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# A Systematic Review of the Primary Material Hardships of Post-Welfare Reform TANF Recipients

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# A Systematic Review of the Primary Material Hardships of Post-Welfare Reform TANF Recipients.

By Matthew Schwer, B.A

MSW Clinical Research Paper

Presented to the Faculty of the  
School of Social Work  
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St. Paul, Minnesota  
in Partial fulfillment of the Requirements for the Degree of  
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The Clinical Research Project is a graduation requirement for MSW students at St. Catherine University - University of St. Thomas School of Social Work in St. Paul, Minnesota and is conducted within a nine-month time frame to demonstrate facility with basic social research methods. Students must independently conceptualize a research problem, formulate a research design that is approved by a research committee and the university Institutional Review Board, implement the project, and publicly present the findings of the study. This project is neither a Master's thesis nor a dissertation.

## Abstract

Through this research, I sought to better understand how TANF recipients in the post-welfare reform US experience the material hardships of housing instability, unemployment, and phone disconnection. I hypothesized that TANF under-serves its recipients, and needs strengthening to truly alleviate material hardships. I used a systematic review design to strengthen my understanding of these hardships. Systematic reviews seek to answer a specific question by gathering, analyzing, and synthesizing pre-existing research, across different types of studies, related to the question. This review incorporates research found on social work related search engines and research institutes, always involving the population of current and former TANF recipients. I then used an article analysis to compare the themes of different articles on these topics to synthesize all of my findings. My findings include that although TANF does give a modest boost to rates of employment for recipients, especially single mothers, and recipients have lower rates of housing instability and phone disconnection than those who were previously on the program, only a small percentage of eligible families receive TANF services. TANF funding has been continuously cut back over the last two decades, while need for the program since the 2008 recession has only gone up. Meanwhile, states often misuse TANF block grants from the federal government for unrelated expenses, shortchanging recipients. After reviewing this data, I have concluded that TANF fails to address the material hardships of current TANF recipients, fails to create tangible long term gains regarding these material hardships for those who leave the program, and requires extensive changes to increase the housing stability, employment, and utility connection of its current and former recipients. It is recommended the

federal government manages how TANF funds are used at the state level, that sanctioning gets explained to recipients to a greater degree, and time limits are expunged from the program.

Poverty is a significant and chronic issue in the United States, affecting up to 47 million people, or around 15% of the total population (DeNavas-Walt & Proctor, 2015, p. 5). Poverty is defined as those individuals and families whose income does not adequately cover the costs of clothing, nutrition, housing, and utilities. Our government implements economic assistance (welfare) programs to aid those in need, however these programs often fall short of achieving the desired outcome of actually helping people escape poverty (Center on Budget and Policy Priorities, 2016). Having worked as a community based mental health worker for the last nine years, I regularly engage with impoverished people. What I have seen is what little they get from welfare programs does not cover the increasing costs required to maintain an apartment, a job, and other necessities of living. Because of my experiences with the poor, I write this systematic review with the belief that our government does not care enough for our poor and that welfare reform from the 1990's has had a terrible effect on the safety net for our people in need. I also come with a bias against the efficacy of welfare programs, seeing them as half measures that leave too many poor individuals and families ignored or only meagerly helped.

From SNAP to TANF, from General Assistance to SSI, our government's variety of welfare programs targets different stresses of being poor, examples being a lack of nutrition, joblessness, and the inability to pay for rent (Berry-Edwards, 2015, p. 9). However, since welfare reform passed with the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, welfare programs are no longer in place to keep struggling families afloat through monetary assistance, but now act to modify recipient behavior and orient their goals to find and obtain employment, even if they are not able to (Lawrence, 2013, p. 4). This was in response, in part, to the popular and inaccurate stereotype that welfare recipients cheat the system for money

(Fletcher, Flint, Batty, & McNeil, 2016, p. 172). Employment became a priority for welfare programs over the priorities of quality of life and economic security. Due to this change in philosophy that came with welfare reform, many economic stresses of poverty often do not get the attention they need, and even recipients of welfare go hungry, struggle with housing, struggle with keeping a job, and have unpaid utilities (Center on Budget and Policy Priorities, 2016). This systematic review labels the previously mentioned economic stresses of the impoverished as material hardships, which Hunter and Santhiveeran (2005) define elsewhere as, "households that are unable to consume minimal levels of very basic goods, such as food, housing, and medical care" (p. 3).

For the sake of brevity, I will be eschewing discussion on multiple welfare programs and instead will focus directly on the experiences of low income families on the Temporary Assistance for Needy Families (TANF) welfare program. It is one of the most widely discussed and prevalent welfare programs still in use, which makes it significant to discuss. These low income families on TANF face many material hardships, but I will be looking into what I believe are the three most important, or primary, material hardships of TANF recipients. These primary material hardships include housing instability, unemployment, and phone disconnection.

The issue of providing for the poorest and most vulnerable people is of utmost importance to social workers, and identifying material hardships for TANF recipients is part of that. As the *Social Work for Social Justice: Ten Principles* of the St. Catherine University/University of St. Thomas School of Social Work points out, social workers set a priority for the poor and vulnerable. Advocating for suitable living conditions, employment, and paid utilities is inherent in our principles as social workers and as social workers at St. Catherine

University/University of St. Thomas. Because of that, this systematic review will search for a deeper understanding of how TANF recipients experience these material hardships.

## **Background**

### **What are TANF and AFDC?**

As mentioned previously, TANF, or Temporary Assistance for Needy Families program, is a federal welfare program designed to assist impoverished families through monetary reimbursement. It was created after The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) passed and was an embodiment of welfare reform, focusing less on providing a safety net for the poor and instead demanding work and means-tested accountability from cash assistance program recipients. It replaced the The Aid to Families with Dependent Children (AFDC) welfare program, which differed greatly from TANF (Lawrence, 2013, pp. 1-2).

Macleavy (2014) explains, “In 1996 Congress approved the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which dramatically changed the nation’s welfare system into one that requires work in exchange for time-limited assistance. Specifically, the Act introduced strong work requirements, a performance bonus to reward states for moving welfare recipients into jobs, state maintenance of effort requirements, comprehensive child support enforcement and supports for families moving from welfare to work (including increased funding for childcare and guaranteed medical coverage)” (p. 259).

The AFDC can be seen as the epitome of pre-welfare reform ideology. It was more standardized across states due to the funds allotted to the program being managed by the federal government, so the monies being spent on the needs of poor people were held to a higher

standard. There was no expectation that AFDC recipients would need to find employment, as the focus was not to get people back to work, but out of poverty. Due to less stringent expectations of being on AFDC compared to TANF, sanctions were not an issue. AFDC funds were never cut or restricted to recipients for not finding work or meeting some other related expectation (Lawrence, 2013, pgs. 2-3). AFDC recipients could potentially receive the safety net provided by the program indefinitely. There was no time limit to receiving AFDC monies if one and one's family are poor. As long as a need was present, the funds could continue.

