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Cover Page Footnote

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Serving No One Well: TANF Nearly Twenty Years Later

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The 1996 welfare reform law transformed the nation's cash welfare system into a time-limited, work-based program. Welfare caseloads dropped by more than half, but in more recent years and in the wake of the Great Recession, relatively little research has focused on TANF program participation, particularly from the vantage point of clients and potential clients. This paper uses qualitative data from interviews with very low-income single mothers conducted in 2013. Analysis of the interview data yielded three different narratives regarding how TANF did not meet their needs: it did not help them find jobs; it did not assist those with personal and family challenges; and it failed to perform as a safety net.

Key words: welfare reform; single mothers; public cash assistance

In 1996 the nation's cash welfare program for poor families was transformed. The entitlement program Aid to Families with Dependent Children (AFDC) was converted into a work-based, time-limited program, the latter aspect reflected in its name- Temporary Assistance for Needy Families (TANF). This transformation was part of a larger effort embodying neoliberal political tendencies that prefer market-based policy solutions for social issues as opposed to government intervention. In the neoliberalist view, the role of the welfare state is to promote behaviors that support the market (Schram, Fording, & Soss, 2008) by turning welfare recipients into workers (Korteweg, 2003). Welfare reform also reflected long-held racialized views about recipients who, these stereotypes held, were lazy, unmarried African American women who needed to be pushed and prodded to enter the labor force (Gilens, 1999; Schram et al., 2008).

AFDC served 4.7 million families in 1995, but by 2010 TANF only served 2 million, with caseloads remaining relatively stable despite the severe economic downturn that occurred in 2008 (Trisi & Pavetti, 2012). As TANF neared its 20th anniversary, a number of scholars and policy makers took on the task of evaluating the program's effectiveness. A central challenge in doing so is a lack of shared understanding of what success would look like. For some, caseload declines are a sign that TANF has been successful. Additionally, employment rates among single mothers are higher than prior to welfare reform, an indication that welfare reform's supporters point to as evidence that the law's work requirements improved work effort. Finally, poverty rates for single mother families are lower now than before welfare reform. However, those who are more dubious of the law's "success" note that while employment increased, most jobs held by former recipients are very low paying, declines in poverty have not matched the large declines in the cash welfare caseload, and the number of families with extremely low income has grown (see the exchange between Danziger, Danziger, Seefeldt, & Shaefer, 2016a, 2016b and Haskins 2016a, 2016b for perspectives about the effectiveness of TANF).

These statistics, however, do not tell us about the actual experiences of those eligible for, seeking to use, and currently using TANF and how these individuals might view the program's success. A large body of literature emerged in the years following welfare reform's passage which examined the law's implementation, the characteristics of those moving off the welfare rolls and those staying on, and, to a more limited degree, the dealings of clients with the welfare office. In more recent years, as TANF caseloads have shrunk to historically low levels, relatively little research has focused on TANF program participation, particularly from the vantage point of clients and potential clients. This paper attempts to fill that gap by using qualitative data from interviews with very low-income single mothers in period following the Great Recession. Analysis of the interview data yielded three different narratives regarding how TANF did not meet their needs.

Welfare Reform and Studies on Program Use

Several important differences between AFDC and TANF are worth noting. Under AFDC, median state benefits were \$377 a month for a family of three in 1996 (U.S. House of Representatives, 2012). Some adults were required to engage in employment and training activities in order to receive those benefits, but many recipients were exempt from such requirements. As long as a family remained income eligible and had a minor aged child, it could, in theory, continue to receive benefits. Under TANF, states cannot use federal dollars to provide assistance to families for more than 60 months cumulative (or less at state option), and they must meet work participation rates by placing a certain percentage of the caseload in approved work activities, such as unsubsidized employment, community service, and job search, or face financial penalties. As of 2015, 50 percent of adults receiving TANF are required to be participating in approved activities for 30 hours a week (20 if the parent has a young child) (Center on Budget and Policy Priorities, 2015). States can lower their participation rate if they reduce their overall TANF caseload from 2005 levels. TANF recipients who are subject to the work requirement can be sanctioned for failure to participate; depending upon the state, a sanction can result in a family's benefits being reduced or eliminated altogether. In 2010, median state TANF benefits stood at \$424 a month, an amount that has not kept pace with inflation (Floyd & Schott, 2015; U.S. House of Representatives, 2012).

Part of the impetus for reforming welfare was the growing political concern in the 1980s and early 1990s that AFDC caseloads were increasing at unsustainable rates. In the mid-1980s, about 3.7 million families received AFDC benefits. By 1992, the year of a Presidential election, that number had grown to almost 4.8 million (Administration for Children and Families, 2004). Some policy analysts worried that instead of using AFDC as a safety net of last resort, families had become "dependent" upon the program, opting out of the labor market and, since the program now predominantly served single mother families, marriage and instead relying upon a monthly welfare check (Mead 1986, 1992; Murray 1984). Bill Clinton ran on a platform

of “ending welfare as we know it” and followed through on that pledge when he signed PRWORA in August 1996 (see Weaver, 2000 for a comprehensive accounting of the debates over welfare reform).

