A study of Georgia home visitors perceptions regarding the benefits, regulations and promotion of the temporary assistance to needy families program (TANF) provided under the personal responsibility work opportunity and Reconciliation Act of 1996

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A STUDY OF GEORGIA HOME VISITORS PERCEPTIONS REGARDING THE BENEFITS, REGULATIONS AND PROMOTION OF THE TEMPORARY ASSISTANCE TO NEEDY FAMILIES PROGRAM (TANF) PROVIDED UNDER THE PERSONAL RESPONSIBILITY WORK OPPORTUNITY AND RECONCILIATION ACT OF 1996.

A DISSERTATION
SUBMITTED TO THE FACULTY OF CLARK ATLANTA UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

BY
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ATLANTA, GEORGIA

MAY 2007
ABSTRACT

SCHOOL OF SOCIAL WORK

STARKS-WALKER, DAKIRA S.  B.A. CLARK ATLANTA UNIVERSITY, 1991
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A STUDY OF GEORGIA HOME VISITORS' PERCEPTIONS REGARDING THE
BENEFITS, REGULATIONS AND PROMOTION OF THE TEMPORARY
ASSISTANCE TO NEEDY FAMILIES PROGRAM (TANF) PROVIDED UNDER
THE PERSONAL RESPONSIBILITY WORK OPPORTUNITY AND
RECONCILIATION ACT OF 1996.

Advisor: Professor Richard Lyle, Ph.D.

Dissertation dated May, 2007

This study examines the perceptions of Georgia home visitors in non-governmental programs (NGO) of the TANF program and their promotion practices. This study was based on the premise that home visitors have influence on whether or not program participants applied for the TANF program services based on their promotion of the program. A case study analysis approach was used to analyze data gathered using descriptive statistics, cross tabulations, phi, chi square and one way analysis of variance (ANOVA). The researcher found that 90% of the respondents disagreed with the benefits of TANF and 83% disagreed with the regulations of TANF. Despite their disagreement, 64% reported promoting TANF in a positive manner. The conclusions drawn from the
findings suggest that despite their perceptions of the TANF program, home visitors are maintaining appropriate professional boundaries by presenting families in need with the possible options and encouraging them to make the necessary choices.
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CHAPTER I

INTRODUCTION

The subject of this research study is the perceptions of home visitors about the Temporary Assistance to Needy Families program (TANF) under the Personal Responsibility Work Opportunity Reconciliation Act of 1996 (PRWORA of 1996). The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 is credited with transforming the antiquated American welfare system. The previous system was based on entitlements, whereas, the new program promotes personal responsibility and accountability. Under the PRWORA of 1996, recipients of government cash assistance, called Temporary Assistance to Needy Families (TANF), are required to meet several criteria. The requirements include but are not limited to, mandatory participation in “work-related” activities, school or educational program attendance depending on the participant’s age, attendance in “enrichment programs” and full cooperation with child support enforcement.

On the surface TANF appears to promote a more self-sufficient and positive lifestyle, but in reality the Act also imposed several fundamentally punitive measures. The measures include reporting of the father to child support enforcement regardless of the parental relationship and sanctions that ranged from reduction of benefits to termination of benefits for infractions. Additional punitive measures include lifetime
limitations of 48 cumulative months of benefits and the restriction of support for women pursuing a college education unless they are also working 25 hours a week.

Statement of the Problem

The relationship between the PRWORA of 1996 and non-governmental agencies and programs is complicated. While the agencies charged with administering the PRWORA of 1996 are governmental entities, the agencies that provide the services to recipients of benefits are a mixture of government programs and non-governmental organizations and programs (NGOs). Both entities often share mutual participants. The services provided by many of the NGOs are often voluntary, with few repercussions if the participant does not attain their goals. However, this practice is often in conflict with the guidelines of the PRWORA of 1996 and TANF policies that often terminate benefits for infractions. This conflict can influence the way NGOs serve mutual participants, that need the services to meet the requirements to receive TANF. This conflict also influences the perception that workers in NGOs have about the benefits, regulations and the impact the Act has on their client’s self-sufficiency.

Children having children has historically been a problem in the United States. Women who have their children at a young age frequently also have lower level of educational achievement and income, a higher probability of divorce and a greater number of children compared to women who become mothers at a later age (Unger & Wandersman, 1985).
According to the 2004 KIDS COUNT, published by the Annie E. Casey Foundation (AECF), the share of births to unmarried women rose from 28.0 percent in 1990 to 32.6 percent in 1994, but the rate has increased by less than 2 percentage points since 1994 and was 34.0 percent in 2002.

Despite the leveling off, the large number of children growing up in single-parent families remains a major concern among policymakers and the public. The number of families with children headed by a single parent rose from 9.2 million in 1996 to 9.7 million in 2001, and the percent of all families with children that were headed by a single parent rose from 27 percent in 1996 to 28 percent in 2001 (AECF, 2004).

Teenage childbearing is problematic because it often diminishes the opportunities of both the child and the young mother. Births to females under age 18 are particularly troublesome because most of these young mothers are unmarried and have not completed high school. Data show 89 percent of 15 to 17 year-olds that had a baby in 2002 were not married. Not surprising, only 10 percent of 15- to 17-year-olds who gave birth were high school graduates (AECF, 2004).

Most teenage mothers are not settled in a job or career, and many young fathers are not in a position to provide financial help; according to estimates, only about one-third of teen mothers eventually receive a high school diploma and an estimated 80 percent of young mothers may go on welfare sooner or later (AECF, 2004).

Children born to teenage mothers are less likely to receive the emotional and financial resources that support their development into independent, productive and well-
adjusted adults. Research shows that children born to single mothers “are twice as likely to drop out of high school, twice as likely to have a child before age twenty, and one and one-half times as likely to be ‘idle’—out of school and out of work—in their late teens and early twenties.” Thus, babies born to young teens reflect a group of children who will have to overcome high odds to thrive (AECF, 2004).

Historical research suggests that the social environment has significant positive influences on the mother, her infant and their interaction. In particular, social support may reduce the negative effects of stress on teenage parenting. When support is available, mothers are more responsive and affectionate toward their children (Unger & Wandersman, 1985).

This finding is further validated by analysis of the National Longitudinal Study on Adolescent Health (AddHealth) finding that “enhancing the connections of teenagers to their family and home, their school and their community is essential for protecting teenagers from a vast array of risky behaviors (Unger & Wandersman, 1985). Home visitation programs and non-governmental organizations provide this type of support and protection.

The subjects of this study are the staff of non-governmental home visitation programs across the state of Georgia. The programs are part of a state network and are independent sites designed to meet the needs of the communities in which they are housed. According to a study by Wasik, Bryant and Lyons, the concept of home visiting emerged in the mid-19th century. They note that by the beginning of the 20th century, massive immigration and other social changes resulted in a dramatic increase in the
number of families living in urban poverty. Many new programs were developed in the U.S. to address the problems of the poor (Wasik, Bryant & Lyons, 1990).

In addition, society had experienced a shift away from institutionalization of children of the poor toward home visiting as a support and service delivery system. Many of the earliest home visitors were nurses, whose focus was the primary health care of the poor. In the early 1900's, new belief systems emerged which highlighted the impact of the social conditions and the environment on the functioning of the families. Public education through home visiting was recognized as an essential strategy to combat various social ills, such as accidents, disease transmission, infant mortality and poor education (Wasik, Bryant & Lyons, 1990).

As the focus of home visitation broadened, teachers and social workers were added to the ranks of in-home providers. Home visiting was used as a modality of practice and a bridge between a family's daily life and the health care, education and social service systems. At this same point in history, home visiting programs specifically for pregnant women and new parents were being developed in several European countries, including Denmark, Norway and France (Wasik, Bryant & Lyons, 1990).

The Head Start program began as a center-based demonstration project in 1964. Home-based Head Start (HHS), which focuses on school readiness and home enrichment for three-to-five year olds, is one of the largest home visiting programs in the country. In addition to federal early intervention and early education programs, many state and local home visiting programs have been developed since the early 1970's, including Hawaii's
Healthy Start program. These initiatives focused on multiple child and parent related outcomes, were implemented in a variety of settings and worked with families from diverse cultural and ethnic backgrounds (Wasik, Bryant & Lyons, 1990).

Field experience and evaluation has found that home visiting is the most effective in the context of a larger community-based effort to support families. According to the National Commission to Prevent Infant Mortality, home visiting programs work best in areas where there are not enough doctors to serve the poor, where agencies have a history of working together and where there are sufficient nutrition, prenatal care, housing and drug rehabilitation needs (Wasik, Bryant & Lyons, 1990).

According to Healthy Families America, while there are many impressive family support and early intervention models, the U.S. Advisory Board on Child Abuse and Neglect in 1991 cited home visiting programs as its single most important recommendation to prevent child abuse and neglect. The advisory board asserted that the efficacy of home visiting as a preventative measure was already well-established, and called upon the government to implement a universal volunteer neonatal home visitation program for new parents (Anonymous, 2001).