TANF made multiple crucial changes to what the AFDC had been doing for years. TANF provides monies for more specific services for poor families, such as transitional funds and childcare costs to help put families back to work, instead of monies that could be used for whatever the family needs. TANF is also time limited, where if a family does not have members who find employment within 60 months, they can be taken off the program. TANF will sometimes sanction and cut funds from recipients as punishment if they do not follow through on employment requirements as closely as the program demands. TANF also has less standardization because individual states manage the funds for the program given by the federal government in block grants, which allows states to utilize the funds more flexibly for different services. Recent research has even found that some of this block grant money is used for educational and support services for populations that are not poor, meaning funds are being redirected from target populations elsewhere (Center on Budget and Policy Priorities, 2016).

As of 2016, 2,975,061 people receive TANF benefits nationally (Office of Family Assistance, 2016). This translates to 1,280,157 families and 2,273,777 children. The average family size of a TANF recipient household is 2.3. And 620,237 of these individuals are single



parent households, while 598,324 individuals receive child only benefits. A majority of TANF recipients are in two parent households. The states that utilize TANF to the greatest degree are California and New York.

### **Primary Material Hardship - Housing Instability**

Obtaining and maintaining stable housing while on TANF is the first material hardship I will discuss. Because of the sparse amount of funds TANF actually supplies, while the housing market has become more competitive and pricy, finding a stable and affordable placement for TANF recipients can be very challenging. Research from Hill and Kauf (2002) shows that the “biggest portion of expenses [for TANF recipients) comes from rent and mortgage and utilities” and that rising housing costs and limited TANF funds resulted in “most families having substantial debt” (p. 15). Hill and Kauf discuss how when there are so many different expenses in running a household and sustaining a family that, each month, families may choose to prioritize some bills over others. The limited TANF benefit does not meet these multiple expenses, which inevitably results in constantly owing more and more on their debts, increasing risk of housing instability and eviction.

There is more evidence that homelessness is a very real and consistent threat for families on TANF, as Sard and Lubell (2000) state, “the shortage of low-cost rental housing has made it difficult for low-income working families in many areas to find housing that does not consume excessive portions of their income” and “the growing body of evidence suggests that housing assistance may advance welfare reform objectives” (p. 70). Indeed, Hill and Kauf (2002) detail data showing 5% of TANF recipients are living on the street while 43% consistently cannot pay rent or must couch hop with friends and family (p. 16). Housing is an ongoing and serious

material hardship for TANF recipients. TANF benefits are simply not enough for families to consistently afford the cost of living and meet rent, and finding housing that is even just outside of affordability can be challenging.

For more updated information on housing difficulties for TANF recipients, Center on Budget and Policy Priorities (2016) reports, “The impact on families is even greater than this data suggests, because as TANF benefits have declined, housing prices in many places have increased. Consequently, TANF benefits cover only a fraction of a family’s housing costs [...] Because modest housing is so often out of reach for TANF families they find themselves living in substandard conditions, doubled up with family or friends, or homeless,” (Par. 15).

### **Primary Material Hardship - Unemployment**

The second material hardship I will discuss includes the challenges of finding and keeping employment while on TANF, given TANF’s strict guidelines for seeking for work. Already mentioned previously in this section of the paper only 23% of TANF recipients are employed (Lawrence, 2013, p. 2). While employment did go up for single mothers and other TANF recipients significantly earlier when welfare reform began, in the mid to late 1990’s, those gains disappeared as the program went on and the number of people being served by TANF declined. While there are still modest gains with some populations with employment, it is not significant enough to call TANF a success.

Center of Budget and Policy Proposals (2016) explains, “Furthermore, research shows that while work programs focused on encouraging cash welfare recipients to enter the labor market as soon as possible, this often did not put them in positions of stable employment. Those with significant employment barriers often never found jobs even after participating in work-first

programs. The most successful programs over the long-term supported increasing participants' education and skill level, rather than simply requiring them to work" (Par. 21).

This is not surprising, as Macleavy (2014) lists the many highly restrictive measures of TANF's work requirements, enumerating, "Notably, [TANF] raised work participation rates, increased the share of welfare recipients subject to work requirements, limited the activities that could be counted as work, prescribed hours that could be spent doing certain work activities, and required states to verify activities for each adult beneficiary" (p. 260).

And yet, although TANF is designed to increase employment amongst its recipients, it can actually having the reverse effect under certain circumstances, of increasing work difficulties and economic instability. Lee, Slack, and Lewis (2004) explain that sanctions do not promote formal employment or reduce dependency on the system but instead increase informal work and reduce income from the jobs worked, and the time limited benefits of TANF are not long enough to help many recipients get back to work stably. When recipients are penalized with benefits sanctions for getting back to employment slowly, it only worsens the outcomes of employment amongst recipients (p. 397).

### **Primary Material Hardship - Phone disconnection**

The last primary material hardship discussed, which is often undermentioned but widely experienced, is phone disconnection. As Gonzalez, Ems, and Suri (2016) state, "Over 50% of people in poverty in the United States no longer have a landline telephone, and this same population is more likely to have a no-contract cell phone plan requiring the continuous purchase of minutes" (p. 1461). And when it comes to TANF specifically, Livermore, Powers, Lim, and Davis (2015) found that, "Studies revealed a similar range (20%–50%) of [TANF recipient]

respondents experiencing telephone disconnection” (p. 160). Phone disconnection for TANF recipients is such an under-discussed but widespread risk for the impoverished simply because it feeds into the two previous hardships of unemployment and housing so much. Livermore, Powers, Lim, and Davis (2015) corroborate this point with, “Other indicators of material hardship include the inability to afford telephone and utility payments, [and others] added clothing to the list” (p. 159).

When someone is struggling to find housing and needs to communicate with a landlord or landlady to follow up on a leasing process, having phone disconnection can ruin the entire process up until that point. Also, when one is attempting to contact a potential employment opportunity, or an employer calls someone back after a positive interview, yet the person has had their phone disconnected, this is a serious opportunity-ending setback. Especially considering the high employment standards of TANF already discussed, having a phone disconnect can be the difference between sanctions on TANF and a loss of services or not. Gonzalez, Ems, and Suri (2016) reinforce this fact, stating, “[t]emporary disconnection also contributed to lost employment, lost welfare benefits, and strains on social support networks—all of which are critical for optimizing health” (p. 1461). Indeed, while phone disconnection does not show up often enough in the literature, it can be considered a primary material hardship for TANF recipients simply due to the stats showing how pervasive and severe the hardship is.

### **The Efficacy of TANF and Areas of Needed Improvement**

Although pre-welfare reform era economic assistance programs like AFDC had their limitations and flaws, many of the issues related to TANF are apparent in comparison to AFDC. TANF represents the values of welfare reform in the United States, as Washington, Sullivan, and

Washington (2006) explain, “The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) is the welfare reform package passed by the 104th Congress and signed by President Clinton. It eliminated welfare as an outright entitlement in an effort to discourage long-term dependence on public assistance” (p. 6).