Welfare caseloads plummeted in the wake of the reform’s implementation, although that decline had already begun prior to the law’s enactment. Between 1995 and 2010 the number of families receiving cash welfare benefits declined by more than 58 percent nationally (Trisi & Pavetti, 2012). A large body of research has attempted to untangle the reasons for this sharp drop. Was it the reforms (in particular the work requirements, sanctions, and time limits), the strong economy in the late 1990s, other policy changes such as the expansion of the Earned Income Tax Credit (EITC), which put more money into the pockets of low wage working families, or some other set of factors? Most studies found that while the reform, the economy, and the EITC expansion all played roles, the cause of much of the decline has remained unexplained (e.g., Blank 2002; Danielson & Klerman, 2008; Grogger 2003).

Certainly some women who left welfare did so because they became employed (or because they had an incentive to report jobs in which they were already working). Employment rates of single mothers, for example, rose from just over 60 percent in 1994 to a peak of 75 percent in 2000, along the way surpassing employment levels of married mothers. Since the economic downturn of 2001, employment rates dropped and then declined even further in the wake of the Great Recession. In 2010, 67 percent of single mothers were employed, compared to 65 percent of married mothers (U.S. Bureau of Labor Statistics, 2011). However, state-level studies of women leaving welfare in the years shortly after welfare reform found that jobs were unstable, low-paying, and without benefits such as health insurance. Although this varied by state, about one quarter to one third of families who left TANF in the 1990s returned at some point in the year following the initial exit (Acs & Loprest, 2004).

Some states and localities also instituted other practices to keep families off of TANF. One such practice is “diversion,” or providing a lump sum of cash to a family instead of monthly cash benefits. One theory behind this practice is that some families may only need a one-time infusion of cash to solve a

particular problem, such as a car that needs repair or a security deposit for a rental unit. Families that accept diversion payments are typically ineligible to apply for TANF for some period of time and are not subject to work requirements or time limits (Hahn, Kassabian, & Zedlewski 2012; Rosenberg et al., 2008). The use of lump sum payments can, in theory, keep the welfare caseload low if potential recipients are kept off the rolls, but in practice, states have not given out lump sums to large numbers of families (Rosenberg et al 2008).

Another form of diversion is requiring TANF applicants to search for work or comply with other program rules before being approved for benefits. This type of diversion may lead those who are most employable to forgo TANF if they find jobs before their application is approved (Rosenberg et al., 2008). However, it might also discourage some applicants from following through with the application process. Interviews with TANF applicants in Wisconsin who did not complete their applications found that those with learning disabilities had difficulties with upfront job search requirements, while other challenges in their lives, such as housing problems, kept them from meeting other requirements and providing necessary documentation (Ybarra, 2011). While this group might benefit from cash assistance and from other services the welfare office could provide, keeping applicants with learning disabilities and other challenges to employment off the rolls might be a desirable outcome, if a state is concerned about meeting participation requirements.

While some women formerly on welfare went to work, another group was without jobs and without cash assistance. Commonly referred to as “the disconnected,” because of their disconnection from the labor market and the cash safety net, the number of single mother-headed families experiencing this phenomenon has grown over time. About one in eight low-income single mothers lacked earnings and TANF assistance in 1996 and 1997, but this number increased to about one in five in 2008, with almost a quarter having no earnings or TANF for four or more months over a year (Loprest & Nichols, 2011). Single mothers without earnings and TANF tend to have more barriers to employment (Loprest, 2003; Loprest & Zedlewski, 2006; Turner, Danziger, & Seefeldt 2006). Loprest and Nichols (2011) found that for all single mothers, losing a job and not receiving TANF, rather

than loss of TANF benefits without a job in place, is the reason most families go without these sources of cash. However, they also found that if a mother leaves TANF, she has an almost 20 percent chance of not working, as well. Health and other barriers, as well as living with other working adults, are also significant contributors to having no cash from earnings or TANF.

Another subset of this group are those living on less than two dollars per person per day, a level of deprivation that is often used to measure poverty in economically developing countries. As uncovered by Edin and Shaefer (2015), the number of families experiencing this phenomenon, while relatively small, has been growing over time. Families interviewed by Edin and Shaefer said they had never heard of TANF, or they believed that the program no longer existed. The authors document extreme hardship among this group, including homelessness, food insecurity, and sexual abuse of children.

