occupations, serve as the primary caregiver to children and the elderly, and spend less time than men in the workforce. These factors situate women to be less economically secure than men. They situate Black women be less economically secure than white women. Insight Center for Community Economic Development (2010) found that white women, for instance have a median wealth of \$41,500, white men's median wealth is found to be \$63,500, and Black and Latina women's median wealth is between \$100 and \$200; thus, the system of wealth inequality and privilege has reinforced the historical oppression of women of color (Insight Center for Community Economic Development, 2010). When the economic collapse hit in 2008, women were most certainly adversely affected, albeit differently. For example, the malicious practice that is subprime lending affected African American women at four-times the rate of men. In addition, women, who make up 45% of the American workforce, made up 41% of the unemployed in July of 2009 (Hartmann, 2009). Additionally, Black Americans have experienced joblessness at almost twice the rates of white workers since the economic crisis and recession (McGheehan, 2009). Before the recession, women comprised 13.8% of Americans in poverty and made up the majority of individuals on welfare (Cawthorne, 2008). The economic crisis and following recession has undoubtedly exacerbated that struggle.

History of Welfare in the United States

Prior to the Great Depression, there was limited governmental response to the issues of poverty and inequality in the United States. Instead, charitable and religious organizations offered assistance to families and individuals who struggled with poverty at the community and regional levels (Weil & Gamble, 2005). While the Sheppard-Towner Act of 1921 aimed to address the lack of prenatal healthcare, the first federal attempt to address women's economic inequality in the American experience was Aid to Dependent Children (ADC), enacted in 1935 under the Social Security Act, which also provided benefits to individuals retiring from work, and to families upon the death of a family member (Dolgoff and Feldstein, 2007). As part of the New Deal Programs, states had the option to participate in the ADC and most states did submit proposals for funding to the federal government as the Depression had significantly impacted the majority of citizens (United States Department of Health and Human Services [USDHHS], 2009a). For women, the experience of economic collapse not only displaced the male breadwinners of the family, but also decreased the already minimal work opportunities available to them at the time (Lavender, 2009). The economy spurred women to become even more frugal than in times past, often requiring them to move in with relatives and make their children's clothing. Characterizing the tenacity of women during economic crisis Lavender (2009) shares Eleanor Roosevelt's sentiment in her book, *It's Up to the Women*, "The women know that life must go on and that the needs of life must be met and it is their courage and determination which, time and again, have pulled us through worse crises than the present one" (Lavender, 2009, p.16).

Aimed at providing financial support to widows with children, the rhetoric suggested that ADC was not a program for women, but rather for children without fathers. Nevertheless, it was

the initial direct governmental intervention that demonstrated some attempt at alleviating women's economic inequality. As part of the New Deal Programs, states had the option to participate in the ADC. Most states did submit proposals for funding to the federal government as the Depression had significantly impacted the majority of citizens (USDHHS, 2009a). By 1939, only eight states had failed to adopt the program. The voluntary nature of the program allowed states to determine their own requirement for participation and case management practices. This also provided an avenue for abuse of the system. For instance, the lack of federal oversight for the management of the program allowed for administrators and case managers to discriminate based on personal opinions of race and class (Batlan & Gordon, 2009).

The Creation of AFDC

During the 1950s, the program expanded to support not only widows, but also mothers who had been divorced or never married. This transition shifted public opinion of the program, leading to its being reframed as Aid to Families with Dependent Children (AFDC). While the rate of poverty in the nation failed to make drastic improvement, as anticipated with New Deal Programs, its opponents became critical of those struggling with poverty instead of sympathetic to the economic conditions that created it. In the 1960s, one in every four Americans was poor, as compared to one in three during the Great Depression. In response, President Johnson declared "War on Poverty" to address America's stagnated economy. With the call to end poverty, the Johnson administration created both Medicare and Medicaid, expanded Social Security, increased funding for education, and oversaw the introduction of rent subsidies for the poor. Both Job Corps and the Head Start Program, aimed at eradicating poverty through early education intervention models for at-risk children, were created and implemented under the Johnson administration. Throughout the 1960s, public and political discourse was critical of

AFDC, thus resulting in the first iteration of welfare to work models, the Work Incentive Program (WIN). Introduced in 1967, the program was the first of its kind to offer programs for acquiring job skills and retaining a higher percentage of earnings. The WIN program was aimed at women who were considered to be dependent on welfare payments, yet had the ability to maintain employment. Thus, certain women were selected from the AFDC rolls by case managers to participate in the WIN program, where they would be required to participate in job training and education courses in conjunction with seeking employment and eventually becoming self-sufficient (Dolgoff & Feldstein, 2007).

During this period, racism permeated the perspectives of some case managers. As one case worker reported from her post in 1967, the “midnight raids” for African American women receiving welfare were common (Cates, 2007, p. 171). It was general practice to show up unannounced late in the night to ensure that no man was present in the household. If the woman were to fail to answer the door, she would be sanctioned or unable to continue receiving benefits. Children of the mother were also queried regarding their mother’s interactions with men. If it was found that the woman had a male visitor in the home at night, she would be labeled as an unfit, morally reprehensible mother, and the penalties could include having her benefits terminated. In the worst case scenarios, children were taken away from the mother (Cates, 2007).

In the 1970s, harsh criticism of the welfare model that fostered “dependence” on government benefits and lack of incentive for recipients to work led President Reagan’s administration to return to the Protestant Ethic, effectively blaming those in poverty for their own lack of ambition and inadequacy to provide for their families. The ideological shift was concurrent with a gradual decline in most Americans’ real wages, as well as an influx of women into the paid labor force. This shift in policy is reflective of the change in American and Western

European state policy toward social welfare. The neoliberal shift, initiated by President Reagan and British Prime Minister Margaret Thatcher in the early 1980s, changed the dominant view of recipients of welfare from victims of systemic oppression to lazy, welfare-reliant queens (Harvey, 2005).

Also with the neoliberal shift came devolution of welfare administration with The Family Support Act of 1988. This legislation distributed funding to individual states, allowing them to decide what incentives, rewards, punitive measures, and so forth, should be in place to govern the receipt of AFDC funding for impoverished Americans. Part of the Family Support Act of 1988 was the first incidence of the federal government requiring and enforcing child support payments by fathers of children who received AFDC benefits. Secondly, the legislation implemented a new workfare model called the Job Opportunities and Basic Skills Training Program (JOBS), which required AFDC recipients to seek employment while receiving benefits to avoid fostering long-term dependence on welfare. The result of the new flexible programs created under the Family Support Act of 1988 was not foreseen, as the enrollment and cost of welfare continued to grow (Dolgoft & Feldstein, 2007).

Welfare Reform in the 1990s

As the cost of welfare peaked in 1994, the call for reform was unwavering. President Clinton's "end to welfare as we know it" campaign signified the transition from utilizing welfare funding to provide services to those in need to appropriating funding for cost-reducing measures that put increased responsibility on welfare recipients. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was passed by the United States Congress on August 22, 1996. It was a federal welfare reform plan that replaced some policies of the 1935 Social Security Act, including the use and funding of the AFDC program. Temporary Assistance

for Needy Families (TANF) was appropriated by PRWORA as a state block grant in 1996, which allowed individual states to allocate funding for welfare benefits and requirements. The Deficit Reduction Act of 2005 (DRA) re-enacted the policy, which was originally scheduled to be reauthorized in 2002. (National Association of Social Workers [NASW], 2002; Dolgoff & Feldstein, 2007; USDHHS, 2005).

