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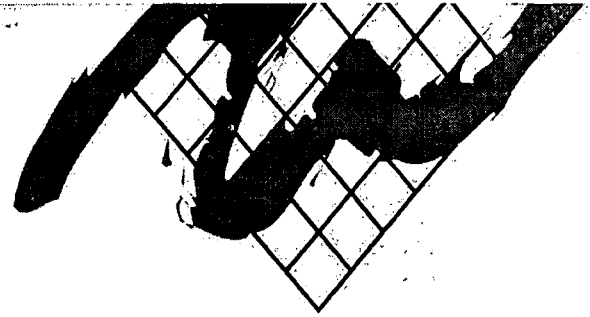
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## ABSTRACT

Current debates about welfare reform center on the upcoming reauthorization of the Temporary Assistance for Needy Families (TANF) legislation. The provisions of TANF include the elimination of the entitlement to cash assistance, block grant funding to the states, mandatory work requirements, sanctions, a 5-year limit on cash assistance, and "family formation" provisions. Although there has been a documented reduction in welfare case loads since the passage of TANF, data on earnings, income, and poverty are less positive. Research on "welfare leavers," for example, finds that those leaving welfare for employment are typically entering jobs paying below-poverty-level wages and are not receiving employer-provided benefits such as health insurance or paid sick or vacation leave. In preparation for reauthorization legislation, TANF should be changed to help women increase their access to jobs with living wages. A feminist agenda for TANF reauthorization acknowledges the nature of the labor markets poor women enter and the need to reduce gender-biased employment discrimination. It calls for the restructuring of time limits and sanctions to take into account the barriers to employment faced by many poor women and the fact that even those who become employed face hurdles to achieving economic security. A feminist agenda for TANF reauthorization proposes to strengthen the safety net for children, improve childcare provisions, increase educational and training opportunities, and make the legislation more responsive to business cycles, since economic downturns often hit former welfare recipients first. (Contains 59 references.) (KC)



# Briefing Paper

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## Feminist Perspectives on TANF Reauthorization: An Introduction to Key Issues for the Future of Welfare Reform

By Janice Peterson, Ph.D.

### About this Briefing Paper

This *Briefing Paper* was prepared by Janice Peterson while serving as a Study Director at the Institute for Women's Policy Research and was released in February 2002. It is based on research funded by the Ford Foundation, the Charles Stewart Mott Foundation, and The David and Lucile Packard Foundation. Helpful comments were provided by Barbara Gault, Heidi Hartmann, Vicky Lovell, Linda Silberg, and Melissa Sills.

### Table of Contents

#### Introduction

#### Key Elements of TANF

- Elimination of Cash Welfare Entitlement
- Block Grant Funding
- Work Requirements
- Sanctions
- Five Year Time Limit

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- Family Formation

## **Impacts of TANF**

- Welfare Caseloads and Employment
- Earnings, Income, and Poverty
- Family Formation

## **TANF Reauthorization Issues**

- Primary Purpose of TANF: Reducing Poverty vs. Increasing Marriage
- Funding of TANF
- Structure and Implementation of Time Limits
- Structure and Implementation of Sanctions
- Impacts on Child Well-Being
- Adequacy and Affordability of Child Care
- Effectiveness of Current Welfare-to-Work Strategies
  - "Work First" vs. Education and Training
  - Addressing Barriers to Employment
- Impact of an Economic Recession
- Racial/Ethnic Disparities

## **A Feminist Agenda for TANF Reauthorization**

- Feminist Insights on Welfare Reform
  - Survival Strategies and Adequate Incomes
  - Caregiving and Work/Family Policies
  - Discrimination and Low-Wage Labor Markets
- Conclusions

## **Endnotes**

## **References**

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## **Introduction**

Today's used of the term "welfare reform" typically refers to the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which replaced Aid to Families with Dependent Children (AFDC) -- the federal cash public assistance program established in 1935 to serve poor single mothers and their children -- with a state-level block grant, the Temporary Assistance to Needy Families (TANF) program. But, "welfare reform" was an important and often hotly debated issue long before the mid-1990s, and many of the welfare reform themes raised in the 1990s were not new. Concern about the "moral fitness" of poor single mothers, for example, has been an issue since the days of the state-level Mothers' Pensions programs that preceded the establishment of AFDC, and conceptions of "deservingness" have always been steeped in traditional gender ideology and highly racialized (Gordon 1994; Abramovitz 1996; Peterson 1996; Mink 1998). And, despite the maternalist rhetoric surrounding the establishment of the AFDC program, restrictive eligibility requirements and low benefits have

meant that historically many welfare recipients have participated in wage labor (Gordon 1994; Abramovitz 1996). Only 26 percent of single mothers who receive welfare rely solely on cash assistance for their families' survival (Spalter-Roth et al. 1995). The nature of the relationship between public assistance and the low-wage labor market has long been a concern to critics of the welfare system from a variety of perspectives (Mink 1994).