Multiple issues have arisen from TANF. For one, there is no assessment tool with the TANF program to determine the amount of child care assistance and transitional costs for TANF recipients. A tool like this is critical in smoothly transitioning recipients back to work (Washington, et al, 2006, p. 7). Also, TANF places sanctions on recipients who do not fare well on the program or do not find employment fast enough, which negatively impacts their ability to find a job. TANF is time limited to 60 months, and other research has shown it has actually helped increase extreme poverty in America (p. 7). Washington et al (2006) elaborate, saying, “The four principal components of TANF include ending the guarantee of cash assistance to needy families; eliminating non-funded federal mandates through implementation of TANF block grants to states; establishing a lifetime limit of 60 months for receiving federal TANF funds; and penalizing states that do not comply with the mandates for work requirements” (p. 8). From a person-centered approach, working as social workers, this shows that TANF leaves much to be desired in actually helping poor families.

### **Linking Past to Present**

My research question is what are the primary material hardships for TANF recipients in our modern post-welfare reform era. We have seen that since the transition from AFDC to TANF, housing continues to be an ongoing concern for TANF recipients, unemployment and wage depression are chronic struggles, and consistent access to a phone is challenging. This

systematic review wishes to know more about the experiences of TANF recipients with these material hardships and what can be done better to rid TANF recipients of these hardships.

### **Methods**

This systematic review sought to answer a specific problem by gathering, analyzing, and synthesizing pre-existing research related to the problem. Because other forms of research analysis did not create a picture of the problem across different kinds of studies as well, a systematic review was both specific in focusing on key concepts related to a problem and inclusive enough to incorporate research that was potentially inconsistent in design and approach. The material hardships of TANF recipients are both broad and specific topics, which makes a systematic review uniquely suited to exploring the problem of how TANF fails to support those on it. Committee members were important to this process, as they helped dwindle down key concepts and research articles to incorporate in the final systematic review, as many keywords and research articles were considered through this process. Many keywords and research articles were discarded as the problem becomes better defined.

### **Personal Lens**

As touched on earlier, I viewed welfare programs through the lens of a progressive feminist, a politically active person, and a community based mental health worker. I believe a society should be measured by how it treats the most vulnerable amongst them, and if our government is doing an incomplete job at making sure our poor are adequately cared for, I wished to find research that supports that belief. I attempted to include all the relevant research regarding TANF and material hardships into this review that I found, however my attention may have been more towards research that affirmed what I have experienced during my time as a

community worker, that welfare programs do not provide enough to live comfortably on. This is something I must note, as I was not an entirely objective participant in this discussion. However, as this review is systematic, it follows a specific and standardized procedure for finding and synthesizing data so my own personal biases color the facts to a minimal degree. When I found research findings in the background literature search that contradicted my own personal thoughts on welfare, I still strove to include them. An example is MacLeavy (2014)'s interpretation on low wages for TANF recipients being a positive thing (p. 266).

### **Definitions**

It was critical in this research, and in engaging in a systematic review, to define my important concepts and terms. Firstly, welfare needed defining. Although there was some disagreement on what welfare means in America, for the sake of this paper, I did not include corporate welfare/subsidies otherwise known as tax breaks given to large corporations. Instead, I defined welfare as economic assistance programs for alleviating material hardships of people with little to no income, the poor of our country (Washington, Sullivan, & Washington, 2006, p. 2). The population of focus in this review included impoverished families in post-welfare reform America on TANF and families who had previously been on TANF. Both current and previous TANF enrollees were looked at since a basis of comparison for how people do on TANF and after discharge from it is important to note. I defined family here as the members of TANF recipient households, which could include mothers, fathers, daughters, sons, or potentially extended family (Office of Family Assistance, 2016). Poverty, as mentioned before, was defined as those whose income is not high enough to pay for a livable amount of food, shelter, clothing, and utilities (Hunter & Santhiveeran, 2005, p. 2). Material hardships are economic concerns of

impoverished people, including the lack of access to healthcare, housing, employment, and nutrition (p. 3). And Welfare Reform was a policy passed through legislation in 1996 about aid for the poor, focusing less on paying them enough to provide for their needs and more on getting the poor back to work (Washington, Sullivan, & Washington, 2006, pgs. 6-7).

### **Inclusion Criteria**

After I practiced numerous sensitivity searches based on keywords, I narrowed down my topic with a specificity search. This was in order to narrow down the important concepts of the problem being explored. I determined that studies needed to directly address TANF, either generally or, more preferably, TANF recipients and their experiences with the aforementioned primary hardships. All of my sources were either peer-reviewed academic articles or federal agency data. The time frame of the sources I sought were limited to post-welfare reform United States, so after 1996. However, I set the start date of viable sources to the year 2000, when there had been enough time to evaluate the experiences of people on TANF through years of study. In total, 37 articles were looked at in total for this systematic review, but only 20 were included for the final review. Six articles were excluded due to being too broadly about TANF and not specific material hardships. Ten articles were excluded due to talking about other welfare programs, not TANF. Three articles were excluded due to being about welfare in other countries, and two articles were excluded due to not having access to the full article.

There was not a strict design limitation on my systematic review, since the quantitative, qualitative, observation study, or systematic review designs all provided greater knowledge and insight into the experiences of homelessness, unemployment, and phone disconnection amongst TANF recipients. The sample from these articles were TANF recipients and former TANF



recipients. Former TANF recipients were important in this study to look at since they give a comparison for how the impoverished experience material hardships differentially based on whether they remain on TANF or not. This sample included mothers, fathers, and their children that are or were eligible to receive TANF services. And, of course, they were all United States citizens or residents receiving TANF benefits after welfare reform passed in 1996.

### **Search Strategy**

To search for the sources of my systematic review, I utilized the following databases: SocIndex and Social Work Abstracts. I also used the following research institutes: Institute on Research on Poverty, The Center on Budget and Policy Priorities, and the National Poverty Institute. The keywords I started with in my search were “welfare,” “general assistance,” “economic assistance,” “TANF,” “SNAP,” “material hardships,” “phone disconnection,” “unemployment,” “housing,” “welfare reform,” “digital divide,” and “welfare recipients.” I then decided instead of including different kinds of welfare programs into my topic, I would focus only on TANF. If an article came up discussing another economic assistance programs, such as general assistance or SNAP, it was excluded. If an article was discussing TANF, however it was discussing a separate material hardship, such as a lack of nutrition or domestic abuse, it was excluded. And if an article only passingly mentions TANF and the primary material hardships I mention, while the main focus was on welfare in general or a more general discussion of struggles of welfare recipients, it was excluded.