PROWRA established the TANF program which provides short-term (5 years maximum) financial assistance, child care, and health benefits to children and families who meet requirements (Dolgoff & Feldstein, 2007). A primary component was to reduce dependency on the welfare system by encouraging the acquisition of job skills (Zastrow, 2007). The program also provides funding to promote two-parent families including abstinence education, paternity establishment, child support enforcement, and “healthy marriage promotion” (USDHHS, 2008). Individual states determine specifics of eligibility for program benefits that are dependent upon poverty level and other factors. Families are not allowed to receive benefits for more than 5 cumulative years (Dolgoff & Feldstein, 2007). Benefits are reduced for parents who will not cooperate in child-support enforcement. Child care and health benefits are provided for 1 year after the parent is working to ease transition. TANF requires single parents under the age of 18 to live with an adult and stay in school in order to receive benefits (NASW, 2005).

In 2005, Congress authorized the DRA that called for states to enforce more stringent work requirements for TANF recipients, despite evidence to suggest that most women working and receiving welfare benefits were employed in low-paying, service sector occupations. In response to the new legislation, the Department of Health and Human Services required each state to submit Work Verification Plans for review. Parrott, Schott, and Sweeney (2007) of the Center on Budget and Policy Priorities note that within the plans, each state listed activities that

were considered to meet work requirements, procedures for monitoring recipient compliance, and measures for work participation. In addition, it also reduced states' flexibility in allowing parents to participate in educational training to meet the work component. The Work Verification plans were approved and implemented at the beginning of FY 2008. States in compliance with the DRA receive credits for reducing TANF caseloads, but face up to a 5% monetary block grant penalty for failure to reduce caseloads (Parrott, Schott, & Sweeney, 2007; DRA, 2005).

Theoretical Perspectives

In coordination, and sometimes in contrast to the federal response to economic and social inequality prevalent in American society, the social work profession has employed an array of theoretical perspectives to analyze welfare implementation, outcomes, and reform. The earliest model of a theoretical framework emerged in the development of Charitable Organization Societies (COS) that predated the government interventions of the Great Depression. Beginning during the 1880s, the movement of COS introduced a "scientific" approach to dealing with the poor that would replace any public financing aimed at alleviating poverty. Instead, they advocated the use of "friendly visitors" who were paid to drop by houses, designated by districts, to impart "advice" to those in poverty. The volunteers were primarily upper-class Protestant women who felt some benevolence toward their underprivileged community members. They gave directives to improve economic and social inequality, but above all, never provided economic resources to the needy. By the beginning of the Great Depression, the COS movement faded with many leaders of the movement learning that the most effective approach to addressing poverty could be found in economic restructuring, rather than friendly home visits (Cates, 2007).

Emerging out of the shortcomings of the COS movement was the Settlement House Movement (SHM) that featured more involvement in resource acquisition and allocation as well

as participation in public policy formation. Due to the economic distress of the 1920s and 1930s, the conceptualization of poverty as an inherent lack of work ethic or compromised morals faded and the work of the SHM operated on the philosophy that structural issues forced people into poverty. Defining the paradigm shift that occurred in social work, Jane Addams and others of the Settlement House movement chose to live and work in the same neighborhoods that were stricken by poverty. They developed community mediation resources to negotiate access to social, economic, and educational resources and provided individualized case management services that focused the person in her or his environment and their behavior in it (Cates, 2007; Franklin, 1986).

Another theoretical framework, gleaned from the experiences of social workers throughout the past 150 years, is the Ecological Model. Also referred to as the person-in-environment model, this approach seeks to understand the specific experience of individuals as it relates to their multiple cultural identities, social interactions, and interactions with larger institutions. As Zastrow (2007) states, “It [the ecological model] does not view people as passive reactors to their environments but, rather, as being involved in dynamic and reciprocal interactions with them” (Zastrow, 2007, p. 24). For the understanding of poverty and systems to address poverty, this framework allow for the analysis of intersecting systems of inequality and privilege that produce oppression.

The model of Marxist-Feminism emerges as a particularly salient methodology for understanding and negotiating the political, social, and economic lives of women as well. Marxist-Feminist theory emerged out of the second wave of feminism during the 1970s as an approach to understanding the peculiar interaction between capitalism and women’s oppression. According to Barrett (1980), this framework not only analyzes the relationship between

patriarchy and capitalism, but also the relationship between women and the reproduction of labor (Barrett, 1980).

In *Das Kapital*, Marx (1867/1999) demonstrates his case for labor power, which is composed of the tasks and behaviors that allow for a member of the proletariat to perform labor and essentially have it commodified. Labor power is a process, an exercise that must be repeated or reproduced, such as finding food, preparing clothing, making shelter, and so on. As Marx states, “The value of labour-power is determined, as in the case of every other commodity, by the labour-time necessary for the production, and consequently the reproduction, of this special article” (Marx, 1867/1999, p. 63). Though Marx’s original conception of labor power and its commodification it was designed to demonstrate the effort outside of the workplace that had to be performed in order to be an effective, commodified worker, feminists took it one step further. Realizing that women often carried out many of the activities of reproductive labor, such as laundering clothes, shopping and preparing meals, cleaning the household, looking after children, taking care of the elderly and the infirm, and even, giving birth to the next generation of wage laborers, a connection was made between the role of women and capitalist machine. In essence, it would be nearly impossible for working men to solely possess the requisite amount of labor power necessary to carry out their participation in the capitalist process (Barrett, 1980).

Glenn (2000) points out that reproductive labor has historically been invisible in the marketplace, due to its confinement to the private sphere. Importantly, she notes that men benefit from the arrangement of women performing the majority of reproductive labor in two ways: first, they are able to enjoy the work of their female partner in the home, secondly, they are free of the tasks of reproductive labor which allows them to spend more time in the public sphere and exercise dominance in the paid marketplace. While this interaction is certainly formed by the

gendered differentiation of paid and unpaid labor, it is also structured by the intersection of social constructions of race and class throughout history.

The application of the ecological and feminist approaches to analyzing welfare and welfare reform are the most appropriate for critiquing the underlying ideology and program design of TANF. It is also through these critical frameworks that the outcomes for many recipients of welfare can be best understood. Given the holistic, systematic nature of the approaches, they will be employed in the forthcoming analysis and implications.

TANF Program Design

By imposing time-limits on recipients and forcing recipients to work while receiving benefits, federal and state governments assumed that TANF would promote reentry into the workforce and more economically secure families. According to Hayes (2003), Congress specified the following four goals for welfare reform in 1996:

- 1) Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;
- 2) End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage;
- 3) Prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and
- 4) Encourage the formation and maintenance of two-parent families.