Beginning in the 1970s, welfare reform discussions became increasingly focused on moving welfare recipients into paid work (Albelda 1999), with the increasing labor force participation of middle- and upper-income mothers with young children often invoked as the rationale for this policy focus (Cohen and Bianchi 1999; Hartmann 1994). This argument has been fraught with contradiction, with many of the most passionate supporters of the notion that "welfare mothers" should work outside the home also being the most vocal proponents of policies that facilitate the ability of middle- and upper-income mothers to choose to stay home with their young children (Mink 1998). This argument also ignores some important aspects of mothers' labor force participation. For example, while the labor force participation of married mothers has increased dramatically, and married mothers often make critically important contributions to family incomes, the vast majority of married mothers in the United States are not the sole breadwinners for their families, which is essentially what is now being asked of poor single mothers (Cohen and Bianchi 1999; Hartmann 2001).

In many ways, the welfare reform debates of the mid-1990s embodied a number of ideological issues and concerns that have been a part of welfare reform discussions for a long time, and the "historic" legislation that emerged from these debates reflects this. This legislation did, however, change the structure of income support for poor families in the United States in a number of very significant ways, including the institution of the "work-based safety net" for poor families with children and the inclusion of "family formation" issues – such as the reduction of non-marital births and the promotion of marriage and two-parent families – among the welfare system's primary goals.<sup>1</sup>

The TANF program must receive Congressional reauthorization by September 30, 2002, and it is expected that Congress will consider changes to the TANF program during the reauthorization debates. Welfare researchers and advocates hope that this will provide an opportunity for Congress to take stock of the extensive research on the impacts of TANF and to make programmatic changes that address some of the problems this research identifies. There are also serious concerns, however, that changes may be made to the program that will further weaken the safety net for poor families. Feminist researchers and advocates are particularly concerned that the realities of poor women's lives not be ignored in TANF reauthorization discussions.

The purpose of this paper is to identify some of the key issues and goals that are emerging in TANF reauthorization discussions and to consider what a feminist agenda for TANF reauthorization might look like. The paper begins with an overview of the key elements and impacts of TANF, followed by a discussion of some critical TANF reauthorization issues and advocacy goals, and closes with some thoughts on how these issues and goals relate to feminist understandings of women's poverty and welfare reform.

## **Key Elements of TANF<sup>2</sup>**

**The changes associated with the TANF program are extensive, including revisions in federal law, state law, and state and local implementation practices. Typically, the focus of TANF reauthorization discussions is on federal law and the policy decisions made by states within this framework. The provisions in federal law often identified as the key elements of TANF include the elimination of the entitlement to cash assistance, block grant funding to the states, mandatory work requirements, sanctions, and a five year time limit on cash assistance (Haskins, Sawhill, and Weaver 2001a: 8). In addition, TANF includes a number of specific "family formation" provisions.**

### **Elimination of Cash Welfare Entitlement**

**In many ways, the most radical change associated with the 1996 legislation is the elimination of the individual entitlement to cash public assistance. Under the AFDC program, states were required to aid all families eligible under state income standards; this is no longer the case. It is now left up to the states to determine when and under what conditions they will provide cash public assistance to poor families. While the federal law prohibits states from using TANF funds to assist certain categories of individuals or families, there is no requirement that a state provide assistance to any individual or family (Committee on Ways and Means 2000: 353; Greenberg et al. 2000: 6; Pavetti 2000: 44; Haskins**

et al. 2001a: 8).

## **Block Grant Funding**

Under the AFDC program, the federal government paid at least half of all benefit costs on an open-ended basis, with federal welfare spending increasing as AFDC caseloads rose. The TANF program, however, is funded as a block grant, providing a fixed sum (\$16.5 billion per year) through fiscal year 2002 (Haskins et al. 2001a: 8; Haskins et al. 2001b: 2). Each state receives a lump sum of federal funds, representing roughly what the state received in AFDC and AFDC-related funds in (or near) 1994. Each state also has a maintenance-of-effort requirement, which obligates it to continue spending 75 to 80 percent of the amount it spent on AFDC and AFDC-related expenditures in 1994 (Committee on Ways and Means 2000: 353; Greenberg and Laracy 2000: 9). Although states have a great deal of discretion in spending these funds, they must meet certain federal requirements, including work requirements, sanctions, and a cumulative five year time limit on federally funded cash assistance.

## **Work Requirements**

The 1996 law requires that a specified and rising percentage of the total TANF caseload be engaged in specific work activities that are listed in the law (Committee on Ways and Means 2000: 353; Haskins et al. 2001a: 8). States must require all recipients to participate in these work activities after they have received no more than two years of assistance, although states may choose to exempt those with a child under 12 months (Pavetti 2000: 44-46). In most states, recipients must work long before the end of the two year period; in 1999, for example, 28 states had policies that imposed immediate work requirements (Council of Economic Advisers 2001: 194).

In the federal law, education and training activities count toward the work participation requirements to a very limited extent (Greenberg and Laracy 2000: 9; Greenberg et al. 2000: 7). In addition, most states have adopted a "work first" approach, built on the belief that "any job is a good job." In these programs, the goal is the rapid placement of recipients into jobs for which they are currently qualified (Pavetti 2000: 46).

