

# ECONOMIC SELF-SUFFICIENCY AND IMPLEMENTATION OF TANF IN THE DISTRICT OF COLUMBIA

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*Abstract: Even as federal policymakers debate the reauthorization of Temporary Assistance for Needy Families (TANF) legislation, state-level activists are beginning to discuss the best ways to implement the policy in their locales. The District of Columbia has experienced the lowest reduction in percentage of welfare caseloads in the country since the 1996 welfare reauthorization. This study explores implementation of welfare policy that both facilitates and hinders the ability of DC welfare clients to become self-sufficient. The study features in-depth interviews with twenty-six welfare clients in the District to add individual voices to the quantitative data gathered on the topic. Specifically, this paper explores the context of welfare clients' lives before and once on welfare, and asks which welfare policies they perceive to be obstacles to their own self-sufficiency. A limited ability to save money, few childcare options, strict transportation and job search requirements, and poor relationships with caseworkers all hinder a client's ability to support herself without assistance from TANF. A qualitative analysis will show that welfare recipients want and are ready to be self-sufficient and have clear ideas of the current barriers embedded within the welfare systems that make their personal escape from poverty more difficult.*

While the welfare debate rages in Washington, DC, welfare recipients in the shadow of the nation's Capitol continue to face a number of barriers to economic independence. Despite the 56 percent reduction of welfare caseloads nationwide from 1993 to 2000, the number of welfare recipients in the District of Columbia declined only 9 percent (Administration for Children, Youth, and Families, 2002a). With the widely cited, bipartisan measure of welfare success defined as a reduction in caseload (Ventura, 2002; Schneider, 2002; Relave, 2002; Riedl & Rector, 2002; Lyter, Oh, & Lovell, 2002; Otto, 2002; Reuters New Service, 2002), self-sufficiency and thus a client's departure from the welfare rolls is the stated primary goal of the welfare system (Burnham, 2002).

The definition of poverty reduction as the shrinking welfare roll has not been without criticism. Despite the nationwide reduction in welfare caseloads between 1996 and 2002, many welfare policy critics argue that welfare reform has not been an indisputable success (Schram and Soss, 2002). Critics of welfare reform suggest that reductions in caseloads mask the poverty still prevalent among those who leave welfare. They argue that shrinking welfare roles is a poor composite measure of a number of characteristics associated with higher standards of living, such as consistently meeting the basic food, shelter, and medical needs of the former welfare recipients and their children. Feminists and others have called for alternative criteria, such as poverty reduction, to replace caseload reduction as the sole evaluation of welfare success (Schram and Soss, 2002). Those critical

of welfare reforms have wondered whether the welfare system itself can be blamed for the low success in actual poverty reduction (Burnham, 2002). This paper discusses how the current implementation of welfare policy in the District of Columbia both facilitates and hinders the recipients' ability to eliminate poverty permanently in their families.

Although previous studies<sup>1</sup> have examined this topic, the majority of studies have relied upon quantitative data. Including qualitative analysis in the welfare debate "pushes the research farther" since complementary results increase validity and inconsistent findings can stimulate debate on the correct interpretation of the quantitative data (Rank, 1992). Qualitative studies with welfare recipients have been conducted (Joint Committee on the Economic Report, 1951; Rank, 1992; Schein, 1995; Ralston, 1996; Eden & Lein, 1997; Seccombe, 1999), but few have sampled the District of Columbia exclusively. Understanding the successes and failures of welfare policy in DC is important for at least three reasons. First, DC is a densely populated urban area and other welfare literature has suggested that urban areas are

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especially "poor springboards...for the adventure of life" (Joint Committee on the Economic Report, 1951) thus increasing the importance of a social safety net. Secondly, DC did not reduce its welfare caseloads as significantly as other locales, and thus study of the District provides an extreme case through which it is possible to understand how the welfare system may hinder efforts to attain self-sufficiency. Finally, due to its unique location, literally centered on the site of congressional welfare debates, DC provides a symbolically interesting study as well.

This paper focuses on how the welfare system, as implemented in DC, serves both as a barrier and a facilitating factor to women in the goal of self-sufficiency and a true escape from poverty. The analysis begins by describing the context of women's lives before they became welfare recipients. In most cases, welfare recipients were living in poverty well before their introduction to the welfare system and understanding key life events that led them there is vital to understanding what barriers prevent them from leaving welfare. The second section will report the reality of respondents' lives while on welfare. The third section will describe how welfare policy, as currently implemented in DC, affects the respondents' ability to work toward self-sufficiency. Finally, the paper will discuss what respondents want from the welfare system and what they feel they need to eliminate poverty in their lives permanently.