The specifications are evident of not only desire for legislators to reduce the number of individuals and families receiving assistance, but also to legislate their form of morality (Hayes, 2003). As Seccombe, Walters, and James (1999) observed, the redesign of welfare in 1996 reproduced gender inequalities that are pervasive in American society. Given the ideology that

surrounds welfare to work theory, welfare recipients are led to believe that they are responsible for competing for jobs on a level playing field with everyone else in the job market. What is left out is the transcendent reality that many women are the primary care-takers of children, a phenomenon that does not affect men who compete for the same job opportunities (Seccombe, Walters, & James, 1999). As aforementioned, the historical practice of women serving as primary caretakers for children and the elderly leads to fewer years in the paid labor force and lower overall wealth. In addition to this, the disproportionate rates of minority women who receive welfare benefits are not only subject to the gendered inequality that permeates the workforce, but also the intersecting systems of race, poverty, and location, that lead the majority of recipients to low-paying service sector positions. These jobs provide the requisite reproductive labor for capitalism's continued push toward a lean, profit-driven marketplace.

It seems to be a practical desire for the American public and policymakers to reduce the number of TANF recipients and associated costs through promoting education. Job training programs or encouragement to further education would result in the ability for recipients to have upward mobility in employment. Jacobs (2003), argues that TANF provisions have effectively prevented individuals from enrolling and completing post secondary education. He notes that the new reform promotes work before education, where a recipient is only allowed to pursue any education after failing to secure employment. Second, TANF restricts educational opportunity to only 30% of recipients. Benefits during enrollment at a post secondary institution also expire after 12 months (Jacobs, 2003). From this, it seems that TANF only allows recipients to remain in low-wage, unskilled, and non-benefit providing service industry occupations. Under the current minimum wage, a woman working 40 hours per week at a minimum wage job would bring home approximately \$14,500 per annum. Clearly, it would be necessary to improve

marketability through education in order to secure a job outside of the service-sector and increase wealth. However, the current educational policies of TANF simply do not support it.

Social Work Perspectives on TANF Policies

The National Association of Social Workers has documented that since 1993, the number of cases per month of TANF recipient has declined rapidly; however, 40% of those who are former recipients of benefits still live below the poverty line. It is due to this startling fact that the NASW has taken the official position of advocating for universalized services for not only for those who are on welfare, but also those who are not. This includes strengthening resources for the numerous individuals who receive welfare and also struggle with mental health issues, providing workforce advancement opportunities that do not force recipients into low-paying, service industry jobs, and providing free access to healthcare (NASW, 2002).

Similarly, the National Association of Black Social Workers (NABSW) criticizes both the program design and the lack of positive outcomes that the 1996 reform has had on TANF recipients. They assert that the design of TANF failed to take into account the etiology and underlying causes of poverty as well as failed to attend to the unique resources and familial support in many Black families. One of these causes of concentration of poverty in the Black community is related to funding for public education, which is contingent upon property values in the community. Therefore, impoverished Black communities tend to have schools with inadequate funding leading to diminished academic performance. This lack of cultural awareness has led to the decline of caseloads for white families and increase in caseloads for Black families. It is noted that pervasive racism in both the job marketplace and in the practices of job placement by case workers has led to poorer employment and self-sufficiency outcomes for Black TANF recipients (NABSW, 2002).

TANF ‘On The Ground’

These criticisms of the TANF program and outcomes are further elucidated by TANF’s inability to address the needs of the “hard to serve” subset of recipients. Living in poverty, recipients tend to have higher rates of mental illness and substance abuse, as well as barriers to child care, educational opportunities, transportation, and healthcare (Corcoran, Danziger, Kalil, & Seefeldt, 2000; Wood, Moore, & Rangarajan, 2008; Andersson, Lane, & McEntarfer, 2004). The ‘hard to serve’ population is defined as those individuals with needs outside the scope of current PRWORA resources (Danziger & Seefeldt, 2002). Those individuals seeking assistance in the ‘hard to serve’ subset are often directed toward accessing SSI, which does not allow the individual any opportunity to work, does not provide resources for substance abuse issues, and may take one year or longer to complete the application and approval process. Finally realizing the failure for many TANF applicants with intellectual or physical disabilities to attain or maintain job placements, the reauthorization has allowed for the scope of fundable work opportunities to be expanded and has rewarded states with monetary bonuses for developing new programs to provide resources to the ‘hard to serve’ cohort (Loprest & Zedlewski, 2002).

Yet another barrier to achieving self-sufficiency for many women, including TANF recipients is the issue of child care. In FY 2007, TANF expenditures for direct child care were 4.3% of the overall budget, a startling decrease from FY 2006, which showed over 13% of the budget appropriated for child care expenses (USDHHS, 2009b). Women report that easy access and quality childcare greatly improves their ability to look for work and maintain a job successfully. Lack of access or poor quality child care often results in the inability for women to keep jobs due to having to leave work, being unable to make it to work, or spending too much time at work trying to communicate with a child care provider. Noting the complex

circumstances for women who receive welfare, the reauthorization of TANF allowed for some funding for child care to be transferred over to the Child Care and Development Block Grant (CCDBG). As typical with TANF funding, each state may determine what, if any, funding will be allocated toward child care subsidies (USDHHS, 2009b).

In a recent Michigan study, it was found that the majority of funding for child care subsidies was spent on in-home care by relatives. The second largest expenditure was for center-based child care. It should be noted that the hours of operation for many childcare centers are not consonant with the hours that a TANF receiving mother may have to work, thus leading to the high incidence of relatives keeping children for the mother. However, analysis determined that vouchers were available for only 78% of children whose parents needed the benefit of child care, thus leaving a large number of recipients who could benefit from the child care subsidy to find and fund childcare through their own resources (Danziger, Anant, & Browning, 2004). This reality, coupled with the fact that many TANF recipients must work low wage jobs with little tolerance for tardiness, missed days, or the needs of children, makes it very difficult for women to negotiate the road to self-sufficiency with the minimal resources that TANF provides. In addition, it has been demonstrated that women with lower incomes tend to have lower-quality childcare provided by relatives than if they were to receive childcare services from a childcare center (Teitler, Reichman, & Nepomnyaschy, 2004). The lower quality childcare, along with lower quality education helps to create a new generation of individuals who struggle with systemic oppression.

According to the June 2009 TANF Annual Report to Congress, over 1.8 million families received TANF benefits on a monthly basis in FY 2006. This included monthly cash assistance, food stamps, child care subsidies, employment training and placement, and educational

resources. In keeping with the goals of TANF, the number of TANF-assisted families indicates a significant decline from the record number of welfare assisted families which peaked at 5 million in 1994. Of those families receiving TANF in 2006, 36% were African American, 33% were white, and 26% were Hispanic. Throughout the duration of TANF and AFDC, African American women have been disproportionately represented in the welfare system. Women made up 90% of adult TANF recipients; in 95% of cases, women were the designated head of household (USDHHS, 2009b). This alarming figure empirically demonstrates not only the feminization of poverty, but also the governmental inaction for remedying the situation. The average time spent receiving TANF assistance on a monthly basis was 35.4 months in 2006 where 32.5% of individuals met the work participation requirements of the states' programs. Ellwood and Maynard (1986) found the average total lifetime receipt of AFDC was 10 years for a quarter of all recipients, while on half spent more than 4 years receiving AFDC benefits (USDHHS, 2009b; Lichter & Jayakody, 2002).

