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A New Perspective on Families that Receive Temporary Assistance for Needy Families (TANF)

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A review of the scholarly literature shows that a number of analyses of welfare are mistakenly based upon the premise that the overwhelming majority of welfare recipients receive benefits because they are young single women who are undereducated and caring for a child either born out of wedlock or abandoned by divorce/separation. The term welfare can encompass a number of social programs (e.g. Food Stamps, state general assistance programs, Medicaid), but in this paper it refers specifically to Aid to Families with Dependent Children (AFDC) or its contemporary Temporary Assistance for Needy Families (TANF). In an attempt to calibrate the accuracy of this long held stereotype, the authors surveyed a representative stratified random sample of individuals who received TANF in the state of Georgia. The resulting profile led to the identification of four distinctive groups on the welfare rolls. These groups or groupings, as they are referred to in the paper, show that only some families fit the traditional stereotype while others are accessing the welfare system because of health problems, child abandonment, limited retirement assets, poor education, and fluctuating labor markets.

In a survey of individuals who received benefits under Temporary Assistance for Needy Families (TANF) Seccombe, Walters, and James (1999) found that one of TANF recipients' central concerns was the ongoing misuse of stereotypes by social scientists, policy makers, and bureaucrats. This concern is not
baseless. Traditionally social scientists analyzing the relationship between families and welfare policy have focused on the effect of single parenthood (May, 1964; Axinn & Levin, 1992). Rank (1994) confirmed this problem, stating: “The issue of diversity in welfare population is too often neglected.” (p. 170). This focus on single parenthood has led to the belief that one of the primary reasons families receive welfare is simply because they are headed by young, single, women, raising children without natural supports (Seccombe, et. al., 1999). Although this type of family historically struggles under limited economic resources and is therefore part of the welfare population, it is not the only reason that families seek cash assistance from the government (Sorensen, 1999; Rank, 1994).

In the process of building a research based profile of remaining TANF recipients for the state of Georgia’s Department of Human Resources and Division of Family and Children Services (DFCS), the authors identified four different groups of families receiving TANF benefits (Risler, Nackerud, Larrison, Rdesinski, Glover, & Lane-Crea, 1999). These groups, which are referred to as groups or groupings throughout the paper, indicate that a significant number of families are vulnerable to poverty because of health problems, child abandonment, fluctuating labor markets, low educational obtainment, and limited retirement assets. The data demonstrate that there is a diversity of reasons for families needing TANF benefits and policy makers, social scientists and bureaucrats are informed by this more complex awareness.

Group I contained young single women who experienced their first pregnancy before age 18 and had a minimal work history as well as low educational obtainment. They were the most likely of any TANF recipients to need help with transportation and childcare issues. TANF benefits represented a significant portion of Group I families’ monthly income.

Group II contained adults in their late twenties to late forties caring for school age children. They typically had a high rate of repeated access to welfare benefits because of job loss, additional pregnancies, or other family crises. The adults from this group often had more education, work experience, and better access to transportation and childcare than adults from Group I.

Group III primarily contained middle age adults who experienced a health problem or had a child who experienced a
health problem that precluded them from work or made work reliant upon a flexible and understanding employer. Both physical and mental health problems were present among individuals in Group III. Typically just over half of the families in this group received cash assistance other than TANF benefits as a result of their health problems.

Group IV contained families headed by a grandparent, elderly, or retired person caring for a relative one generation removed. They or their spouse often have a significant work history that had resulted in obtaining some assets (e.g. house, car). TANF benefits typically represent a small portion of their over all monthly income.

Welfare and Family Configuration

The relationship between families living in poverty and federal social welfare policy has been predicated upon the long held norm that single woman are not capable of both working and raising a family (Axinn & Levin, 1992; Sawhill, 1998). The cultural icon of the two-adult nuclear family and the fact that welfare recipients are primarily single women, has played a significant role in shaping this norm (Sorensen, 1999). As a result of the prevailing societal norms, policy debates about welfare have tended to narrowly focus on the relationship between welfare and single motherhood (Dobelstein, 1992; Lynn, 1999).

