

**Annotated Bibliography on Welfare Reform, Temporary Assistance for
Needy Families, and the Personal Responsibility and Work Opportunity
Reconciliation Act**

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Aaronson, S. & Hartmann, H. (1996). Reform, not rhetoric: A critique of welfare policy and charting of new directions. *American Journal of Orthopsychiatry*, 66(4), 583-598.

This article makes the compelling point that the recent decision to eliminate the federal guarantee of aid to poor families and children raises questions about our long-term ability to help people lift themselves out of poverty. Poor women and children need more support/help to do that, not less. The greater the variety of supports women have available, the more likely they are to lift themselves and their families out of poverty. To enable poor women to function better in both the short and long terms, services for women suffering from mental health and substance abuse problems must be expanded and integrated into service programs for welfare recipients. One social worker or welfare worker should be trained to help recipients access all of the services they need to maximize their potential. In particular, providers need to learn that the struggles exhibited by clients often come from their efforts to cope with disabling poverty rather than from personal pathology per se.

Accordino, John.(1998). The consequences of welfare reform for central city economies. *Journal of the American Planning Association*, 64, 11-15.

The writer discusses the effects of the 1996 welfare reform law (PRWORA) on local economies and particularly on central cities, where welfare recipients are concentrated. He reviews evidence that suggests that the law's effects on central city economies will be negative overall, with the severity of the impact varying by region and by city size. He details the problems with the law, which he argues stem mainly from its failure to account for all the causes of poverty and for the role that welfare has traditionally played in mitigating them. He concludes that without a genuine, national full employment policy and an urban development policy that goes beyond the scale of demonstrations and pilots, such punitive laws as PRWORA can only harm central city residents and further undermine central city economies.

Acs, Gregory, Loprest, Pamela. (1999). The effect of disabilities on exits from AFDC. *Journal of Policy Analysis & Management*, 18(1), 28-49.

This article examines the extent and impact of disability among families on AFDC to gain insight into the potential impact of changes under TANF. Using data from the 1990 Survey of Income and Program Participation (SIPP), we find that in nearly 30 per-cent of the families on AFDC either the mother or child has a disability. Furthermore, we find that having a disability significantly lowers the probability that a woman leaves AFDC for work but not for other reasons, such as a change in living arrangements. Finally, we find little evidence that having a child with a disability affects the probability of leaving AFDC for any reason.

Anderson, Steven G. (Mar./Apr. 2001). Welfare recipient views about caseworker performance: lessons for developing TANF case management practices. *Families in Society*, 82(2), 165-75.

As states implement Temporary Assistance for Needy Families (TANF) programs, the importance of public assistance caseworker functioning has been magnified. Based on personal interviews with 60 recipients, this article presents recipient perspectives about caseworker performance in one pre-TANF welfare reform program. While assessments of caseworker performance were mixed, study respondents consistently emphasized three dimensions in evaluating caseworker performance: substantive competence, accessibility, and interpersonal relations. Respondents rarely mentioned empowerment, strength building, or other casework practices that have been emphasized in social work practice literature. It was concluded that developing caseworker competence along the basic performance dimensions stressed by respondents may be a prerequisite to the establishment of more substantial helping relationships. Discussion includes prospects for infusing empowerment and strength-building perspectives into TANF case manager roles.

Anderson, Steven G. Halter, Anthony P. Julnes, George.(2000). Job stability and wage progression patterns among early TANF leavers. *Journal of Sociology & Social Welfare*, 27(4), 39-59.

This article reports on first-year employment experiences of a randomly selected sample of 213 Illinois TANF leavers. Aggregate employment levels were 70 percent at exit, and leavers typically generated earnings from a single full-time job. However, employment often was unstable, so that only about one-fourth of leavers had the same job both at exit and when interviewed 10-11 months later. Employment instability resulted from the marginal or temporary nature of many jobs, as well as employment barriers such as health problems and lack of day care. Average wage levels easily exceeded the minimum wage and grew during the first year after exit, but nonetheless often were insufficient to provide incomes above the poverty level. The findings underscore the need to develop post-employment service strategies that assist persons in accessing work-related benefits such as child care and Medicaid, as well as improved income support strategies such as expansion of the Earned Income Tax Credit.

Bassuk, E.L., Weinreb, L.F., Buckner, J.C., Browne, A., Salomon, A., & Bassuk, S.S. (1996). The characteristics and needs of sheltered homeless and low-income housed mothers. *Journal of American Medical Association*, 276(8), 640-646.