On average, families receiving TANF assistance received cash and cash equivalent funds of \$372 during FY 2006. The average food stamp assistance was \$295 per month. Fewer than one in five families receiving TANF benefits received both earned income and TANF assistance. In 1998, the average TANF cash assistance amount was \$358 per month. However, Lichter & Jayakody (2002) point out that there is significant variance between states in the amounts appropriated to TANF assisted families. For example, the average monthly assistance in Mississippi was \$101 whereas the average in California was \$492. Calculated using the Consumer Price Index, the 2006 monthly receipt average of \$395 is valued at \$460 in 1998 dollars. From 1998 to 2006, the average United States inflation rate was 2.6%, while the average yearly inflation rate of TANF benefits was 1.82%. Thus, the buying power of TANF cash

assistance has failed to keep up with the changing economic conditions. Coupled with the declining real wages, economic collapse, and current recession in the American economy, the struggle for women on welfare appears to be quite formidable (Lichter & Jayakody, 2002).

Unfortunately, many of the jobs that low-wage employers offer require that employees possess skills that many welfare leavers do not have. A national study conducted in 1996 determined that 75% of such jobs require a high school diploma while 65% require ‘specialized skills’; however, nearly half of welfare recipients surveyed in 1996 did not have a high school diploma and few had experience in the paid labor force. There are also other significant barriers that prevent TANF recipients from finding jobs that provide adequate income. They include lack of access to child care, transportation, physical and mental illness, discrimination, substance abuse, domestic violence, and many other issues (Corcoran, Danziger, Kalil, & Seefeldt, 2000; Wood, Moore, & Rangarajan, 2008; Andersson, Lane, & McEntarfer, 2004).

TANF Outcomes

National statistics from 2006 show that 20.9% of TANF case closures were due to the recipient finding employment, 14% voluntarily chose to discontinue participation in the TANF program, 14.5% failed to comply with program requirements, 10.1% left due to a state policy, 10.9% left due to sanctions, and 1.2% left due to federal time limits. The majority, 28.9% left for “other reasons.” However, a recent study found that during a five year period of monitoring 2,000 welfare recipients in New Jersey, 97% left TANF at some point in time, and 44% returned to the TANF program within the time frame. It is also indicated that African-American women are significantly more likely to return to welfare after exit than other groups (Wood, Moore, & Rangarajan, 2008). Similarly, Bruce, Barbour, and Thacker (2001) produced a compilation of reentry data to determine the eventual reentry rate for TANF recipients from 24-168 months

ranged from 20% to 62% where the rates of reentry during the first year ranged from 11% to 33%. Corcoran, Danziger, Kalil, and Seefeldt (2000) note that those who left AFDC had high rates of reentry. They found that 25-40% of women leaving AFDC via work returned within a year, and up to 70% returned to the rolls within 5 years. In most welfare demonstration programs, a large proportion of recipients who found jobs lost them within a year (Corcoran, Danziger, Kalil, & Seefeldt, 2000).

After leaving TANF in 2006, case closure data shows that the average monthly income for the family was \$915 and the average family included one adult and 2.3 children. With the national poverty line at \$16,600 for a family of three in 2006, this places those 20.9% of families who left TANF for employment well below the poverty line (USDHHS, 2009b). Wood, Moore, & Rangarajan (2008) undertook large survey to determine the economic progress of TANF leavers in New Jersey by sampling 2000 women who had entered the program from July 1997 to December 2008. The sample delineated into two separate groups: 1) those who transferred to TANF from AFDC, and 2) those who were new entrants to the TANF program. The study had a 5% attrition rate over the 5 year design that included ongoing interviews with all participants at different intervals to discover job retention rates. Supplemental data on rates and duration of welfare receipt were taken from the database at the New Jersey DHHS. In the first year after receiving welfare benefits, TANF receipt dropped from all participants to only 49%. At the one year mark after leaving TANF, employment was at 40% for the sample group. In analyzing the economic progress of TANF leavers after the five years of ending TANF receipt, the average participant earned \$20,000/annum or less, while 50% still fell below the national poverty line. Only 14% were still receiving TANF benefits at the 5 year follow-up (Wood, Moore, and Rangarajan, 2008).

Corcoran, Danziger, Kalil, and Seefeldt (2000) report that only 13% of women who left AFDC after taking a job worked full-time year-round in first year following their exit and only 25 % worked full-time year-round in the fifth year of the study. The majority of these former recipients remained poor: 55% of those who left were poor in the first year following an exit and 42% were still poor five years later.

Through analysis of the Survey of Income and Program Participation, administered by the U.S. Census Bureau, Ozawa & Yoon (2005) sampled 156 former AFDC leavers and 300 TANF leavers. The team observed data over a 7 month period. The observation included 3 months while receiving benefits, month at the time of leaving, and three months after leaving. They measured welfare “dependence” through construction of a ratio to assign to each case based on the duration of welfare receipt. Also, an income-to-needs ratio was developed by dividing the family income by the poverty line to measure the economic security of the former recipient. Findings of the study demonstrated that, “AFDC leavers had better economic outcomes than did TANF leavers 3 months after being cut off (109% vs. 37% increase in income)” (Ozawa & Yoon, 2005, p. 247). For TANF leavers, child care payments increased approximately 10%, while AFDC leavers saw an increase in child support of over 100% (Ozawa & Yoon, 2005).

Acs and Loprest (2004) conducted an analysis of existing data on welfare leavers from 18 different data sources ranging from existing studies to databases administered by local DHHS offices. The majority of data was extracted from phone or in-person surveys given to welfare leavers and administrative records. The total sample of all cohorts in the study was 6318 individuals. The researchers found that the types of work that TANF leavers typically held after exit were service sector occupations (46%), retail jobs (24%), manufacturing (14%), and other (16%). Generally, those women employed after leaving TANF held positions that did not have

comprehensive benefit packages; with less than half having paid sick leave or retirement benefits. However, the women leaving welfare to work do tend to hold higher-wage jobs than those women who were not enrolled in TANF. Median hourly wages ranged from \$6.50 to \$9.00/hour with most women working nearly 40 hours per week (Acs & Loprest, 2004). Clearly, those wages are not sufficient for survival.

The existing literature holds a wealth of information about current recipients of TANF, program “leavers”, their economic outcomes, and the barriers that may prevent them from attaining self-sufficiency. What is missing from the literature, however, is a longitudinal study of women who endured the transition to TANF in 1996 and have struggled against poverty in a time of significant economic downturn. The current literature tends to demonstrate the economic outcomes of women who have received welfare benefits, but fails to give a voice to the mundane experiences, including personal and systemic struggles, employment experiences, and family dynamics, that are necessary for an appropriate analysis of the impact of welfare reform.

The following analysis will address the gap in longitudinal data and individual experience that is not sufficiently covered in the existing literature regarding welfare reform. Interviews conducted from January 1997 to March 2000 with African American women who receive TANF benefits were analyzed to determine the employment histories and current experiences, as well as income and expense differentials for each participant. Coupled with information pulled from interview transcripts, this will provide a holistic view of their personal and extraneous conditions and experiences, over a significant period of time, lends insight into the outcomes of welfare recipients.