This analysis aims to contribute to the dialogue post-reauthorization wherein DC will set its own policy with the considerable latitude expected to be afforded to the states within the federal bill.

## METHODOLOGY

The data were collected through personal in-depth interviews with twenty-six welfare clients in DC from January to April 2002 as part of a study sponsored by the Institute for Women's Policy Research (IWPR) to study welfare recipients' access to services and barriers to paid employment. The study was funded by the Sociological Initiatives Foundation. The participants were either current or former clients and were selected through their association with a District sponsored job-training site. The interviews took place in six different job-training sites located throughout the city including both downtown and more residential areas<sup>2</sup>.

In the District of Columbia, welfare clients are required to re-certify every six months to continue receiving services. Part of this re-certification process involves either proof of employment or evidence of current participation in a job-training program. Although certain preconditions were exempted<sup>3</sup>, most unemployed DC welfare recipients are mandated to

attend job training for at least thirty hours (ACF, 2002b) per week at a nearby specified location. These sites provided an excellent venue for data collection in that they provided a large sample of welfare recipients from the neighborhoods.

Project staff obtained a list of all job-training sites in the District and called the director of each program to request that the site participate in the study. The site's participation was strictly voluntary. Organizations that either did not respond or refused to participate were not contacted further. However, it is noteworthy that of the directors with whom IWPR made contact, most were generally supportive of the project.

Once IWPR made contact with the directors, IWPR asked each to identify five welfare clients to participate. Availability and convenience most likely limited the randomness of the selection and thus the sample can be most honestly characterized as a convenience sample. Because the study's participants were drawn from job-training sites, the clients were likely more motivated than the average welfare client. For example, the sample does not include those clients who have been sanctioned due to their failure to report to a job-training site.

The average age for the study participants was thirty-five. All respondents were current or former welfare recipients. Respondents had between one and eight children, with an average of three children. All of the participants were native English speakers and all were African-American. All lived in the District, except for one, who had just moved to Maryland and was working for the job-training site. Four of the twenty-six clients were working, although one was still receiving cash assistance for her grandchild, for whom she had been assigned legal guardianship.

The Institute for Women's Policy Research developed a qualitative interview guide to address the overall research questions, which were based on current policy debates and existing welfare literature. The actual questions were modeled after questions from two other studies, one previously conducted by IWPR and the second, a survey instrument used by the Children's Defense Fund<sup>4</sup>. The instrument was pre-tested with five welfare clients from Montgomery County, Maryland.

Interviews were conducted at the job-training sites with the exception of one site, which could not offer a private space for the interviews. In this case, the participants were bussed to and from the IWPR office by their participating agency. In half of the sites, the five respondents were interviewed in one day. However, only four clients were available at two of the sites, only three clients were available at one site.

Participants were read the informed consent and given time to ask questions. All interviews were taped with express permission of the respondent and later

transcribed. Brief notes were also taken during the interview regarding other important information such as non-verbal cues and body language.

Interviews lasted between fifty-five and ninety minutes each. Each participant was interviewed independently. The author and a colleague, Danielle Hayot of IWPR, conducted all interviews.

Qualitative coding was conducted using a mixed deductive and inductively-oriented approach. Although some a priori codes were created in response to specific research questions identified in the original study design, primary themes erupted from the data itself. Since the primary aim was to provide a venue for welfare recipients to express their individual experiences, the author sought to understand the context of the women's lives and develop data reduction schemas with sensitivity to the diversity of their experiences. With this in mind, a coding tree was developed to organize transcript data.

NVIVO software (QSR, 1999) was used to organize and code the data. NVIVO provides a cutting-edge electronic alternative to the traditional cut-and-paste method prevalent in qualitative analysis.

Both interviewers coded each document separately, thereby increasing reliability. Inter-coder reliability checks were utilized to further facilitate reliable measurement. Both interviewers compared their coding to an ascertained agreement of coding to the text. Researchers discussed discrepancies between the two codings of the documents. Interviewers conducted inter-coder reliability checks frequently at the beginning of the coding process to improve the coding as well as identify emergent codes that did not appear to fit the initial coding scheme. Researchers continued inter-coder reliability checks throughout the coding process until approximately 50 percent of the data were subject to such measures.

As previously suggested, data analysis was driven by the need to answer specific research questions in the overall research design while addressing emergent patterns and themes. To identify the primary themes, code summaries were created that summarized both the frequency and intensity of experience centered on each particular code. From these summaries, researchers developed a conceptual model that further clarified the inter-relatedness of the codes. Finally, similar themes were grouped together to form a holistic picture of the respondents' lives and a window into the effect of welfare policy on self-sufficiency of TANF recipients in the District of Columbia.