I reviewed abstracts first, then when it seemed like the article was relevant, I further scanned Introduction, Background, Methods, Results, and Discussion sections. I noted which articles I looked through and discarded, while I marked down why they were discarded. I

intended to keep a running count on how many articles I used in my systematic review, which I did. My preferred range of usable academic articles was within the 10-20 article range, and I reached the max and 20 articles and sources. Ten of my 20 articles came from SocIndex search engine, while seven came from Social Work Abstracts. One article came from Institute on Research on Poverty, one article came from the National Poverty Institute, and another came from The Center on Budget and Policy Priorities. All of these articles were found with “TANF” as a part of the search, while adding the search terms “housing,” “employment,” and “phone disconnection” to “TANF” yielded the articles for each hardship. *See Appendix G for analysis of these 20 articles.*

### **Data Abstraction**

Once I completed an exhaustive search, I determined the kind of information I intended to extract from them, relating to directly to the experiences of TANF recipients and their struggles with housing, utilities, and employment. There was an article analysis form provided on Blackboard for assisting in keeping track of the important information from each article and how articles compared to each other in the information they relayed. I observed if there were any disagreements or gaps in the literature regarding the primary hardships of TANF recipients and noted them for discussion.

This article analysis specifically asked me to identify the topic of each article, what research design and sampling method each was using, what kind of measures each study was using (such as an interview or survey), what the sample of each article was, and the findings of each article. This process occurred after I put together my committee and they accepted my

proposal for my final project. This committee peer-reviewed my methods for this systematic review.

### **Findings**

After lengthy literature searches, 37 total articles were considered for inclusion into this systematic review, with 17 ending up being discarded for the finalized version. Six of these pieces of literature were discarded for lacking specificity on material hardships specifically, only discussing TANF broadly. These articles did not have enough details on TANF recipients' experiences with phone disconnection, unemployment, and housing instability to be useful for this review. Ten were taken out of consideration due to involving other types of welfare programs, like General Assistance or SNAP. Three were not considered due to examining welfare topics in other countries, or in too specific of a location here in the United States. These articles do not have information on how TANF recipients in the United States experience material hardships, just how people on other countries on different types of programs experience them. Or, they talk about data from such a small portion of the US that it is not generalizable to Americans on TANF as a whole. Lastly, two were not included due to not having access to the full article, I did not want to use an article I did not have a full grasp on because I could not read it all.

The final literature count came to 20 articles used in the final version of this systematic review. Three of these articles were quantitative analyses (such as Pew Research Center, 2014). Seven of these articles were qualitative reviews (such as Lee, Slack, & Lewis, 2004). Four of these articles were observational studies (such as Gonzalez, Ems, & Suri, 2016). Lastly, six were systematic reviews (such as Washington, Sullivan, & Washington, 2006).

## **How TANF Enrollment Intersects with Housing Needs**

### **Housing Costs Rise as TANF Benefits Drop in Value**

One cannot fully understand a TANF recipients' difficulties with paying for housing without considering the effect the Great Recession of 2008 had on the U.S. economy. Housing prices have gone up as many wealthier home-owners sold their houses after the recession and moved into renting apartments again, increasing competition and rent/mortgage costs (The Center on Budget and Policy Priorities, 2016). While the amount of money TANF gives to its recipients has lowered in value, and fewer eligible people are on TANF, costs continue to rise. Berry-Edwards (2015) agrees with this data, adding that difficulties with paying rent for TANF recipients have skyrocketed since the recession (p. 7).

The Center on Budget and Policy Priorities (2016) elaborates on this phenomenon. stating, "consequently, TANF benefits cover only a fraction of a family's housing costs, and housing is only one of the basic needs that a family must meet (although it is one of the largest). The monthly TANF benefit level for a family of three is less than the estimated cost of a modest two-bedroom apartment in all states. Because modest housing is so often out of reach for TANF families they find themselves living in substandard conditions, doubled up with family or friends, or homeless."

### **Impact of Housing Instability on TANF-recipient Mothers/Women**

Lowered value of TANF benefits and increasing cost of rent disproportionately affects mothers, who are the typical head of household for TANF recipient families (Berry-Edwards, 2015, p. 8). To an even greater degree beyond the housing difficulties of TANF recipient mothers, mothers of color experience even harsher challenges obtaining and maintaining housing

(Berry-Edwards, 2015, p. 8). TANF cannot be an adequate form of public assistance alleviating housing instability if it leaves mothers, the primary source of income for most TANF recipient families, in even worse shape financially to afford a home than other TANF recipients.

### **How TANF Recipients Cope with Housing Instability**

Conditions can often get crowded in housing for TANF recipients, if housing is even present at all. Ovwhigo, Sanders, and Born (2008) state that 13-31% of TANF recipients across different states are forced to move in with family or friends, to couch hop, stay in shelters, or live on the streets at some point in any given year (p. 87). In another related finding, those unstably housed TANF recipients, who are always assigned a TANF case worker to assess their progress with the program, reported housing issues less frequently to TANF caseworkers than how frequently they were actually experiencing it (p. 98). Ovwhigo et al suggest that the punitive nature of the TANF program, with threat of sanctions or expulsion from the program for not following requirements in a stringent fashion, damages trust and communication between TANF caseworkers and TANF recipients, making the recipients feel like sharing their troubles is fruitless in getting them help (p. 106).

Livermore, Powers, Lim, and Davis (2015) add greater depth to our understanding of the housing crisis for TANF recipients, saying, “living with friends and having close social relationships was related to fewer difficulties with housing. Being able to stay or rent with friends, able to borrow funds, is a protective factor while housing instability continues,” (p. 165). Those living with friends also tended to risk sanctions from not immediately finding work more frequently because of having some financial safety net with their friends (p. 165). Although housing instability can be a complicated issue for TANF recipients, it seem as if close personal

ties, employment of some kind (preferably full time), and remaining on TANF are the greatest predictors of keeping one's housing situation stable.

### **TANF Recipients Housed More Stably Than Otherwise**

Research from Hunter and Santhiveeran (2005) explains that those who involuntarily leave TANF experience less rent burden and housing instability than those who choose to leave it (p. 4). When I discuss voluntary leavers of TANF, I mean those who graduated from TANF by performing so well and no longer requiring the aid, or those who chose to leave on their own accord if they felt the program was not for them. By involuntary TANF leavers, I mean those who have been kicked off the program for being sanctioned too frequently or violating the requirements of the program in some fashion to lose benefits.

More than half of all leavers, voluntary or involuntary, have at some point had trouble paying mortgages or rent (p. 4). 14% of full time worker leavers and 25.8% of part time worker leavers experienced inability to pay for rent and were evicted or had to move after leaving TANF (p. 6). Of involuntary leavers to TANF, 90% had trouble paying for rent and had utility disconnection issues (p. 7). 46% of non-White TANF leavers experienced trouble paying for utilities in their households while only 32% of White TANF leavers did (p. 11).

Welfare termination, whether voluntary or involuntary, differentially but significantly increases housing instability, and full time employment is a greater protector against housing instability than part time employment (pgs. 6-7). However, both voluntary and involuntary leavers of TANF reported more housing instability than those who remained on TANF rolls, more so for voluntary leavers (p. 4). While TANF has a plethora of shortcomings as an economic

safety net, it does offer as measurable benefit of increased housing stability for those who remain on it.