Method

Research Design

The research design is a longitudinal study over a 40 month period from January 1997 to March 2000. During the study period, data was collected from a cohort of African American women in Miami-Dade County through in-person interviews regarding their experiences with welfare, including employment history, monthly income, and monthly expenditures. With permission of the participants, the interviews containing all data were transcribed for analysis. Data were extracted from the interviews to answer the following research questions:

1. What were the formal/informal employment and wage histories for the women in the cohort?
2. What were the formal and informal monthly sources of income reported by the cohort, and what were their annualized family incomes?
3. What are the range and central tendencies of “monthly income differentials” for the cohort?
4. What were the specific monthly expenditures reported by the cohort, and what were their annualized family expenditures?
5. What are the range and central tendencies of “monthly expenditure differentials” for the cohort?

Sampling

The sample for the research was obtained through two sampling techniques. First, researchers contacted agencies in the Miami-Dade County area that provided services to low-income individuals who may receive welfare benefits. Caseworkers in the agencies were instructed of the inclusion criteria for the study and made appropriate referrals to the research

team. In addition to this method, a snowball sampling technique was utilized to recruit potential participants. Those agreed to participate in the study provided the names and contact information of friends or relatives who would be willing to participate.

The initial interviews with the cohort were conducted in the homes of participants with one researcher. The average duration of the initial interview, which included collecting historical information was 2-4 hours. Follow-up interviews conducted lasted an average of one hour. The average duration between interviews for each member of the cohort was 6.9 months. Participants were provided monetary compensation for participation in the study. The final sample was made up of 20 African American women from Miami-Dade County who were receiving welfare benefits (Bowie, Stepick, & Stepick, 2000).

Data Collection

Data were collected on the cohort through an adapted interviewing instrument developed for use in four cities to extract information from welfare recipients. The adapted structured interview instrument was derived from the aforementioned created by Edin and Lein (1996). The instrument was designed to collect information regarding family history, educational attainment, number of children, employment history and current experience, impressions of the welfare system and changes to the system, and budgetary information. All interviews were tape recorded and transcribed with permission of the participants.

To improve the validity of the adapted structured interview instrument, information regarding the amount of cash benefits for each participant was obtained through the local welfare office. The information included welfare check amounts for each participant from January 1997 to March 2000, and was used to compare the amount of reported cash benefit to the official cash benefit as stated by the welfare office.

Results

Participant Characteristics

All subjects included in the study were receiving welfare benefits at some point during the interview timeframe. In addition, the preliminary report on the cohort (N=20) demonstrated the mean age for participant was 34 years old. Women in the study had an average of four children and had completed 11.7 years of education. Sixty-five percent of the women in the study lived in public housing and had received welfare benefits for 6.2 years on average. Eighty-five percent of the women in the study were single. Sixty-five percent of respondents lived in subsidized, public housing facilities, 33% rented a private residence, and one participant was homeless (Bowie, Stepick, & Stepick, 2000).

Instrument Validity

Within the structured interview assessment, participants were asked to report the amount of cash benefits received from the welfare office. These data were then compared with the amounts stated by the welfare office for each of the twenty participants. Of the 85 structured interviews, there were 54 total points of comparison for this variable. Comparison of the official and self-reported welfare check amounts demonstrated an 81% accuracy rate for self-report (n=44). Given these results, there is convergent validity of the interview instrument (Rubin & Babbie, 2007).

Research Question One: Employment and Wage Histories

Of the 60 current and most recent jobs held by participants, half of current and previous employment was in service sector occupations including restaurants, day care centers, and housekeeping. Ten of the jobs were in retail settings, including cashiering and management, 8 were jobs in clerical positions, 7 were classified as other, 3 were in manufacturing, and 2 were in

sales. The mean months employed at any job was 15.4; employment duration ranged from 1 to 60 months. Five of the jobs held included insurance benefits, and 38 provided no benefits at all. Twenty five of the jobs held allowed employees to work overtime hours, while 19 did not. The average number of hours worked per week was 34.6 for those jobs where participants responded. Thirty one of the jobs with adequate data to compute paid over the minimum wage for the time period. Some of the respondents held “under the table” jobs that included housekeeping, prostitution, doing hair, selling marijuana, or cashier work where the earned income was not officially reported to the welfare office.

Research Questions Two and Three: Monthly Income

The average monthly income for the cohort was \$1,349 as shown in Table 1 (Appendix). This included income from a welfare check, food stamps, SSI benefits, child support, primary job, informal jobs, and loans from friends or family. As done in the preliminary study, one woman’s earnings were not included in the analysis because the income of her live-in partner greatly exaggerated the mean. For the cohort, average welfare check per month over the duration of the study was \$297, as shown in Figure 1 (Appendix). For 25% of the cohort, income decreased over span, 25% showed variability across the span, and 50% saw an increase in their income. The average amount of food stamps received by participants was \$446 per month. For those who received SSI benefits, the average benefit amount per month was \$579.

Research Questions Four and Five: Monthly Expenditures

The initial report found that the average housing cost for all women in the cohort was \$276. After completion of all interviews and collection of all data on housing expenditures, the average cost of rent was \$229, as shown in Table 2 (Appendix). The second most significant expenditure for the cohort was food costs and then utilities. Including the amount given to each

participant in food stamps, the average cost per month for food was \$341. The average monthly utility cost for the cohort was \$100. Both the cost of utilities and the cost of rent reported in the preliminary study showed high variability between those participants living in public versus private housing. For example, the preliminary study found that the average overall housing cost, including rent and utilities, for the subsample who lived in public housing was \$135 and the cost for those living in private homes was \$459. The final result of the analysis was an average housing expense of \$329 compared to \$276 per month for housing expenses found in the preliminary analysis (Bowie, Stepick, and Stepick, 2000).

Discussion

Wages and Employment

A striking, but not unanticipated, finding showed that the participants in this study had current and previous employment concentrated in the service industry. This finding is consonant with the literature regarding women who receive welfare as well as the national trends in employment for Black women throughout history. While white women in the mid-1800s were relegated to the domestic sphere and charged with the honorable role of creating and nurturing the modern American family, African women forced into slavery operated under a drastically different gendered ideal. Dill (1986) documents the lack of regard for slave families that forced women in slavery to leave their own families to perform the household drudgery for white women. She argues, “It was within the context of surveillance, assault, and ambivalence that slave women’s reproductive labor took place” (Dill, 1986, p. 18). Thus, a primary instance of commodified reproductive labor is evident through the interaction between wealthy American families of the colonial period and their African slaves. Essentially, as the physical household became larger and the resources of the powerful class more unfettered by human conscious, the

need to explore alternatives to prevent white housewives from performing the ‘dirty work’ emerged.