In sum, TANF has transformed a cash welfare program, AFDC, that once served 68 out of every 100 poor families with children, to one that now only serves 27 out of 100 such families (Trisi & Pavetti, 2012). Previous studies have offered clues as to the policies and practices that may have driven the sharp downturn in TANF program use, while other studies have documented the fallout of welfare reform for the most disadvantaged—those without earnings and TANF and the deeply poor. Yet, some families are using the program, or are attempting to use TANF, and we know much less about how TANF serves these families, particularly during and after the Great Recession, a time of great economic need.

Sample and Methodology

The analysis presented in this paper comes from qualitative interview data collected as part of a study on disconnected families. The author conducted interviews with women living in Southeast Michigan who were also participating in the Michigan Recession and Recovery Study (MRRS), conducted by the National Poverty Center at the University of Michigan. The MRRS is representative sample of working aged adults (ages 19-50 in 2009) living in the greater Detroit metropolitan area. To qualify for participation in the study of disconnected families,

respondents had to be: (1) low-income (household income below, at, or near the federal poverty line), unmarried women with at least one resident child under the age of 18; (2) not currently working for pay and not currently receiving TANF or federal disability benefits for themselves; or (3) if currently employed, have experienced at least six cumulative months of unemployment in the past two years, during which time they did not receive cash benefits from TANF or the Supplemental Security Income (SSI) program for themselves.

Survey data collected as part of MRRS allowed me to identify respondents who might meet these criteria. These potentially eligible MRRS respondents were notified about the study and then, if interested, they were screened for eligibility. Among the 41 who were identified through survey data as potentially eligible, 35 were screened (the other six could not be located), with 23 meeting the study eligibility criteria, and 22 completing interviews.

Participants in the study ranged in age from 27 to 51 years old, with an average age of 26. The vast majority, 18, identified as African American; one woman was white, and three identified as multi-racial. The education level of these women was quite varied. Seven had not finished high school, six were high school graduates, seven had completed some college, including one with an associate's degree, and two had bachelor's degrees or more. Only four of the 22 were working at the time of the interview. On average, women had 3.5 children, with the number of children ranging from one to seven; some of these children were adults and did not live with the respondents, although some had not yet left home.

The interviews completed with respondents were semi-structured and ranged from 60 to 120 minutes in length, lasting approximately 90 minutes on average. The interviews were audio-recorded to later produce full transcriptions. Transcripts were imported into NVivo software for text analysis. The interview guide covered a number of topics related to employment and financial well-being. For this paper, I focused on women's responses to questions about TANF and the welfare office, including questions about their decisions to apply (or not), their experiences with TANF employment programs (called Work First in Michigan), and their beliefs about the helpfulness of TANF,

or any other responses where they talked about the welfare system. What emerged in analyzing these responses was a common thread about the ways in which TANF had failed to help them when they lost jobs or otherwise needed financial assistance.

Findings

Even though the respondents in this sample were part of a study of disconnected women, all but two reported having used TANF at some point during their adult lives. Some had last received program benefits as long ago as 2001 or 2003 (interviews were conducted in summer 2013) and as recently as six months before the interview took place; one woman was currently getting TANF at the time of the interview, after being denied benefits for more than six months. All women received other types of public assistance, such as food stamps and public medical insurance, so the entire sample had experience with the welfare office.

One of the most important goals of TANF was to move recipients into the labor market and off of the welfare rolls. By some accounts, TANF accomplished this goal, although certainly caseloads declined far more than employment rates increased and poverty decreased. Additionally, the mechanisms through which this occurred are not clear. For example, did TANF's work requirements and time limits serve as the impetus women needed to get off of the rolls? Did the program's employment services and other supports, such as childcare, provide the help women needed to get and keep jobs? And what about women who faced other challenges, such as health and mental problems? Did TANF meet their needs? According to nearly all of the women, TANF did none of these things, or if it did, the services provided were not enough to help women. Further, time limits and other requirements cut women off of assistance, even though they had not yet secured jobs and the unemployment rate remained high. As a safety net, TANF failed these women.

TANF Does Not Help Find Jobs

In order to meet the work requirements in the 1996 law, states must place recipients in "work activities," which could include

helping unemployed individuals find employment. For many years, Michigan operated "Work First," a job readiness and job search program that was designed to provide participants with instruction in interviewing techniques and resume preparation as well as assistance locating job openings. Local programs were given some discretion in how they structured Work First, but in general, the focus was on helping TANF recipients find jobs (Danziger & Seefeldt, 2000). Michigan replaced Work First with the Jobs, Education, and Training (JET) program in 2007. However, none of the respondents in this study used the new name, instead using the former moniker of Work First. As of 2013, JET has been replaced by PATH- Partnership, Accountability, Training, and Hope-, which has a greater focus on upfront assessment of client needs. Although welfare reform allows states to design their own employment programs, job search is the activity in which most non-working TANF recipients are engaged (Hahn, Kassabian, & Zedlewski, 2012), indicating that Michigan's approach is fairly typical.