Research has shown that home visitation programs work for a variety of reasons. They provide an opportunity to work with individuals in the family context or environment; they allow the home visitor to learn firsthand about the conditions of life for the parent and child and to respond to them. Families receiving home visitation are in a position of control because the home visitor shows respect and works with the families
on their own terms. Home visits offer a way to reach isolated families that typically
don't participate in services and families that are too disorganized or have become so
disillusioned by their past experiences with the system that they cannot or will not make
their way to center-based services (Anonymous, 2001).

The public supports home visiting services. Prevent Child Abuse America’s
Public Opinion Poll of 1999 found that 72% of parents interviewed think it is appropriate
to offer home visits and other support services. In addition, 82% of parents approved of
government investment in home visitation. This position was shared by 73% of those

The subjects of this study are home visitors in the Georgia Network of Healthy
Families America Home Visitation Program (HFA). The centerpiece of the HFA
program is strength-based home visiting. Carl Dunst, a researcher at the Allegheny-
Singer Institute found that successful programs are strength-based and aim to support and
strengthen family functioning (Dunst, 1987).

A strength-based approach recognizes that all families have strengths and that
programs should build on strengths rather than focus on correcting weaknesses. In a
strength-based program, when a family does not display competency, staff assume that
they have not yet had the opportunity to do so and that this is a failure of the
environment, not the individual. In addition, a strength-based program focuses on
helping families build their own abilities to manage life’s challenges, rather than
becoming dependent on an outside helper (Cochran, 1993).
Home visitors in NGO's play a significant role in the administration of direct public and social services through the referral and promotion of the TANF program to the home visitation program participants. Home visitors also support families that receive TANF to ensure that they are in compliance with TANF requirements.

The balance of the study consists of the literature review, the theoretical framework and the methodology used in the study. The history of the PRWORA of 1996 is provided as the foundation for the study. The discussion also includes an exploration of the benefits and regulations of the PRWORA of 1996 and how they have been implemented across the country. The final sections of the analysis explores the research on the relationship between NGO's and TANF and present the guiding theoretical framework for the project.

The methodology section of the study presents the research design, description of the site and presents an overview of the sample and population. The methodology section concludes with the presentation of the instrument used in the study and the treatment of the data and the limitations of the study.

Purpose of the Study

The purpose of the study is to explore how home visitors in Georgia perceive the benefits and regulations of the TANF program and how their perceptions influence their promotion of TANF benefits. The study is designed to explore the perception of workers in 11 areas that include the amount of cash benefits allowed to families, availability of child care assistance, assistance with employment searches, assistance with educational
attainment, the application process for benefits, length of time to receive benefits, criteria to receive benefits and the sanctions. More specifically, the study:

1. Analyzes the regulations and benefits of the TANF program and the impact the program has on recipients.
2. Identifies the relationship between home visitors' perceptions about the regulations and benefits of the TANF program.
3. Assesses the extent the home visitors' perceptions of the regulations and benefits of the TANF program influences the home visitors' promotion of the TANF program.

Research Questions

The research questions of the study are as follows:

1. Is there a relationship between the home visitor's perception of the benefits of the PRWORA of 1996 and their promotion of TANF benefits?
2. Is there a relationship between the home visitor's perception of the regulations of the PRWORA of 1996 and their promotion of TANF benefits?
3. Do various home visitors (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers) have different perceptions of the TANF program?

Hypotheses

The null hypotheses for the study are as follows:
1. There is no statistically significant relationship between home visitor’s perception of the benefits of the PRWORA of 1996 and their promotion of TANF benefits.

2. There is no statistically significant relationship between home visitor’s perception of the regulations of the PRWORA of 1996 and their promotion of TANF benefits.

3. There is no statistically significant difference among home visitor’s perception of the TANF program.

Significance of the Study

The impact of the PRWORA of 1996 has been far reaching in the field of social services and public policy. Scholars have addressed the impact of the PRWORA of 1996 from the perspective of recipients, men, on the development of children of recipients, on how various states have implemented the policy, as well as the governmental agencies that are charged with overseeing the programs. However, there is a paucity of research that explores the impact that the PRWORA of 1996 has on non-governmental agency programs.

The 2003 work of David Sommerfeld and Michael Reisch titled Unintended Consequences The Impact of Welfare Reform in the United States on NGOs, served as the catalyst for the writer’s research interest in the study. Sommerfeld and Reisch found that the vast body of research and evaluations generated by the PRWORA of 1996 welfare reforms largely overlooked nongovernmental organizations despite their
substantial historical and contemporary involvement in the delivery of social services to low-income populations (Sommerfeld and Reisch, 2003).

The study may highlight the role that nongovernmental organizations have in helping the disenfranchised and low-income people of this country. This study may also correlate the perceptions of workers in NGOs on the TANF programs, its implementation and regulations to the promotion practices of nongovernmental organizations who provide services to an often shared population. The study contributes to both policy and practice to influence how communities, organizations and policymakers collaborate to meet the needs of its poorest citizens. The study contributes to the schools of social work and public administration as a learning tool for training staff and for improving relationships between social service agencies and government programs. Finally, the study contributes to the body of knowledge in management for governmental agencies as a tool to improve service promotion and delivery.
CHAPTER II

REVIEW OF LITERATURE

This chapter focuses on the literature establish a scholarly foundation for the study. The evolution of the American welfare system created in the mid-twentieth century is presented as the background for the presentation of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. The literature also presents the benefits and regulations of the PRWORA of 1996 through the implementation of TANF program. The review of literature provides a synopsis of the relationship between non-governmental organizations and human services. The review of literature concludes with the presentation of systems theory as the theoretical framework for the study.

Evolution of the American Welfare System

Historically, social reforms are typically the results of a major event, out cry or advocacy movement that challenges the existing contextual factors and pushes that new ones be used. The immediate reality of massive unemployment, depressed stock prices, lost fortunes, bankrupt companies, and deflated prices was obvious to everyone in 1929. President Herbert Hoover believed that private agencies, principally the Red Cross and family service agencies, could address the needs of unemployed and poverty-stricken Americans without government assistance. Hoover believed that welfare issues belonged to local government and private philanthropy (Jansson, 2001).
President Hoover’s approach to addressing the pending financial doom favored creation of the Reconstruction Finance Corporation (RFC), which focused on loans to corporations and banks, as well as various projects to encourage economic activity by bankers and corporations. To appease critics, and because he did not believe in major government programs, Hoover implemented these policies in a restrictive manner, granting loans when the institutions proved they were on the verge of bankruptcy (Jansson, 2001).

Hoover’s measures did not address the mounting economic needs of local governments, which were moving toward bankruptcy as their welfare expenditures increased. Pressure from the Congress to help local governments finally led to the passage of the Emergency Relief and Construction Act of 1932, which authorized federal loans to local governments that could prove they had become bankrupt. However, as the depression worsened, some Americans began to wonder whether more drastic measures were needed (Jansson, 2001).

When Franklin Roosevelt won his decisive victory in November 1932, it was unclear what he would do with his mandate. Roosevelt created a variety of programs that propelled the federal government into the social welfare arena. These programs provided relief, jobs and food to Americans who needed them. Many states and localities were verging on bankruptcy in 1932 because of mounting welfare costs and diminished revenues. Roosevelt’s solutions was the Federal Emergency Relief Administration (FERA); this emergency program provided funds to states for persons who needed
financial assistance. It was virtually a carbon copy, though on a larger scale of the Temporary Emergency Relief Administration (TERA) that Roosevelt had developed in New York (Jansson, 2001).

Due to the political and social pressures of the era, President Roosevelt was faced with managing confusing patterns of delegations, continuations and enlargement of New Deal programs, as well as to compromises in new legislation. The CWA and the FERA programs were discontinued, others were declared unconstitutional; others such as the CCC and PWA survived. Major new programs were created in the second half of the New Deal, including the Social Security Act, the National Labor Relations Board (NLRB), the Works Progress Administrations (WPA) and the National Youth Administration (NYA), but their form and size often reflected compromises with conservatives (Jansson, 2001).

The Social Security Act, which is the foundation of the American welfare state, contained programs to address a variety of social problems. The Social Security Act contained two social insurance programs, three relief programs and other smaller programs. The FERA was replaced with the federal relief programs to only three groups of persons in need—elderly persons (Old-Age Assistance or OAA); children in families with one caretaker (Aid to Dependent Children, or ADC); and blind persons (Aid to the Blind, or AB). All other destitute persons, including single non-elderly persons and families with two parents, were returned to local or general assistance welfare programs,
which were entirely funded by state and local resources. Many of these poor relief agencies were punitive in orientation and racist in their practices (Jansson, 2001).

Similar to Jansson, authors Ralph Dolgoff and Donald Feldstein trace the development of the American welfare system. Dolgoff and Feldstein note that the 1935 development of ADC as a federal-state cash grant program became a vital part of the social security legislation to enable states to aid needy children without fathers (Dolgoff & Feldstein, 2003).