## **Sanctions**

Under the TANF program, states must reduce the cash TANF benefit of adults who fail to meet the work requirement designed by the state. Thirty-seven states have chosen to implement "full family sanctions," meaning they can end the entire cash TANF benefit (to the children as well as to the adults) of families in which the parents or guardians fail to meet work requirements (Pavetti 2000: 46; Haskins et al. 2001b: 4). Nineteen states have chosen to eliminate Food Stamp benefits if the family head is noncompliant, and 12 states eliminate the Medicaid benefits of sanctioned adults (Pavetti 2000: 44-46). In addition, the federal government will reduce the block grant of states that fail to have the specified percentage of their caseload engaged in work activities (Pavetti 2000: 44; Haskins et al. 2001a: 8).

## **Five Year Time Limit**

States may not use federal TANF funds to provide assistance to a family that includes an adult who has received federally funded TANF assistance for a total of five years over their lifetime. States may allow exceptions for up to 20 percent of families currently receiving assistance. They have the option of adopting a shorter time limit, or using their own funds to continue cash assistance beyond the five year limit (Committee on Ways and Means 2000; Greenberg et al. 2000; Haskins et al. 2001a: 9). A total of 36 states impose 60-month time limits; of the remaining states, eight have placed lifetime limits of less than 60-months and six have placed no lifetime limits on assistance (Welfare Information Network, <http://www.welfareinfo.org/TimeLimits.htm>).

## **Family Formation**

The stated purposes of TANF refer to the "family formation" goals of promoting marriage and two-parent families and reducing non-marital childbirths. As such, TANF has a number of family formation provisions, including:

- Changed rules concerning assistance to two-parent families (giving states more flexibility to serve more two-parent families);
- The establishment of the so-called "illegitimacy bonus" (rewarding states with highest reduction in their non-marital birth ratio who have also reduced their abortion rate);

- The denial of assistance to some minor parents (who are unmarried, not in school, and not living with relatives or other adults); and
- The establishment of federal funding for "abstinence only" sex education.

Proposals to prohibit states from providing assistance to the children born to unmarried teen mothers and proposals to prohibit states from offering assistance to additional children born to families receiving welfare (the so-called "family cap") were dropped from the federal legislation, but under the federal law states have the option of adopting such policies (Committee on Ways and Means 2000: 1408; Greenberg et al. 2000:13-14). As of 2000, 19 states had taken the federal option and instituted family caps (Welfare Information Network, <http://www.welfareinfo.org/OtherStateProvisions-FamilyCap-etc.htm>).

## Impacts of TANF

The literature examining the impacts of TANF is quite extensive and covers a wide range of outcomes, including those involving welfare caseloads, employment, earnings, income, poverty, and family formation. The research findings that have received the most attention from those who argue welfare reform is a success report on welfare caseloads and employment; the findings on earnings, income, and poverty are much more mixed. Family formation outcomes, while very important in recent welfare reform rhetoric, have received far less attention in the evaluation literature.

### Welfare Caseloads and Employment

The most widely cited impact of welfare reform is the decline in the number of families receiving cash public assistance. The national welfare caseload reached its peak in 1994, with 5.0 million families receiving cash public assistance. By the time of TANF's passage in August of 1996, caseloads had declined to 4.4 million families; after the passage of TANF the rate of decline in the caseload escalated, falling to 2.5 million families by June 1999 – a 50 percent decline since the peak in 1994 (Committee on Ways and Means 2000: 352; Greenberg and Laracy 2000: 10).

Another widely cited impact of welfare reform is the increase in the employment rates of various groups of single mothers. National labor force data indicate that, after a decade of little change, the number of single mothers participating in paid work rose by 25 percent between 1993 and 1999, including a 50 percent increase in the number of never-married mothers who were employed (Haskins et al. 2001a: 4). By 1999, 71 percent of single mothers were employed, an employment rate exceeding that for married mothers (Committee on Ways and Means 2000: 1408). The employment rates for women who received welfare benefits at some point in the year increased from 39 percent in 1994 to 57 percent in 1999, after remaining relatively flat through the late 1980s and early 1990s (Bernstein and Greenberg 2001: 12). In addition, both state and national studies consistently show that roughly 60 percent of those who have left the TANF program are employed shortly after leaving the program (Primus and Daugirdas 1999: 5; Greenberg 2000a: 1; Bernstein and Greenberg 2001: 13; Haskins et al. 2001a: 4).

How much of the decline in caseloads and the increase in employment is due to welfare reform, and how much is due to the strong economy or other policy changes, like increases in the Earned Income Tax Credit (EITC)? This is an important question, particularly in the context of a weakening economy. Unfortunately, existing studies do not provide a definitive answer (Haskins et al. 2001a: 2), but many indicate that the economy played a substantial role (accounting for at least half of the change) in both the decline in caseloads and increase in employment (Bernstein 2001: 6). It is likely that expansions of the EITC program at both the federal and state levels played a role in reducing caseloads and increasing employment among welfare recipients (Johnson 1999; Council of Economic Advisors 1997). The expansion of the EITC program is also credited with reducing real poverty rates by supplementing the income of families with children (Council of Economic Advisors 1998: 93).