Despite the long-standing debate about who should be granted welfare benefits there has been little research attempting to build a better understanding of families that already receive benefits (Rank 1994; Born, Caudill, & Cordero, 1999). This gap in research has resulted in limited knowledge about who receives welfare, why they receive welfare, and whether current policy is likely to be effective. Instead, a shifting stereotype of welfare recipients that is often anchored to a particular historical period and based upon census data concerning poverty has served as the basis of policy decisions (Lynn, 1999).

The type of family considered most vulnerable in 1935 when Aid to Dependent Children (ADC) was enacted, the first federally funded cash welfare program, were families without a male laborer due to death in the work place (Axinn & Levin, 1992; Dobelstein, 1992). Until 1935 there was no federal social safety
net for the families of wage earners killed or disabled while working. Limited private and state/local workmen compensation programs meant that some widows with children had no means of income other then to seek work (Fishback & Kantor, 2000). The perception among policy makers at the time was that women could not act as both primary wage earner and primary caretaker of children (Axinn & Levin, 1992). The resulting problematic situation, a viable family without a wage earner, seemed most humanely solved by providing some minimal level of cash assistance (Joseph, 1999). This cash assistance is now generally referred to as welfare.

By the late 1950s the underlying causes for families needing to access ADC benefits seem to change from death in the work place to single parenthood (Sorensen, 1999; May, 1964). This change had three impacts upon welfare. First, there was a significant expansion in the number of people who received welfare benefits. This expansion continued until 1980, when the size of the population stabilized. The size remained stable for ten years and then in 1990 began again to expand (Joseph, 1999). Second, there was an increase in expenditures associated with welfare that grew beyond expectations. This increase continued until the late 1970s despite attempts by Presidents Kennedy, Nixon, Ford, and Carter to decrease or cap welfare spending (Axinn & Levin, 1992). Third, there was a growing recognition among policy makers that what was initially a temporary stop-gap program had become a permanent part of the federal landscape (Berkowitz & McQuaid, 1980). One of the results of these impacts was a significant shift in policy makers' perceptions of welfare recipients. Instead of needy widows, welfare recipients were thought to primarily consist of young, minority, women with few skills who had chosen to be single mothers (May, 1964; Joseph, 1999; Seccombe, et. al., 1999).

Introduction of work. Based on this stereotypical profile of welfare recipients, policy makers began to explore the possibility of single mothers entering the work force by experimenting with welfare to work pilot programs (Axinn & Levin, 1992). These programs were predicated upon two beliefs: 1) Single parents were physically capable of entering the labor market and therefore should not be entitled to welfare benefits based solely upon
2) By getting single mothers to enter the labor force the welfare rolls would decrease dramatically. The result was, single women with children were perceived as capable of earning wages if provided the appropriate supports (Lynn, 1999).

Starting in 1967, the Work Incentive Program (WIN) amendments were added to what had become Aid to Families with Dependent Children (AFDC). These amendments reflected the growing cultural norm that single mothers were employable (Lynn, 1999). Under WIN adult welfare recipients with children six years or older were denied benefits if they refused employment or participation in a training program (Axinn & Levin, 1992). Throughout the 1970s and 1980s there were several experimental welfare to work programs similar to WIN that targeted able-bodied single women (Stoessel & Saunders, 1999; Lewis, George, & Puntenney, 1999). The most prominent of these programs was the Job Opportunities and Basic Skills Training Program (JOBS), which was derived from the 1988 Family Support Act (Gueron, 1995). The movement of welfare policy away from income provision and towards self-sufficiency through employment culminated with the Personal Responsibility and Work Reconciliation Act (PRWORA) signed into law by President Clinton in 1996. The PRWORA, which created TANF institutionalized work requirements and time limits on cash benefits for single able bodied adults (Joseph, 1999).