Dolgoff and Feldstein note that there were several motivations for ADC: to keep families together, to keep mothers at home to raise their children and to keep children out of orphanages. ADC’s support was also intended to prevent children’s inadequate supervision and potential delinquency and to limit the paid labor of children and their parents. Locally oriented and highly discretionary, ADC had both federal and state rules. The rules were regarding legibility, including state regulations as to the suitability of the home and the moral fitness of the mother (Dolgoff & Feldstein, 2003).

During the late 1930’s and early 1940’s, due to the amendments to the Social Security Act of 1939, surviving wives and children became eligible under certain criteria in 1940 social security payments. It was thought at that time that ADC would fade away when family survivorship benefits started. Viewed as a transitional program, ADC was considered necessary and helpful for deserving women and children (Dolgoff & Feldstein, 2003).
The growth of the ADC rolls made it the primary form of public assistance program of the United States at the end of the 1950's. The program's expansion became a worrisome social policy issue because it served unmarried, divorced and deserted women. In 1962, the program was changed to AFDC, recognizing the societal changes that had taken place (Dolgoff & Feldstein, 2003).

Changes in the Welfare System: Social Reforms

In her 2000 study titled *Under Attack, Fighting Back, Women and Welfare in the United States*, Mimi Abramovitz explores the history of social welfare in a manner similar to other scholars. Abramovitz notes that the Social Security Act of 1935 transferred responsibility for social welfare from the states to the federal government, replacing temporary and sporadic state administered programs with a permanent social welfare system (Abramovitz, 2000).

The Social Security Act established two types of cash benefits: social insurance and public assistance. Social insurance programs included a pension for retired workers and temporary unemployment benefits, both funded by taxes either on the worker or employer; therefore they are viewed as rights, not assistance. The public assistance portion of the Act included three programs for the poor: Aid to Dependant Children (ADC), Old Age Assistance (OAA) and Aid to the Blind (AB); other programs including Medicaid and disability benefits were added over time (Abramovitz, 2000).
Welfare or AFDC was dealt a powerful blow in 1974, when all of the other public assistance programs were combined into a federalized income-support program called Supplemental Security Income (SSI), leaving AFDC which provided assistance to poor women and children out of the consolidation. This political isolation left welfare to be attacked over the years with the most impact being dealt in 1996, when Congress replaced AFDC with Temporary Aid to Needy Families (TANF), Title I of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, popularly known as welfare reform (Abramovitz, 2000).

Abramovitz notes that the drive to reform welfare began in the early 1980s and culminated with the PRA in 1996. She notes that the attack was political, social and economic in nature depending on the ideological position. She further explores the impact of ideology on social welfare issues by outlining the domain perspectives on social welfare policy (Abramovitz, 2000).

Conservatives pushed to reduce social welfare as a means to get the economy on track and blamed civil rights gains, the “culture of entitlements” and “behavioral poverty” as reasons to dismantle welfare. The liberal philosophy believed that the social problems were from flaws in societal institutions (i.e. labor markets, barriers to health care) not from flawed individuals or overly permissive social programs. Radicals, who look more closely at the workings of the economy, argued that poverty represents an inevitable feature of profit-driven economies based on private ownership of the means of production and exploitation of labor. Thus, social problems stem from societal structures
and the unequal distribution of money and power—not from individual behavior or malfunctions (Abramovitz, 2000).

Abramovitz argues that the programs and reforms of the American welfare state had less to do with supporting poor women than maintaining certain values and ensuring a low wage labor force. She notes that states manipulated welfare benefit payment rates to be lower than the payment rates of low wage jobs, thus making welfare a less attractive option for low income families (Abramovitz, 2000).

Abramovitz’s ability to link gender, race and economics to the policymaking process provides the reader with an integration of history, policy philosophy and exploration of gender as a social welfare issue that challenges America’s perception of social welfare policy. Abramovitz diligently states throughout the work, that despite volumes of evidence that welfare was tied to the economy and workforce, policymakers continued to ignore this information. Rather than addressing the core issues of poverty, welfare reform has focused on cutting the cost and size of welfare, enforcing the work ethic, upholding the family ethic and ending entitlements at the expense of poor women and children (Abramovitz, 2000).

In August of 1969, President Richard Nixon proposed abolishing AFDC and replacing it with a guaranteed annual income for poor working families with children under 18. The unique feature of Nixon’s Family Assistance Plan (FAP) was that it was designed to stimulate work through market incentives, rather than through compulsory work requirements. The guaranteed income took the form of a negative income tax
(NIT), wherein a recipient could increase family income through additional work efforts. Under FAP, the family benefit level was to be determined according to a formula granting an allowance per family member based on their employment status (Quadagno, 1990).

The central arguments about the formation of the U.S. Welfare system as a product of class struggle is driven by conflicts between labor and capital over problems of production. The emphasis on class struggle as the central dynamic has led class analyses to ignore a defining feature in social provision: its organization around race and gender (Quadagno, 1990).

The 1972 defeat by the Senate of Nixon’s proposal to provide a guaranteed annual income to the working poor demonstrates that welfare programs not only mediate relations between classes, but between politically dominant and politically repressed groups. By subsidizing the low-wage labor of black males and the childbearing role of black females, the FAP would have reinstated male dominance over women in the household and retained white dominance over blacks in the labor market. The analysis suggest that while social policy may be used to increase female dependence, under certain historical conditions (in this case those that existed in the South) social policy may enhance gender and racial equality, if economic power gained through redistributive measures from the state creates political opportunities for the excluded. Social policy can then become a liberating force (Quadagno, 1990).

The Conservative Era
When Ronald Reagan assumed the presidency in 1981, the administration put forth an economic policy markedly different from those of the preceding 30 years. His program consisted of four interrelated parts: tax cuts; expenditure reductions; regulatory reform; and monetary policy. The administration was not concerned with high inflation, because it was believed that price increases could be controlled through limiting money supply growth. They anticipated that the Federal Reserve Board would control the money supply, allowing for slow and steady growth (Jansson, 2001).

The administration hoped that such a monetary environment would reduce "inflationary expectations." During the period, deregulation (including that of airlines, banks, and cable television) was instituted in hopes of reducing government involvement in private enterprise, increasing productivity and growth, as well as reducing government costs. In 1981, proposed expenditures were reduced by approximately $35.1 billion, combined with a cut in the marginal personal income tax rates and an increase in depreciation allowances for business (Jansson, 2001).

Reagan proposed decreasing the federal share of AFDC, even though the real value of AFDC benefits had eroded during the late 1970's. He called for massive cuts in Food Stamps and Medicaid, as well as in nutritional, mental-health and public health programs (Bernstein, 1989).

Under Reagan, the passage of the Omnibus Budget Reconciliation ACT (OBRA) in 19881 enacted indirect methods of cutting expenditures. Believing that social programs should only assist truly needy persons, Reagan, hoped to reduce the number of
able-bodied persons who received welfare and other benefits. To do so, he reduced eligibility for Food Stamps, state AFDC programs and unemployment insurances. He also eliminated work-incentive payments in the AFDC program so that many working women could no longer receive welfare benefits, even if they were beneath official poverty lines (Bernstein, 1989).

AFDC rolls were cut dramatically by this policy, but it was ironic that an administration that wanted to encourage, even require, work for welfare recipients, had provided a disincentive to work by forcing many women working in low-wage jobs to return to welfare rolls (Bernstein, 1989).

Abramovitz concludes that once welfare was viewed as a program for poor, lazy single mothers, welfare was a ready target for cuts in the economic recovery plan launched in 1981 by Regan and followed by Bush and Clinton. As in the past, the assault targeted women’s work behavior, family choices and social programs rather than the underlying causes of poverty (Abramovitz, 2000).

*The Personal Responsibility and Work Opportunity Reconciliation Act of 1996*

During the administration of President William Clinton, the country thrived economically. Unemployment was at its lowest in history, homeownership increased and many American’s lived under the illusion that social welfare programs were needed to be restructured. After over 60 years of government support, AFDC was restructured. Due to political isolation of AFDC from the dismantling of AFDC from SSI, welfare was left
to be attacked over the years with the most impact being dealt in 1996, when Congress replaced AFDC with Temporary Aid to Needy Families (TANF), Title I of the PRA, popularly known as welfare reform; changing welfare from a federal entitlement program to a state operated block grant (Abramovitz, 2000).

The Administration of Children and Families of the Division of Health and Human Services (ACF-HHS, 1996), presented a summary titled The 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWOR) (PL 104-193). The policy also known as the 1996 Welfare Reform Act, was signed into law on August 22, 1996, by President Bill Clinton. The Act is described by the U.S. Government as a comprehensive bipartisan welfare reform plan that will dramatically change the nation's welfare system into one that requires work in exchange for time-limited assistance. The law contains 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 child care and guaranteed medical coverage (ACF-HHS, 1996).

