

The African American Female Experience as a TANF Recipient in New Jersey

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Abstract

This study examined the possible differences that African American females experience on Temporary Assistance to Needy Families (TANF) in southern New Jersey based on a chart review of 168 welfare cases. A focus on race is essential to understanding how welfare reform affects the attainment of economic self-reliance among African American women. Prior research illustrates that African American women are disproportionately represented in welfare caseloads and confront more challenges in transitioning off of welfare toward a position of economic self-reliance (Browne and Kennelly, 1999; Burnham, 2002, 2005). Findings from this study indicate that African American women spent an average of seven more months on TANF than White women but were not more likely to pass the five year limit when compared to White women receiving TANF benefits. African American women also participated on average in five more work activities than their White counterparts.

Keywords: TANF, welfare, African American welfare recipients

The African American Female Experience on TANF

Since the implementation of the Personal Responsibility and Work Reconciliation Act (PRWORA) of 1996, the policy that created Temporary Assistance for Needy Families (TANF), 40 percent of individuals on TANF have left in favor of employment (Danziger, Corcoran & Heflin, 2000). For New Jersey recipients in Atlantic County, of the 168 TANF recipients analyzed in this study, 2.4 % of White women and 7 % of African American women remained on TANF past the 5 year time limit. Recent research pertaining to TANF (Jayakody, Danziger, & Pollack, 2000; Metsch, McCoy, Miller, McAnany & Pereyra, 1999) has not adequately examined why certain individuals are more successful than others at seeking and maintaining economic independence. The purpose of the study is to examine if there is a different experience for African American females on TANF. The researcher will also examine if race serves as a barrier that affects the economic independency of individuals in receipt of TANF in the southern region on New Jersey.

History of TANF

In 1996, President Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) overhauling the welfare system at the federal and state level. Welfare reform was designed to: promote responsible parenting by biological fathers and mothers, decrease the rate of out-of-wedlock-childbearing, reduce the prevalence of economic dependency on federal and state public assistance programs, and promote economic self-sufficiency by encouraging individuals to secure employment (PRWORA, Title I Sec. 101[3]). With these objectives, the Temporary Assistance for Needy Families program (TANF) replaced the Aid to Families with Dependent Children program (AFDC). Unlike previous public assistance programs, PRWORA financed the TANF program through federal block grants administered to each state. In return, state agencies were obligated to reduce their welfare caseloads and meet new federally mandated policies and regulations. The new guidelines of PRWORA allowed states flexibility in administering the TANF program but required life-time limits for welfare benefits, redefined employment, required an increase in work participation enrollments for welfare clients, and implemented family exclusion policies.

Life-time term limits stipulate individuals may receive assistance for a maximum of five years, but are prohibited from receiving assistance for longer than 24 consecutive months. Welfare recipients must also participate in an employment readiness program or seek employment within the first two years of receiving assistance. Only in extreme hardship circumstances (e.g., domestic violence) can an individual or family exceed these limits. According to federal guidelines, less than 20% of a state's total caseload may fall into the hardship category (U.S. Department of Health and Human Services, 2006).

Despite federal oversight and mandated policies, regulations, and quotas, state governments retained almost total autonomy in the administration of the TANF program. Individual state governments determined how much assistance to provide families, how to define employment, the availability and eligibility of job readiness training and vocational programs, and the availability and eligibility for financial subsidies (e.g., transportation and childcare vouchers). Because PRWORA has given states a great deal of discretion in implementing the new provisions, questions about these policies must be answered with state level data. In this study quantitative methods are used to assess the southern region of New Jersey, Atlantic County's procedures and the possible effects of dependency on its recipients.

New Jersey's TANF Program

The Department of Human Services' Division of Family Development (DHS/DFD) is the agency responsible for supervising the TANF program at the State level in New Jersey; TANF is referred to Work First New Jersey (WFNJ) in New Jersey. In April 1997, New Jersey began implementing the federal reforms as part of its WFNJ initiative. The new policies were fully implemented statewide by July 1997. WFNJ cash assistance and social services are administered at the local level by the 21 county agencies, under DFD supervision and through various contracts with vendors for certain services. The Department of Human Services' Division of Family Development (DHS/DFD) is the agency responsible for supervising the WFNJ/TANF program at the State level (New Jersey Department of Human Services, 2008).