### Earnings, Income, and Poverty

The findings on earnings, income, and poverty are less positive than those on welfare caseloads and employment. Research on "welfare leavers," for example, consistently finds that those leaving welfare for employment are typically entering jobs paying below-poverty-level wages (an average of roughly \$6.00-\$8.00 per hour) and are not receiving employer-provided benefits such as health insurance or paid sick or vacation leave. In addition,

many of these families fail to receive key public income supports – including child care assistance, Medicaid coverage, and Food Stamps – even though their incomes are low enough to make them eligible to receive these benefits (Committee on Ways and Means 2000: 1409; Greenberg and Laracy 2000: 11; Greenberg et al. 2000: 8; Pavetti 2000: 48-49; Bernstein and Greenberg 2001: 13).

The growth in the total incomes of these families has also been disappointing, particularly in light of the significant increases in employment. Even though the rise in employment (even at low wages) has increased the aggregate earnings of poor single mothers as a group, for many families average income has increased very little, if at all, because the increase in earnings has been offset by the loss of welfare benefits. Among the poorest quintile of single mother families, average incomes have actually fallen despite increased earnings (Primus and Daugirdas 1999: 6; Committee on Ways and Means 2000: 1413; Pavetti 2000: 48; Haskins et al. 2001a: 5).

Despite early predictions that welfare reform would increase poverty, official poverty statistics show that as the caseload has declined each year, so have both the overall poverty rate and the rate of child poverty (Haskins et al. 2001a: 4). Caseload declines (in both the TANF and Food Stamp programs) have greatly exceeded declines in poverty, however, thus substantially reducing the share of poor families who receive public assistance (Primus and Daugirdas 1999: 5-6; Committee on Ways and Means 2000: 1412; Greenberg 2000a: 1). In addition, "deep poverty" (defined as family income below 50 percent of the poverty level) has increased among some single mother families, indicating that some of the poorest single mothers and children have become poorer (Porter and Dupree 2001: 17; Pavetti 2000: 48-49; Haskins et al. 2001a: 4).

## **Family Formation**

To date, much less attention has been paid to the impacts of the family formation initiatives than to the welfare-to-work provisions of TANF, and the evaluations that have taken place show little impact. For example, the majority of evaluations of welfare-to-work programs that examined marriage and birth rates for single parents report no impacts, and studies of state AFDC waiver initiatives that included "family cap" policies have found inconclusive results (Committee on Ways and Means 2000: 1444-1445).

## **TANF Reauthorization Issues**

The research findings on the structure and impacts of TANF raise a number of issues for consideration and debate in the context of TANF reauthorization. Perhaps the most fundamental issue to be addressed is the primary purpose of TANF (and of welfare reform overall). A number of other issues are also likely to be raised, including the funding of TANF, the structure and implementation of time limits, the structure and implementation of sanctions, the impacts on child well-being, the adequacy and affordability of child care, the effectiveness of current "welfare-to-work" strategies, the impact of an economic recession, and racial/ethnic disparities in the implementation and impacts of TANF.<sup>3</sup>

### **Primary Purpose of TANF : Reducing Poverty vs. Increasing Marriage**

The 1996 legislation states that the purposes of the TANF program are to assist needy families, to fight "welfare dependency" by promoting work and marriage, to reduce non-marital births, and to encourage the formation and maintenance of two-parent families (Committee on Ways and Means 2000: 354; Haskins et al. 2001b: 2). During the early years of TANF implementation, the purpose that has received the most emphasis has been to reduce "welfare dependency," measured largely in terms of declining caseloads and increasing employment among poor single mothers. There are many who continue to see this as the primary goal of welfare reform and argue that reducing caseloads and increasing employment among poor single mothers should remain the primary policy focus. But, as welfare reform enters the next phase, many researchers and advocates from across the political spectrum are critical of this focus, with those on the left arguing that welfare reform should focus on reducing poverty and those on the right arguing that welfare reform should focus on increasing marriage and reducing "illegitimacy" (Greenberg and Laracy 2000: 13; Haskins et al. 2001b: 2).

Progressive researchers Jared Bernstein and Mark Greenberg (of the Economic Policy Institute and the Center for Law and Social Policy), for example, argue that welfare reform has not focused enough on what should be the goal of true reform, "the improvement of the economic well-being of poor families with children" (Bernstein and Greenberg 2001: 11). They emphasize that although caseloads have fallen and employment has increased,

"welfare reform has not fundamentally improved the living standards of many of the families it has affected" (Bernstein and Greenberg 2001: 11). This position grounds a policy agenda for TANF reauthorization that defines changing the law's central focus from caseload reduction to poverty reduction as the top priority. This is supported by calls for increasing (or at least maintaining) the size of the block grant, making states more accountable for the way they spend their block grant funds (for example, by expanding states' reporting and tracking requirements so that the impacts of welfare reform can be adequately assessed), and for reforms in key elements of TANF, such as work requirements, time limits, and sanctions (Edelman 2000; Harrington and Rozell 2000; Bernstein and Greenberg 2001; Gordon 2001).

Conservative researchers Charles Murray and Robert Rector (of the American Enterprise Institute and the Heritage Foundation), on the other hand, argue that the family formation purposes of TANF are its most fundamental goals and must be at the forefront of reauthorization reforms (Murray 2001; Rector 2001b). The inclusion of these provisions in the 1996 legislation was inspired, to a great extent, by the work of Murray, who asserts that "illegitimacy is the single worst social problem of our time – more important than crime, drugs, poverty, illiteracy, welfare, or homelessness because it drives everything else" (quoted in Greenberg et al. 2000: 13). This position grounds a policy agenda for TANF reauthorization that seeks to further limit the access of poor single mothers to public assistance and to aggressively promote marriage to those who receive it (Murray 2001; Rector 2001b).