This welfare reform was the most dramatic changes of welfare reform since the 1970's. Prior to the 1930's states were responsible for social welfare programs. The Social Security Act of 1935 transferred responsibility for social welfare from the states to the federal government, replacing temporary and sporadic state administered programs with a permanent social welfare system (Abramovitz, 2000).
Greenberg and Savner note in their 1996 work of the key provisions of the PRWORA of 1996 that the total picture of the new law addressed several components of recipient’s lives as they were mandated to transition from welfare to work. With few exceptions, welfare recipients were mandated to work after being on assistance for two years. The law stated that at least twenty-five percent of all families on welfare in each of the states must either be engaged in work activities or have left the welfare rolls by FY 1997 (Greenberg & Savner, 1996).

Previous welfare policies required states to support the pursuit of basic secondary education, job skills trainings, job development, readiness and placement assistance for welfare recipients. Under the new law, states have the latitude to continue previous requirements in addition to providing childcare and healthcare assistance (Greenberg & Savner, 1996).

The new law required that recipients participate in subsidized or unsubsidized employment, on-the-job training, work experience, community services or twelve months of vocational training. Recipients are also required to provide documentation of their employment search, in order to receive credit towards achieving their work requirement (Greenberg & Savner, 1996).

Under the new law, states were given the latitude to make exemptions. Single parents with children under the age of one are granted an exemption from the mandatory work requirements for up to twelve months. Families who had received public assistance for cumulative years or less at the state’s discretion would be deemed ineligible for cash
assistance under the new law. States were required to make initial skills assessments and to develop individualized personal responsibility plans for recipients. The purposes of the plans were to assess the recipient’s needs and to plan services to help clients transition from welfare to work (Greensberg & Savner, 1996).

The new law also gave states flexibility on how to allocate the block grants. States were allowed to redistribute funds to create community services jobs and to provide income subsidies or hiring incentives for potential employers. One billion dollars was available through FY 2002 for performance bonuses as an incentive to reward states for reducing welfare rolls and moving recipients to employment. Unlike previous policies, the new law encouraged states to form relationships with churches, civic groups and other organizations to meet the needs of low-income families (Thomas, 1996).

Nathan and Gais note that bureaucracies typically don’t change as much and as fast as they did after the PROWA. America’s frustrations from previous attempts at welfare reform and the concept of service integration penetrated what had been an immutable culture. This frustration allowed America to accept the 1996 law that has produced major changes at the ground level in program signals, services and sanctions (Nathan & Gais, 1999).

Implementation of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996

The 2004 works of Lawrence Mead explored the implementation of welfare reform from the perspective of individual states based on the political and social climate
during that time. He addressed how the general features of state government shaped their ability to implement welfare reform (Mead, 2004).

The 1984 work of Daniel Elazar, American Federalism: A View from the States, serves as a foundation for understanding state political culture and how welfare reforms are implemented across the country. Elazar divided the states into three types based on his own observations of the politics and historical development of the states. In moralistic states, political positions are typically justified by appeals to the public interest, rather than narrower interest and public administration is strong (Elazar, 1984).

In individualistic states, in contrast, government tends to serve more specific interest. Parties are strong, each standing for coalitions of groups seeking advantages from government. Bureaucracy is well developed but less enterprising than in the moralistic culture (Elazar, 1984).

Finally, in the traditionalistic culture, chiefly in the South, government is limited largely to defending traditional values (originally the racial caste system). Parties count for less than in the other cultures and the bureaucracy is underdeveloped and distrusted (Elazar, 1984).

Mead found that moralistic states tended to show high political participation, competitive parties, strong merit and personnel systems and liberal and innovative programming compared to the other two cultures. Mead citing Elazar further stated that governments with moralistic traits tend to govern best, at least if the criteria emphasized good government, meaning the honest and efficient carrying out of public programs.
However, other scholars have argued that the moralism and traditionalism may capture little more than the differences between northern and southern states (Mead, 2004).

Elazar does not suggest that one culture fosters greater capacity to govern than the other. That is because he valued all the goals emphasized by the cultures. All three styles, he suggested, contribute something to American politics (Elazar, 1984).

Mead hypothesized that the moralistic states would lead in the implementation of TANF. Upon the review of performance criteria from two national projects that tracked the implementation of TANF in various states, Mead established performance criteria that could assist with developing successful implementation strategies. The study titled Assessing the New Federalism (ANF) by the Urban Institute and The State Capacity Study (SCS) at the Rockefeller Institute of Government, covered 23 states and the years from immediately prior to TANF, through the first several years of implementation (1995-2000) (Mead, 2004).

Mead concludes that the moralistic governments implemented TANF most smoothly. Nationally, welfare reform appears to have promoted higher work levels among single mothers while reducing welfare receipt and poverty, but he exact role of reform alongside good economic conditions and new benefits is unclear. The combination of aid with demands is what requires the development of elaborate welfare work programs. This is the meaning of welfare reform where the moralistic states excel. Mead challenges other states to become more moralistic over time (Mead, 2004).
Mead further concluded that the overall conflict of welfare reform implementation between states and within states may be caused by external factors such as think tanks, public interest groups and the devolution of many social programs by the federal government. Mead concludes that a paradigm shift is required in order for welfare reform to be successfully maintained. He espoused that a high-minded civic culture is the true basis for any successful anti-poverty policy-noting that Wisconsin modeled an unshakeable belief in the public enterprise (Mead, 2004).

In his 1998 work, Sanford Schram explored welfare reform from the states perspective. The race to the bottom has for some time served as an important metaphor for highlighting how the United States federal system, and every federal system for that matter, is vulnerable to interstate competition. The race to the bottom suggests a competition where each state tries to underbid the others to lower its taxes, spending, regulation, and the like, in a quest to make it appear more attractive to outside financial interests or unattractive to unwanted outsiders (Schram, 1998).

Schram notes that the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 has been touted as producing a devolution revolution. Some observers have suggested that the law did not represent a significant change because AFDC was a program in which states always retained significant discretion in setting benefit levels and eligibility requirements (Schram, 1998).

Yet, others emphasize how the shift from AFDC to TANF was a major move that in the process of producing a shift to greater state latitude also ended what had become a federal entitlement guarantee for low-income families with children (Schram, 1998).
Similar to Mead's perspective, Schram notes that the 1996 legislation was not entirely an act of devolution. It imposed a case could be made that even these restrictions were not that onerous because many states were already experimenting with these and other limitations in order to move recipients from welfare to work. The law allows states to set even stricter limitations and to impose tough sanctions on recipients, including termination for failure to comply. In addition, the 1996 law required all states in most cases to spend only 75 percent of what they did previously with their own money. It allowed states to divert up to 30 percent of the federal block-grant funding to other related areas of spending; they were not required to spend the block grant on cash assistance (Schram, 1998).

In a move that arguably undercut the U.S. Supreme Court's 1969 decision striking down residency requirements for welfare, Schram notes that the law allowed states to set different eligibility standards for persons who had lived in the state less than one year and could pay them at the benefit levels of their previous state of residence. This provision was reviewed by the U.S. Supreme Court in the case Anderson v. Roe (Schram, 1998).

Schram argues that if the Court allows states to establish two-tier benefit schedules and provide lower benefits for newcomers, the 1996 reform legislation will undoubtedly come under increased criticism for reducing access to assistance. Women's rights groups in particular are likely to emphasize how denial of access to full benefits in a state may discourage women who need to move there for a variety of important reasons, including the need to join family and friends when leaving an abusive relationship in some other state (Schram, 1998).
Schram explores additional areas that welfare reform affects states. He notes that the law changed welfare policy in the United States in a variety of other ways as well, including most significantly limiting the access of legal immigrants to public assistance. Early reports on the effects of this landmark legislation have been focused on the significant decline in the number of people receiving assistance. More reports suggest that states have been using their new-found discretion in a variety of ways, including imposing sanctions on families that fail to fulfill new requirements (Schram, 1998).

Like Schram, the findings of Paul E. Peterson and Mark C. Rom in their work titled Welfare Magnets reveals how the version of the race-to-the-bottom argument relates to welfare in the contemporary period. They suggested that even before welfare reform, states were haunted by the specter that in non-centralized systems they were at risk of being seen as more lenient and generous in providing welfare. As a result, even under the old AFDC system, states were involved in a race to the bottom to avoid becoming "welfare magnets" that attracted the poor from other, particularly neighboring, states. Peterson emphasized that states would be prone to enter a race to the bottom when making redistributive public policies like welfare (Peterson & Rom, 1990).

While Peterson and Rom focused on benefit levels, their argument was intended to cover all features of welfare programs that would make them more or less attractive. One major conclusion from this perspective is that shifting greater discretion to the states would only intensify the problem of states choosing to cut back and tighten up their welfare programs so as to avoid having their programs seen as more attractive than those of other states (Schram, 1998).
In her work entitled Watching the Race: Where You Sit Affects What You See, Irene Lurie disputes the welfare-magnet hypothesis. She notes that there is some competition between the states in making welfare policy. Yet this competition does not drive states toward a race to the bottom. Instead, the competition is a political rivalry that leads to unpredictable and unstable outcomes. It entails interstate learning and results in adaptation, but it stems from its political utility in appealing to voters and gaining personal recognition in the political arena (Lurie, 1998).