## **How TANF Enrollment Intersects with Obtaining and Maintaining Employment**

### **Impact of State Policies on Enrollment and Employment for TANF Recipients**

The way states implement TANF can often become a barrier to getting and staying employed. MacLeavy (2014) states that several states implemented TANF post-recession in a manner to discourage eligible recipients with work barriers from applying, and enabling more work ready applicants to smoothly get through the process (p. 261). Many of those TANF could help are being systematically kept off of it's rolls. Also, closer analysis shows that states are using less and less of the funds given by the federal government for TANF recipients on vocational assistance, instead helping non-TANF recipient populations (p. 262).

The Center on Budget and Policy Priorities (2016) explains, "Overall, states spent only 8 percent of their state and federal TANF funds on work activities in 2014, with ten states spending less than 5 percent. States spent 16 percent of these funds on child care, with 15 states spending less than 5 percent. States spent about a third of their TANF funds on other services such as child welfare, early education, afterschool programs, and college financial aid; much of this spending goes for families with incomes well above the poverty level."

It would be easier for parents on TANF to get back to work if more of the block grants used by states were used for childcare and other economic assistance services, when currently such a small portion of the grants are used to actually help TANF recipients obtain and maintain employment. States ignore the needs of TANF recipients to get back to work by inappropriately spending the grant money given by the federal government. This could be limiting TANF's

modest employment boost to recipients from becoming a more significant boost. However, one of the few protective factors from the increasingly harsh sanctions under TANF is a rule in place, that sanctions cannot be enforced if there is a child under 13 in the household (Critelli, 2008, p. 19). Along with misusing funds, states hurt the employment option of recipients through strict definitions of “work.” Many occupations, like baby sitting or fostering other people’s children, were not considered employment by TANF rules. Due to these strict definitions, foster parents tend to foster children less while on TANF as it forces them to look for work unrelated to the care of the foster children. On top of the previously mentioned state rules working against TANF recipient employment, there are many other factors as well, like a lack of necessary funds allotted for paid family leave, childcare, and transportation assistance, and sanctioned families have more barriers to employment than non-sanctioned families.

### **Common Barriers to Employment for TANF Recipients**

Although TANF’s entire focus is on alleviating poverty by incentivizing getting back to work, those enrolled in TANF continue to experience a myriad of different employment difficulties. On top of that, for the types of jobs most commonly held by TANF recipients, jobs in health care, domestic work, and schools, need to be close to TANF recipients’ homes since they often lack reliable transportation (Macleavy, 2014, p. 263). Unfortunately, these kinds of jobs are scarcer as the workplace becomes more high tech and high skill. This is due to a lack of access to transportation and education for many TANF recipients, who tend to be low skill and undereducated (p. 261). Jobs that match the skill levels of TANF recipients are gradually disappearing in our current market.



Delving deeper into the numbers behind TANF recipients' barriers to employment, Lee, Slack, and Lewis (2004) recite, "Many barriers to employment are present with TANF recipients, as 60% have a high school diploma, 37% have low job skills, 23% have depression or other mental health symptoms, 23% have complex medical issues, and 74% do not have access to a car or regular transportation" (p. 381). Of those TANF recipients who experience sanctioning for not finding employment fast enough, they earn on average \$1300 less a year than those not sanctioned by TANF, and tend to stay longer in job training programs rather than getting placed into a job (p. 383). TANF itself, with its policy of sanctioning, sabotages its own goal of getting the poor back to work. Reichman, Teitler, and Curtis (2005) also found that those sanctioned by TANF tend to have less education and lower work skills in the first place, with TANF caseworkers not going above and beyond to help those in greater need (p. 218). Finally, 13% of those employed while on TANF reported ongoing problems doing the work or interacting with their coworkers and supervisors (p. 224).

The aid TANF gives to TANF recipients to become employed often seems inadequate, as despite TANF providing funds for childcare, 37% report issues with childcare interfering with working (Ovwhigo, Sanders, Born, 2008, p. 87). Unlike with housing, where TANF recipients under-report on their housing difficulties, TANF recipients overreport their challenges with finding employment (although the barriers to employment for them are in reality severe). Findings also show that if a TANF recipient has children, they tend to experience the myriad of barriers to employment to greater severity, although recipients with or without children are at equal rates of reporting these barriers to TANF case workers.

### **Challenges for TANF Leavers**

Things often gradually decline for TANF recipients once they leave the program, meaning the positive outcomes of TANF have little staying power. Reichman, Teitler, and Curtis (2005) discovered that people who leave TANF employed usually remain employed, but begin to make on average less earnings and have less long term job security than when they were on the program (p. 217). Time limits placed on TANF recipients usually cause their successes gained in employment while on the program to be lost over time when discharged from TANF (p. 218). Flint, Shaffield, McNeil (2016) also found that over the years, the length and amount of funds cut with sanctions imposed by TANF on its recipients have only become more severe, discouraging leavers from returning to the program and potentially dissuading even eligible new families to the program.

### **Boost to Employment Rates for TANF Recipients**

TANF recipients do perform better on severity of material hardships experienced than the poor who do not receive benefits, or TANF leavers. It cannot be denied that TANF has aided in boosting employment amongst its recipients to a small but significant degree (The Center on Budget and Policy Priorities, 2016). In order to make this employment boost even better, sanctions and time limits need to be greatly adjusted or entirely removed from the TANF program.

### **How TANF Enrollment Intersects with Phone Disconnection**

#### **Statistics on Phone Access, Phone Shut Off Rates**

As of 2014, 90% of Americans have a cell phone, which has been significant in closing the previously more severe digital divide between the poor and upper classes (Pew Research Institute, 2014). However, as individuals experience lower levels of education, have lower

incomes, and live in rural or urban settings, this number drops several percentage points below 90% to anywhere from 86-88%. And while that previous number for how many Americans having cell phones seems high, 90%, Danziger, Wiederspan, and Douglas-Stiegal (2013) explain why that statistic is deceiving, saying, “although percentage rates seem high for TANF users who have cell phones, most of them cannot afford minutes throughout the entire month, must change phone plans or get new phones/numbers, or have their lines disconnected regularly until they can pay to get them back,” (p. 301). As mentioned previously, 20-50% of poor families enrolled in TANF benefits experience, across all states, phone disconnection issues on an ongoing basis (Gonzalez, Ems, & Suri, 2016, p. 2). Over half of impoverished people do not have a landline phone and lack phone contracts that can reliably be paid to keep their phone on (p. 2). And while the average population can experience up to 11% of phone disconnection at some point, TANF recipient mothers specifically reach nearly 25% (Reichman, Teitler, and Curtis, 2005, p. 222). For those who are low income and for those families on TANF, lower access to landlines and cell phones, along with consistent difficulties paying for hours, adds to their experience of the material hardship of phone disconnection.