TANF policy identifies two types of recipients, children and families. Children are eligible for benefits until age 18 with no time limits or work requirements imposed, much like the old entitlement system under AFDC. Approximately 20 percent of child recipients are separated from their nuclear family and living with a member of their extended family. The second group is designated as family cases. The adults from family cases are subjected to the much publicized work requirements and time limits outlined in TANF. Adult recipients from family cases are viewed stereotypically as single mothers with limited job experiences, low educational attainment, and high resistance to work (Seccombe & et al., 1999). Although this type of family represents a proportion of the population that receives TANF benefits, it is not the only family type.
Method

Sample. To better understand the families receiving TANF, a profile was developed based on a randomly drawn sample from the July 1999 caseload of TANF recipients in the state of Georgia \( (N = 56,260) \). Using recipients' counties of residence, the total population was stratified according to one of four economic/geographic designations (urban, suburban, rural growth, rural decline) developed by the University of Georgia demographer Dr. Doug Bachtel (Boatright & Bachtel, 1998). The targeted number of recipients needed in each of the four economic/geographic designations was calculated to achieve a confidence interval of 92.5 percent. In order to attain this level of confidence in the data, 201 recipients needed to be interviewed. The targeted number of interviews for each strata were as follows, urban \( (N = 77) \), suburban \( (N = 45) \), rural growth \( (N = 53) \), and rural decline \( (N = 26) \).

To ensure accurate representation, a sample of 262 recipients was randomly selected as potential participants in the research project. When 201 interviews were completed data collection was discontinued, leaving a return rate of 76.6 percent. From the initial sample of 262, 6 people refused to participate, 47 could not be located, and 8 were not needed.

Instrument and data collection. The TANF recipients who participated in the research project \( (N = 201) \) responded to a questionnaire consisting of 185 quantitative and qualitative questions formatted in eight comprehensive sections (family relationships and living arrangements; physical and emotional health; child well-being; educational and vocational training; employment and work history; income and family resources; the welfare experience). The 185 questions contained in the interview guide were developed after a review of the scholarly literature and semi-structured interviews with over 200 administrators from Georgia's Division of Family and Children Services (DFCS) and organizations affiliated with DFCS (Nackerud, Risler & Brooks, 1998).

The interview guide was initially pilot tested with 60 TANF recipients from four counties in Georgia (Bibb, Dekalb, Habersham, and Seminole). These counties were chosen because they reflect the four different economic/geographic strata within the state of
Families and TANF

Georgia that were used to stratify the sample. Based on the pilot test there were several basic wording and grammatical adjustments made to the interview guide. Additions were also made to some of the questions that offered a variety of categorical choices. For example, the category government employee was added to list of categorical choices available to recipients attempting to describe their employment situation.

The data collection process, which took place in the recipients' homes, occurred between September and November of 1999. Recipients were interviewed by researchers for approximately an hour and a half using the interview guide and were compensated $25.00 for their participation in the research project. Because the research relied upon the collection of sensitive information from a vulnerable population, the University of Georgia Human Subjects Institutional Review Board (UGA HSIRB) reviewed the project's design. The UGA HSIRB approved the project on April 14, 1999.

Development of groupings. The groupings were first conceptualized based upon the interview experience. The process of collecting data in the field and using the interview guide was instrumental in revealing the distinctive features of the different groups. These distinctive features were then confirmed by examining, across a number of variables, the data gathered using the 185 question field instrument.

Using recipients' age, health status as it relates to their ability to work, and retirement status the sample was divided into four groupings. This process involved several steps. First the sample was divided into three age groups, 25 years old and younger, 26 to 49 years old, and 50 years old and older. Next anyone who reported they had a health condition that interfered with their ability to work or received Social Security Disability and was not retired or over the age of 50 years old were placed in a separate category (Group III). Finally individuals from the sample that reported they were retired were placed with the group of people over the age of 50 (Group IV). Age was the only defining demographic feature used to initially identify individuals as either in Group I or II. After the grouping process, demographic data from the four groups were examined using cross tabs.