Jean, a formerly middle class mother whose economic circumstances deteriorated quickly when she left her husband, said that a job search program was not useful to someone like her, who had extensive labor market experience: "I didn't find it to be important to me, because I know how to look for a job. It was interesting in hearing other people's stories and what they haven't done, basically. It really didn't help me." The problem, as Jean saw it, was not that she needed to learn how to search for work, but rather that very few employers were hiring.

A few women questioned the value of ever going to TANF's employment program. Gina believed that she could just as easily search for work on her own, but instead she was required to come to the program every day. She was quite blunt in her assessment of the program, saying, "To me, it was a waste of time when I could do this myself, you know what I'm saying? I shouldn't have to keep coming here, and checking in, and signing in every day for stuff that I could be doing myself." Rose, a mother of five with a work history that included temp assignments, health care work, and fast food service jobs, reported that at times, she and her fellow participants did nothing at all. She said, "Sometimes the instructors would just not do anything. I mean, we were just sitting there, just having our

own conversations. That would be for a week's time." Monica, a soft spoken young mother of four, had received TANF on and off since having her first child fourteen years earlier. Her view of Work First was the same: "You just sit in one classroom for eight hours a day." Gina and Monica lived in different parts of Detroit, and Rose was a suburban resident. They went to three different employment programs, yet their experiences were very similar.

Some women did find aspects of Work First useful. Taurean, a pregnant single mother of two children, had the following to say about her Work First experience in 2012: "They help you look for a job, to get you prepared, and they help you with babysitting and all that. They help out a lot." However, Taurean never found a job through Work First, eventually landing a position in a factory through a connection made by a family member.

Rose believed that the support services provided by the program were very good, but unlike Taurean, she did not think the help provided with job searching was adequate. She said, "Now, them, they're helpful to a point. Now, they give you the clothes, IDs, cars, insurance ... I know they will pay for all that, no problem. The transportation to get back and forth from work, they do that with no problem. As long as they got enough people [staff], they can do that with no problem. Now, come and get the jobs, now, that's what I have a problem with, because they rarely help you with your resume, your cover letter, and your thank you letter. You got to do that yourself." Monica, when asked for her overall assessment of the employment program, said, in a deadpan manner, "I never found a job through them."

Both Rose and Gina reported having been sent on job interviews through Work First, and both said that these interviews never resulted in anything. Gina said, "I was going to jobs where nobody is even getting hired, and stuff like that." Rose thought that the program misled participants about their job prospects, saying, "They tell you, 'Oh, I got a job and it's guaranteed you're gonna get hired.' You go in for the interview, and this and that, and that and this, and then they never call you back. See, that's what pisses me off. Don't say you're guaranteeing to get hired and then when we talk to [the employer], it's a whole other story." Rose reported that she and her fellow participants were sent on job interviews for which they were not qualified; the staff just sent everyone. "If you had the skill—if you did not

have the skills, they sent you there. Then a lot of people felt like, 'Why should we go? We ain't got the skills.' Then [the staff] say [the employer is] not asking for skills. When you get there, it's a whole other story." Even though all of the participants were sent on the interview, no one was hired.

Michigan's economy was very slow to recover from the Great Recession, yet work requirements remained in place. The TANF employment program, as reported by the women in this study, did little to help them find jobs. In the face of high unemployment (Southeast Michigan's unemployment rate was around 10 percent in 2013), the prospect of welfare recipients landing a job may have been quite low, regardless of what Work First did. However, the assistance provided to women was reportedly minimal and did not match participants' skills to open jobs, such that women might have been better off looking for work on their own.

TANF Does Not Help Those with Significant Personal Challenges

For those with significant challenges to employment, such as health limitations, ill children, and lack of reliable transportation, TANF, at least as it was operated in Michigan, provided no help. The individual circumstances of clients were seemingly not considered by welfare staff, and if a woman could not comply with the program's rules, she was simply terminated from the rolls and left to find other help on her own.

Ginger was one of the poorest women in this study. She had not worked since 2007 or 2008 (she could not remember the exact date), quitting her job cleaning hotel rooms after falling down a flight of stairs and breaking several bones. After the breaks healed, she was left with back and foot pain. She also reported having carpal tunnel syndrome. She had applied for disability benefits through the federal Supplemental Security Income (SSI) program, and had been denied, but was appealing the decision. While she was waiting for her case to work its way through the appeal process, she was receiving TANF. At first, her pending disability application exempted her from attending Work First. Then the state changed its policy with respect to SSI applicants, and Ginger was told she needed to start going. Carless, Ginger would have needed to walk to a bus stop

in order to get to the program site. Her physical limitations left her unable to do that. Rather than assist with transportation, the welfare office stopped Ginger's TANF benefits. Desperate for her SSI case to be resolved, Ginger hired a lawyer who, if Ginger's case was successful, would likely take some of the past due benefits potentially owed to her. In the meantime, Ginger lived off of a small food stamp benefit. Because she had no income, she did not have to pay rent for her public housing apartment, but she had to call upon friends to buy her items such as dish soap and toilet paper, which food stamps did not cover. And occasionally, Ginger reported, a male "friend" might ask for a sexual favor in return.