In this study, no significant differences were found between the sheltered homeless and housed mothers in terms of mental and physical health. However, the lifetime prevalence of major depressive disorder, PTSD, and substance use disorders was overrepresented in both groups when compared to the general female population. Low-income families are at imminent risk for economic disaster in a labor market that has shifted toward high-profit, service sector enterprises with a low-wage, no-benefit, transient The lifetime prevalence

of major depressive disorder, PTSD, and alcohol or other drug abuse or dependence among both populations was higher than among the general female population. Without the buffer of welfare, women will need other government support to survive, such as expanded health coverage, child care, transportation vouchers, and increased EITC. (NOTE: This suggestion parallels Coe et al.'s (1998) findings that work pays for former recipients because of continued federal financial support.) Workers need to be educated about the links between violence (which is significantly high among both groups at 86.7% overall) and mental and physical health problems that impede working and other community integration goals.

Bearman, D., Claydon, K, Kincheloe, J., & Lodise, C. (1997). Breaking the cycle of dependency: Dual diagnosis and AFDC families. *Journal of Psychoactive Drugs*, 29(4), 359-367.

This paper suggests that a comprehensive, long-term program with a case-management focus will produce better outcomes and be more cost effective than the current approach to managing illnesses among women on TANF. Dual diagnosis is defined as any DSM-IV disorder co-existing with a diagnosis of substance abuse, whether licit or illicit. The authors reported that a significant minority of women on AFDC in 1995 in the Santa Barbara Regional Health Authority (SBRHA) were diagnosed with substance abuse problems (0.9%), mental health problems (10%), or both (1.1%). Many more TANF recipients have substance abuse and mental health problems that go undetected and/or untreated by their health providers. SBRHA claims data show that women who receive TANF due to a *documented* dual diagnosis represent 1.1% of women recipients, who consume 5.3% of the health care resources. Dual diagnosis families also highly utilize many social services, including child protective services. Very little is currently provided to women and families in the way of mental health and/or substance abuse treatment. They make the interesting point that ability to refer to mental health and substance abuse treatment is hindered by the lack of or low Medicaid payments to providers for handling these women's care.

Bernstein, Jared, Greenberg, Mark (2001). Reforming welfare reform. *American Prospect*, 12, (1), 10-16.

Part of a special section on children and families in America. The writers argue that TANF has not focused sufficiently on the improvement of the economic well-being of poor families with children. They note that although caseloads have fallen sharply and employment rates have soared, welfare reform has not fundamentally enhanced the living standards of many of the families it has affected. They discuss what welfare reform did, considering what has happened to families and what the block grant structure has meant for state budgets and spending on low-income initiatives since TANF was introduced. They outline what should be included in the reauthorization agenda and the next step for

welfare reform. Finally, they identify why it would be an error to write welfare reform off as a failure.

Brauner, S. & Loprest, P. (1999, May). Where are they now? What states' studies of people who left welfare tell us. Report from the Urban Institute, Series A, No. A-32.
<http://www.urban.org>.

The authors attempted to review all publicly available studies that examine employment outcomes among welfare leavers. Excluding the sanction-only studies, the authors found that all studies report employment rates of over 50%, with the majority between 65% and 80%. Not surprisingly, employment rates for sanctioned leavers were generally lower than those in samples that included all leavers regardless of reason, ranging between 39% and 53%. Only one study specifically measured whether post-welfare income is higher than income while receiving benefits. Most leaver families had lower post-exit earnings than pre-exit earnings and cash benefits (of families with 1 child, 49% had greater post-welfare income; of families with 3 or more children, only 38% had greater post-welfare income). Leavers' jobs generally were concentrated in low-wage industries and occupations. Although, non-cash benefits (EITC, medicaid, transportation or child care vouchers) should increase their standard of living, other studies have shown that many women and their workers are unaware that they still are eligible for these benefits even after they are employed. They note that "benefit receipt" is commonly underreported in surveys. Longitudinal studies of employment experiences of leavers are needed. Also, comparison studies between employed leavers and their counterparts who never received welfare should be conducted to provide a context for the findings (i.e., are working welfare leavers any different from the working poor in general).

Brooks, M.G. & Buckner, J.C. (1996). Work and welfare: Job histories, barriers to employment, and predictors of work among low-income single mothers. *American Journal of Orthopsychiatry*, 66(4), 526-537.

The work histories of 436 sheltered homeless and low-income women were analyzed. Findings suggest that these women need education, early intervention, and job training to be able to work. They also need affordable child care and availability of adequate jobs. The working and non-working women reported similar rates of childhood out-of-home placement and abuse, violent victimization in adulthood, and substance abuse and mental health problems. Nearly 40% of the working women were employed in service occupations. In the final predictive model, women whose first pregnancy was before age 18 were less likely to have worked, and Puerto Ricans were less likely to have worked than were whites. Factors associated with recent work experience included receiving a HS degree or GED and growing up in a household where the primary female caretaker was employed outside the home.

Chavkin, Wendy, Romero, Diana, Wise, Paul H. (2000). State welfare reform policies and declines in health insurance. *American Journal of Public Health, 90*(6), 900-8.