### **Phone Disconnection and its Relationship to Employment and Other Necessities**

Gonzalez, Ems, & Suri (2016) also continue on, explaining that maintaining one’s TANF benefits, maintaining housing, maintaining provider appointments, and keeping up with the responsibilities of a job all significantly decrease when rates of phone disconnection are higher amongst recipients (p. 2). Gonzalez, et al conclude, “as a result, the poor may increasingly experience short-term phonelessness, which may disrupt access to healthcare and other services,” (p. 1). Lee, Slack, and Lewis (2004) also found that phone services for TANF recipients who

were sanctioned for not finding employment fast enough had higher levels of disconnection (p. 373). Reichman, Teitler, and Curtis, (2005) report that mothers who are sanctioned on TANF are 76% more likely to experience phone disconnection than mothers who are non-sanctioned (p. 226). A relationship between phone disconnection and sanctions for lack of employment is apparent. The more difficulty TANF recipients may have finding jobs due to a lack of minutes on their cell phones, the greater the likelihood they will be sanctioned and have even further difficulties getting a job and paying for minutes. Or, conversely, if a recipient is having difficulties finding work, that could result in less money to pay for phone minutes and an increasing inability to engage with their TANF caseworker. Which would inevitably lead to sanctioning and increased job search stress and failure.

### **Strengths and Weaknesses of TANF's Ability to Alleviate Material Hardships**

#### **The Strengths of the TANF Program**

Some of the strengths of TANF that have been revealed over time are shown in the differential positive outcomes of those people who remain on TANF benefits, and those people who have been discharged from it. Compared to TANF leavers, both voluntary and involuntary, TANF recipients have lower rates of housing instability, unemployment (as long as they are not sanctioned), and utilities not paid (Hunter & Santhiveeran, 2005, p.4). So, while TANF is very different than AFDC which came before it, we can still see some effects of it as an economic security net. Also, there is a modest increase in employment rates for recipients of TANF than were the rates for AFDC recipients before it (Center on Budget and Policy Priorities, 2016). This means that the employment focus of post-welfare reform has had some positive effect.

#### **The Weaknesses of the TANF Program**

### ***Lack of Reach and Scope of TANF***

A lack of scope is a primary weakness of TANF's ability to prevent material hardship. The numbers consistently drop for families who are eligible for TANF, but receive no enrollment, compared to the families that enrolled in the program over the years. The Center on Budget and Policy Priorities (2016) explains, "over the last 20 years, the national TANF average monthly caseload has fallen by almost two-thirds — from 4.4 million families in 1996 to 1.6 million families in 2014 — even as poverty and deep poverty have worsened. The number of families with children in poverty hit a low of 5.1 million in 2000, but has since risen to more than 7.1 million. Similarly, the number of families with children in deep poverty (with incomes below half of the poverty line) hit a low of about 1.9 million in 2000, but is now at about 3.1 million."

As one can see, the need for a TANF-like safety net for poor families has drastically increased since the Great Recession of 2008, due to the increased joblessness and economic security the recession brought. However, a vast majority of TANF rolls have been closed. While AFDC gave a safety net to 68% of poor families while it was still active, currently TANF only provides a safety net to 23% of poor families. Danziger Wiederspan, and Douglas-Stiegel (2013) also elaborate that TANF has a one size fits all style of welfare and its limited scope is not specialized for the unique needs and barriers of each family (p. 306).

### ***Multiple Factors Contributing to TANF's Declining Scope***

There are reasons for the extensive cutbacks on TANF. As Danziger et al (2013) elucidate, "post recession, a large number of families who were eligible for TANF did not pursue getting on it, and 77% of former recipients stated the program did not meet their needs," (p. 306).

Because former TANF recipients were so dissatisfied with the program, there was little incentive to get back on it, even if there was a need present. And different state approaches to TANF would discourage poor families with greater barriers to employment from even enrolling, structurally (Macleavy, 2014, p. 262). Macleavy explains that states would set up eligibility requirements so more able bodied and work ready applicants would get sped through the TANF application process while those who were under-skilled, under-educated, and disabled would be ignored and left to their own devices.

These same families with greater barriers to employment would also be sanctioned the most by TANF, which negatively influenced their successes with getting and keeping jobs and maintaining housing (Danziger Wiederspan, and Douglas-Stiegal, 2013, p. 308). The program was far too strict and exclusive to aid everyone it could potentially help. The time limit to TANF is also a significant portion of why it has failed to serve people in need, since leaving the program, voluntarily or involuntarily, results in greater material hardship without the program's ongoing support. When TANF recipients leave the program, success rates drop virtually across the board for utility payment, housing stability, and employment (p. 308). If welfare is to provide to those in need, it needs to provide consistently and regularly, as many families that are not able-bodied cannot succeed with TANF in its current form.

### ***The Milieu in which TANF Failed***

The Great Recession was a test of TANF and it failed. Macleavy (2014) adds that many of the kinds of jobs TANF recipients get, when they are able to get jobs, tend to be minimum or low wage, which has less spending power as it did in the past (p. 262). Macleavy explains further, stating, "by the mid 2000s the minimum wage was 11% lower than the inflation-

adjusted value of the 1979 federal minimum wage. Notably, the average income of the top fifth households was 31 times higher than the average income of the bottom fifth households,” (p. 262). While Macleavy argues that TANF helps to depress wages and encourage hiring (p. 266), this does little in alleviating material hardships for those TANF recipients earning depressed wages. TANF could not succeed with the kind of tumultuous economic conditions the poor are living within, post-recession.

### **Discussion**

Since the US moved, in the mid-90’s, from the perspective that welfare programs (like the AFDC) should function as an indefinite economic security net for the poor to the perspective that welfare programs should be primarily temporary work training programs (like TANF), much changed. The program cut back on funds allotted to recipients while, due to economic trends, more people were in need of a economic security net than before. This systematic review found that TANF does provide a modest employment boost for those on its rolls, especially single mothers, while rates of housing instability and utility disconnection are also lower than the impoverished who have left or been kicked off of TANF’s rolls. Although material hardships still persist for TANF recipients.

### **A Summary of the Findings**

Those who remained on the program still experience work, utility, and housing material hardships on a regular basis compared to the rest of the US population. Also, AFDC did a much more comprehensive job of being an economic safety net for the poor in the pre-welfare reform era, because its reach was much greater and benefits higher (with fewer strings and demands attached) than TANF’s currently are. TANF leavers reported that they did not want to return to

the program because they felt it did not help. Meanwhile, many US states drafted rules hindering the most needy from being enrolled in TANF, while in the same breath using federal grant money for other services instead of helping the poor. All contribute to the poor performance of TANF in bringing people out of poverty and in alleviating material hardship.

What is interesting about my findings in this systematic review is that there are signs that TANF has potential to be much more effective. It's not an entirely draconian and ineffective program. It just needs more oversight at the federal level for how states implement the monies provided for it, as well as a rehaul of the amount of money given to recipients for a variety of different purposes (plus getting rid of the sanctions and time limits).

### **Where Theory and Data Meet**

I theorized that post-welfare reform programs were not designed to alleviate the suffering of the poor, nor were they meant to bring people out of poverty, but instead were implemented to get the able bodied poor back to low wage work while ignoring the suffering of those too disabled to be employed. This theory led to my research question, of wanting to know more about how TANF recipients experience housing instability, unemployment, and phone disconnection hardships. A series of quantitative analyses provided the backbone of my data, including poverty rates, phone access rates, and demographic breakdowns of TANF recipients.