Feminist scholars and activists argue that it is simply incorrect to posit marriage as the solution to women's poverty, and inappropriate for the government to impose a particular definition of family – the traditional patriarchal family – through law and social policy. Marriage is viewed as a "constitutionally protected *choice* and not a decision poor women should have to make in exchange for income support. Feminists also stress the importance of recognizing the role of domestic violence in perpetuating women's poverty, and argue that policies promoting two-parent families must fully and explicitly address this concern so that they do not promote the establishment of high-conflict households (Payne and Davis 2001).

Progressives from a variety of perspectives emphasize the fact that while polls show "most Americans continue to prize and value marriage as an important life goal," there is "a great deal of uncertainty about the appropriate role of the government with respect to marriage" (Greenberg et al. 2000: 16). It is argued that social welfare policy should provide the appropriate supports to all families – including those with two parents, a population that was largely excluded from the earlier AFDC program. It is also argued by some progressives that encouraging the involvement of parents in the lives of their children should be the goal (instead of promoting certain family structures), in which case social welfare policy should pay more attention to the needs of "fragile families" (those headed by unmarried couples) and to the fathers (who are often the non-custodial parents) of children receiving welfare (Primus and Daugirdas 1999; Edelman 2000).

## **Funding of TANF**

The funding level of the TANF block grant will be an issue of debate in reauthorization discussions (Haskins et al. 2001b: 2). Funding levels for TANF were based on the size of the caseload in 1994, and, given the dramatic decline in the caseload since that time, it is argued by some that federal TANF funding is now too high and should be cut back (Rector 2001b: 8). Others, however, argue that the remaining caseload has many unmet needs and that welfare-to-work strategies may become increasingly expensive and require more funds to adequately serve this population. In addition, it is argued that as welfare reform enters the next phase, more attention should be given to assisting low-income working families more generally. Thus, an important goal for many advocates is increasing (or at least maintaining) federal levels of TANF spending and state maintenance-of-effort dollars (Greenberg and Laracy 2000: 14; Greenberg et al. 2000:10; Van Lare and Griener 2000: 4-5). Moreover, as the U.S. economy heads into a recession, welfare case loads are likely to rise again and states will need more money not less, just as their state dollars are falling. Some advocates would prefer to have the federal entitlement status of AFDC returned.

## **Structure and Implementation of Time Limits**

Time limits – seen by many as the "hallmark of welfare reform" – remain one of its most controversial features. While supporters of time limits argue that they play "an enormous symbolic role" (Rector 2001a: 267), many welfare researchers and advocates argue that in the context of mandatory and strictly enforced work requirements there is no rationale for placing arbitrary time limits on welfare receipt. In addition, it is argued that the impact of time limits is still unknown, since in the majority of states they have not yet been reached. There is



particular concern that those families who remain on welfare, and who are likely to be affected by time limits, have significant barriers to employment and will face serious hardships when assistance ends, especially in the context of a recession (Haskins et al. 2001b: 4). Many advocates argue that, at the very least, the federal time limit structure should be revised to provide more flexibility in assisting working families – by, for example, "stopping the clock" when a parent is employed, caring for young children, or going to school – and increasing exemptions for those who cannot find and maintain employment due to barriers such as caring for a chronically ill or disabled child or having experienced domestic violence (Edelman 2000; Greenberg 2000b; Greenberg et al. 2000: 11; Harrington and Rozell 2000: 10; Van Lare and Griener 2000: 5; Haskins et al. 2001b: 4).

### **Structure and Implementation of Sanctions**

Supporters of strict sanctions argue that they "send an important message that the state is serious about changing behavior" (Rector 2001a: 266) and are necessary for the implementation of mandatory work requirements. Research on sanctions shows they are, in fact, widely and routinely used: in some states, as many as a third of the cases are under sanction or have received a sanction (Haskins et al. 2001b: 4). Critics of current sanction policies report research findings that show many of the families who have lost assistance through sanctions are among those with the least education and most severe barriers to employment, and often do not understand why they are being sanctioned (Bernstein and Greenberg 2001: 13; Pavetti and Bloom 2001: 258-260; Haskins et al. 2001b: 4). Welfare advocates call for increased state and local accountability in terms of sanctioning policies, the institution of federal protections against arbitrary sanctions, and increased outreach and services to promote compliance and resolve obstacles prior to sanctioning (Edelman 2000; Greenberg 2000b; Greenberg et al. 2000: 11-12; Harrington and Rozell 2000).