This study sought to determine whether there is a relationship between state policies on Temporary Assistance to Needy Families (TANF), declines in both TANF and Medicaid caseloads, and the rise in the number of uninsured. In the bivariate analysis, declines in Medicaid were associated with sanction for work noncompliance, lack of a child care guarantee, and strategies to deter TANF enrollment; this last factor was also associated with increased uninsurance. In the multivariate analysis, lack of a child care guarantee and deterrent strategies predicted TANF declines; deterrent strategies predicted Medicaid decline and uninsurance increases. This analysis suggests that policies deterring TANF enrollment may contribute to declines in Medicaid and increased uninsurance. To maintain health insurance for the poor, policymakers should consider revising policies that deter TANF enrollment.

Coe, N.B., Acs, G., Lerman, R.I., & Watson, K. (1998, December). Does work pay? A summary of the work incentives under TANF. Report from the Urban Institute, Series A, No. A-28. <http://www.urban.org>.

According to this report, by working full time at the minimum wage and supplementing her earnings with tax credits, food stamps, and other public assistance, a mother with two children can bring her family's income to almost 120 percent of the poverty level. This brief focuses on the experiences in 12 states of how current welfare programs, the EITC, and tax payments affect a low-income mother's incentives to work, and how these incentives vary by state. The central finding is that low-income single mothers are significantly better off working, even at minimum wage, than relying solely on welfare, but they gain little from raising their wage rate from \$5.15 to \$9.00 per hour. According to this study, even though the incentive to work is larger in low-benefit states, the family would still have more income in high benefit states, if they also are receiving non-cash benefits and tax credits. State policies differ in how the TANF grant declines as a family's earned income rises. Child care may remain a significant obstacle to work if subsidies are not available and/or a mother cannot find an acceptable child care provider. Potential loss of Medicaid benefits also will deter families from leaving welfare for work. Even though recipients are eligible for Medicaid coverage in a variety of ways after they start working, many still do not understand or know of this "safety net".

Cohen, C.I. (1997). The impact of welfare reform as perceived by users of mental health services in New York City. *Psychiatric Services, 48*(12), 1589-1591.

A total of 118 psychiatric outpatients, 43% of whom were foreign-born, completed a 12-item questionnaire about the impact of the new federal welfare legislation. Although a small study, with a biased sample, nearly two-thirds (66%) expressed worry about the

new law. Nearly half (45%) felt that thinking about the law had worsened their mental health symptoms, more than half (57%) felt that the law would worsen their mental health in the future, and more than three-quarters (87% and 76% respectively) felt that it would have an effect on the QOL in their neighborhood and on their well-being.

Dinerman, M. & Faulkner, A.O. (2000). Guest Editorial: Women and the new American welfare. *Affilia: Journal of Women and Social Work*, 15(2), 125-132.

The article provides brief historical information on the Aid to Dependent Children (ADC), Aid to Families with Dependent Children, and Medicaid programs. Also the major provisions of PRWORA was outlined. States vary widely in how they are implementing PRWORA and its various options (such as the family violence option or FVO, time limits, sanctions, etc.). They make the argument that the legislation was passed with little understanding of what the women face or the realities of the changing labor market. Women say that they and their children are hungrier now than they were when on welfare, and local food banks and shelters report being overwhelmed by increasingly needy poor people. The law imposes limits on the provision of education and job training that would provide prospects for higher-paying, more stable work. **So, the mandates of the law actually serve as a barrier to self-determination.**

Duncan, G.J., Harris, M.K., & Boisjoly, J. (2000). Time limits and welfare reform: New estimates of the number and characteristics of affected families. *Social Service Review*, 74(1), 55-75.

Using Panel Study of Income Dynamics (PSID) data, the authors estimate the number and characteristics of recipient families likely to be affected by PRWORA's 60-month time limit. The major finding is that 40% of the current caseload (which includes the long-term users and the new recipients, which have different projected courses) will hit the 60-month time limit on total receipt, even though only 20% of the current population can be exempted (due to having a child under the age of 1 or other factors). In the case of states using a 24-month time limit, the percentage who will hit the time limit increases to two-thirds. Authors note that most welfare recipients have more than one spell of AFDC use, with nearly 60% of those who leave returning to it for additional support. **When all spells are taken together, the median length of total welfare receipt is about four years (48 months).** Characteristics of long-term recipients (60 or more months of receipt) were identified.

Francis, Richard M. (1998). Predictions, patterns, and policymaking: a regional study of devolution. *Publius*, 28(3),143-60.

This article examines state welfare policy choices since the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996. It argues

that neither prior predictions nor existing explanations of welfare policymaking fully capture the realities of reform. Using data from national studies and comparisons of policymaking in six states, this study demonstrates that diversity, not uniformity, characterizes state responses to devolution. Accounting for these choices requires an understanding of the context of policymaking. Conventional analyses of welfare reform have ignored the institutional structures through which policy is formulated and thus miss an important determinant of choices: the actions of administrative officials. Analyses that ignore institutional settings, and the actions of administrators within such settings, will continue to miss much that is crucial to our efforts to understand policy decisions.