In relationship to understanding the possibilities of welfare recipients mobility based on the amount of benefits disbursed between the various states, three primary premises of the welfare-magnet hypotheses emerged. They include the generosity of welfare benefits varies substantially from one state to another, the poor are sufficiently mobile that variation in welfare benefits influence their locational decisions and that the mobility of the poor is sufficient to influence the behavior of the states in making welfare policy (Lurie, 1998).

Lurie presents information from Schram, Joe Soss and Scott Allard that weakens the case for a race to the bottom. The researchers have found using a “bottom up” perspective that based on the living expenses associated with states that have more generous benefits, migrants to those states would lose about two-thirds of their benefit increase due to higher housing cost. Other losses from migration, particularly social supports, would further reduce the perceived values of the benefit increase (Lurie, 1998).

Like Lurie, Allard also studied recipient mobility. He found that the families receiving welfare are relatively immobile. Single parent families receiving welfare are
less likely to migrate than single parent families not receiving welfare; the majority of single-parent families receiving welfare who do migrate do not receive welfare immediately following their move; and the likelihood of receiving welfare after a move is greater for families who move to a lower benefit state than those who move to a higher benefit state (Allard, 1998).

Allard also provides the use of organization theory to understanding states’ behaviors regarding welfare policies. He concludes that the effectiveness of welfare-magnet rhetoric can be explained by a public choice argument, that politicians favor policies that help the majority of voters at the expense of the minority. Restricting welfare helps taxpayers (the majority) while hurting welfare recipients (the minority). A result of this rhetoric is that the public’s perception about the cost of welfare to state government is distorted, which in turn inflames the welfare issue (Allard, 1998).

The Impact of Geographical Location and Welfare Implementation

Margaret Weir explores how welfare reform and politics impacted urban areas versus suburban areas. Weir examines the underlying political dynamics of social policy devolution in the states. She argued that the impact of welfare reform on the urban poor depended on two distinct aspects of state politics and policy (Weir, 1998).

The first aspect is the political geography of social welfare within the state: where do the beneficiaries of different programs live? How concentrated or dispersed is the need? Such patterns are not simply the product of individual choices, they stem from
the political decisions that create local political boundaries as well as land use and housing policies (Weir, 1998).

The second key aspect of state politics is the political geography of power. The rise of suburban power in state legislatures and the declining importance of urban based political organizations has limited the abilities of cities to shift the costs of the poor up to the states. It has also helped to create a policy orientation in which tax-cutting takes center stage (Weir, 1998).

Weir notes that welfare reform has the potential to shift even more of the financial burden of the poor to lower levels of government and to reinforce the isolation of the urban poor. But it may also present new openings for breaking through the local political barriers that have restricted opportunities for the urban poor (Weir, 1998).

Weir recalls that in the early 1990’s, the counties that contained the ten largest cities in the United States accounted for 22 percent of the entire national welfare case load but only 14 percent of the nation’s total population; the pattern of urban concentration was most pronounced in states with a single large city. These concentrations and patterns of reliance on assistance meant that the portion of welfare recipients in big cities is likely to increase under welfare reform as the absolute number of recipient’s declines (Weir, 1998).

Weir further notes that the time-limits on benefits in welfare reform are more challenging for the urban poor than recipients who live in suburbs. She concludes that unemployment rates in cities are typically higher than in the surrounding suburban counties, citing information that despite being well over 10 years old is still relevant
today. She concludes that in order for welfare reform to be successful, the job placement activities and transportation to provide access to suburban jobs are critical. She urges states to get serious about work and to commit to creating new institutional capacities to connect people with jobs and spend more on making welfare a transitional program (Weir, 1998).

Weir therefore summarizes that social programs are not neutral with regard to local political geography. On the whole, big cities have disproportionate concentrations of poor families and higher welfare caseloads, compared with the rest of the state. In the short time they have been in effect, the new state welfare programs have reinforced this pattern of concentration (Weir, 1998).

This has given rise to a new central force that is shaping state politics and policymaking in the new political geography of power. As cities have lost population and suburbs have grown, urban influence in state legislatures has fallen. This demographic shift has created an anti-urban bias in state capitals which is reinforced by the rise of governors who owe little to cities, which did not elect them. Tax cuts, not social spending had driven their policy agendas (Weir, 1998).

Weir notes that the final aspect of state politics that affects cities and urban families is the way governors approach the dual demands of social and economic policy. She notes that states have sought to promote economic growth by cutting taxes on corporations and individual. Yet even before the passage of the 1996 welfare reform, many Republican and some Demographic governors tried to reduce social policy expenditures by making assistance temporary and restricting it to those who had shown
themselves deserving. In so doing, they created new ways to categorize needy populations that could substantially reduce the states' social welfare burden and increase the load on counties and cities or leave poor families and children unprotected. Many governors sacrificed block grants because the funds did not affect their constituents (Weir, 1998).

Weir closes with a powerful point that big cities and urban counties will become responsible for a newly enlarged group of undeserving poor. She notes that welfare reform is dangerous for cities not only because it limits federal and state aid, but also because it re-categorizes poor populations in ways that leaves cities with a much greater burden (Weir, 1998).

Operationalization of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 by the States

The work of Richard P. Nathan and Thomas L. Gais of the Rockefeller Institute of Government, explores the impact of welfare reform from an operational perspective. Their work provided an examination on how 20 states interpreted and implemented the drastic changes to the delivery and concept of welfare. Nathan and Gais used a creative methodology of field research to examine what happens to national polices after they are made. The theme of the book focused on the rapid implementation and changes that occurred. Nathan and Gais attribute this change to the three “S’s”- signals, services and sanctions (Nathan and Gais, 1999).
When exploring services, Nathan and Gais expanded the definitions of services to emphasize the crucial role of front-line workers, the relationship between employment services and cash payment systems, varieties in goal clusters among the states and locally, the new role of "diversion" before receiving welfare and the condition and importance of welfare information systems (Nathan and Gais, 1999).

Like many public laws, the PRWORA is about behavior modification. It seeks to modify two kinds of behavior, the personal labor force and reproductive behavior of poor family heads and the bureaucratic behavior of the agencies that administer programs to aid the most controversial welfare population- non-disabled, working-aged poor family heads and their children (Nathan & Gais, 1999).

Nathan and Gais focused on the effort to change the behavior of the bureaucracy. They found that the effects of the PRWORA were difficult to evaluate, not only is the policy-change variable constantly in flux nationally and on the part of the states and localities, there are exogenous variables that causes changes in behavior, both bureaucratic and personal (Nathan & Gais, 1999).

As previously mentioned, the rapid changes of the PRWORA were surprising to many in the field of social services. However, prior to its inception, there were many signals of the pending transitions. The first "S" of Nathan and Gais work provides a historical look at the years prior to 1996 and focuses on the signals that were present in actions of Congress (Nathan & Gais, 1999).

Prior to PROWA, several states began transitioning the purpose and operations of state and local welfare agencies, which the field research, reports indicate a function of
new political and economic signaling and configurations of responsibilities and power over welfare programs (Nathan & Gais, 1999).

Agencies adopted new policies and programs aimed at moving people from welfare to the workforce. This transition was a signaling towards a shift to focus on work and work readiness and was the largest signal that the national consensus has always been on the idea of work instead of welfare (Nathan & Gais, 1999).

Nathan and Gais concluded that signals of the pending changes of the PROWA were due to the changes in bureaucratic behavior which are more likely to happen when there is a clear policy signal that is big enough to be widely noticed both within the pertinent political sub-system and larger community. But this may not be enough: Change, when it occurs, does so more easily and widely when it is in line with the dominant social values. In the case of the 1996 law, which was a big and clear signal, bureaucratic behavior is changing in one area and not another in a way that reflects the political correctness of one signal— the work signal and not the other signal about pregnancy prevention (Nathan & Gais, 1999).

A National Reflection of TANF

The Administration of Children and Families of the Division of Health and Human Services (ACF-HHS, 2006), presented the characteristics and financial circumstances of TANF recipients in the December 2006 Executive Summary. The average monthly number of TANF families was 2,027,600 in FY 2003. The estimated average monthly number of TANF recipients was 1,249,000 adults and 3,737,000
children. During FY 2003, an average of 166,700 TANF families had their assistance terminated each month. African-American families comprised 38 percent of TANF families, white families comprised 32 percent, 25 percent were Hispanic, 2.0 percent were Asian, and 1.5 percent were Native American. Of all closed-case families, 33 percent were African-American, 37 percent were white, and 24 percent were Hispanic. The racial distribution of TANF recipient children has not significantly changed when compared to FY 2002. African-American children continued to be the largest group of welfare children, comprising about 39 percent of recipient children. About 27 percent of TANF recipient children were white, and 28 percent were Hispanic (ACF-HHS, 2006).