Analysis. A discriminant analysis was conducted to determine if the groupings represented statistically unique categories. The
quantitative variables gathered in the 185 question instrument included in the analysis were age, age of first birth, number of years of school completed, and monthly income. These were considered the predictor variables (independent variable) and the groupings were designated as the criterion variable (dependent variable) in the analysis (Green, Salkind, & Akey, 1997).

Besides determining the strength of the groupings, when appropriate, either chi square, a nonparametric test of significance for nominal and ordinal data or one way analysis of variance (ANOVA), a univariate method used with ratio or interval data were performed. These were done to examine potential differences in groupings around specific data gathered, including such items as problems with finding childcare, care ownership, and generational use of welfare benefits. Findings are discussed using simple percentage differences.

Findings

A discriminant analysis was conducted to determine whether four quantitative variables—age, age of first birth, number of years of school completed and monthly income—could predict membership in the four groupings. The overall Wilks’ lambda was significant, \( \Lambda = .188, \chi^2 (12, N = 179) = 290.425, p < .0001 \), indicating that the predictors differentiated among the four groupings. In addition, the residual Wilks’ lambda was significant, \( \Lambda = .939, \chi^2 (6, N = 179) = 10.938, p = .090 \). This test indicated that the predictors differentiated significantly among the four groupings, after partialling out the effects of the first discriminant function (Green, et. al., 1997).

In Table 1, the within-groups correlation between the predictors and the discriminant functions as well as the standardized weights are presented. For the first discriminant function age had a large positive coefficient while the other variables had small negative relationships. For the second discriminant function, the largest positive coefficient was number of years of school completed, with monthly income and age also having positive coefficients. A fairly large negative relationship existed for age of first birth in the second discriminant function. On the basis of these results, the first discriminant function represents
a predictable finding because of the groupings initial division by age. The second discriminant function demonstrates that the other variables examined, when age is controlled for, have significant (positive and negative) relationships with the variability between the groupings (Green, et. al., 1997).

When the prediction of group membership was attempted 73.7 percent of individuals in the sample, assuming homogeneity of covariance matrices, and 77.1 percent, not assuming homogeneity, were classified correctly. The comparable kappas were .64 and .69, respectively. The kappas, which take into account chance agreement, indicate moderately accurate prediction (Green, et. al., 1997). An examination of Graph 1 shows that the largest crossover is between Groups II and III. The predictor variables of age, age of first birth, number of years of school completed, and monthly income were all similar for the two groupings, which were better distinguished by the presence of health problems. Health problems were not quantified and therefore not used as a predictive variable in the analysis.

Several significant differences between the groupings can be seen in the descriptive data (please see Table 2). These variances in the descriptive data identify how each of the groupings is unique. They also help to calibrate the accuracy of welfare stereotypes.

Table 1

*Standardized coefficients and correlations of predictor variables with the two discriminant functions.*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Correlation Coefficients with Discriminant Function</th>
<th>Standard Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Discriminant Function 1</td>
<td>Discriminant Function 2</td>
</tr>
<tr>
<td>Age</td>
<td>.993</td>
<td>.174</td>
</tr>
<tr>
<td>Age of First Birth</td>
<td>-.041</td>
<td>-.456</td>
</tr>
<tr>
<td>Number of Years of School Completed</td>
<td>-.098</td>
<td>.992</td>
</tr>
<tr>
<td>Monthly Income</td>
<td>-.003</td>
<td>.132</td>
</tr>
</tbody>
</table>
Approximately 20 percent of the welfare population fit the traditional stereotype of young, single, minority, women with few skills who have chosen to be single parents. This grouping is labeled Group I. Adults from Group I have one of the lowest rates of high school completion (31.6 percent). They also have the lowest average age of first birth (17.9) and are the most likely of the groupings to report losing a job (31.3 percent) or dropping out of school (37.5 percent) because of a pregnancy.