WFNJ builds and expands upon the foundation of the basic principles set forth in the Federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, Public Law 104-193. The WFNJ/TANF assistance program is designed specifically to emphasize personal responsibility, instill dignity, promote self-sufficiency and pride through work, and strongly reinforce all parents' responsibility for their child (ren) through strict enforcement of child support requirements. Aside from certain categories of Federally-exempt individuals, assistance benefits provided to adults under the WFNJ/TANF program are limited to a lifetime maximum of 60 cumulative months, and are considered a temporary cash subsidy to bridge the gap while individuals seek and obtain self-sufficiency through bonafide unsubsidized employment. Supportive Assistance to Individuals and Families (SAIF) was developed to create a safety net for those families and individuals who exhausted their five-year time limit on welfare (WFNJ) and do not meet the criteria for an exemption to the time limit. (Exemptions are given to people who are permanently disabled, sole caretakers of a disabled dependent, chronically unemployable, over age 60, or victims of family violence) (New Jersey Department of Human Services, 2008).

African Americans – History of Welfare

The most vulnerable to welfare reform policies are ethnic minority female-headed households (Burnham, 2002; Kingfisher, 1996; Mink, 2002). When compared to other ethnic groups, African Americans continue to be disproportionately represented in poverty statistics (Burnham, 2005). African Americans account for approximately 12% of the population, and almost a quarter of those individuals live below the federal poverty line. In 2006, almost 40% of the 13.8 million African American female-headed households lived in poverty (DeNavas-Walt, Proctor & Smith, 2007). The inability of African American mothers to access employment at a living-wage, as well as secure adequate food and housing for their families and obtain sufficient medical care for themselves and their children, limits the degree to which these families can function as productive members of society (Alfred, 2007; Burnham, 2005; Conrad and King, 2005). With paid employment, former AFDC and TANF recipients must also cope with reduced support services (i.e., food stamps, Medicaid, childcare subsidies), concurrent with increasing household financial expenditures for childcare, groceries, transportation, and health care services, rendering families economically less secure and more disadvantaged than when they relied on welfare (Edin and Lein 1997a, 1997b; Hershey and Pavetti, 1997; Hicks-Bartlett 2000).

Welfare Workers

Welfare service providers have the greatest potential to assist recipients in achieving economic self-reliance, but research consistently demonstrates agency personnel can also be formidable barriers to recipients in pursuit of higher education (Bonds, 2006; Loprest, 1999). According to Kalil and colleagues (2002) welfare workers admitted their perceptions of clients influenced the level of service they provided to welfare recipients. Additional research also suggests welfare personnel may offer more training and employment opportunities, coupled with supportive services such as subsidized childcare, to European American recipients, than ethnic minority recipients (Gordon, 2001; Kalil et al. 2002; Bonds, 2006).

According to Gooden (1998) African American welfare recipients reported receiving less assistance from caseworkers in finding employment than did European American recipients. Bonds' (2006) research supports these findings, documenting African American welfare recipients were less likely than European American recipients to report caseworkers aiding them in leaving welfare. Even though African American recipients were more likely to finish employment training programs, and in shorter periods of time, African American welfare recipients were less likely to receive job referrals from caseworkers than European American welfare recipients (Bonds, 2006). The differential treatment of welfare clients based on ethnicity is disturbing and may aid in explaining why African American welfare recipients are more likely to lose public assistance benefits when they are unable to meet TANF work requirements and why they encounter greater economic hardship than other sanctioned welfare clients (Kalil et al. 2002).

Gooden (1998) documents African American welfare recipients receive less encouragement and support in pursuit of educational goals from caseworkers than European American welfare recipients. Bonds (2006) supports these findings by documenting African American welfare recipients in his study were less likely to report receiving support from caseworkers in transitioning off of welfare and with educational pursuits, than European American welfare recipients.