Eighty percent of TANF families received Food Stamp assistance, which is consistent with previous levels. These families received average monthly Food Stamp benefits of $247. Of closed-case families, about 79 percent received Food Stamp benefits in the month of closure. In addition, almost every TANF family was eligible to receive medical assistance under the State plan approved under title XIX of the Social Security Act. Ninety-eight percent of TANF families received cash and cash equivalent assistance, with an average monthly amount of $354. Monthly cash payments to TANF families averaged $296 for one child, $365 for two children, $437 for three children, and $521 for four or more children. Some TANF families who were not employed received other forms of assistance such as child care, transportation and other supportive services (ACF-HHS, 2006)

In FY 2003, one in every five TANF families had non-TANF income. The average monthly amount of non-TANF income was $560 per family. Twelve percent of
the TANF families had earned income with an average monthly amount of $655, while eight percent of the TANF families had unearned income with an average monthly amount of $336. Of all closed-case families, 36 percent had non-TANF income with an average monthly amount of $860 (ACS-HHS, 2006).

Of TANF recipient adults, 20 percent had earned income with an average monthly amount of $647. Seven percent of adult recipients had unearned income averaging about $341 per month. Three percent of recipient children had unearned income with an average monthly amount of $236 (ACS-HHS, 2006).

Single parents receiving TANF are required to cooperate with child support enforcement efforts. FY 2003 efforts produced a one percent increase in the percentage of current assistance cases that had orders established, and a two percent increase in the percentage of former assistance cases that had orders established. This means that over 51 percent of current assistance cases had orders established, and about 78 percent of former assistance cases had orders established (ACS-HHS, 2006).

**Caseload**

The national TANF caseload continued to decline in Fiscal Year (FY) 2003. Some States have moved TANF recipients who have reached the Federal time limit to Separate State Programs (SSPs), but the combined caseload still continued to decline in FY 2003. This decline has also occurred even though some States have modified their eligibility criteria to include more low-income families. Child-only cases continue to comprise a large fraction of the total TANF caseload. These are cases where no adult is included in the benefit calculation and only the children are aided. In FY 2003, child-
only cases represented 38.6 percent of the total TANF caseload. Of these child-only cases, 53 percent involve children living with a caretaker relative who has sufficient income not to receive assistance, 19 percent are families in which the parent is disabled and receiving Supplemental Security Income, and 18 percent are families in which the parent is ineligible for TANF because of his or her citizenship status (ACS-HHS, 2006).

FY 2002 was the first year that families in each State could have reached the Federal five-year lifetime limit on assistance. Case closure data for 38 States show that less than one half of one percent of cases had been closed due to the five-year limitation during FY 2003. In addition, although up to 20 percent of the State caseload can be exempted from this limit, only 1.7 percent of families were receiving assistance beyond the 60-month limitation. In FY 2003, families receiving TANF had accrued an average of 29 months of assistance countable toward the Federal five-year time limit (over one or more spells of welfare receipt).

Expenditures and Balances

In fiscal year (FY) 2003, combined Federal and State expenditures for the Temporary Assistance for Needy Families (TANF) program totaled $26.3 billion, an increase of $926 million from FY 2002. States spent $10.1 billion, or 41.8 percent of their total expenditures, on cash assistance. They also spent significant amounts on various non-cash services designed to promote work, stable families, or other TANF objectives, including work activities ($2.6 billion), child care ($3.5 billion), transportation and work supports ($543 million), administrative and systems costs ($2.5 billion), and a wide range of other benefits and services ($6.3 billion). This latter
category includes $1.2 billion in expenditures on activities designed to either reduce the incidence of out-of-wedlock pregnancies or encourage paternal involvement in the lives of their children—up $220 million from FY 2002 (ACS-HHS, 2006).

These expenditure patterns represent a significant shift since the enactment of TANF, when spending on cash assistance amounted to 73.1 percent of total expenditures. In addition to these expenditures, States also can transfer up to 30 percent of their TANF block grant into the Child Care and Development Fund (CCDF) or the Social Services Block Grant (SSBG). In FY 2003, States transferred $1.8 billion into the CCDF and $927 million into the SSBG, including adjustments made to prior year spending (ACS-HHS, 2006).

At the beginning of FY 2003, States had $5.7 billion in unspent TANF funds—$2.6 billion in unobligated funds and $3.1 billion in unliquidated obligations. By the end of the year, the amount of unspent funds declined to $3.9 billion—$2.3 billion in unobligated funds and $1.6 billion in unliquidated obligations (ACS-HHS, 2006).

TANF in Georgia

According to the Georgia Department of Human Resources Office of Communications (GDHR-OC) in FY 2003, TANF benefits totaled more than $156 million with $60.8 million in state funds. A monthly average of 138,624 Georgians received TANF. Seventy-six percent (76%) were children; the others were their adult caregivers. The average monthly benefit was $225. An average of 33,584 TANF recipients received employment services. 345,489 children and 143,500 adults were
certified for participation in the Medicaid program. Food stamp benefits work $772 million were issued. Benefits averaged $85 a month. 61,992 children were in subsidized child care each month, at a cost of $182 million (GDHR-OC, 2006).


The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 altered the welfare system in important ways. The Temporary Assistance to Needy Families (TANF) program, which replaced AFDC, gives states a fixed block grant, ends entitlement and imposes a 5-year limit on the use of federal funds to provide a family with assistance. Congress intended these restrictions to reduce dependence on government by changing the behavior or welfare recipients along several dimensions, including work, marriage and childbearing (Cherlin, Bogen, Quane & Burton, 2002).

Cherlin and his colleagues note that although caseloads have dropped sharply, relatively few families reached their limits during the first five years after the PRWORA was enacted. Time limits, though, are not the only enforcement mechanism available under PRWORA. According to one estimate, during the first several years of the program, more families had their TANF benefits reduced or eliminated because the welfare office determined that they were not following the rules of the program than had lost benefits as a result of time limits (Cherlin, Bogen, Quane & Burton, 2002).

The federal government has devolved responsibility for developing welfare policy to the states, and as a result states vary widely in their application of time limits and
sanctions. Sanctions impose financial penalties on clients for failing to comply with administrative rules such as participating in mandatory work activities, pursuing child support enforcement, obtaining immunizations for children and providing required paperwork (Lindhorst & Mancoske, 2006).

Lindhorst, Mancoske and Kemp note in their 2000 work, that welfare departments have been rewarded for insuring that ineligible recipient are not provided assistance, but no penalty has been attached to those instances when welfare administrations have discontinued payments for still eligible families. Churning is the process of using non-compliance by recipients to deny payments while recipients are still financially eligible (Lindhorst, Mancoske & Kemp, 2000).

Although time limits have received increased public attention as a new element introduced by the PWRORA, more families are affected by sanctions than time limits; by one estimate, almost four times as many families will experience sanctions as time limits (Bloom & Winstead, 2002). Estimates of sanction rates range from 5 percent to 52 percent depending on the sampling methodology used (Pavetti, 2003).

Prior to 1996, many states were experimenting with reforms that were incorporated into PRWORA, including the use of a full family sanction, which allows the welfare agency to terminate benefits to an entire family for non-compliance. Under AFDC when a parent was non-compliant with work activities, their portion of the public assistance grant was withheld, but the children’s portion continued to be paid (Ferber & Storch, 1998).
As of 2001, 36 states imposed full family sanctions at some point in the process of deeming a client to be non-compliant, and eighteen of these states terminate all benefits immediately upon any instance of non-compliance (Center for Law and Social Policy, 2001). In seven states, non-compliance with work activities can lead to lifetime ineligibility for TANF benefits (Bloom & Winstead, 2002).

Under PRWORA rules, states are prohibited from using TANF dollars to provide cash assistance to families for longer than 60 months. States are free to continue to provide assistance to clients using their own resources after the 60 months have been surpassed, and ten states do so, including New York and California which comprise a significant portion of the nation’s welfare caseload. States also have the option of imposing shorter time limits than the federal maximum, which 17 states have opted to do, the shortest time limit being found in Tennessee, which ends welfare payments after one year. As of 2002, 93,000 families had their case closed because of time limits. (Bloom, Farrell, Fink & Adams-Ciardullo, 2002).

Wu, Cancian, Meyer and Wallace note that the work requirements were a key component of the PRWORA legislation and sanctions for non-compliance were an important part of the policy design. Under TANF sanctions have taken on much greater significance, both because fewer families are exempt from work requirements and because the new policy of full family sanctions means that failure to comply with those requirements can result in the loss of the family’s entire benefit, as well as the loss of food stands and Medicaid (Wu, Cancian, Meyer & Wallace, 2006).
If an adult in a family receiving assistance refuses to engage in required work, states have the authority to reduce the amount of assistance payable to the family, a procedure known as a partial sanction, or to terminate the amount of assistance, a procedure known as a full-family sanction. Sixteen states have chose to impose only partial sanctions; the rest impose full sanctions, usually after first imposing a partial sanction. States also have the option to impose partial or full sanctions on individual who failed to cooperate with efforts to establish paternity or obtain child support. In addition, states may impose partial sanctions for other types of non-compliance, such as failure to keep children inoculated against certain illnesses or to maintain children’s attendance in school (Cherlin, Bogen, Quane & Burton, 2002).