Beyond having few personal assets (i.e. job skills, education) adults from Group I also have few physical assets. They have the
Table 2

Select descriptive data concerning the groupings.

|                                | Group I  
<table>
<thead>
<tr>
<th></th>
<th>((N = 40))</th>
<th>Group II ((N = 69))</th>
<th>Group III ((N = 52))</th>
<th>Group IV ((N = 40))</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average age</td>
<td>21.6 (SD = 1.84)</td>
<td>33.4 (SD = 5.8)</td>
<td>32.7 (SD = 6.96)</td>
<td>57.5 (SD = 7.78)</td>
</tr>
<tr>
<td>***Case Designation(^1)</td>
<td>CO = 12.5%</td>
<td>CO = 31.9%</td>
<td>CO = 51.9%</td>
<td>CO = 90%</td>
</tr>
<tr>
<td></td>
<td>F = 87.5%</td>
<td>F = 68.1%</td>
<td>F = 48.1%</td>
<td>F = 10%</td>
</tr>
<tr>
<td>Ethnic/Cultural Distribution(^2)</td>
<td>Black = 87.2%</td>
<td>Black = 80.6%</td>
<td>Black = 66.7%</td>
<td>Black = 76.3%</td>
</tr>
<tr>
<td></td>
<td>White =12.8%</td>
<td>White = 19.4%</td>
<td>White = 33.3%</td>
<td>White = 23.7%</td>
</tr>
<tr>
<td>*Average Monthly Income(^3)</td>
<td>$844.3</td>
<td>$1,123.20</td>
<td>$979.90</td>
<td>$1240.20</td>
</tr>
<tr>
<td></td>
<td>SD = 526.07</td>
<td>SD = 720.12</td>
<td>SD = 477.33</td>
<td>SD = 980.66</td>
</tr>
<tr>
<td></td>
<td>Median = $711</td>
<td>Median = $913</td>
<td>Median = $855</td>
<td>Median = $908</td>
</tr>
<tr>
<td>***Percent who completed 12 years of school(^4)</td>
<td>31.6%</td>
<td>51.5%</td>
<td>32.69%</td>
<td>21.6%</td>
</tr>
<tr>
<td>Average Age of First Birth(^5)</td>
<td>17.9 (SD = 2.41)</td>
<td>18.4 (SD = 5.8)</td>
<td>19.6 (SD = 5.59)</td>
<td>19.21 (SD = 6.27)</td>
</tr>
<tr>
<td>Percent who reported a pregnancy caused them to lose a job or drop out of school</td>
<td>School = 37.5%</td>
<td>School = 23.2%</td>
<td>School = 26.9%</td>
<td>School = 10%</td>
</tr>
<tr>
<td></td>
<td>Job =31.3%</td>
<td>Job = 12%</td>
<td>Job = 17.9%</td>
<td>Job = 0%</td>
</tr>
<tr>
<td>**Repeated Welfare Use(^6)</td>
<td>46.1%</td>
<td>73.5%</td>
<td>72%</td>
<td>50%</td>
</tr>
<tr>
<td>**Generational Welfare Use(^7)</td>
<td>33.3%</td>
<td>34.8%</td>
<td>17.6%</td>
<td>5%</td>
</tr>
</tbody>
</table>
Table 2
Continued

<table>
<thead>
<tr>
<th></th>
<th>Group I (N = 40)</th>
<th>Group II (N = 69)</th>
<th>Group III (N = 52)</th>
<th>Group IV (N = 40)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult</td>
<td>94.9%</td>
<td>88.4%</td>
<td>98.1%</td>
<td>87.5%</td>
</tr>
<tr>
<td>Child</td>
<td>97.4%</td>
<td>100%</td>
<td>96.2%</td>
<td>100%</td>
</tr>
<tr>
<td>Problems finding child care</td>
<td>38.5%</td>
<td>21%</td>
<td>33.3%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Rate of Car Ownership</strong></td>
<td>23.1%</td>
<td>39.7%</td>
<td>30%</td>
<td>59%</td>
</tr>
<tr>
<td>*<strong>Rate of Home Ownership</strong></td>
<td>2.6%</td>
<td>17.4%</td>
<td>15.4%</td>
<td>67.5%</td>
</tr>
</tbody>
</table>