Arlene recounted a similar story. She herniated a number of discs in her back while working a job that required a great deal of lifting. This injury was made worse when she was in a car accident. Although only in her early 50s, Arlene needed either a cane or walker to get around. Like Ginger, she applied for SSI, was denied, and had appealed the ruling. When she applied for TANF, she was told she needed to attend Work First, so she tried. She said, "I take my walker to Work First and I'm—I can only sit on my walker because their chairs are too low. Then I'm bending my neck, which makes my head feel like it's got a headache and my back is already messed up.... Like, I can't do this every day." Arlene spoke to her welfare caseworker and told her that she was physically unable to go to the program. Instead of trying to address Arlene's problems, the caseworker gave her an ultimatum. Arlene, mimicking the voice of her caseworker, said, "Okay, she said, 'Well, as long as Social Security hasn't approved you, you got to go to Work First in order to get any [TANF]. I stopped going to Work First. They took [away] my cash assistance.'" A few months before the interview, Arlene had received notification that her SSI case had been approved, but she had spent six months without any source cash, relying on a boyfriend to pay her bills.

Michelle asked to be excused from Work First when her son was diagnosed with lead poisoning. His treatment required hospitalization and then numerous doctor appointments. She was told she needed to attend, and her requests to leave early were denied. She said, "They [the staff] don't want you to leave, and they say, 'Okay, if you go, you're out the door, and then you can't come back in.'" The program provided no flexibility at a

time when Michelle was dealing with a challenging and serious issue. Michelle's benefits were stopped, and the only cash she had came from doing hair and from the occasional money provided by her son's father.

Lisa's challenge was not health-related and was one with which TANF and its employment program could presumably help. Lisa simply lacked the ability to get to the Work First site after she moved. She had no car and explained that in order to reach the bus that would take her from her suburban residence to Work First, she would need to walk a substantial distance. She said, "I was telling [Work First] I didn't have transportation. I'm not able to get back and forth like I was before, so it was hard for me. It wasn't really much I could do." When I asked her what Work First expected her to do, given her lack of transport, she replied, "They just [said], 'Do what you have to or do what you can,' but if I can't do nothing, then it is what it is basically." In the end, Lisa was cut off from TANF for failure to comply with the work requirements.

Providing Lisa with a car or some other way to get places would cost money. TANF funds can be used to help pay for such services (and in fact some of the women living in Detroit reported Work First did pay), however, the funding structure of TANF provides incentives not to do so. States receive money via a block grant, a flat amount that is not adjusted for increases in caseloads or changes in the composition of the caseload (e.g., more clients who have barriers to employment), nor for inflation. Further, the block grant is flexible in terms of what services it can pay for, and in the 1990s, many states shifted those funds away from TANF to other purposes, such as child care, child welfare, and other programs that serve low-income families. As revenues started to shrink, states chose to cut back on TANF rather than move block grant money back (Trisi & Pavetti, 2012). The work participation rates that states must meet may also discourage states from providing services to people like Ginger and Arlene, who faced many health challenges. As Trisi and Pavetti (2012) note, "States are more likely to meet the rate if they assist families that already have some education, skills, and/or work experience and have the best chance of either securing employment or participating in a narrowly defined set of work activities" (para. 9). That means that states may want to remove

more disadvantaged recipients out of the calculation of the participation rate all together. One way to do that is by terminating their benefits.

TANF Does Not Function as a Safety Net

TANF is just one of a number of programs that constitute the U.S. safety net. These programs are meant to safeguard vulnerable families from hardships that may arise from having low income or from events such as job loss. Women's narratives, however, indicate that TANF did not protect families from hardship, including homelessness, and it failed them at times when they needed it most- when they became unemployed and had no source of cash income.

Workers who lose their jobs through layoffs or other circumstances not of their own making may be eligible to receive Unemployment Insurance (UI), a program that replaces a portion of workers' wages. But not all workers are eligible for UI benefits; those who are fired for cause or who leave of their own volition are often ineligible, and workers must have a minimum amount of earnings and months worked to qualify. Additionally, some workers, particularly those working in low wage jobs, may not believe themselves to be eligible and may thus avoid applying (Gould-Werth & Shaefer, 2012). For these workers, TANF might serve as a replacement for UI during periods of job loss.