Meanwhile, quantitative analyses and systematic reviews helped shed light on TANF's overall efficacy, especially in regard to the three primary material hardships discussed in this systematic review, by analyzing the previous body of research on these hardships and synthesizing more generalized findings about the program. I reviewed observational studies in tandem with quantitative analyses and systematic reviews to unearth more information on more



specific research questions under the umbrella topic of these material hardships. I did not have an explicit hypothesis of what my findings would be through this systematic review, however I made clear my belief that post-welfare reform economic assistance programs in the US are woefully inadequate in alleviating suffering and poverty, and the findings of this review only reinforce that belief. In some ways, programs like TANF serve to perpetuate poverty and suffering for certain classes of people, like the disabled and low-skilled workers on TANF or previously on it.

### **Answers Lead to More Questions, and Ideas for Further Research**

Since the problems with TANF have been established, there are several solutions proposed within the background literature to remedy this. Some researchers have suggested incorporating an outreach program into TANF, to have designated workers out in the community to sign eligible poor families up for benefits (The Center on Budget and Policy Priorities, 2016). Other researchers have strongly suggested that more funds be poured into TANF, so transportation costs and childcare costs no longer need to be an issue for recipients trying to work (Holod, Johnson, Martin, Gardner, & Brooks-Gunn, 2011, p. 354). Some also propose taking the 60 month cap on TANF benefits away, making it potentially indefinite for recipients, while also taking away sanctions (Hunter & Santhiveeran, 2005, p. 13). However, some researchers do not want to go as far as taking away sanctions from TANF, but those researchers suggest doing a better job by TANF case workers in explaining sanctions to new TANF recipients, so they understand what they need to do to avoid those sanctions (Lee, Slack, & Lewis, 2004, p. 397). Other academics propose the creation of new rent free subsidy programs to be implemented with TANF, using multiple welfare programs in unison with each other

automatically if you are eligible for TANF (Livermore, Powers, Lim, & Davis, 2015, p. 169). I personally believe that sanctions and time limits should be removed from the TANF program, as sanctions only make material hardships worse for recipients and time limits inevitably result in former recipients faring worse economically than when they were on TANF. We should increase funding so benefits are higher for TANF recipients and potentially life long, while still maintaining the employment focus of TANF. Childcare services and checkins on employment services are important and should continue. But the many people who are not able bodied to work who need TANF support should not be penalized for not being able to work through sanctions, and should remain on the program as long as they need it, without time limits in place.

This systematic review provides many avenues for further research. For example, we could ask “How does phone disconnection affect TANF recipient engagement with the TANF program?” or “How do TANF recipients’ housing experiences change based on level of phone disconnection?” or even “What are the rates of material hardship amongst single fathers on TANF compared to single mothers?” Future research could also ask disenchantd former TANF recipients what would need to change with TANF in order to bring themselves to apply again, or how to incentivize businesses through government subsidies to hire TANF recipients.

### **Study Limitations and Disclaimer About Findings**

There were many limitations to this study. First of all, general trends do show up across studies, like TANF funds being cut and misappropriated at the state level, while the need for TANF-like programs is only rising. However, for many pieces of data found in these articles about more specific points, like rates of phone disconnection amongst TANF recipients, they have little in the way of support across different studies. Many of these streams of research need

more funding so more replication can occur with findings, so we know the data we have is accurate. This is one limitation of the body of research I used in this review, a lack of replicable findings.

Also, I utilized only two search engines, plus a few research institutes, to search for articles on material hardships. If I had included more search engines or research institutes, I may have been able to more fully describe the experience of TANF recipients with material hardships. Along with these limitations to my study, I have also used multiple sources that are ten to 15 years old. Much of my data could potentially be out of date. If there was more funding to research material hardships of TANF recipients, and I utilized a greater variety of search engines, I may have been able to mitigate the use of older sources by simply finding more research on this topic.

### **Why does this matter to social work?**

Material hardships continuing on for TANF recipients is important to social workers because one of our values is a concern for the poor. Many social workers provide services to the impoverished and attempt to link them to services and programs that will alleviate their hardships. When the programs, like TANF, that we expect should help our clients, do not assist much, that affects how we can do our jobs effectively. On the macro-level of policy, social workers need to lobby their representatives, write letters, donate money to organizations fighting to expand TANF, march, and protest. We need to make connections to donors and politicians to persuade them to help the needy more by reforming our broken welfare system. And what we bring to them are pieces of research like this systematic review, being able to provide concrete evidence that the number of people in need is greater than ever and the help we provide through

programs like TANF is as inadequate as ever. Not only that, but social workers need to bring evidence of what does work in alleviating poverty through welfare programs. Social work research on TANF recipients' material hardships will be how we convince those at the macro-level of policy change to attend to our clients needs, so we can work with our clients and help them at the micro and mezzo-levels in a more comprehensive way.

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## Appendix G

## Article Analysis Chart

<b>Publication date</b>	<b>Author</b>	<b>Topic</b>	<b>Material Hardship Discussed</b>	<b>Recommendation for change</b>	<b>Study Type</b>	<b>Findings</b>
<b>August 5th, 2016</b>	<b>The Center on Budget and Policy Priorities</b>	<b>TANF's Efficacy 20 years into the Program</b>	<b>Housing, Phone Disconnection, and Employment</b>	<b>Increased funding and outreach to eligible recipients not enrolled in program.</b>	<b>Systematic Review</b>	<b>TANF Benefits are increasingly cut back while cost of living for utilities and housing rises. There is a significant increase in employment for current recipients of TANF, but it is only modest.</b>
<b>October, 2014</b>	<b>Pew Research Center</b>	<b>Cell Phone Ownership Rates</b>	<b>Phone Disconnection (broadly applicable)</b>	<b>N/A</b>	<b>Quantitative Analysis</b>	<b>Gender, Age, Education Level, Income, and Urban/Rural Dwelling can decrease cell phone ownership rates.</b>
<b>September, 2015.</b>	<b>C. Denavas-Walt &amp; B.D. Proctor (From US Census Bureau)</b>	<b>Poverty Rates in America</b>	<b>N/A</b>	<b>Authors wish to hone poverty measures to a more accurate degree.</b>	<b>Quantitative Analysis</b>	<b>Poverty rates between 2014 and 2015 were not statistically dissimilar. They were near identical across many demographics.</b>
<b>October 26th, 2016</b>	<b>Office of Family Assistance</b>	<b>TANF Participation</b>	<b>N/A</b>	<b>N/A</b>	<b>Quantitative Analysis</b>	<b>Millions of Americans receive TANF</b>