Chronicling the role of formerly enslaved women after emancipation, Koman (1997) shows the historical transcendence of working in the home of a master to trying to survive in the public sphere. With pervasive, unrelenting racism in the South, women emerging from slavery were afforded employment opportunities parallel to the work that was performed in the master’s household. Finally allowed the right to choose their own spouses and care for their own children, women were not afforded the same opportunity as affluent white women to be a housewife while their spouse was the primary wage earner. Instead, the economic, social, and political inequality necessitated their submission to limited paid labor such as serving as a paid domestic servant in the home. In addition, it was common for African-American women during the 1930s to perform agricultural work for one family in the early hours of the day, then report to the home of their employer to tend to household duties (Glenn, 2000; Koman, 1997). Denied access to education and other employment opportunities, this phenomenon continued.

While opportunities for employment and social engagement prospects opened up throughout the 20th century, women of color were still relegated to only service industry occupations. Despite the widespread notion that women broke into the mainstream paid labor force with the deployment of men during World War II, women of color were already working in factory settings, from tobacco processing in the South to the steel manufacturing plants in the North. Hill (1986) notes that discrimination and segregation was an everyday reality of attending work. Both African American men and women were placed in the most dangerous, physically demanding, and hazardous positions. In recollection of her time spent working in an industrial plant during the war, she stated, “I have found through life, sometimes even if you’re good, you

just don't get the breaks if the color's not right" (Hill, 1986, p. 77). African American women were the first group of workers terminated from their positions as the men returned from war.

Despite the monumental achievements of the Civil Rights Movement of the 1960s and the second wave of the Feminist Movement in the 1970s, African American women's opportunity for achieving equality in the paid labor force has remained dismal. England, Garcia-Beaulieu, and Ross (2004) report that in 1950, 39% of African American women were in the paid labor force, whereas only 28% of white women worked. By 1980, both African American women and white women each made up 47% of those employed. In 2006, 58.4% of African American women were employed compared to 63.8% of white women. The service industry, which includes hospitals, schools, restaurants, and other venues of reproductive labor employed 88.5% of African American women in the labor force in 2006 (U.S. Department of Labor, 2007).

Given that the majority of women in this study, and in other studies of welfare recipients' employment histories and outcomes, are or were employed in positions of paid reproductive labor, it may be the case that welfare reform helps direct these women toward such jobs. It has been shown that many of the job training programs for welfare recipients include certified nursing assistant, licensed child care provider, and dietary aid, which lends evidence to this assertion (Acs & Loprest, 2004). Hence, the welfare system may be capitalizing on the established norms of Black women's work in order to create and maintain jobs in the reproductive labor industry.

Perhaps the greatest injustice in directing women toward reproductive labor oriented jobs while receiving or after receipt of welfare is the lack of benefits and job security that such jobs provide. As mentioned in the results section, the vast majority of jobs previously held or currently held by participants in the study did not include any benefits, opportunities for

promotion, job stability or flexibility. The average time duration of employment for the cohort was 15.4 months. As the women in the study expressed, there are various factors, including those imposed by the welfare office, that make it more difficult to maintain employment. The most salient of these factors is the insistence by some welfare programs that the recipient take any job offered. There are numerous complications that arise from this logic, including disinterest in the work, lack of flexibility with children's schedules, lack of job security, transportation issues, and lack of benefits.

Some of the women in the cohort reported employment in "under the table" positions that included cleaning houses, selling marijuana, and doing hair. These jobs were not reported to the welfare office for fear of having benefits reduced or sanctions imposed. As the TANF program policies require welfare benefits to be reduced as the recipient reports increased income, this is one strategy that recipients utilize to support themselves and their families. Most of the women interviewed expressed their desire to support their families through traditional jobs that provided adequate wages, benefits, and flexibility necessary for maintaining a family. They expressed their desire to be off of welfare. When asked about work, one respondent replied, "I'd rather work [than receive welfare], and I spend the way I want from my check anyway. Me...I love to work." She further talked about how she felt the welfare office, and specifically, the WAGES program had prevented her from earning her GED in order to work dead-end jobs. When she completed the WAGES program to become a Certified Nursing Assistant, the job she had been promised was not available. Instead, she was required to participate in yet another job certification program. She reported to the interviewer that her 11 year old daughter often questioned why her mother didn't have a job. The questioning from her daughter, coupled with

the hassle of dealing with welfare caseworkers, paperwork, and constantly changing regulations, led to her significant frustration with TANF.

Income

As mentioned in the results section, the average monthly income for the cohort was \$1349. For the duration of the study, half of the respondents saw an increase in income. For one of the women, the increase in income over the period was due to an increase in SSI benefits, coupled with an under the table job. For another, who received very little in welfare benefits, the increase was due to moving up and taking more hours in her occupation as a postal worker. Twenty-five percent of the cohort experienced a decrease in income, and the remaining 25% had high variability for the duration of the study. For two participants in the study, the decrease in income was due to sanctions on their welfare checks and food stamp benefits. Much of one participant's income was supplemented through small loans from friends and family. One participant, who had her benefits cut off from August until November shared this, "Yeah, my mama has to loan me money, my mama. My sister loaned me money. Like when I wasn't getting no check I was getting money from family members, mostly my mama."

Women who received SSI benefits for themselves or for their children with disabilities had a substantially higher average monthly income than those who did not. On average, those individuals received an extra \$579 per month. However, the disabilities that the women or their children had made it more difficult to find work or make appointments at the welfare office. Often, having a strong family support system proved critical to survival for the women and children with disabilities. Additionally, some of the women received the Earned Income Tax Credit (EITC), designed to supplement the income for families below the poverty line. The average tax return, including EITC, was \$1,738 for the cohort. Some of the women interviewed

used this money to pay back outstanding loans to family, friends, or creditors; thus, there was no substantial impact in long term financial stability due to the EITC.

During the course of the study, 85% of the women had their welfare or food stamp benefits cut off or reduced. Sanctions or cut-offs occurred for reasons including: not making it to a scheduled appointment with a caseworker, failing to re-certify, being late for a workshop, not documenting a pregnancy with the officials, or letting children miss too many days at school. In other cases, the respondents cited caseworker incompetence and mishandling of paperwork as reasons they received sanctions. The women reported that were often not aware of their sanctions, and were surprised to find that they had no money for rent, utilities, or food. Normally, a call to the caseworker confirmed the sanction and the recipient was required to undergo a lengthy interview and complete extensive paperwork to have the benefits reinstated. For many women, receiving a sanction required taking “under the table” or odd jobs in order to make ends meet.

Expenditures

For the cohort, the largest expenditures were for housing, including rent and utilities, food costs, and childcare. As expected, those individuals living in subsidized housing had lower housing costs than those renting private homes. The average annual food cost for the cohort was \$3958. Most of these expenses were covered through use of food stamps. The average annual food stamp amount received by the cohort was \$5361. While it is not uncommon for welfare recipients to trade their food stamps for cash, none of the women in the cohort mentioned this practice during the interviews. The reason for the inconsistency between the amount of food stamps received and the amount of food stamps spent is unclear.

On average, the amount spent on childcare was \$1271 per year. While child care subsidies are built into the TANF program, many women reported that their children were watched by family members, friends, or neighbors, instead of licensed childcare facilities. When asked about using childcare resources provided by the welfare office, one woman responded, “Well, me no cause the child care they be offering I don’t be wanting it. So, I let my family keep her. Cause one lady with fifty kids—how she going to do that? If you ask them if they have licenses, they just look at you. They never answer your question”.