As previously mentioned, the sample was selected from six training sites. The respondents generally knew each other and may have shared that they participated in this study with each other and/or their caseworkers. Therefore to protect the confidentiality of those

respondents, this report does not identify them by name or any other demographic characteristics. However, to capture the universality of themes, supporting quotes from a variety of respondents are utilized. In almost every case, more than one quote is used to support a theme. Unless specifically noted, the reader can assume that these quotes were made independently of each other and by different respondents.

## RESULTS

- *What do clients bring with them to the welfare system?*
- *What is the context of their lives before they enter the welfare system?*

### *Low Education/Few Job Opportunities*

Eight of the respondents did not finish high school and few completed their GED before entering the TANF program. When asked if they had any regrets in their lives, one woman said:

*"I wish I would have continued, you know, finished high school, so and now I won't have to go back and you know, get my GED."*

Not surprising given the level of education reported, only four of the twenty-six respondents told the interviewers that they had ever held jobs which paid more than seven dollars an hour. Traditionally female jobs such as retail cashiering, food service, office cleaning, and clerical work pervaded, and respondents suffered from the low wages typically associated with these. The respondents tended not to stay in these jobs very long and reported dissatisfaction with the level of respect that these job options afforded to them.

*"That was fast food...I am not going back there...the attitudes of the customers, all the stuff you gotta deal with the people comin' in the store...I mean you can only deal with so much...oh man, I ain't gonna get paid enough to deal with this."*

*"The work environment was not very good. The chairs were falling apart, the computer systems did not work, half of them did not work. It was just, it was going to make my work environment not good and I am a professional about what I do. I am a perfectionist."*

Conversely, respondents cited a desire for a more professional work life, one that respected their contributions and where they could feel proud of their accomplishments.

*"I enjoyed the office work...just wearing the business clothes and going somewhere every day...just makes you feel important."*

For at least six respondents, government jobs at federal agencies were the most stable and highest paying.

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Generally respondents found these jobs through government programs, school internships, or through temporary work. Respondents reported a high level of satisfaction with both the wages and level of respect they received while on the job. No respondent reported leaving these jobs unless laid off or to pursue goals such as finishing education or to raising children. Once they left these jobs, all of the welfare clients interviewed were unable to secure other governmental work later.

### **Depression/Drug Use**

Depression was fairly common among respondents of this study. More than half (N=14) of the respondents agreed with the statement "I have suffered from depression in the past," but only one respondent reported receiving professional counseling or other help for her depression. Although the study sample was limited to welfare clients functioning well enough to attend job training, the author believes that the current level of depression was underreported due to the stigma associated with self-identification. Perhaps, much of this depression was caused by or aggravated by the persistent poverty reported by respondents and the stigma associated with that poverty. One respondent characterized it this way:

*"Where the depression came from was not having a job you know, wanting to do something, wanting to be independent."*

None of the respondents self-reported current drug use, but seven of the twenty-six respondents admitted to illegal substance use in the past. Researchers believe that both numbers are conservative estimates due to the stigma and legal issues associated with the topic. Both depression and substance use affected welfare clients' ability to secure and keep jobs and thus work toward self-sufficiency.

*"That job ended because, uh, like I said, domestic violence. And then I had, like, substance abuse issues. Things like that, through which all, you know, fell under the domestic violence issue; to drinking and then going into drugs, through depression... things like that."*

### **Difficulty Finding Housing**

Eleven respondents reported some past difficulty finding safe and affordable housing. Half of the respondents were receiving a Section 8 Housing Subsidy at the time or were living in a shelter. Respondents complained that rent in the District of Columbia is unaffordable for low wage workers and that the waiting list for housing subsidies is exorbitantly long (clients report the wait to range from 120 days to four years) and the application process was complicated. Respondents generally disliked the housing options, even when they were

available, and the most cited complaints were high security deposits and unsafe living conditions. One respondent had to flee her subsidized housing because:

*"I couldn't raise my son there because there was too much shooting in that area every other day and then I seen a bullet hole in my bedroom window so I jetted quick. It was time... and then my son he would be outside playing and then I would be in the house and all you hear is gunshots. And my son would run home and say 'Ma, they out there shooting' and even he is saying it's time to go."*

The most common mediating factor for the lack of affordable housing was the respondents' own kinship networks. All of the respondents mentioned the importance of their families in mediating the effects of poverty, especially during the exceptional emergency of an unanticipated need for housing. All respondents who had mothers still living returned to live with them at least for a short time when they lost their current housing and were unable to secure subsidized housing quickly enough. Despite their convenience and availability, these living situations were characterized by incredible overcrowding.