Hagen, Jan L.(1998). The new welfare law: "tough on work". *Families in Society*, 79(6), 596-605.

The passage of the new welfare law and its provisions for a new program, Temporary Assistance for Needy Families (TANF), continues a thirty-year tradition of attempting to replace welfare with work. Within the context of increased flexibility for states to administer welfare programs, TANF includes a goal of increasing work efforts by welfare recipients and imposes new work requirements on both recipients and states. These work requirements are expected to apply to 70% of all adults receiving welfare by 2002. This article analyzes the work requirements imposed on both recipients and states by TANF and evaluates the states' capacity to serve increasing numbers of welfare recipients. The options available to states are outlined and their feasibility is reviewed in light of experience under prior welfare employment programs. The article concludes with an assessment of job availability for welfare recipients and the prospects of employment for alleviating poverty for lesser-skilled women workers.

Hagen, Jan L.(1999). Public welfare and human services: new directions under TANF? *Families in Society*,80(1), 78-90.

With the passage of Temporary Assistance for Needy Families (TANF), the nation's welfare system for poor women and their children was fundamentally transformed. These profound changes have the potential to dramatically alter the nature of state and local welfare agencies and to create new and expanded roles for human service workers, including social workers, both within public welfare agencies and other community agencies. This article reviews the major provisions of TANF and its implications for state welfare agencies and recipients. Roles for human service workers in public welfare are delineated for direct practice, management, staff development, policy analysis and advocacy, and research.

Hasenfeld, Yeheskel.(2000). Social services and welfare-to-work: prospects for the social work profession. *Administration in Social Work*, 23(3/4), 185-99.

The rush to transform welfare departments into employment and social service agencies may seem, at first blush, as an unprecedented opportunity to incorporate a social service orientation, rooted in social work values and practices, into public assistance. Title I of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), Temporary Assistance to Needy Families (TANF) sets a goal of reducing welfare dependence through job preparation and placement, and time limits on receipt of aid. The author analyzes the validity of the premises underlying the new policy, and assesses the organizational factors that may impede such transformation. He concludes that the relationship between welfare reform and social services is fraught with many ambiguities and contradictions, and that programs that show promise are those that are voluntary, are available to all poor people, and exist outside the domain of the welfare department.

Henderson, C; Thornicroft, G., & Glover, G. (1998). Inequalities in mental health. *The British Journal of Psychiatry*, 173(8), 105-109.

This review of the literature summarizes the evidence in inequalities in mental health. The authors found evidence that unsatisfactory and insecure employment result in levels of psychological distress similar to those in the unemployed. They also cite studies which suggest that social mobility has decreased, at least for Americans in low socio-economic groups, such that poverty is now experienced for longer periods. This may increase psychiatric disorder by increasing lifetime exposure to traumatic events and stressors that are more enduring than for other groups. Yet, the use of material deprivation as a construct for explaining variations in psychiatric morbidity has intuitive appeal but little substantive support.

Joint Center for Poverty Research. (April, 2000). Policy Brief, 1(2), The effect of PRWORA on AFDC caseloads and female earning, income, and labor force behavior. <http://www.jcpr.org/policybriefs>.

This study found that women of different educational levels were affected differently by welfare reform. For lesser-educated women, welfare reform decreases AFDC participation, increases work hours, yet has no statistically significant effect on earnings, wages, or family income. For better-educated women (HS and up), welfare reform did lead to an increase in workforce attachment and in earnings. Unfortunately, no figures/percentages are given in this summary of the report.

Kim, Rebecca Y. (2000) Factors associated with employment status of parents receiving temporary assistance for needy families. *Social Work Research*, 24 (4), 211-22.

A study was conducted to examine the factors associated with the employment status of parents receiving Temporary Assistance for Needy Families (TANF). Data were drawn from the 1998 annual demographic file of the Current Population Survey. Findings reveal that the amount of time a state spent in preparing for welfare reform prior to TANF

was important in predicting the probability of employment for parents on welfare. It is further revealed that the degree of education, a state's unemployment rate, disability, and the number of children are all fundamental factors in the determination of employment status. It is concluded that state policymakers should pay particular attention to Hispanic parents on welfare who are looking for work.

Kulis, S. (1988). Emotional distress following AFDC cutbacks. *Social Science Quarterly*, 69, 399-415.

Examines the psychological impact of entering and leaving welfare. The psychological impact of AFDC cutbacks is most deleterious for those women who are highly dependent upon AFDC. Furthermore, this is neither transitory nor mitigated by current employment status. These women may continue to experience high levels of psychological distress even after securing employment.

Lein, Laura. Jacquet, Susan E. Lewis, Carol M.(2001). With the best of intentions: family violence option and abused women's needs. *Violence Against Women*, 7(2), 193-210.