This statement, along with statements made by other mothers in the study, suggests that there is a lack of trust in childcare facilities that are referred by welfare caseworkers. In addition, it may be the case that childcare provided by family, friends, and neighbors, is not only more trustworthy, but also more flexible for those who work jobs with non-traditional hours.

In her book, *Flat Broke with Children*, Hayes (2003) discusses the stereotype of the “welfare queen” as a Black woman who has children to get a bigger welfare check and spends her money not on the kids, but on non-essential items. The overall spending patterns of the cohort indicate that very little was spent on non-essential items. For example, alcohol, cigarettes, lottery tickets, and so forth, did not account for a substantial portion of expenditures for the cohort. Many of the respondents expressed that they had very little money for entertainment, such as taking their children out to see a movie or to eat at Burger King. Thus, mothers reported that they relied on afterschool or church programs to provide recreational opportunities for their school-age children.

Taking these patterns of expenses and income into account, it is difficult to imagine that the “welfare queen” stereotype is informed by any real analysis of women’s experiences with welfare reform. On an average income of \$16,198 per year to support a five person family,

coupled with the new rules that TANF imposed on recipients, there is very little possibility that abuse of the system often takes place (Figure 2; Appendix). For many women who participated in this study, the experience of receiving welfare and trying to find a job to become self-sufficient was a nearly insurmountable task. A number of women spoke about the struggle of finding a job that paid minimum wage, only to have welfare benefits reduced. In the end, there was no upward mobility realized by finding employment.

Implications

Currently, only 30% of a TANF block grant for an individual state may be spent on educational programs for welfare participants. Welfare benefits twelve months after enrolling in school. From the review of the literature and the experiences of the participants in this study, it is clear that more funding should be allocated toward educational opportunities for TANF recipients. As Jacobs, (2003) pointed out, the majority of welfare recipients do not have adequate skills, experience, or educational level required to meet minimum qualifications for many jobs. Hence, recipients are placed into vocational training programs for specific occupations that are often in the low-paying service industry. With this cycle of diminished educational achievement and opportunity, recipients of welfare are denied economic self-sufficiency through a federal program that is design to promote it.

In addition, TANF recipients have consistently reported that child care opportunities offered by welfare programs do not meet their needs. Often, there is a lack of trust for childcare from providers referred by the welfare agency. This may be due to perceived incompetence of the provider, overcrowding at the facility, or cultural variation. Participants in this study also pointed out that a recipient is not eligible for child care subsidies until a job is secured. This policy makes it particularly difficult for women to search and apply for jobs, as they must also

arrange and pay for childcare. To address this issue, TANF policies need to be adjusted to reflect the needs and cultural background of the recipients. For example, state-subsidized child care facilities need to offer after-hours care for women who do not work a traditional nine-to-five job. More funding should also be allocated toward subsidizing relative care, as it is the preferred method of child care in some African American communities. These measures would help facilitate the transition from welfare to work for many recipients.

The policies of TANF have also not adequately addressed the needs of the “hard to serve” subpopulation of welfare recipients. Though it is well documented that individuals experiencing poverty have higher rates of mental illness, domestic violence, substance abuse, and so forth, there are few welfare programs aimed at addressing these issues. Instead, welfare reform introduced punitive policies, such as time limits and sanctions, to reduce federal spending and the number of recipients on the welfare rolls. The experience for recipients who may be considered “hard to serve” and receive sanctions or whose benefits expire is a struggle to keep their heads above water.

Given the current political climate and the Obama Administration’s position on social service programs, such as healthcare reform, it is the appropriate time to reevaluate the impact of welfare reform on the lives of women who are experiencing poverty. Federal and state TANF policies should reflect the documented needs of recipients and respond to the undesired outcomes of the system redesign. It is through such initiatives, aimed at improving the lives those who are affected by social and economic inequality, that social justice may truly be realized.

Limitations

The outcomes of this study could have been improved by a larger sample size that was more representative of the national welfare recipient population. This would have allowed analysis of income and expense data to be analyzed with consideration for location and cultural identity. The ability to generalize the results of this study would have also improved with a larger sample.

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Appendices

Table 1: Annualized Income Central Tendency

Income	Mean	Mode	Median	Standard Deviation
Welfare	3564	0	3096	3807
Food Stamps	5361	4800	4056	9764
Tax Return EITC	1783	0	1400	2004
SSI	6945	5928	6144	2103
Foster Care	N/A	N/A	N/A	N/A
WIC	866	960	960	382
Emergency Assistance	1176	1176	1176	0
HT/Energy Assistance	250	N/A	250	N/A
Child Support	3630	N/A	4500	2661
Main Job Wages	24409	15360	12960	59151
Overtime Wages	N/A	N/A	N/A	N/A
Second Job Wages	15600	N/A	15600	5091
Temporary Job Wages	0	N/A	0	N/A
Odd Job Wages	1761	2400	2000	1276
Other	7643	4800	3900	11298