*"I am considered homeless. I left an abusive marriage with nothing but our clothes. I can't get a voucher because my husband is supposed to be paying child support. I can't get the child support, [and] so as long as I am living with a relative they [the welfare office] won't give me housing. But the relative I am living with is not ideal. We have eight people living in a three-bedroom house. So my two children sleep in the same bed with me. So it is really not a good situation."*

In summary, study respondents hold distinct disadvantages in today's competitive job market as they emerge from low education, depression, and drug use and encounter difficulty finding housing. However, all of the respondents have lived without support from the welfare system at some point in their lives.

### **■ When and why do respondents enter the welfare system?**

#### ***Pregnancy Discrimination, Demands on Kinship Safety Nets and the Desperation for Relief***

For many women (10 respondents), the introduction into the welfare system coincides with pregnancy or birth of their first child. Despite the Pregnancy Discrimination Act (an amendment to Title VII of the Civil Rights Act of 1964), which states that "pregnant employees must be permitted to work as long as they are able to perform their jobs," able-bodied respondents were still subjected to illegal termination. One woman reported the difficulties involved with working in a low wage job while pregnant:

*"I did work before I received welfare at [a food service job site] and I tried that until I was like seven months pregnant and then*

*after that I couldn't do it any more.... I got fired because I didn't tell her [the boss] I was pregnant when I started but I realized that if I would have told her I was pregnant probably it would have no way I would have gotten that job. So actually I started showing and she asked me and I said 'Yea I'm pregnant'. And she was like we can't have you here. You know with you being pregnant and all and insurance so I had to leave that job and then I'm eight months pregnant I have no money. He's (father of the baby) in jail; nobody's helping me. Mama's complaining her house is too crowded so I felt I did not have any choice."*

Two other respondents began receiving welfare when their first children were born because working was incompatible with breastfeeding. Both intended to stay on welfare only three to six months but ended up staying on welfare beyond that time. Neither respondent reported any sort of paid family leave but both felt that they needed to leave their jobs if they wanted to stay home with their babies.

*"Yea, that's exactly why I went on it because I knew that I wanted to breastfeed her. And, I also knew that I wanted at least three months with her, to myself, after I had her. So, and then I also needed some type of money."*

Of the women who went on welfare later in their reproductive cycle (after having one or more children), the most cited reasons (6 respondents) was either an adverse event in their kinship networks or the feeling that they needed to contribute financially to those networks. Seccombe's qualitative study of welfare recipients in Florida stresses the importance of familial networks to a welfare recipient's "hopeful survival." "Independence" is maintained despite frequent assistance from family members, but the failure of kinship networks leaves women no other choice but to turn to the welfare system (Seccombe, 1999). The findings of the DC study mirror Seccombe's work in this way.

*"I found out that my mother said she wasn't gonna help me no more, that's when I decided to say - first I was like kinda ashamed, you know what I'm saying to be on welfare because my mother and they all work and stuff like that, I was kind of ashamed at first to be on TANF, but when I see it started helping me, you know, getting things for my daughter and my kids free, you know, that's when I decided, okay, you know it's something to help me."*

In summary, women went on welfare when their first children were born, when they were prevented from continuing to work at their low wage jobs for pregnancy-related reasons, and when they realized that their low wages would not support both themselves and a child. Women who avoided welfare beyond the birth of their first child appeared to do so with extensive help from kinship networks who provided temporary housing, food, clothing, and child care. However, these relationships were, at times, stressful and induced guilt. A disruption in them created an emergency need for housing and money that TANF filled.

## ■ What is the experience of respondents on welfare?

The respondents widely believed that surviving solely on TANF cash assistance and food stamps was difficult if not impossible<sup>5</sup>. They survived their lack of financial resources by utilizing budget skills, obtaining additional non-reportable income on the side, and living without non-necessities.

### *Budgeting Skills*

All but one of the respondents reported "stretching" their TANF checks and "pinching" and "squeezing" each month until their next checks. Interestingly, at least two respondents felt that being on welfare taught them how to budget their money each month. Other strategies employed included paying partial bills, paying over their bill amount to ensure a credit for a later month, buying food in bulk, clipping coupons, and watching for sales. In general, respondents felt that they were proficient with their budgeting skills and that these strategies were absolutely necessary for survival.

### *Additional Income*

Respondents also reported the flexibility afforded to them through additional income. The most prevalent source for this income was through the transportation/job search incentive stipends from the job-training programs themselves. This provided approximately fifty to one hundred dollars of additional income per week. Respondents used this money for "extras" like children's clothing, holidays, and savings.