### **Impacts on Child Well-Being**

Children are the most numerous and vulnerable welfare recipients (Larner, Treman, and Behrman 1999: 4), and among child advocates there is great concern about the adequacy of the post-welfare reform safety net for children. With the elimination of individual entitlement to cash public assistance under TANF, the Food Stamp and Medicaid programs now provide the primary national safety net, and these benefits are not reaching many of the families with children who are eligible for them (Greenberg and Laracy 2000: 11). In addition, findings from recent analyses of major welfare-to-work programs indicate that increased parental employment generates positive outcomes for children only when family incomes also increase (Primus 2001:18; Sherman 2001: 2). This raises serious concerns about the impacts of such programs on children in families whose incomes decline or remain constant despite increased employment. There is particular concern about what will happen to children when the first wave of families lose benefits as a result of the five year time limit and/or when family incomes decline due to an economic downturn (Haskins et al. 2001b: 5; Sherman 2001: 2). Child advocates argue for strengthening the safety net for poor families with children, by at least making sure they receive the income supports (such as Food Stamps and Medicaid) to which many are already legally entitled, and, more comprehensively, by expanding and improving the income supports available to low-income families, such as subsidized child care, paid family leave, housing assistance, and unemployment insurance (Larner et al. 1999; Edelman 2000; Greenberg 2000b; Sherman 2001).

### **Adequacy and Affordability of Child Care**

The family support policy that has probably received the most attention in welfare reform discussions is child care. The 1996 law made a number of changes in the system of child care for low-income families, including the consolidation of child care funding streams, modestly increased funding (around \$4.5 billion over 6 years), and increased state flexibility (Greenberg et al. 2000: 25; Haskins et al. 2001a: 10). Although supporters of welfare reform emphasize the increase in child care funding that has accompanied this legislation, the Department of Health and Human Services has estimated that existing child care block grant funding provides enough money to serve only 12 percent of all eligible low-income children. Child care services necessary to support a work-based safety net are clearly not accessible to all who need them. Many researchers and advocates call for an increase in federal child care funding and increased enforcement of standards in child care quality (Haskins and Blank 2001; Haskins et al. 2001b: 5). The Institute for Women's Policy Research found that working AFDC participants spent 34 percent of their earnings on child care, and work-reliant single mothers spent 19 percent of their earnings on child care (Burns et al. 1997). Under AFDC recipients who left welfare for work received a guaranteed entitlement of one year of subsidized child care. That entitlement was eliminated under TANF (Greenberg et al. 2000).

### **Effectiveness of Current Welfare-to-Work Strategies**

## "Work first" vs. Education and Training

Another likely issue for debate during TANF reauthorization is the desirability of the "work first" approach – giving highest priority to finding a job and limiting the extent to which education and training can count as work activities – that has dominated state welfare-to-work strategies. Findings that welfare leavers generally have low earnings, face high levels of job instability, and have little upward mobility have raised serious concerns about this approach (Van Lare and Griener 2000: 5; Haskins et al. 2001b: 6). Many researchers and advocates argue for a redefinition of "work activities" placing more emphasis on education and training, and the expansion of education and training opportunities for low-wage workers (Edelman 2000; Greenberg 2000b; Harrington and Rozell 2000). Further, it is argued that nontraditional job training opportunities should be expanded and made available for welfare recipients to enhance their ability to move into jobs paying living wages (Negrey, Golin, Lee, Mead, and Gault 2001; NOW Legal Defense and Education Fund 2001). In addition, there are calls for the expansion of work supports that increase employment stability, such as subsidized child care, paid family leave, and transportation assistance (Edelman 2000; Greenberg 2000b; Harrington and Rozell 2000).

## Addressing Barriers to Employment

Another important question is how well existing welfare-to-work strategies serve families where the adults face high and/or multiple barriers to employment, such as lack of work experience, poor education, poor physical or mental health, a chronically ill or disabled child, substance abuse, or domestic violence (Haskins et al. 2001b: 3). Research on the current welfare caseload suggests that those who have not already left welfare for work are likely to have serious and multiple barriers to employment (Blank 2000: 18; Greenberg and Laracy 2000: 11-12). In addition, those families who have left welfare without work (about 40 percent of welfare leavers) also appear to be among those with the most severe barriers to employment (Greenberg 2000a: 2; Greenberg et al. 2000: 8). Many researchers and advocates argue that addressing the needs of these parents and families – the so-called "hard to serve" or "hard to employ" – is one of the primary challenges of the next phase of welfare reform (Edelman 2000; Greenberg 2000a; Greenberg 2000b).

## Impact of an Economic Recession

Welfare reform has been characterized as a "fair weather ship" – the strong economy of the late 1990s played an important role in the positive outcomes associated with welfare reform (such as falling caseloads and increased employment). It is not known what the impact of welfare reform will be in an economic downturn (Bernstein 2001: 3; Blank 2000: 19). Little has been done to make either the funding or the structure of the TANF program responsive to an economic downturn – for example, the "contingency fund" set up to aid states facing high unemployment rates is widely regarded as inadequate, and time limits and work requirements do not take recessionary conditions into account (Bernstein 2001: 3). In addition, many former TANF recipients who lose their jobs are not eligible for Unemployment Insurance (UI), a problem not limited to an economic downturn, but one made worse by such conditions (Blank 2000: 19; Peterson 2000; Haskins et al. 2001b: 7). In effect, the welfare system serves as time-limited unemployment insurance for poor single mothers who are at a high-risk for job loss and would otherwise be without a safety net (Lovell and Hartmann 2001). Research on the AFDC caseload showed that only 11 percent of working AFDC recipients who became unemployed received UI benefits (Spalter-Roth, Hartmann, and Burr 1994). These issues are getting increasing attention, with calls to build a counter-cyclical component into the funding of TANF and to adjust the structure of time limits to take recessionary conditions into account (Bernstein 2001), as well as to reform the UI system to extend coverage to more former welfare recipients and other low-wage workers (Lovell and Um'rani 2000; Peterson 2000).