Half (11) of the 22 women applied for TANF when they lost jobs or when their UI benefits ran out following a job loss, but TANF was not a good replacement or substitute for Unemployment Insurance. Claudette was a public employee for many years when she was downsized out of a job. She collected UI, but when those benefits ran out, she turned to TANF. At first, she said, "They denied me. And then I said, 'I never had assistance before.' You know, I mean, you all give me like \$14.00 back when my daughters were younger, but I never got any money." Once on TANF, Claudette was subject to the state's time limit. She said, "We were on a time limit ... She [the caseworker] told me when I got on, it would be less than 18 months or so, [I] would be cut back off. That's just what they do now." Although Claudette had been working for many years, she had received TANF in the 1990s, perhaps for longer than she remembered.

When her 18 months were up, Claudette's case was closed and she had to rely upon her retired mother for help paying the bills. She still had no job nine months after losing TANF.

Michigan's time limit policy changed several times since the implementation of welfare reform. For many years, and unlike nearly all other states, the state had no time limit on cash assistance, choosing instead to support families reaching the federal 60-month time limit with state funds. When state revenues began to shrink in the late 2000s, the state instituted limits. When time limits were first put in place, an estimated 11,000-15,000 families lost TANF benefits immediately. These families were allowed to reapply when a lawsuit was filed challenging the legality of the policy, but many did not (French, 2012). The policy at the time interviews were conducted limited TANF receipt to cases that had not exceeded 48 months of assistance since 2007 or 60 months since 1996. Between 2011 and 2015, more than 32,000 families lost assistance in the state, a figure that represents about 15 percent of all cases that were closed during that time period (Lawler, 2016).

Nationwide, the proportion of families who have reached a time limit and been terminated from assistance has been quite low, relative to cases that are closed for other reasons. For example, in fiscal year 2011, less than two percent of all cases that were closed were due to reaching time limits (U.S. Department of Health and Human Services, 2013). However, since then, a number of states, including Michigan, California, Arizona, and Washington State, have made changes to their time limit policies, shortening the number of months families can receive benefits, eliminating certain reasons that previously exempted a family from a time limit, and changing circumstances under which a family might receive an extension to the time limit (Schott & Pavetti, 2011). Policy changes such as these are likely to increase the number of families who reach the TANF time limit.

Shonda had tried to use TANF as a form of unemployment compensation in periods when she was out of work. She started her most recent job in 2008, working for a medical staffing company as a medical assistant. She rotated around to various clinics until a supervisor at one decided she wanted to hire Shonda on permanently. That's when a check of Shonda's education (a certificate obtained through a proprietary school) revealed that

she did not have the proper credentials needed for that job, or in fact any of the temp positions through which she had rotated. She was let go in 2012 and returned to TANF, believing she was not eligible for UI because she had technically been fired. But this time, she was denied TANF. She said, "I've been cut off of that[TANF] because I've been on it for too long. Even though I wasn't on it like that, because I was on it for so long, then I ended up going to work for so many years. If I lost my job, I'd turn around and apply for cash again until I get another job. So that's how I was doing it. I guess they still considered it too long." Shonda was never receiving TANF for extended periods of time, but her intermittent use of the program over many years added up.

Some researchers have found evidence that families who are eligible for TANF may "save" or "bank" their time on TANF, in other words, saving the benefits for the future (Friesner, Axelsen, & Underwood, 2008; Grogger, 2002). This may also lead to families using TANF repeatedly but for short periods of time, much like Shonda did (Friesner et al., 2008). But being able to use TANF benefits strategically like this depends on the user being able to keep track of the number of months she was on TANF, and it depends upon a state's time limit policy being stable over time, which Michigan's was not.

A year after reaching the time limit, Shonda was without any income except food stamps and a small state disability payment of \$200 a month. She had to leave her apartment because she had no money to pay rent. She and her three sons (two of whom were young adults) ended up moving in with Shonda's mother, as had other family members. When I interviewed her there, her uncle was trying to sleep on a cot lodged against one of the living room walls. The other walls of the room were lined with stacks of plastic bins containing Shonda's possessions. In total, six adults and one child were squeezed into a house that was just over 1,000 square feet.

Shonda was not the only one to lose housing when TANF benefits were stopped. Gina, whose work history was erratic, had moved from one friend's house to another when she lost benefits in 2011. One of her children was removed from her care when the child's father reported Gina's unstable housing situation to Child Protective Services. When I interviewed her, Gina

was renting a house that, from the outside, appeared abandoned. Gina did not want to do the interview inside, perhaps because she had no furniture except a few folding chairs. With no cash to pay the rent, Gina gave her landlord her food stamp benefit card each month, an act that could have led to disqualification or having to pay back the benefits she received (U.S. Department of Agriculture, 2013).