*"I pinch, I pinch. And then I just started receiving my stipend from here for my job search...That helped tremendously. I have become just a saver of all."*

Respondents also looked for other sources of income that would not likely decrease the amount of their TANF check. Four respondents reported occasional jobs (primarily hair dressing) to pay for their expenses. The primary advantage of these side jobs was that they were not reported to the IRS<sup>6</sup> and thus did not decrease the amount of TANF cash assistance.

### *Going Without*

Despite keen budgeting skills and occasional sources of additional income, respondents lamented the effects of poverty on their children. In her qualitative interviews with impoverished rural women, Virginia Schein (1995) found that women defined themselves as "mothers first" and that "their most important priority is the well-being of their children." Respondents in this study too argued that the harshest effects of poverty were the inability to provide any

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non-necessities for their children. Virtually all respondents felt that welfare had forced them and their children to "go without," particularly when considering clothing and holiday gifts. One respondent characterized it like this:

*"You can't go out and just run out and go get [shoes] for your kid. Well, I be like, 'you gotta wait 'til next month.' How do you sound?...You don't have a bank account. You don't have nothin'. You just a piece of the system. You caught up on a trap."*

In summary, respondents are surviving the welfare system despite severe financial hardship. Recently acquired budgeting skills, additional/non-reportable income, and family sacrifice allow respondents to live day-to-day.

### ■ *How do current welfare policies affect clients' abilities to work toward self-sufficiency?*

Although respondents were surviving through budgeting skills, additional income, and sacrifice, respondents' abilities to lift themselves out of poverty are limited.

#### ***No Money to Save***

Respondents were keenly concerned that welfare policy precluded them from developing resources that could shelter them from the next crisis. Many expressed an interest in saving for emergencies but the lack of any extra money made this extremely difficult. One respondent described her savings as approximately two to three dollars per month. Another respondent characterizes her struggle this way:

*"Some months I don't have \$25, some months I have \$5. What am I supposed to do with that? God forbid my son needs something for school and we don't have any."*

#### ***Limited Access to Childcare***

Clients depend on after-school care programs provided to them at no cost by their child's school or church. All respondents with this option reported a high level of satisfaction with these programs. Unfortunately, childcare for children younger than five years old is less reliable. All of the respondents reported that they had a greater difficulty pursuing education and/or training due to lack of childcare. In addition, all wished for a policy that would make childcare more available, affordable, and fairly distributed. One respondent had to quit her job when she was unable to find childcare, a sacrifice that other respondents perceived as common among welfare recipients.

*"If your child is sick and you have nobody to take care of him, you have to do it...and we had a lady come in once before and talk [to the job trainees] about the struggles, you*

*know, of when she had to raise her young children. And sometimes she got fired. Sometimes she had to leave jobs because of her children."*

Sometimes, respondents found out about the availability of the resources after they no longer needed them.

*"Nobody ever offered me nothing [childcare] like that. I didn't get offered that 'til I came [to the job-training center]."*

#### ***Transportation is not Always Affordable***

At least three of the respondents were concerned about the expense of public transportation. Although the transportation stipend offered by job-training centers helped offset some of these costs, transportation remained a burden for many clients.

*"If I didn't get my stipend, I would not even have money for gas to even go to my interviews."*

Only two respondents owned or had regular access to automobiles, and TANF regulations prevented at least one respondent from registering an old car that would have helped her get to job interviews. One respondent with a legally registered car could not afford to make necessary car repairs. Another respondent lamented that many of the jobs TANF recipients are qualified for lie outside the area covered by Metro. She characterized her concerns this way:

*"But if it wasn't a problem with me having a vehicle while I was on TANF, then I can get a lot farther out places...some of the places are not Metro accessible."*

#### ***Negative Attitudes toward TANF Recipients***

Employer attitudes toward TANF recipients were perceived to be incredible barriers toward procuring good jobs. Welfare policies requiring job trainees to ask potential employers to sign forms indicating that they dropped off a resume compromised their choice to reveal their status as welfare recipients at their own discretion. All of the respondents strongly felt that this policy was humiliating at best, and jeopardized their chances of obtaining a job at worst. One respondent felt that:

*"When they find out I am a TANF recipient, automatically I am disrespected and treated like dog-doo, like I don't have a brain, like I don't have an education. So it's a very vicious cycle...Once I put down on a job application that I am a TANF recipient they automatically discount me, disqualify me from the job, something must be wrong with me because I am on welfare. So it's just not a good situation."*

#### ***DHS Caseworkers are not Supportive***

Perhaps the most visible face of welfare as a system has been Department of Human Services (DHS) welfare caseworkers. Respondents reported dissatisfaction with

their interactions with DHS. Caseworkers rarely recommended jobs or training and when they did, respondents felt that this information was not relevant to their interests and skills.