Imposing a full-family sanction is not the only way that a state can terminate benefits. States have long had the authority to close cases when recipients do not follow administrative regulations while enrolled in the program. These administrative case closings typically follow procedural violations such as failing to turn in required forms or to meet periodically with caseworkers to determine continuing eligibility for benefits. Administrative case closings differ from case closings due to a change in eligibility status, such as an increase in a recipient’s income, a change in marital status, or a youngest child reaching age 18 (Cherlin, Bogen, Quane & Burton, 2002).

Cherlin et al., concluded that according to the recipients, sanctions and procedural cases closings were imposed for a wide range of reasons. Few were imposed because someone directly refused to work or did not show up for a work-related activity. Instead, the most common reasons were bureaucratic: missing a meeting or failing to produce
required forms or documents. Some of these reasons were related to failure to provide verification of work, but others were not. Benefit reductions were also imposed for failure to provide enough information about fathers to the child support enforcement system and for many behavioral reasons, such as children’s poor school of attendance, lack of immunizations or failure to get children regular medical checkups (Cherlin, Bogen, Quane & Burton, 2002).

Kalil and Danziger explored the impact of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 on minor teens. The PRWORA of 1996 requires minor teen custodial parents to live in adult-supervised settings and remain in school to quality for benefits. In multigenerational welfare families, receipt of cash assistance is now contingent on the minor parent’s parent working and the teen mother attending school and living with a parent or guardian. Failure to comply with any of these requirements can lead to reductions in or termination of cash assistance (Kalil & Danziger, 2000).

The 2005 work of Reichman, Teitler and Curtis examined the effects of being sanctioned. They note that the 1996 legislation emphasizes sanctioning as a tool to help states increase compliance with program rules, to reduce welfare caseloads, to make accountable for their behaviors and to encourage them to increase self-sufficiency through work. They concluded that compared to non-sanctioned mothers, those who are sanctioned are at high risk for hunger, homelessness or eviction, utility shutoffs, inadequate medical care, any material hardship, poor health, and relying on family or friends for housing (Reichma, Teitler & Curtis, 2005).
Child support enforcement has been apart of welfare reform, under the assumption that families are less likely to need welfare if fathers help support them. Child support collections. In 1998, the Deadbeat Parents Punishment Act enacted tougher penalties for parents who repeatedly fail to support children living in another state or who flee across state lines (Zuckerman, 2000).

In her 2003 work, Laura Curan explores the PRWORA of 1996 and child support related sanctions. Curan notes, that the PRWORA not only implemented policies on welfare, but it also tightened the relationship between a mother’s eligibility of public aid and her compliance with child support and paternity measures. Women are penalized by reduced benefits or denied benefits for failure to identify the father. Under PRWORA, states are not required to pass on any of the collected child support funds to families receiving TANF—using these collections as “pay-back” for TANF expenditures (Curran, 2003).

Despite PRWORA’s proposal of child support as a primary means of economic assistance for families receiving welfare, its ability to promote custodial families economic security is questionable. Curran notes that the PRWORA’s logic substantially underestimates the earning capacity of men whose children receive welfare benefits (Curran, 2003).

A 1998 study by Garfinkel, McLanahm and Hanson that estimated that the majority of fathers with children receiving welfare have incomes below $20,000.00 and more than half have incomes below $6,000.00, Curran notes that a significant correlation
exists between low income, unemployment and non-payment of child support (Curran, 2003).

Curran presents the debate surrounding the impact that child support payments would have on reducing welfare rolls and poverty for women and children. Citing a study of 1998 child support data, estimated full child support payments would decrease the committed cost of benefits by only eight percent. Yet others have shown that child support payments have a significant effect on the economic well-being of low income families-with a 12-17 percent reduction in welfare caseloads from 1980-1996. Most, however, would agree that child support payments alone cannot effectively replace public case benefits (Curran, 2003).

Curran concludes her review of literature through the use of qualitative research that suggests that non-resident fathers often provide informal economic support. In a qualitative study of women who receive benefits, Eden found one-third of mothers obtained regular financial support from their children's fathers, but only half of mothers collected monies through official channels. Qualitative evidence also suggest that mothers who obtain welfare benefits frequently receive in-kind support such as diapers, toys and so forth from their children's fathers or even reside with them (Curran, 2003).

Curran further concludes that studies have also shown that women are purposefully non-compliant with paternal identification for a variety of reasons: they received more money through informal support systems; they are afraid of fathers because of histories of abuse; they are sensitive to men's marginal economic status: and they believe that direct payments encourage a positive relationship between father and
child. Research also suggests that women frequently use the state as a source of protection and threaten to turn fathers over to the authorities when fathers reneg on payments (Curran, 2003).

The precarious economic situations of low-income fathers, the states practice of holding collected monies and the punitive approach to non-compliant custodial families all challenge PRWORA’s effectiveness in promoting low-income families financial security (Curran, 2003, p. 222).

While the signals of changes in policy were evident, the greatest impact was felt in the area of services. Nathan and Gais explored the S’s of services and sanctions and how they have impacted welfare reform. Services became a focus of welfare reform and were used as a help and hindrance to receiving benefits. Services under the new law were shaped by diversion, customer services and sanctions. These tools were used to reduce the welfare rolls and to deter applications (Nathan & Gais, 1999).

The new law places a greater emphasis on the role of the caseworker to help the potential applicant exhaust all other resources before applying for benefits. Some states offered one time cash assistance in hopes of prolonging the possibilities of applying for benefits. Other diversion strategies included referrals to community agencies for assistance and required job searches prior to applying for benefits. Diversion is not just a benefit; it is a function or principle that is expressed by state and local agencies that generate a range of options for potential welfare applicants and occurs primarily where there is greatest pressure to minimize case loads (Nathan & Gais, 1999).
The new law’s focus on work and work related activities required agencies that previously operated in vacuums to work together to meet federal mandates. This caused a great debate over who would administer the programs that would provide the cash benefits and employment assistance (Nathan & Gais, 1999).

Arizona, California, Florida, Mississippi and West Virginia have one agency that addresses benefits and employment assistance. Other states use a shared responsibility for job services conducted by their employment bureaucracy and the social service programs by the social service bureaucracy. Georgia was one of the nine states of the study that continues to operate in a vacuum; where the employment agencies have the dominant responsibility for employment and training and state human services department is responsible for cash benefits (Nathan & Gais, 1999).

In their conclusion, Nathan and Gais note that the devolution revolution granting authority to state and local social services programs in the administration of the 1996 law has affected the organization, delivery and even the conception of welfare benefits and social services and the distribution of power over the operation of social programs in a comprehensive way (Nathan & Gais, 1999).

The Importance of Non-Governmental Organizations

Welfare reform at the federal and state levels resulted in programmatic and funding changes in local service delivery systems. Not only were clients expected to conform to new program requirements, human service nonprofit organizations also were required to
adapt to evolving funding relationships, new levels of competition, and to client different social and economic needs. (Twombly, 2001).

A study conducted by the National Center for Charitable Statistics focused on how the size of the nonprofit human service sector in selected urban areas changed during the initial period of rapid devolution and welfare in the 1990’s. It was found that during the period, but especially during times of change, new nonprofits began operations while others went out of business. By examining the entry and exit rates from 1992-1996 the underlying institutional patterns of nonprofit development were revealed. The nonprofit sector as a whole grew substantially during the period, increasing the scope of the human service sector and showing the strong volatility in many metropolitan areas’ human service sectors (Twombly, 2001).

Eric Twombly of The Urban Institute concludes that there have been some concern among policy officials and social service advocates that welfare reform might overburden human service nonprofits with new demands and program requirements. The findings paint a picture of a responsive, rapidly growing nonprofit human service sector (Twombly, 2001).

Twombly also notes that the relatively high entry rates of human services providers in metropolitan areas likely reflect an influence of factors. Historically, the provision of care to the poor in cities has involved the work of community-based organizations. In the 1960’s and early 1970’s, the expansion of federal antipoverty programs further institutionalized nonprofits as the primary providers of social services in urban areas. Beginning in the early 1990’s, public officials increasingly endorsed the use
of local nonprofits to relieve social and economic problems at the community level. The growing emphasis on local strategies to combat welfare dependency likely heightened support for nonprofit human service providers (Twombly, 2001).

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 led to the establishment of a new service delivery system for welfare recipients that often included restructured staff responsibilities and services within the welfare agency and greater involvement by other organizations outside the welfare agency. According to Karin Martinson and Pamela Holcomb of The Urban Institute, three key factors account for the greater level of institutional change experienced during the round of welfare reform: ample financial resources, more flexibility to spend financial resources and greater demands to deliver a broader range of work and supportive services to a larger pool of recipients (Martinson & Holcomb, 2002).