Part of a special issue on welfare, poverty, and domestic violence. The authors investigated the needs experienced by victims of domestic violence in the context of the services offered through the implementation of the Family Violence Option in the Texas Temporary Assistance to Needy Families (TANF) offices. Findings reveal that only one third of the TANF applicants who were referred to family violence specialists asked for the TANF participation requirements to be waived; however, all of them outlined other obstacles to employment in addition to the violence in their homes. The authors concluded that the women required assistance with child care, appropriate housing, transportation, and living-wage jobs to provide for themselves and their children.

Lennon, Mary C., Blome, Juliana, and English, Devin. (2001). Depression and low-income women: Challenges for TANF and welfare-to-work policies and programs. National Center for Children in Poverty. Columbia University: NY. www.researchforum.org.

This CMHS study points to the high number of TANF recipients, particularly women, who experience major depression that will require additional support. The study also identifies several barriers, and recommendations to providing the women and their children with the range of help they require and deserve. To ensure that there is timely and effective treatment and preventive intervention for depression faced by low-income women, policymakers and program administrators will want to provide access to health insurance, institute adequate coverage for mental health treatment, develop screening tools and procedures, utilize multiple points of entry to identify at-risk women, and ensure adequate income support.

Lens, Vicki. Pollack, Daniel (1999). Welfare reform: back to the future. *Administration in Social Work*, 23(2), 61-77.

In 1996 welfare policy was radically transformed when AFDC was abolished and replaced with Temporary Assistance to Needy Families, which shifts the focus of public welfare from cash maintenance to self-sufficiency. To accomplish this goal, the new law was also supposed to alter the relationship between the state and federal government to permit the states more flexibility in administering their public assistance programs. However, a closer look reveals that TANF replicates some of the weakest administrative features of pre-welfare reform bureaucracies, namely, the reliance on a clerical work force to provide social services and federal oversight through the use of fiscal penalties and performance monitoring systems that bypass human needs by excessively relying on statistical formulas.

Lens, Vicki, Gibelman, Margaret. (2000). Advocacy be not forsaken: Retrospective lessons from welfare reform (peripheral role of advocacy as a social work function). *Families in Society*, 81(6), 611-20.

This article reviews the often uneven and sometimes peripheral role of advocacy as a social work function and explores its current relevancy in regard to agency practices, ethical mandates and the "person-in-environment" orientation of social work practice. Welfare reform (in which Aid to Families with Dependent Children [AFDC] was abolished in 1996 and replaced with Temporary Assistance for Needy Families [TANF]) is presented as a case example of both a failed opportunity to influence the course of public debate, and the potential benefits of advocacy when it is systematically applied and integrated as part of an overall organizational approach to services. Generalized principles are then drawn from the case study as they apply to advocacy practice with vulnerable populations.

Levin, Rebekah.(2001). Less than ideal: the reality of implementing a welfare-to-work program for domestic violence victims and survivors in collaboration with the TANF department. *Violence Against Women*, 7(2), 211-21.

Part of a special issue on welfare, poverty, and domestic violence. The author assesses how successful a welfare-to-work program for domestic violence victims and survivors can be when it is implemented in collaboration with a Temporary Assistance to Needy Families (TANF) department. She records the experiences of a large TANF office in Chicago where a pilot program was begun two years ago to provide on-site domestic violence services to TANF participants. She found a number of obstacles to the successful implementation of the program: the domestic violence notice and screening form, poor communication, TANF worker roles and expectations, and TANF worker attitudes toward domestic violence. She contends that retraining and bypassing TANF workers would solve some of the difficulties in the project design.

Lurie, Irene. (1997). Temporary Assistance for Needy Families: a green light for the states (TANF block grants give states new authority). *Publius*, 27, 73-87.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 replaced the Aid to Families with Dependent Children program (AFDC) with the Temporary Assistance for Needy Families Block Grant (TANF). TANF substitutes a block grant for the open-ended matching grants that helped finance state welfare programs, reduces federal administrative authority, ends the entitlement of individuals to welfare, limits assistance to a family to sixty months, and gives states more discretion to design their welfare programs. Instead of detailed federal prescriptions regarding the process and structure of state programs, TANF sets a few goals and mandates for the states and guides their actions with financial incentives and penalties. States have new powers to restrict access to welfare, although they also have opportunities to deflect some of the law's restrictive provisions.

Marson, Stephen M. Powell, Rasby Marlene.(2000) Churners: a focus group analysis of the return rate of former rural TANF recipients (welfare recidivism in Robeson County, N.C.). *Policy & Practice of Public Human Services*, 58(4), 44-9.

The authors discuss a focus group analysis of the factors behind welfare recidivism in rural Robeson County, North Carolina. They explain that to be classified as welfare dependent, or a churner, their subjects had to be current recipients in the Temporary Assistance for Needy Families (TANF) program or a TANF recipient within the last three months and had to have been successfully removed from the TANF roster only to return as a recipient at least once. They outline several concepts that emerged during their focus group analysis that helped account for why some rural welfare recipients become churners. Furthermore, they make a number of recommendations to facilitate the process of leading churners to economic independence.