Theory

The central tenets of the structural perspective contend that economic and social disparity are reflected and reproduced in the social structures and institutions of society. Consequently, these constructs create barriers to employment, limit welfare clients' abilities to leave public assistance, and restrict individuals' opportunities for economic self-reliance (Wilson, 1987; Riemer, 1988; Seccombe, 1999). Structural theories propose these barriers began in historical conditions of racial and gender inequality, and racist beliefs about ethnic minorities which creates social barriers. These barriers originate in historical conditions of ethnic and gender inequality and lead to low-wage employment and greatly restrict ethnic minority women's prospects for future economic advancement (Piven & Cloward, 1971; Wilson, 1987; Nobles, 1989; Albeda & Tilly, 1999; Piven, 1999; Albeda, 2002; Burnham, 2002; Mink, 2002).

Methods

Sample

The researcher used two years of data obtained from the NJ State Denominator Report for Atlantic County Department of Family and Community Development. The data was used to identify cases that were currently receiving (or who had received within a two year time frame) TANF benefits. In addition, the researcher identified what cases were participating in work activities and what cases were not participating. The cases were eligible for selection only if they were currently receiving TANF benefits or had received benefits within the two year time frame; it included male and female headed households, as well as two parent household with one or more children.

Data Source

All of the information was taken from the state denominator report, a report which tracks TANF recipients' participation in work activities. There are approximately 1,796 TANF cases in Atlantic County; however, there were only about 1,095 cases on the report. There is no documentation available to provide an explanation as to where the other 700+ cases are. A total of 168 cases met the eligibility criteria; 84 White cases and 84 African American cases.

Hypotheses

Several hypotheses were tested in this study relating to African American females experience on TANF. The research hypotheses were:

1. African American women are more likely to spend more time on TANF than white women.
2. African American women are more likely to pass the 5 year time limit on TANF than white women.
3. African American women are less likely to participate in work activities than white women.

Data Analysis

Data were analyzed using t-tests to determine if African American women are more likely to spend more time on TANF than white women. A chi-square was performed to determine if African American women are more likely to pass the 5 year time limit on TANF than white women. A t-test was performed to determine if African American women are less likely to participate in work activities than white women.

Results

T test results indicate African American women are more likely to spend more time on TANF than white women was significant $t(166) = -2.42, p = .03$. African American women spent seven more months on TANF than White women. Chi-square test indicate African were not more likely to pass the 5 year time limit on TANF than white women. The relationship between these variables was not significant, $\chi^2(1, N = 168) = 2.1, p > .05$. T test results indicated that African American women participated in more work activities than White women. This was significant on the $t(166) = -5.02, p = .000$. African American women participated in 5 more work activities than White women.

Discussion

The primary objective in this research was to identify possible differences in experiences for African American women and White women since the implementation of PRWORA. Results presented here demonstrates that there were a total of about 67 SAIIF cases (cases that have reach 60 or more month), 55 of those cases were black cases and 10 were white cases (the other 2 cases were Latino). There were 28 cases that ranged between 60-69 months, 18 cases between 70-79, 14 cases between 80-89 months, and 7 cases between 90-99 months. Although African American women on average participated in five more work activities than their White counterparts, they tended to remain on TANF for longer periods than the White women.

An innovative and pragmatic approach is needed to understand why welfare reform has not successfully promoted economic self-reliance or decreased poverty among African American women. While a majority of former welfare recipients do find employment, jobs are generally entry-level positions in service or retail industries, where minority women struggle to obtain full-time hours, work for low wages and receive few, if any, benefits from their employer for themselves or their families (Burnham, 2005; Hicks-Bartlett, 2000). Low-wage employment, while more sensitive to market fluctuations and consequently prone to higher rates of layoffs, also fails to provide African American women with the necessary skills, experience, and contacts to improve their opportunities for advancement in the labor market. Structural theorists contend that social welfare policies, initiatives, and practices facilitating ethnic, class, and gender oppression prevent economic self-reliance (Alfred, 2007). These inadequate social and economic institutions sustain economic and social disparities, create barriers to self-reliance, and contribute to the instability and economic impoverishment of African American family units (Wilson, 1987; Burnham, 2002, 2005).

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