In total, eight of the 22 women reported that they had lost benefits because of reaching the state's time limit. As noted earlier, Claudette reported knowing that she had only 18 months of TANF "available" until she reached the time limit. However, for all of the other women, the notification that they would lose benefits took them by surprise and did not give them much time to prepare. For example, Kim reported receiving a letter from the state welfare agency notifying her that her benefits would end as of that month. Gina lost her benefits once in 2011, after she had received TANF for a total of 48 months. However, the state was involved in a lawsuit over the validity of the time limit policy. As Gina noted during our interview, the court case received a great deal of media coverage, so she was not surprised when she lost her benefits under the time limit. Gina's benefits were eventually reinstated when the state Supreme Court declared Michigan's policy invalid. However, the time limit policy was subsequently changed, this time via a new state law (as opposed to a welfare department policy). In February, 2013, much to her surprise, Gina received a letter saying that beginning in March, she would no longer be receiving benefits. She had heard nothing about this change, saying, "This time they didn't do no television. They did it secretly."

None of the women who reached the TANF time limit had been able to find a job in the one to two years since losing TANF. Gina lived off of her income tax refund for as long as she could, and then she resorted to selling her plasma, a common strategy for making ends meet among the very poor (see Edin & Shaefer, 2015). Shonda could not understand the rationale of taking away benefits from someone who did not have a job. She said, "I was upset because they took the cash away and I'm not working. To me, it seemed like I shouldn't be in that situation." Claudette, who was college educated, had been searching for work ever since she was laid off in 2011. She said, "I apply for jobs, but it's

like no one is really hiring." She was contemplating leaving the state in order to find work.

Policies such as time limits may keep individuals from applying for TANF at all. Pauline did not apply for TANF because she believed she had already used up her allotted months. She said she used TANF, "Back in the '90s, and then once again, probably about 2002, 2003. When I had my son I was on there for a couple years." She asserted that if she was to apply, the welfare office would say to her, "We can't help you now. Your benefits are denied." Pauline had to quit her sales job, which required a great deal of travel, when her car broke down and she did not have the money to purchase a new one or pay for the costly repairs. Her mother was able to help with some of Pauline's bills. Eventually Pauline could not afford her rent, and she and her two children moved in with her mother, where Pauline was sleeping in the unfinished basement.

Seven women, including Pauline, avoided applying for TANF at the time of their most recent job loss because they had financial help from family members, including the fathers of their children. Because of this assistance, they believed that they would not be eligible for TANF or did not need the cash provided by the program. Linda reported that she started receiving TANF in 2004 when her son was born but then was dropped from the program when her son's father started paying child support. Receiving child support does not necessarily make a family ineligible for assistance, but the payment is counted as income and, if high enough, can lead to disqualification. Linda's \$500 a month TANF benefit was replaced by a \$400 child support payment. When I asked if that payment was consistent, she said it was not; she had been without child support for several months after her son's father lost his job. Her daughter's father then began paying \$500 a month in support, but this arrangement was made outside of the formal child support system and was dependent upon this ex-partner maintaining his promise.

When individuals receive help from people in their networks, such as friends and family, they are said to be drawing up their "private" safety nets (Harknett, 2006). The private safety net may provide financial support in the form of cash or paying bills, and it may offer in-kind help such as providing child care for free or no cost. Private safety nets, though, may not be

up to the task of adequately providing for poor families. First, the networks in which poor families are embedded are likely to contain people whose financial circumstances are similarly difficult (Henly, 2002). Kiana had been relying upon her children's father for financial support after running out of Unemployment Insurance in 2009. He paid the rent and all of her bills, while Kiana bought food with her food stamps. But her former partner had his own history of long-term unemployment, and the continued support was no guarantee, particularly given the still-recovering economy in Southeast Michigan. A sudden change in circumstances could mean an end to that support, as Gina learned first hand. For several months Gina had been receiving money from one of her children's fathers. He suddenly died, and Gina found herself without any source of cash.

Women without TANF and earnings, as all the women in this study were, tend to rely more heavily on private supports compared to low-income women who were working and/or receiving cash assistance (Hetling, Kwon, & Mahn, 2014). However, other studies find that mothers lacking stable employment, partners, and health perceive themselves as having less support to draw upon; over time, perceived support declines among mothers with these characteristics (Radey & Brewster, 2013). Further, being dependent upon others for financial help may exact an emotional toll on the recipient, who may feel as if her expenditures are being monitored and her financial decisions are out of her control (Seefeldt & Sandstrom, 2015).