O'Campo, P. & Rojas-Smith, L. (1998). Welfare reform and women's health: Review of the literature and implications for state policy. *Journal of Public Health Policy*, 19(4), 420-446.

This article mostly reviews studies that are pre-TANF (AFDC). However, mention is made of a longitudinal study of welfare and mental health (from the title, the women appear to be African American and urban) which suggests that psychological distress is both a risk factor and an outcome of AFDC participation, but it is unclear whether this distress is due to welfare or to a precipitating event. Persistent welfare is strongly associated with poor health, which in turn is associated with higher levels of psychological distress. Moreover, welfare heritage (having been dependent upon welfare in childhood) is associated with higher levels of psychological distress and poor self-esteem.

Pandey, Shanta, Zhan, Min, Neely-Barnes, Susan. (2000). The higher education option for poor women with children. *Journal of Sociology & Social Welfare*, 27(4), 109-70.

Postsecondary education is the key to exiting from poverty permanently. Yet, the PRWORA allows women only up to 12 months of vocational training while on welfare. This paper focuses on bringing back the importance of investing in the education of poor.

Pavetti, Ladonna, Wemmerus, Nancy (1999). From a welfare check to a paycheck: creating a new social contract. *Journal of Labor Research*, 20(4), 517-37.

Part of a special section on issues related to the minimum wage, mandated health insurance, and the welfare reform program. The writers discuss the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, and the widespread and far-reaching changes enacted under the law in relation to the 61-year-old Aid to Families with Dependent Children (AFDC) program. They point out that the PRWORA eliminated AFDC, which provided cash assistance to poor families, and its companion welfare-to-work program, the Job Opportunities and Basic Skills (JOBS) training program. They state that these were replaced by a block grant to states to establish a work-oriented Temporary Assistance for Needy Families (TANF) program. They outline the requirements and conditions of TANF programs and describe how state and local TANF programs differ from the AFDC and JOBS programs. They present a case study of the implementation and outcomes of welfare reform in Virginia to demonstrate the creation of a new work-based social contract, and they put Virginia's experience into context.

Pavetti, LaDonna A. (2000). Creating a new welfare reality: early implementation of the Temporary Assistance for Needy Families program. *Journal of Social Issues*, 56(4), 601-15.

This article describes the new welfare reality that has emerged since the passage of the Personal Responsibility and Work Reconciliation Act of 1996. The author focuses on four key dimensions of this new system: conditional availability of cash assistance, the promotion of rapid entry into the labor market, an increased emphasis on the provision of work supports, and limited expansion of services for nonworking Temporary Assistance for Needy Family (TANF) recipients. Stringent work mandates reinforced with tough financial penalties for noncompliance and limits on the number of months families can receive assistance have created a cash assistance system that requires significantly more of families than the Aid to Families with Dependent Children (AFDC) program. Although it is true that more is expected of families, many states have also substantially increased the support provided to families as they make the transition to paid employment.

Pearce, D. (2000). Rights and wrongs of welfare reform: A feminist approach. *Affilia: Journal of Women and Social Work*, 15(2), 133-152.

By the end of 1999, the nation's welfare rolls had been cut almost in half, with some states reducing the rolls by more than 80%. Article provides an interesting critique of the current measure of success in welfare reform initiatives: the mother's entering the workforce. By using such a narrow definition (as is done by both proponents and opponents), evaluators are able to ignore that most women do not have jobs that are economically self-sustaining, that they and their children are hungry most days of the month, and that they can barely pay for shelter and clothing. The standard to measure the program should encompass measures of the family's well-being, not just whether the mother is employed. Author makes the stimulating argument that PRWORA violates women's rights and human rights on almost every score as outlined by the UN 1948 Universal Declaration of Human Rights. Concludes by noting that by 2002, few families will be left on the welfare rolls, but the poverty rates will not have fallen at a commensurate rate. Also makes the point that **the mandates of the law actually serve as a barrier to self-determination**. This author has designed a Self Sufficiency Measure for welfare recipients.

Pearlman, S. & Bartle, E.E. (2000). Supporting the move from welfare to work: What women say. *Affilia: Journal of Women and Social Work*, 15(2), 153-172.

This article presents findings from focus groups held in OH and CA in March, 1998, six months after PRWORA and the time limits went into effect. The results suggest that the women believe they are not receiving the support they need to obtain and maintain jobs that will support economic self-sufficiency over the long-term. Major barriers reported: sanctions inconsistently applied; not receiving assistance to find jobs with living wages and benefits; lack of transportation and safe, adequate childcare. **All felt that they had received inaccurate information on available services, including mental health services.** Most expressed fears about a system that was no longer willing to provide adequate job training and ongoing education. The complex problem of poverty is not address by PRWORA. **Welfare workers must be trained to assess not only mental health & substance abuse problems, but women's strengths, assets, goals, and resources.**

Pickering, Kathleen. (2000). Alternative economic strategies in low-income rural communities: TANF, labor migration, and the case of the Pine Ridge Indian Reservation. *Rural Sociology*, 65(1),148-67.