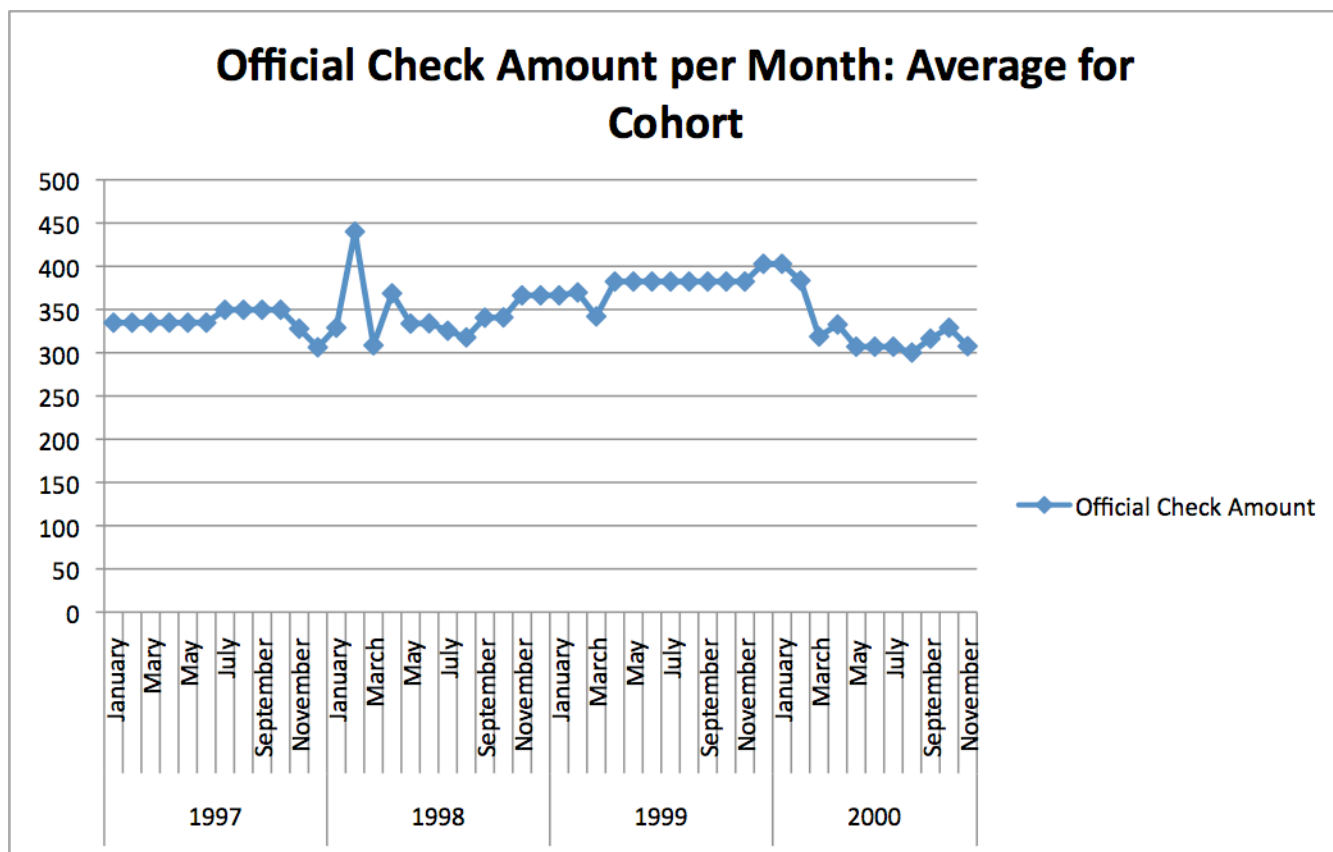


Figure 1: Official Monthly Welfare Checks

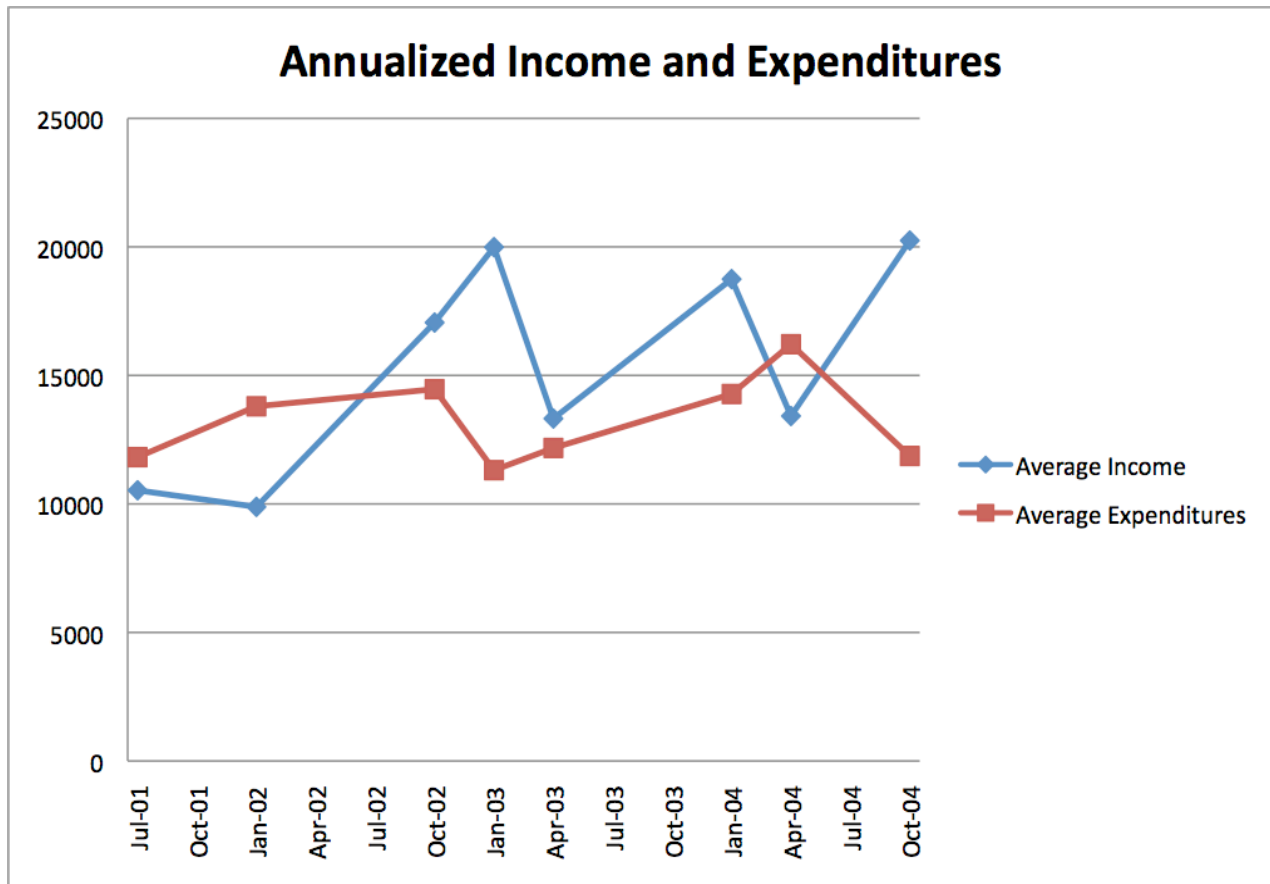


Figure 2: Annualized Income and Expenditures

Table 2: Annualized Expense Central Tendency

Expense	Mean	Mode	Median	Standard Deviation
Rent/Mortgage	2864	0	2202	2366
Water/Sewage	178	0	0	256
Utilities	1182	1200	1080	710
Telephone	777	600	780	537
Car Costs	1042	0	444	1441
Other Transportation	916	240	480	965
Kids Clothing	781	200	550	807
Mom Clothing	640	100	300	891
Food	3958	4800	4230	2088
Other Groc./Pharm.	644	360	420	769
Laundry Supplies	272	240	240	170
Cleaning Items	317	0	300	364
Washing/Drying	423	480	288	460
Health Ins. -Mom	0	0	0	0
Health Ins. -Kids	0	0	0	0
Medical Bills	366	0	174	593
Medication	268	240	240	224
Dental	83	0	0	144
Chiropractors/Other	0	0	0	0
Check Cashing/Bank Fees	104	72	78	76
Hair Grooming Costs	446	360	360	401
Life Ins./Burial	517	753	528	366
School Costs -Mom	264	0	0	457
School Costs -Kids	273	240	165	304
Time Payments	1680	0	600	2345
Furniture /Appl.	640	0	40	1321
Child Care	1271	1200	960	1346
Gifts	629	300	500	540
Donations/Church	283	120	192	291
Money Sent Home	750	N/A	750	1061
Eating Out	968	300	480	1602
Lottery	300	N/A	50	497
Alcohol	144	N/A	60	187
Cigarettes	952	216	270	1376
Cable	631	360	402	458
Movies/Videos	293	720	240	291
Reading Material	105	48	48	119
Other Entertainment	617	0	180	1352

Vita

Stacia West received her B.A. from the University of Tennessee in May of 2007 with a double major in Women's Studies and Philosophy. She anticipates receipt of her Master's of Science in Social Work in May of 2010 from The University of Tennessee. Her scholarly interests include feminism, homelessness, and quantitative methods.