1 Pearson (2, 3, N = 201) = 55.648, p < .0001
2 Pearson (2, 3, N = 195) = 5.915, p = .116
3 F (3, 183) = 2.444, p = .066
4 F (3, 191) = 10.874, p < .0001
5 F (3, 192) = 9.34, p = .425
6 Pearson (2, 3, N = 197) = 19.614, p = .003
7 Pearson (2, 3, N = 199) = 15.252, p = .002
8 Pearson (2, 3, N = 196) = 12.437, p = .006
9 Pearson (2, 3, N = 200) = 67.688, p < .0001

*Significant difference in means at a .10 level of confidence,
**Significant difference in means at .05 level of confidence,
***Significant difference in means at .01 level of confidence
lowest rate of car ownership (23.1 percent) and home ownership (2.6 percent). Furthermore their median welfare benefits ($235 per month) represent 33.1 percent of their median monthly income. With the addition of food stamps, the portion of Group I families' income provided by government programs equals nearly 70 percent. This is significantly higher than the other groupings, whose median welfare benefits represent approximately 20 percent of their medium income.

Group II contains the largest number of families, accounting for 34.3 percent of the population. From a superficial level adults from Group I and II both fit the long held stereotype of welfare families. However, the data indicates some subtle differences between the two groupings worth noting.

The adults in Group II tend to be better educated than adults in Group I (51.5 percent compared to 31.6 percent have completed 12 years of school). They also typically have a significant work history with employment experiences either in office services, retail, manufacturing, childcare, and/or medical services. As a result of these work experiences adults in Group II are better able to solve childcare and transportation problems than adults in Group I.

The largest barriers to work for adults from families in Group II are the lack of job opportunities and good wages (52.4 percent stated that they needed better job opportunities and better wages to get off and stay off TANF). Adults in Group II are less likely to have lost a job because of a pregnancy then adults in Group I (12 percent compared to 31 percent) and are more likely to have been laid off, fired, or quit their last job (40 percent). They are also highly motivated to gain additional skills because of their experiences with entry-level jobs (25.4 percent stated that they need better training and/or education to get off and stay off welfare). However, unlike adults in Group I who are primarily interested in finishing high school, adults in Group II are interested in completing higher education degrees or advanced vocational training.

Over one quarter (25.9 percent) of the TANF recipients surveyed were in Group III. These families were primarily on the welfare rolls because a family member has a significant health problem. The range of health problems experienced by individuals in Group III included chronic heart conditions, serious mental
health disorders (e.g. bipolar, schizophrenia), mental retardation, cancer, and seizure disorders to name a few. These types of health problems and the issues that come with them are clearly beyond the scope of most welfare offices and present day welfare to work programs.

Nearly 80 percent (78.8 percent) of adults in Group III reported health problems that interfere with their ability to work. The remaining 21.2 percent were disabled as defined by the Social Security Administration. Despite these numbers, 48.1 percent of adults from Group III are subjected to the work and time requirements set forth in TANF. Based upon the data collected a significant number of these individuals are likely to lose the assistance they receive through TANF because of their health problems or their child’s health problems. This conclusion was supported by the fact that the primary reason adults in Group III left their last job was because of a personal or family health problem (48.7 percent). Fortunately, 36 percent of families in Group III that are subjected to work requirements and time limits contain an individual who receives Social Security Disability Insurance payments, which means these families have an additional income source beyond TANF benefits.

The remaining 20 percent of TANF recipients are in Group IV. Families in Group IV are predominately designated child only cases (90 percent) because the majority consists of grandmothers or other relatives tending a child unable to be cared for by their nuclear family. As a result of this, only 10 percent of families in Group IV are subjected to time limits and work requirements. This is fortunate, 59.2 percent of adults from Group IV reported leaving their last job because of either a personal health problem or a family health problem and another 14.8 percent retired.