*"I haven't gotten any assistance from my case manager. I wasn't referred to any training programs, any job placement programs. All of these things, how I learned about [my current job-training site], was through hearsay. I had to hear it outside by word of mouth. I am not being told the information I need in order for me to progress and move on and move out of the welfare system.... Meanwhile they're telling me everything I need to bring to them to keep the paperwork flowing, to keep them looking like they're doing their job."*

Respondents consistently complained that they felt that their DHS caseworkers did not respect them. Several clients were frustrated by the lack of continuity of their caseworkers. Lost paperwork, extreme wait times, and missed appointments were not uncommon complaints.

*"I've had, I don't know how many different case managers."*

In summary, respondents realize that creating both financial and social capital is essential to their long-term survival. Welfare policy appears to hinder respondents' ability to lift themselves out of poverty by providing a limited opportunity to save, unreliable childcare, and strict transportation and job search policies. Caseworkers were perceived as not only unhelpful but also disrespectful, which angered and discouraged respondents.

- *What do recipients want?*
- *How do they plan to escape from poverty?*

#### ***Respondents want Fulfilling jobs that Allow them to make Enough Money to Support their Families***

The respondents expressed knowledge of what kinds of jobs are most available to them<sup>7</sup>, yet they strive for careers that will not only pay above minimum wage, but will fulfill themselves personally. Respondents viewed their job training as a road to a career and not just another job. When asked her goals for the job-training program, one respondent expressed herself this way:

*"To get and keep a job. To find a job that fits me well. Because I have had plenty of jobs.... I end up quitting. I just want to be happy when I get up in the morning."*

Respondents overwhelmingly saw a career as a way to get out of the welfare system permanently. They were quite motivated to find a career that matched their skills and interests. In many different ways, respondents indicated that they were willing to forgo their first job opportunity and remain on welfare in the hopes of finding more lasting work later.

*"I really don't want to accept a job that I feel I won't succeed in so I would rather shoot for [my preferred career]*

*rather than wasting my employer's time and you know I want to feel good about getting up in the morning and going to work."*

Although study respondents clearly preferred careers that would allow them to provide for their families and grow as employees, they also reported a willingness to face the realities of the job market once settled in a fruitful career. One respondent said:

*"I want to start at the beginning and work my way up."*

Another respondent recognized that her first job may likely be a low paying job and thus stated:

*"I want to get two jobs. Because I think I can work two jobs to make it better for my kids."*

#### ***Respondents want to Further their Education***

Respondents want education and are willing to work hard for it. Almost half of all respondents (eleven respondents) reported that they wished to pursue a college degree<sup>8</sup>. The main obstacle for all eleven clients was a lack of money to pay tuition. For these women, paying back student loans seemed insurmountable and could jeopardize their ability to provide for their children. One respondent characterized her fear this way:

*"It's not going to take away from me because my kids as far as clothes-wise or they go on [field] trips, or something like that, they are going to come first"*

Generally, respondents had not heard of federal grant programs that could subsidize at least part of their college tuition. Only one respondent had taken advantage of such a grant. All eleven of the respondents who wished to pursue a college degree<sup>8</sup> were willing to do so while working at least part-time.

#### ***Respondents want to be Motivated through their Job-Training Programs***

Respondents overwhelmingly cited the job training as motivating in and of itself. In contrast to the experiences with the DHS caseworkers, respondents were generally more positive about their relationships with their counselors at the job-training sites. Respondents felt that their job-training counselors were more attuned to their needs and knowledgeable about their skills and interests. Respondents liked the more specific job searching guidelines and cited resume development and basic computer training as some of their most prized newly acquired skills. One woman currently in job training characterized her feelings this way:

*"I feel like I am doing something, not just sitting around and waiting for the check. I feel like I am earning it now."*

Clients saw their job training as a way out of the cycle of poverty and dependency. Guilt about using taxpayer



money and feelings of inadequacy related to their welfare status were common, and job training alleviated much of this angst by providing a socially acceptable outlet without mandating entry into a low-paying job.

*"I think I am doing a little bit better. At least I am out, getting exposure...because it is hard looking someone in the face and you haven't worked in ten years."*

Respondents who had been on welfare before 1996 noticed the impact of the change in TANF policy. Although all expressed regret that the cash assistance had been cut drastically, the policy's focus on work motivated most respondents.