A study was conducted to evaluate the relationship between the Temporary Assistance to Needy Families (TANF), labor migration, and the low-income rural community in the Pine Ridge Indian Reservation. Data were drawn from research on the Pine Ridge Indian Reservation conducted over a period of ten years. Findings reveal that the imposition of

the premises of TANF on Pine Ridge has led to indirect pressures toward urban migration and cultural assimilation. It is also revealed that as the result of the imposition of rigid notions of work, TANF risks destroying the economic flexibility that makes it possible for poor households in Pine Ridge to survive. It is concluded that welfare and development policies must reflect the real economies of rural Indian reservations in the U.S. rather than those of communities that are superficially assimilated and economically imagined.

Postmus, J.L. (2000). Analysis of the Family Violence Option: A strengths perspective. *Affilia: Journal of Women and Social Work*, 15(2), 244-258.

This article has some interesting findings and recommendations that either reflect the mental health needs of welfare recipients or could be extended to do so. The author notes that previous studies indicate that 15% to 32% of women on welfare report experiences of domestic violence, while an additional 60% report being abused in the past. Physical and emotional effects of this abuse that often require treatment include depression, anxiety, post-traumatic stress disorder, mental health problems, and substance abuse. The author notes that welfare workers now are confused about their role, which was caused by the lack of clear guidelines for providing *services*. She recommends either that someone other than the welfare worker be used to screen participants for violence, including their strengths/resources (which some states are now doing) or that current workers receive much better training. At the community level, not enough services currently exist to serve these multi-need clients, even if they are adequately assessed and referred. In response, some states have developed special domestic violence units or are creating liaisons with highly trained professionals to help welfare workers respond to the family violence option.

Romero, Diana. Chavkin, Wendy. Wise, Paul H.(2000). The impact of welfare reform policies on child protective services: a national study. *Journal of Social Issues*, 56(4), 799-809.

The 1996 welfare reform bill set forth major changes in social welfare policies. In addition to federal work requirements and time limits, new state policies impose behavioral mandates that may be accompanied by financial sanctions for noncompliance. Analysis of a survey of state Child Protection Services (CPS) directors focuses on four major areas: effect of Temporary Assistance to Needy Families (TANF) on CPS; interaction between the two agencies; role of TANF sanctions in referrals to CPS; and select special areas of concern. This research provides empirical insight into the interaction between these two agencies, specific TANF sanctions, and the potential conflicts between TANF policies and CPS concerns for the welfare of children and families under its charge.

Salomon, A, Bassuk, S.S., & Brooks, M.G. (1996). Patterns of welfare use among poor and homeless women. *American Journal of Orthopsychiatry*, 66(4), 510-525.

This study explored the relationship between demographic, health, and social factors and patterns of welfare use among a cross-sectional survey of homeless and poor housed women on welfare. Over two-thirds of the sample had some work history, and one-third reported regular income in the past year from a job. Employment was largely in the service sector, with hourly wages averaging \$6. For most women, welfare was only one part of their total income package, which included other government benefits and help from family/friends. Even with these combined sources of income, however, all of the women were extremely poor, with both groups falling below the federal poverty level at that time (\$11,890 for a family of three). The disappearance of the manufacturing base, declining productivity, and increased international competition have led to the serious decline of blue-collar jobs in favor of lower-paying service-sector employment. The authors noted that a cross-sectional sample like this tends to contain a greater proportion of expected long-term users than does a sample of new (i.e., incident) welfare users who are subsequently followed over time. Therefore, this study's conclusions pertain to some characteristics of current users among the homeless and the housed.

Scott, Ellen K. London, Andrew S. Edin, Kathryn.(2000). Looking to the future: welfare-reliant women talk about their job aspirations in the context of welfare reform. *Journal of Social Issues*, 56(4), 727-46.

The authors examined the job aspirations of 80 Temporary Assistance for Needy Families (TANF) recipients in Cleveland and Philadelphia by drawing on data from in-depth qualitative interviews conducted in 1997-98, well after the Personal Responsibility and Work Opportunity Reconciliation Act was implemented but before time limits were reached. These recipients view the work mandates they face as legitimate and express optimism regarding future work and earning prospects. They also desire more education. Although their earnings expectations are high, respondents' occupational goals are relatively low, even among those with the most human capital. Furthermore, mothers say their vocational expectations reflect the urgency they feel about finding a job. We suggest that providing cash assistance while TANF recipients increase their human capital is critical for meeting self-sufficiency goals of welfare reform.