Adults from Group IV have several distinctive features due to the fact that they are a generation removed from most other TANF recipients. The average age of adults from Group IV is 57.5, which is similar to other grandparent care studies (LandryMeyer, 1999). They also have the highest rate of home ownership (67.5 percent), car ownership (59 percent), as well as the highest average monthly income ($1,240.20). Adults in Group IV were the least likely of all TANF recipients to have completed high school (21.65 percent). When the reasons for dropping out of school are examined, the
generational differences between adults in Group IV and other TANF recipients are pronounced. The primary reasons adults from Group IV dropped out of high school were to work (32.14 percent) or to marry (28.57 percent). In contrast the primary reason for adults from the other three groupings dropping out of school was becoming pregnant.

**Discussion**

*Work.* The data indicate that the issue of work is most pertinent for adults from Groups I and II. These two groupings together represent 54.2 percent of the TANF population. Of the cases in these groupings, 72.2 percent are designated as family cases and therefore subjected to the work requirements outlined in TANF. Many of the adults from Groups I and II are able to work, but the two groups have varying needs around work preparedness.

For adults in Group I the PRWORA will help to reduce their need for cash relief with its focus on job training, childcare, transportation, and high school completion (Edelhoch, 1999). However, the programs created by the policy are not likely to raise the incomes of families in Group I above the lowest socio-economic strata (Stoesz & Saunders, 1999). Instead, these families will move from the welfare poor to the working poor and in the process begin to look like families in Group II (Foster & Rickman, 2000).

A review of the types of programs offered by most states indicate that welfare offices are not ready to put forward the type of advanced training and education sought by adults in Group II (Lynn, 1999; Larrison, Nackerud, Lane-Crea, Risler, Robinson-Dooley, & Sullivan, 2000). These adults are therefore in need of good job opportunities, which are more a product of local and national economies than state welfare offices (Holzer, 1999). In good economic times adults in Group II should quickly recycle back into the labor market. During an economic down turn when jobs are not as readily available this group will struggle with returning to work after losing a job (Holzer, 1999; Lynn, 1999).

Nearly 50 percent of adults in Group III are subjected to work requirements. Unfortunately the health problems experienced by individuals in Group III are often chronic in nature and represent serious obstacles to re-entering the labor market. Heymann and
Earle (1999) using data from the National Longitudinal Survey of Youth came to similar conclusions concerning the prevalence of health problems among TANF recipients and the resulting difficulties these individuals will have with meeting TANF work requirements.

Under TANF policy States are allowed to exempt 20 percent of family cases from work requirements and time limits. Given the types of chronic health problems confronting families in Group III, they should be included in this exempt group for the short-term (Risler et. al., 1999). Long-term solutions should focus on two aspects: 1) improving the health of individuals in Group III who are experiencing health problems, and 2) helping them become as productive as possible given the health problems they experience. These two goals are beyond the scope of most welfare offices.

Time Limits. What Stoesz and Saunders (1999) refer to as the welfare behaviorism aspects of TANF are likely to be problematic for recipients who need long periods to prepare for entering the work force, use TANF repeatedly because of job loss, or have a chronic health problem. Adults from Group I will use a significant portion of their life time limit of benefits during the period when they are training to enter the work force. Because they take entry level jobs, adults in Group I will be vulnerable to job loss due to changes in local economies, poor interpersonal skills, and lack of fit with work requirements (Sandefur & Cook, 1998; Holzer, 1999). When crises occur, these families will most likely need welfare benefits until they can get back on their feet, much like adults in Group II. Unfortunately, this short term need for welfare may not be possible because the family has exhausted their lifetime benefits while preparing to enter the work force.

Unless welfare offices decide to offer the advanced education and training adults in Group II need to move beyond poverty, they will continue to be reliant upon the welfare system as a safety net (Edelhoch, 1999). The data collected for this research project indicate that adults in Group II experience crises that end in job loss and result in a period of time out of the labor market. During these lapses in work, families in Group II, because they have no significant assets, rely on TANF to provide income (Rank,
1994). As a result of this cycle, these families will exhaust their time-limited benefits long before the age of retirement through the process of repeated access (Lynn, 1999).