*"After welfare reform, they took a little more time with you and talking with you and trying to see what your goals were. But they were also stressing that you only have this certain amount of time so you have to make a decision about what you are going to do."*

## ***Respondents are Ready for a Career and have Clear Career Goals***

Respondents reported clear career goals and knowledge of the training required for entry-level positions in their desired fields. One-fifth of the study respondents reported a strong interest in computer-related careers. Other popular fields included program administration/management (including secretarial work), accounting, human services/counseling, nursing, and day-care work. In addition, two respondents wanted to start their own businesses.

## ***Respondents know how much Money they need to live***

In general, respondents knew exactly how much money they needed to live. When asked "how much money would you and your family need to live comfortably?" many respondents instantly were able to give conservative and ideal estimates, and all of the other respondents were able to do so with some further probing. Their estimates were generally low but within range of entry-level positions requiring comparable levels of education. The estimates ranged between one to five thousand dollars per month and averaged \$2282.39 per month.

In summary, respondents wanted to become self-sufficient, valued education, and were motivated through their job-training programs. They are ready to be self-sufficient, had clear career goals, and possessed knowledge of how much money they needed to survive off welfare and truly escape from poverty.

## **DISCUSSION**

Respondents appear to have begun their working lives at a disadvantage as compared with many other

workers. Low education led to fewer job opportunities with a living wage and potential for advancement. Although government jobs provided some opportunity, respondents have been unable to relocate within government jobs after leaving them. Respondents also reported a great deal of instability in their lives including depression, drug use, and difficulty finding and affording suitable housing. To survive these hardships, they typically turned to their families and kinship networks first. It appears that illegal pregnancy discrimination and lack of flexible childcare policies stretched these kinship networks to their limits. Desperate respondents then reluctantly sought assistance from the government. Once involved with the welfare system, respondents still struggled to achieve and maintain self-sufficiency.

Although welfare policy created and mandated job training, which is both helpful and generally well liked among respondents, the policy as implemented in DC served to hinder some of the respondents' efforts toward self-sufficiency and ultimately the lift from poverty. The welfare check was simply too small to provide any buffer for an occasional emergency, much less any money to save. Most respondents had exhausted their personal savings before requesting assistance from TANF. Respondents felt frustrated by the fact that even after they obtained a job, additional expenses previously covered by welfare (such as Medicaid and food stamps) would hamper efforts to save money. Additionally, unadvertised childcare and long waiting lists meant that only well-connected and lucky recipients had access to affordable, reliable, and safe childcare. Transportation policies prohibiting personal cars limited respondents' job search of higher-paying suburban jobs<sup>9</sup>.

Respondents perceived DHS caseworkers' disrespectful attitudes as barriers to self-sufficiency. These caseworkers are the primary contact paid by the government to assist welfare recipients in their efforts toward self-sufficiency. Evidence of condescending TANF caseworkers has been documented elsewhere (Ralston, 1996) and was quite discouraging to the welfare recipients interviewed in this study.

Welfare policies mandating employer's signatures at the time of initial contact made respondents vulnerable to stigma attached to their own poverty. Other research (Riedl & Rector, 2002) found that "businesses will hire welfare recipients who are willing to work," yet respondents felt that the very process of applying in-person for a job and asking the employer to sign their job search forms blacklisted them from serious consideration for the open position. This stigma was incredibly demoralizing for the welfare clients interviewed.

As with most qualitative studies, extrapolation of results to the TANF population in DC or the nation in general is seriously hampered by the study design. A



primary hindrance was the small sample size. Given the short timelines associated with issues of critical policy importance, small sample sizes are not unusual. Efforts were made to offset this limitation and thereby increase external validity by visiting six different job-training sites in various locales around the city and striving for saturation of the data (e.g. interviewing until interviewers began hearing the same things repeatedly). Additional sampling issues deserve consideration. Although this sample can in no way be construed as a representative sample, it represents an honest attempt to obtain the best data with the given time and resource constraints. In addition, this sample was not randomly selected. The ways in which this randomization could have been guaranteed would have aroused confidentiality issues, as it was impossible, for example, to acquire a list of an organization's clients from which a random sample could have been drawn. Extrapolation to the larger welfare population was not a goal of the study. Rather, the study sought to contextualize quantitative data already available.

Secondly, it is impossible to know the extent to which the inherent power differential between the interviewers and the respondents may have influenced the social desirability of their responses and thus construct (measurement) validity is threatened. The two interviewers were white, twenty-five year-old, educated, middle-class, childless research staff at the Institute for Women's Policy Research, whereas the respondents were African-American, generally older, and poorer, and mothers. Ideally, the best interviewers would have been demographically more akin to the population under study both to better build rapport and to increase the cultural understanding of the issues. Despite this shortcoming, the project staff focused on maintaining a racially and otherwise diverse study staff at IWPR coupled with an extensive literature review of pertinent welfare issues.