		<b>Broken Down by Demographics</b>				<b>benefits, disproportionately women and minorities.</b>
<b>September, 2016</b>	<b>A.L. Gonzalez, L. Ems, &amp; V.R. Suri</b>	<b>Cell Phone Disconnection and its Impact on the Poor</b>	<b>Phone Disconnection</b>	<b>Government sponsored programs that are more comprehensive to cover phone bills for the poor.</b>	<b>Observational Study</b>	<b>Cell Phone Disconnection is regular occurrence for TANF recipients and it affects quality of health, work, and housing.</b>
<b>December 21st, 2011</b>	<b>A. Holod, A.D. Johnson, A. Martin, M. Gardner, &amp; J. Brooks-Gunn</b>	<b>Government Subsidies and Their Stabilizing Effects on Children and Families</b>	<b>Phone Disconnection</b>	<b>Expansion of government subsidies for the poor, including the Child Care and Development Fund (CCDF).</b>	<b>Qualitative Review</b>	<b>Conducting scientific research on TANF recipients can be challenging, when phone disconnection is so frequent and impedes phone surveys and interviews.</b>
<b>September, 2004</b>	<b>B.J. Lee, K.S. Slack, &amp; D.A. Lewis</b>	<b>How TANF Recipients Experience Material Hardships When Sanctioned</b>	<b>Housing, Employment, and Phone Disconnection</b>	<b>Sanctioning needs to be better explained to TANF recipients, as knowledge on this matter reduces hardships while on the program that result from sanctions.</b>	<b>Qualitative Review</b>	<b>Sanctions cause greater amounts of informal work, rent hardship, and phone disconnection, and lessening sanctions or educating recipients on the rules for sanctioning reduced hardships.</b>



2008	P.C. Ovwhigo, C. Saunders, & C.E. Born	Communication barriers between TANF caseworkers and TANF recipients	Housing and Employment.	Accuracy of background information on clients must improve, including those measures on hardships, for a TANF Case Worker to more suitably work with recipients.	Qualitative Review	There is disparity between what recipients report of their hardships with housing and employment, more and less severe, respectively, and what other measures show.
February, 2015	J. Berry-Edwards	Effects of the Recession on welfare recipients	Housing and Employment	Government aid needs to be expanded during times of economic insecurity.	Systematic Review	The recession has caused greater material hardship and mental health symptoms in the poor, and economic security is directly tied to mental stability.
2005	T. Hunter & J. Santhiveeran	Understanding Material Hardships in TANF Leavers	Housing, employment, and phone disconnection	TANF benefits need to be extended to continue to provide aid to current leavers.	Qualitative Review	Minority leavers of TANF have more housing and food insecurity than White Leavers, and voluntary leavers have more housing issues than involuntary leavers.
2016	D.R. Fletcher, J. Flint, E. Batty, & J. McNeil	Stigma against welfare recipients and the motivation	N/A	Community education on welfare stereotypes and prejudices should be	Qualitative Review	Welfare recipients are not gaming the system as often as believed and both recipients

		ns behind perpetuating that stigma		implemented.		and non-recipients believe other recipients are cheating welfare rules.
2008	F.M. Critelli	Stresses of TANF sanctions on Foster Mothers	Housing, and Employment	TANF's child care support must be increased to accommodate for the higher risk of being a foster mother.	Observational Study	To reduce material hardships amongst foster mothers, medicare, food stamps, social security, and child care all need to be more accessible and available to them.
2015	M. Livermore, R.S. Powers, Y. Lim, & B.C. Davis	What factors increase and what factors decrease material hardships amongst TANF recipients?	Housing, employment, and phone disconnection	Rent free programs would reduce material hardships, while sanctions need to be cut back.	Observational Study	Sanctions, transportation barriers, mental health issues increased material hardships while having social supports and being involved in housing programs reduced them.
December 2002	A. Kalil, K.S. Seefeldt, & H. Wang	What demographic factors increase the likelihood of being sanctioned	Housing and employment	There must be greater monitoring and explanation given to TANF recipients from TANF caseworkers to decrease the	Qualitative Review	All demographics experienced greater material hardships on sanctions, across all measured hardships, although it was worse for people of color.

		TANF?		level of sanctioning.		
2006	G. Washington, M. Sullivan, & E.T. Washington	What is TANF, from what context did it arise, and what has its history been up until this point?	Housing and employment	A new assessment should be created to incorporate recipient barriers to levels of sanctioning and rule implementation, so those struggling more can be treated more leniently on the program.	Systematic Review	TANF's one size fits all approach is harmful to many recipients, and the forced work aspect of its rules causes lower quality of life. TANF does not work as the safety net it should for the impoverished.
June 2005	N.E. Reichman, J.O. Teitler, & M.A. Curtis	How does TANF sanctioning affect mothers across a range of material hardships?	Housing, employment, and phone disconnection	TANF either needs to have the safety net it provides expanded or other forms of public assistance should be paired with it to help those in extreme poverty.	Qualitative Review	Mothers sanctioned by TANF experience greater food scarcity, health complications, housing instability, phone disconnection, and unemployment, however they experience these while on TANF and non sanctioned as well. TANF is not enough of a safety net on its own to help the poor, and sanctioning people makes it even less

						effective.
<b>June 2013</b>	<b>C.K. Lawrence</b>	<b>How has TANF fared since its inception as a safety net, and what is the level of current enrollment?</b>	<b>Employment</b>	<b>Suggests other research think of ways to solve why TANF caseloads are dropping while there are more families in need.</b>	<b>Systematic Review</b>	<b>TANF has been a controversial program embodying welfare reform ideology since PRWORA passed, and it has resulted in a generation of unsupported poor. Fewer and fewer people are on TANF while rates of hardship have only grown.</b>
<b>2015</b>	<b>H. Kolstad</b>	<b>What are the arguments for welfare existing as a right?</b>	<b>Housing and employment</b>	<b>Suggest that our social and political discourse, and education on government, focus on maintaining welfare as a right for all people to maintain a suitable standard of living.</b>	<b>Systematic Review</b>	<b>Only a basic income guarantee and a participatory democracy will allow welfare participation to be rid of its stigma, and for governments to allot the necessary amount of resources to welfare programs.</b>
<b>2013</b>	<b>S.K. Danziger, J. Wiederspan, &amp; J.A. Douglas-Siegel</b>	<b>Although welfare rolls are reducing, how are previous TANF recipients faring</b>	<b>Employment</b>	<b>A more comprehensive assessment tool needs to be used to match benefits to level of need, and a combination of different</b>	<b>Observational Study</b>	<b>Only 23% of welfare recipients thought the programs helped, and if TANF is going to be work focused, it needs to be more</b>

		<b>with material hardship ?</b>		<b>public assistance programs need to be bundled together for the needy to alleviate their hardships.</b>		<b>comprehensive in its child care options, job training, and job placement assistance.</b>
<b>April 2014</b>	<b>J. Macleavy</b>	<b>How do progressive groups unite to implement more recipient friendly welfare policy?</b>	<b>Employment</b>	<b>Suggests we leave benefits for TANF recipients low to encourage greater workforce participation, as Macleavy believes low wages create more jobs, and entice employers to hire TANF recipients.</b>	<b>Systematic Review</b>	<b>Wages are depressing for TANF recipients, their share of the wealth in society is becoming lower, and organizing and progressive action may fall short of achieving the goals of alleviating the poverty and work challenges TANF recipients face.</b>