## Racial/Ethnic Disparities

Another critically important issue is the differential impact of TANF on members of racial/ethnic minority groups. While the racial/ethnic impacts of welfare reform have received less attention from the research community than other impacts, existing evidence indicates "somewhat differential impacts for minorities and whites, and in some studies, discriminatory treatment of minority groups" (Savner 2000: 3). Research on the dynamics of welfare receipt, for example, finds that black and Hispanic recipients tend to have longer stays on welfare and are therefore more likely to be affected by time limits (Savner 2000: 3). Studies also suggest that white recipients may be more likely to find employment and/or "receive favorable treatment by welfare agency workers" (Carroll 2001: 3; Gordon 2001). Recent studies of welfare leavers find that whites are more likely to leave welfare

because of employment, while blacks are more likely to have been sanctioned off (Cazenave and Neubeck 2001: 1-2; Savner 2000: 4).

Researchers and advocates call for states to explicitly monitor the outcomes of welfare leavers by race and ethnicity (Carroll 2001: 3) and to increase the accountability of states for the impacts of welfare reform on all of their citizens (Gordon 2001). In addition, it is argued that welfare research and advocacy must pay more attention to the role of discriminatory practices in both the welfare system and the labor market in limiting the opportunities of members of racial/ethnic minority groups (Savner 2000). Further, shifting the focus of welfare reform from caseload reduction to poverty reduction is viewed as an essential and fundamental component of any strategy to eliminate racial/ethnic disparities in the structure and outcomes of welfare policy (Gordon 2001). Interestingly, the existence of widespread gender discrimination in the labor market is rarely addressed in the debate about welfare reform.

## **A Feminist Agenda for TANF Reauthorization**

The issues emerging in the context of TANF reauthorization indicate that this discussion provides opportunities to move beyond the negative rhetoric of past welfare reform debates to the development of policies that improve the economic security of poor mothers and their children. It is difficult to identify "a woman's agenda" or "a feminist agenda" for TANF reauthorization, since poor women are diverse and experience welfare reform in different ways, and feminist researchers and activists are diverse and bring different perspectives to the discussion. It is, however, possible to identify basic insights in feminist analyses of women's poverty and welfare reform that can provide a framework for pursuing the issues and goals emerging in the TANF reauthorization discussion in ways that explicitly seek to promote the economic security of poor women.

### **Feminist Insights on Welfare Reform**

#### **Survival Strategies and Adequate Incomes**

Most fundamentally, perhaps, feminist analyses of women's poverty emphasize that for poor women welfare receipt is, and has always been, a survival strategy and not the result of behavioral disorders. That is, women turn to welfare when other support systems (such as the labor market and the family) have failed them, and have typically "packaged" government assistance with other income sources (such as earnings and income from family members) in order to support their families. The majority of single mothers who receive welfare package income from as many sources as possible to improve their families' well-being; three-quarters of single mothers mix their welfare benefits with own earnings and/or family contributions (Gault, Hartmann, and Hsiao-Ye 1999; Hartmann and Yi 2001). The belief that all individuals can and should be self-supporting on market income alone is simply out of touch with the realities faced by many poor single mothers for whom income supports remain necessary for economic survival (Spalter-Roth, Burr, Hartmann, and Shaw 1995; Albelda 1999).

From this perspective, it is the adequacy of the income packages available to poor single mothers that is of primary importance, and increasing the material standard of living for poor single mothers and their families becomes the primary goal of welfare reform. This view is consistent with the calls of other researchers and advocates for the placement of poverty reduction as the primary goal of welfare reform, but in some ways takes this goal a step further. Feminists argue that the official poverty measure is an inadequate measure of economic well-being for families incurring large work-related expenses and call for the use of alternative measures (such as the "self-sufficiency standard") to monitor and evaluate the outcomes of welfare reform (Boushey, Brocht, Gundersen, and Bernstein 2001; Pearce and Brooks 2001; Bernstein, Brocht, and Spade-Aguilar 2000; Renwick and Bergmann 1993).<sup>4</sup>

#### **Caregiving and Work/Family Policies**

Feminists also emphasize the significance of women's continuing roles as the primary caretakers of children and others. Women's caregiving responsibilities have important implications for the extent and nature of their participation in paid work, their earnings, and their access to employment related benefits such as Unemployment Insurance and Social Security. In addition, the caring labor provided by women is socially and economically

valuable in its own right, and there are social and economic costs associated with its loss. Guiding welfare reform toward policies that enhance the economic security of single mothers, while recognizing both the constraints imposed by caregiving work and the social and economic importance of such work, is central to a feminist understanding of income support policies and a feminist agenda for TANF reauthorization (Albelda 2001; Mink 1995).