It is difficult to gauge whether respondents were completely truthful in their responses, especially in light of the sensitive nature of many of the questions. Additionally, it is possible that some respondents, fresh from job training, may have used these interviews as a type of practice round for future job interviews. However, it is believed that respondents appreciated the interviewers' efforts to make their voice heard and were honest, albeit in a perhaps more optimistic tone.

Despite these limitations however, the qualitative design employed here facilitated rich contextual data from which those who implement TANF in DC can benefit. Unlike survey data, this study allowed women in the District to communicate with those who will decide policies that impact their lives. Themes that have emerged in other studies are clarified in this study. The primary purpose of this study was to understand the context of the lives of a few welfare clients before they

began welfare, after they began receiving assistance, and the struggles they face on the road to self-sufficiency. Hopefully, those aims have been achieved and this analysis has provided a voice to TANF recipients in the District of Columbia.

The details of the TANF reauthorization legislation were still pending at the time of this writing and, therefore, specific policy recommendations are not given. Instead, this paper will focus on broad implications of the current implementation in the hopes that future DC policy will be set with the knowledge of the unintended consequences of some of its policies and priorities.

Sociological theorists such as Waxman (1977) suggest that those respondents who had been in the welfare system the longest would incur the most stigma and logically would have the most difficulty achieving self-sufficiency. By all self-reported accounts, this was evident in this analysis as well. However, after understanding the way that currently implemented welfare policies prohibit and discourage activities that can lead toward self-sufficiency, it appears that the stigma of poverty works in a cyclical way with the welfare system playing the role of gatekeeper. Mothers are more vulnerable than fathers in American society due to a conflux of issues including wage gaps, workplace discrimination, and biological ties throughout pregnancy. Yet mothers have an especially difficult time proving their worthiness of public resources (Gordon, 2002). This study suggests that welfare clients want to be independent from the government and have gained skills necessary to leave welfare through their job-training programs. In sum, they have the knowledge and the motivation to escape poverty with the assistance from TANF.

However, further consideration about specific policies such as those that limit a client's transportation options, undervalue affordable and reliable childcare, and restrict a client's ability to save money must be prioritized. Practices that increase the stigma of welfare already prevalent in American society, such as requiring employers to sign welfare forms or allowing DHS caseworkers to be disrespectful of clients, only serve to discourage (and perhaps delay) welfare recipients in their quest for self-sufficiency. The District of Columbia is to be applauded for its popular job-training programs and the motivation, job skills, and hope they provide many of the city's most chronically poor. However, the city must understand the ways in which some of its specific welfare policies and practices impede the efforts of motivated and ready welfare recipients from surviving on their own. However, the city must address some of the welfare policies and practices that impede the efforts of motivated welfare recipients during the local implementation of TANF legislation.

# ECONOMIC SELF-SUFFICIENCY AND IMPLEMENTATION OF TANF IN THE DISTRICT OF COLUMBIA

## NOTES

1 Manpower Demonstration Research Corporation, 2002 (See Bernstein, 2002 & Hamilton et al. 2001); Urban Institute 2002 (see Loprest, 1999).

2 In order to implement the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and reduce the welfare caseload, the District of Columbia contracted with privately-run agencies to provide job training and work readiness programs for employable but unemployed welfare recipients. Although the District of Columbia enacted basic welfare reform legislation in March 1997, it was not until 1999 that the District finalized and implemented the legislation (Lazere 2001).

3 For example, single parents with child(ren) under 6 years old who cannot find childcare, single parents with child(ren) under 1 year old, disabled American citizens who are eligible for disability (ACF, 2002b). Much of the implementation of this policy varies by state.

4 Working First But Working Poor Study (2002) and the Community Monitoring Survey (1998).

5 Note that impressions of the data here essentially replicated Eden and Lein's (1997) findings.

6 Although these jobs may have been technically taxable, in no case had a respondent reported them to the IRS.

7 These include jobs in food service, retail, cleaning, and some jobs in the governmental sectors. Many respondents told us that their caseworkers encouraged them to get a job quickly to "get off the rolls," rather than find a job that would better match their skills and interests.

8 Although quite a few respondents lauded education as key to self-sufficiency, three respondents felt that their sole priority should be on finding and keeping a job. Also, two respondents emphasized the priority of buying a house in order to provide safety and security for their families.

9 This is from self-report of the clients. I did not engage in an exhaustive comparison of pay scales of suburban versus urban jobs in the DC area.

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