*Old Age and Family Duty.* Minkler, Berrick and Needell (1999) raise concerns about the economic stability of the elderly who receive TANF benefits. They focused on the potential impact of time limits and work requirements on causing the removal of elderly caregivers from the welfare rolls. As the data concerning families in Group IV show, for 90 percent of the grandparent families time limits and work requirements are moot issues because they are designated as child only cases. Group IV depicts the vitality of extended families and their ability to care for children when their nuclear family is incapable. Many of these families live in poverty, but on the average they tend to have significantly higher monthly incomes, and rates of car ownership and home ownership than the other families receiving welfare benefits. Furthermore the median monthly welfare benefit ($155) for families in Group IV only represents 17.07 percent of their median monthly income ($908). This is significantly lower than the 33.1 percent experienced by families in Group I.

*The Common Experience.* The groupings not only help identify the differences among TANF recipients, but also highlight the experiences that are common to them. In fact, many of the families included in the sample shared three significant experiences. Although the different groupings captured some variation in these experiences, they were still significantly higher than what is found in the general public (Boatwright & Bachtel, 1999). The experiences that cut across the four groupings include:

1. Low educational attainment, with 58.21 percent of the population not completing high school.
2. Early pregnancy, with 81.1 percent of the population having their first child before the age of 21 and 52 percent having their first child before the age of 18.
3. Repeated welfare use, with 62.69 percent of families receiving AFDC/TANF benefits in the past.

The common experiences shared by recipients of TANF point to some of the underlying causes of poverty in the United States.
The overwhelming indication is that early pregnancy has a detrimental effect upon women's ability to rise above a life of poverty (Sawhill, 1998; Lewis, George Puntenney, 1999). There is also clearly a relationship between early pregnancy and high school dropout. Within today's labor market the absence of a high school diploma can represent a serious impediment to moving out of poverty (Lynn, 1999).

Over 30 percent of adults in Groups I and II came from families that used AFDC. This rate of generational use of welfare and the high rate of repeated use among the entire recipient population indicates that for some people with limited resources the welfare system has become their safety net. Sandefur and Cook (1998) in their analysis of data from the National Longitudinal Survey of Youth found a correlation between the length of time an individual receives welfare benefits and the likelihood of that individual leaving welfare rolls permanently. The findings from Sandefur and Cook (1999) as well as this research support concerns that welfare can build dependency among some people. Further research may help to identify how and why dependency occurs for this select group of welfare recipients.

Conclusions

The data confirm the predictions of some researchers that decreases in TANF caseloads would leave a high proportion of families that face a variety of barriers to entering the labor market (Joseph, 1999). Within today's TANF population are families experiencing the diversity of problems that led to the passage of the 1935 Social Security Act. The groupings highlight how some of these individuals should not be subjected to work requirements or time limits. Adults in Groups III and IV fit into this category. For this portion of the TANF population, policy makers should consider alternative methods to time limits and work requirements as ways of encouraging independence from TANF benefits. Changes in Social Security Retirement and/or Social Security Disability policy could be one possible way to decrease these families need for TANF.

The findings also indicate there are remaining TANF recipients capable of entering the labor market. Under TANF, 72.2
percent of adults in Groups I and II are expected to move from the welfare poor to the working poor. Although obtaining employment should not represent a serious challenge in a good economy for most adults in Groups I and II, time limits are a more problematic policy. These adults will need access to advanced educational opportunities and vocational training if they are expected to move beyond the working poor and become less dependent on TANF benefits through the process of asset building. Without moving beyond TANF as a safety net, many of the adults in Groups I and II are likely to exhaust their time limited benefits before retirement.

In general, the groupings provide policy makers and bureaucrats with a diverse description of who receives TANF benefits and why they need those benefits. By using the groupings to adjust policy concerning TANF specifically and poverty policy in general current recipients of TANF are likely to experience a humane system of supports that helps move them towards the goal of self-sufficiency.

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