The giver of assistance may also experience difficulties. Providing financial help to someone else means that money is not spent on items the giving household may need, or it is not saved, helping to build wealth for the future. The wealth gap between Whites and African Americans in the U.S. is strikingly large: the median white household's net worth in 2010 was just under \$139,000, while the median African American's net worth was about \$17,000 (Kochhar & Fry, 2014). The financial help that is transferred between African American households accounts for at least some portion of this gap (Chiteji & Hamilton, 2002). In this sample, financial transfers were also depleting the income of non-working, retired family members. Julie did not apply for TANF when the temp agency she worked for did not have enough work for her. Instead, her brothers, and particularly

her parents, gave her money, but her parents were both retired and living off of Social Security benefits. Pauline's mother retired from one of the Big 3 auto companies and was supporting herself, Pauline, and two of Pauline's children on her pension. Shortly before the interview, her mother's pension was abruptly cut off when she failed to report the disability payments she was also receiving. Pauline was concerned that they all would become homeless because no one had enough money to pay the mortgage. Her private safety net was quickly fraying.

Discussion

According to study respondents, TANF served no one well. It did not help unemployed women secure jobs, and according to some, offered little help at all. It offered no assistance or flexibility to women with serious health problems, instead cutting them off of the program. And time limits were enforced with no regard to economic or individual circumstances. Because of these failures, families faced hardships such as losing housing and doubling up, or sharing living space with other families. Bills went unpaid or were paid by family members, potentially putting those who were helping at financial risk, and making women rely upon a private safety net that was unpredictable and fragile.

One limitation of this study is that it is based on interviews with women living in a one area- Southeast Michigan- that was particularly hard hit by the Great Recession. Experiences of women on TANF in other states may be quite different, and employment opportunities greater. Additionally, the state had recently instituted a time limit policy, causing thousands of families to lose benefits over a very short period of time. However, as noted above, a number of states are putting measures into place that make TANF a more restrictive program, via cutting monthly benefits and making time limits shorter (Schott & Pavetti, 2011). In that regard, Michigan is not unique.

What changes could make TANF work better for women like those in this study? Assuming that the focus on work remains, I offer several suggestions. One option that a number of states used during the Great Recession was to operate subsidized employment programs. States used a variety of approaches. TANF

recipients could be placed in temporary jobs and paid for their work wholly or partially through TANF funds. Other states offered employers incentives for hiring TANF recipients, or employers might be provided with the funds necessary to purchase new equipment needed to hire more employees. States could apply for additional funds through the Recovery Act to run these programs, and some programs ended or were greatly reduced in scope when the funding expired. However, if recipients are expected to work in order to keep benefits, and if no work is available to them, then TANF should do much more to provide employment opportunities.

The needs of women with serious health problems were not met through TANF, and perhaps it is not the role of the program to address chronic conditions like those Ginger and Arlene had. Rebecca Blank (2007) recommends the creation of a separate stream of programming for those who may not be able to work, either temporarily or permanently. These recipients would be waived from the work requirement and would be able to receive assistance until either their health or other issue resolved, or until they transitioned onto the disability rolls. Individuals who desire employment might be referred to supported work programs, where they could receive workplace accommodations and other needed assistance in order to perform their jobs.

If TANF is able to provide employment opportunities when recipients are unable to find jobs or unable to take regular jobs, then the need for time limits, at least from the perspective of providing an incentive to work, is gone. A safety net needs to include cash assistance during times of financial need to a segment of the labor force that is much more likely to work in unstable and low paying jobs. To limit that assistance just because the recipient has accrued an arbitrary number of months on the program only hurts already vulnerable families that much more. At the very least, time limits should be suspended when unemployment is high, as it was during the Great Recession. Further, the benefit levels of TANF remain paltry and should be raised to more accurately account for increases in the cost of living. The Unemployment Insurance programs replaces, on average, half of a worker's previous wages. The median monthly TANF benefit represents only one third of what a full-time worker earning the federal minimum wage would receive.

Finally, TANF is in need of more accountability. Recipients are held to participation standards, and while states must meet work requirements, what they do to meet those goals is not subject to much oversight. For example, are employment programs providing meaningful activities for their participants, or, do they just have participants, “sit in one classroom for eight hours a day,” as Monica noted? Before someone is removed from the rolls, whether through time limits or other reasons, are procedures in place to ensure that the termination is warranted or that the family will not face undue hardships as a result? Ultimately, an examination of how states are spending their block grant money is in order. States should not be allowed to fill revenue shortfalls with funds that are meant for some of our most vulnerable families.

Maintaining TANF’s status quo has hurt many poor families. Increasing numbers of families are living on almost no income at all (Edin & Shaefer, 2015). More single mothers have become “disconnected” from work and from cash benefits (Loprest & Nichols, 2011). For the women in this study, job loss and the loss of benefits placed them in precarious situations, increasing their risk of homelessness and other hardships, or causing them to rely more heavily on their precarious private safety nets. It offered no assistance to women with serious health problems, but rather left them to wait for disability benefits that were very slow in coming. TANF, in its current state, serves no one well.

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