Sherman, A., Amey, C., Duffield, B., Ebb, N., & Weinstein, D. (1998). Welfare to what: Early findings on family hardship and well-being. Unpublished report. Washington, DC: Children's Defense Fund and National Coalition for the Homeless.

This review draws on new (since the law passed) national survey data, a review of studies by states and private research institutions, and a compilation of findings from informal community-based monitoring projects, among other sources. A mixed picture of TANF emerges from the early findings. Some former recipients appear to be faring better off of

welfare, due to work supports and wage supplements (EITC). However, there also has been an increase in extreme childhood poverty nationwide, a proliferation of inadequate paid jobs, and signs of rising hardship for families leaving welfare. Some states and communities have created innovative supportive programs for helping families find stable, above-poverty employment. Authors point out two major limitations in the existing research on welfare reform and family well-being, which need to be addressed by future studies. The first is **lack of comparability**: those states and communities that do measure the well-being of former recipients rarely use similar methods. As a result, comparing findings across studies is very difficult. The second is **lack of representativeness**. Few current welfare studies can be said with confidence to represent all families leaving welfare.

Taylor, Lorraine, C. (2001). Work attitudes, employment barriers, and mental health symptoms in a sample of rural welfare recipients. *American Journal of Community Psychology*, 29(3), 443-463.

Most of the extant research on welfare reform has neglected to consider the experience of families in rural settings. The author found that the majority of study participants were connected to the labor force and expressed positive attitudes about work. Barriers to employment and service use were endorsed. Perceived social support was negatively related to depression symptoms and positively related to self-efficacy and self-esteem. She concludes with a discussion of the importance of understanding the life experiences of welfare recipients in different contexts.

Tickamyer, A.R., Henderson, D.A., White, J.A., & Tadlock, B.L. (2000). Voices of welfare reform: Bureaucratic rationality versus the perceptions of welfare participants. *Affilia: Journal of Women and Social Work*, 15(2), 173-192.

The authors describe “undeserving” recipients who misrepresent themselves as having a disability, which is a “high-stake site of great contention for many poor people because it guarantees a certain level of assistance with fewer strings attached.” None of the women felt that they should have to prioritize working over the well-being of their children, and felt that anything people needed to do to support their kids in a punitive, oppressive system such as TANF should be viewed as “resourceful” rather than “cheating.”

Tweedie, Jack. (2000). From D.C. to Little Rock: welfare reform at mid-term. *Publius*, 30(1/2), 69-97.

Following an active period of state welfare reforms, passage of the Temporary Assistance for Needy Families (TANF) program in 1996 gave states great flexibility, set up block-grant financing, and imposed work-related mandates.

U.S. Dept. of Health and Human Services (April, 2000). *ACF Press Room Fact Sheet*.
<http://www.acf.dhhs.gov/programs>.

This fact sheet provides highlights of the major features of TANF. Some things to note in particular: Single parents with a child under age 6 who cannot find child care cannot be penalized for failure to meet work requirements. States can exempt from work requirements single parents with children under the age of 1 and disregard these individuals in the calculation of participation rates for up to 12 months. States will be permitted to exempt up to 20% of their caseload from the time limit, and states will have the option to provide non-cash assistance and vouchers to families that reach the time limit using Social Services Block Grants or state funds. There actually are “performance bonuses” to states to reward work and reduce nonmarital births! States are required to make initial assessments of recipients’ skills and to identify needed services. Unmarried teen parents must live with responsible adult or in adult-supervised setting and stay in school/training to receive TANF.

Wolk, James L. Schmahl, Sandra.(1999). Child support enforcement: the ignored component of welfare reform. *Families in Society*, 80(5), 526-30.

Most of the research and policy debate related to PL 104-193, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, has centered on the time limits, family caps, work requirements, and sanctions imposed on Temporary Assistance to Needy Families (TANF) recipients and states. While those parts of the bill are critical, this article argues that child support enforcement, which is usually only a footnote in the dialogue, is an integral component of welfare reform and the element that will contribute significantly to raising thousands of women and children out of poverty.

Work, Welfare, and Families. (2000). *Living with Welfare Reform: A survey of low income families in Illinois*. Chicago:Work, Welfare, and Families.
<http://www.workwelfareandfamilies.org>.

In 1998, the statewide coalition Work, Welfare and Families, in partnership with the Chicago Urban League, undertook a study to assess the effects of welfare reform on low-income persons across Illinois. The findings reported in this study were developed from three sources: a self-administered survey of 2,166 low-income clients of Illinois social service agencies, data obtained from IDHS, and participants in a series of focus groups conducted around the state. The results of the study suggests that many persons on TANF who have been able to find jobs continue to struggle to provide for the basic needs of their families. This in turn suggests that these and other working poor families may continue to need various forms of assistance in order to complete the transition out of poverty. Also, many families remaining on TANF continue to have unmet needs and have not been able to access services that are required to be available to them. A high priority should be given to ensuring that these clients receive the information needed and access services before they reach their time limits.