Addressing the work-family conflicts of welfare recipients and former welfare recipients means that welfare policy must recognize the extreme difficulties many poor women face in trying to balance the demands of being a breadwinner with those of caring for their families -- their own poor health and disabilities, ill and/or disabled children, domestic violence, inadequate child care, and jobs that offer little in the way of family benefits or flexibility. The public provision of necessary family supports (such as subsidized child care and paid family leave) must become a top priority of welfare reform, and improvements in the quality of low-wage jobs (including the provision of paid sick and vacation leave) must accompany welfare-to-work strategies. In addition, the key elements of TANF (such as work requirements, time limits, and sanctions) must be revised to reflect caregiving realities.

### Discrimination and Low-Wage Labor Markets

Feminist analyses of women's poverty also highlight the flawed labor markets welfare recipients and former welfare recipients face and the role of labor market discrimination in lowering women's wages and limiting their employment opportunities (Negrey et al. 2001). Feminist welfare advocates emphasize that rigorous enforcement of anti-discrimination laws must accompany the implementation of welfare-to-work strategies and that TANF recipients enrolled in work and training programs must receive the basic employment protections that exist under federal civil rights law.<sup>5</sup> Many feminists also recognize discrimination based on race or ethnicity in the labor market as a serious barrier to the employment and advancement of women of color (Gault and Um'rani 2000).

Feminists also emphasize the role of occupational segregation in keeping women's wages low and see "work first" strategies pushing women into largely female-dominated, low-wage work that offers little opportunity for earning a living wage. These concerns are consistent with those raised by many researchers and advocates about the effectiveness of "work first" strategies and support calls for altering work participation requirements and increasing access to education and training. However, a feminist perspective also emphasizes that the *types* of education and training opportunities available to poor women must also be addressed, and more access to both post-secondary education and training for non-traditional employment must be part of any strategy to promote women's economic independence through market work (Negrey et al. 2001; NOW Legal Defense and Education 2001).

In addition, the five year time limit of the receipt of federal assistance assumes that poor mothers can become self-sufficient in a five year time period. As economist Rebecca Blank has argued, this assumption is not supported by the labor market realities -- such as the instability of work and low wages -- faced by poor women (Haskins and Blank 2001). Currently, many TANF recipients do work but do not earn enough to move themselves and their families off public assistance. At the very least, the time limit clock should be stopped for TANF recipients who are working or engaged in approved education and training activities a substantial number of hours per week.

### Conclusions

In conclusion, a feminist agenda for TANF reauthorization views welfare receipt as a legitimate survival strategy for poor women and recognizes the very large challenges often faced by poor mothers trying to balance paid work and caregiving. It acknowledges the nature of the labor markets poor women enter and the need to reduce gender-based employment discrimination, improve the quality of the jobs available, and enhance the skills and abilities of poor women. It places poverty reduction, broadly defined, as the primary purpose of welfare reform and supports keeping adequate funds available in TANF block grants to achieve this goal. It calls for the restructuring of time limits and sanctions to take into account the barriers to employment faced by many poor women and the fact that even those who become employed face hurdles to achieving true economic security. Some feminists argue for the reinstatement of the entitlement and the elimination of work requirements for mothers with pre-school age children.

A feminist agenda for TANF reauthorization supports efforts to strengthen the safety net for children, particularly

through strengthening the safety net for all low-income families. It recognizes the lack of quality child care and other family supports as important barriers to poor women striving to succeed in the labor market while raising children, and supports efforts to make the provision of such family supports a top priority. It shares the concerns of many about the effectiveness of "work first" strategies, emphasizing the gendered nature of women's employment opportunities and the many barriers to employment at adequate wages that welfare recipients face. Feminists strongly support efforts to increase the education and training opportunities available to poor women and efforts to increase opportunities for women to work in non-traditional fields.

A feminist agenda for TANF reauthorization recognizes that former welfare recipients are likely to be the first to lose their jobs in a recession and supports calls to make TANF more responsive to the business cycle and to reform Unemployment Insurance to be more inclusive of low-wage workers and workers with family commitments. It is committed to addressing racial/ethnic disparities in TANF and the labor market, and supports calls to make the welfare system more accountable to all of its participants. A feminist vision for TANF reauthorization is grounded in the belief that ultimately welfare reform must be part of a larger agenda to promote economic justice and economic security for all members of society.

## Endnotes

- 1 Prior to the implementation of TANF, "no federal program expressly sought to influence marital status" (Greenberg et al. 2000: 13).
- 2 The 1996 law includes a number of additional provisions not discussed here, including those to restrict benefits to non-citizens and to increase emphasis on child support enforcement (see Greenberg et al. 2000).
- 3 For a discussion of other TANF reauthorization issues, such as those concerning benefits to non-citizens and the distribution of child support, see Primus 2001; Greenberg et al. 2000.
- 4 The "self-sufficiency standard" measures what a family needs in a particular state to maintain an adequate standard of living, taking into account the costs of working outside the home.
- 5 A number of TANF recipients in New York City's Work Experience Program, for example, have come forward with serious sexual harassment claims. The City's response to these complaints "was to claim that the workers were not entitled to federal civil rights protections" (NOW Legal Defense and Education Fund 2001: 3).

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