The most striking institutional change is the development and expansion of organizational linkages to fulfill new policy objectives and work program requirements. Rather than significantly expanding in-house capability to meet the new demands of welfare reform, welfare agencies typically responded to the mandate to make welfare more employment-focused by transferring some or all of their TANF work responsibilities to agencies and forging new organizational connections with outside service providers. In particular, workforce development agencies and nonprofit community-based organizations dramatically expanded their role in the TANF service delivery system. New relationships between TANF agencies and for-profit organizations also occurred, but were far more limited (Martinson & Holcomb, 2002).
The 2003 study of David Sommerfeld and Michael Reisch titled Unintended Consequences: The Impact of Welfare Reform in the United States on Non-Governmental Organizations (NGOs) found that the vast body of research and evaluations generated by the PRWORA of 1996 welfare reforms largely overlooked nongovernmental organizations despite their substantial historical and contemporary involvement in the delivery of social services to low-income populations (Sommerfeld and Reisch, 2003).

Sommerfeld and Reisch found that welfare reform has had a substantial impact on the ability of NGOs to meet the increased expectations generated by policy changes. As in the past, it appears that reductions in the social safety net have placed unanticipated burdens on social services NGOs that they are unable to bear without altering their basic structure and functions. These effects have been particularly pronounced among agencies that serve low-income populations as indicated by higher proportions of public assistance clients (Sommerfeld & Reisch, 2003).

Sommerfeld and Reisch also found that nonprofits have made significant changes in the nature and number of their primary program activities in response to welfare reform, including the creation of new services and increasing client participation in program development. Many of the respondents in the study- regardless of location or services frequently expressed concern that their agencies were unable to keep up with increases in client demands, demands that they attributed to welfare reform (Sommerfeld & Reisch, 2003).
They believed that current statutory requirements are detrimental for clients and staff, and that many clients are struggling to survive with minimal or no safety net supports. These effects have been particularly pronounced among people of color and those who are homeless, disabled or in abject poverty. They are also reflected in the large increases in client referrals reported by most agencies especially for emergency services (Sommerfeld & Reisch, 2003).

Similar to Sommerfeld and Reisch, Abramovitz also explored the impact of welfare reform on NGOs. In her 2005 study, The Largely Untold Story of Welfare Reform and the Human Services, Mimi Abramovitz addressed the role of NGOs and social services. Like other scholars, she notes that welfare reform has placed the lives of clients, the jobs of social workers, and the mission of agencies in jeopardy. Based on interviews with senior staff at 107 nonprofit human service agencies, Abramovitz found that workers reported less time for social services because of welfare-related regulations, penalties, work mandates, crises, and paper work. They also reported more service dilemmas including less control of the job, more ethical conflicts, less efficacy, and increased burn-out. Despite the noted service dilemmas, Abramovitz notes that workers felt that they were making a difference, and agencies indicated increased advocacy (Abramovitz, 2005).

The research suggests that NGOs now play an even more prominent role in the provision of the contemporary U.S. social safety net. While NGOs have always been active in this arena, vastly predating substantial public sector involvement, the increasing reliance upon them should not uncritically be accepted. An important question that needs
to be addressed concerns the extent to which NGOs can be relied upon to supplement the diminishing role of government as a financier and provider of social services (Sommerfeld & Reisch, 2003).

Theoretical Framework

The theoretical framework for this study was the general systems theory. Systems theory was proposed in the 1940's by the biologist Ludwig von Bertalanffy as a reaction against reductionism and attempting to revive the unity of science. He emphasized that real systems are open to, and interact with, their environments, and that they can acquire qualitatively new properties through emergence, resulting in continual evolution. Rather than reducing an entity (e.g. the human body) to the properties of its parts or elements (e.g. organs or cells), systems theory focuses on the arrangement of and relations between the parts which connect them into a whole (cf. holism). This particular organization determines a system, which is independent of the concrete substance of the elements (e.g. particles, cells, transistors, people, etc). Thus, the same concepts and principles of organization underlie the different disciplines (physics, biology, technology, sociology, etc.), providing a basis for their unification. Systems concepts include: system-environment boundary, input, output, process, state, hierarchy, goal-directedness, and information (Heylighen, 1992).

The foundations of General Systems Theory (GST) are rooted in the physical sciences. This concept was embraced by the field of management during the late 1960's
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The foundations of General Systems Theory (GST) are rooted in the physical sciences. This concept was embraced by the field of management during the late 1960's
in an effort to improve organizations functioning. The early GST literature focused on how to apply the theory in various settings. The 1972 work of Fremont Kast and James Rosenzweig provides a historical chronicle of GST. Kast and Rosenzweig cite the 1938 work of Chester Barnard as part of this thought. Barnard is cited as defining systems framework as:

A cooperative system is a complex of physical, biological, personal and social components which are in a specific systematic relationship by reason of the cooperation of two or more persons for at least one definite end. Such a system is evidently a subordinate unit of larger systems from one point of view; and itself embraces subsidiary systems-physical, biological, etc.-from another point of view. One of the systems comprised within a cooperative system, the one which is implicit in the phrase “cooperation of two or more persons”, is called an “organization” (Kast & Rosenzweig, 1972).

Kast and Rosenzweig use the foundations of GST to identify key concepts of GST, while noting that it is difficult to identify a complete list of characteristics. Instead, they suggest standards to identify GST. Of the 12 concepts they identified, seven are related to this submission. The concepts of open systems view, systems boundaries, negative entropy, feedback, hierarchy, multiple goal seeking and equifinality of open systems help define the relationship between welfare reform, the agencies charged with administering the policy and NGOs; each component impacts the other, forming a social system in addition to their own internal systems connected by mutual clients.

Kast and Rosenzweig propose that systems can be viewed as either open or closed. Open systems exchange information, energy or material with their environments. Biological and social systems are inherently open systems, whereas mechanical, bureaucratic systems may be open or closed (Kast & Rosenzweig, 1972). The
bureaucratic agencies that administer welfare would be considered closed systems, while the NGO’s would be considered semi-open systems.

Systems have boundaries that separate them from their environments that provide understanding for the distinction between open and closed systems. The relatively closed system has rigid, impenetrable boundaries, whereas the open system has permeable boundaries between itself and a broader suprasystem. Boundaries are difficult to delineate in social systems, such as organizations (Kast & Rosenzweig, 1972).

The concepts of negative entropy and feedback relate to the mechanisms that enable organizations change, grow and communicate. In closed organizations, the concept of negative entropy or “death” reflects the chaos, conflict and limitations of the organization before a major and hopefully positive change occurs. In open organizations, pending entropy may be used to transform the organization. Feedback in both types of systems is vital to the maintenance and functioning of the system. It can guide the operations, resources and direction of the system (Kast & Rosenzweig, 1972).

The concept of hierarchy relate to the structure and organization of the system. Hierarchy is found in both open and closed systems and simply relates to the order of the components, departments or units of the system. Both closed and open systems share the concept of being multiple goal seeking entities based on the involvement of individuals, policies and guiding principles (Kast & Rosenzweig, 1972).

Finally, in bureaucratic mechanistic systems there is a direct cause and effect relationship between the initial conditions and the final state. In this study, the
relationship between the home visitors perceptions of the regulations and benefits of the TANF program and the implementation of welfare reform represent the causal factors on the effective factor of the promotion behaviors of TANF programs by the home visitors in NGOs. However, social open systems operate differently. Equifinality suggest that certain results may be achieved with different initial conditions and in different ways. This view suggests that social organizations can accomplish their objectives with diverse inputs and with varying internal activities (Kast & Rosenzeig, 1972). Equifinality is reflected in the changes the NGOs make to secure government funding and support (Appendix B).

Scholars have continued the discussion of the use of GST with conflicting results. Vitaly Dubrovsky in his 2004 study, Towards System Principles: General System Theory and the Alternative Approach suggests that the development of systems principles is limited due to it’s foundation in the sciences. Authors Ya Li and Xibin Li argue in their 2003 study, A Three-Phase Design Methodology for Complex Social Systems, that to meet the needs of tackling complex social system issues the organizing status of social systems should be conceived at three levels: institutional, organizational and operational (Li and Li, 2003).

The foundation of GST and its concepts coupled with complexities of the administration of PRWORA of 1996 provide the material for the construction of a valid framework for exploring the impact the policy has on NGO’s promotion of TANF. Scholars have made the connection between the impact of PRWORA of 1996 on the systems charged with its administration and the populations they serve and NGO’s.
In their 1997 book titled Program Planning and Evaluation for the Public Manager, authors, Ronald and Kathleen Sylvia along with Elizabeth M. Gunn, highlight the use of systems theory to understand public policy. They note that systems theory is a conceptual framework for ordering one’s thoughts about an organization or project. The popularity of systems theory stems from three advantages: first it strongly stresses the environment of a program, second it permits an analyst to describe the interactions between a program and its environment; and third it can be used to analyze organizational processes and their interactive nature (Sylvia, Sylvia & Gunn, 1997).

Systems theory begins with the premise that the system is made up of interdependent parts that cannot be acted upon independently. An alternation in one subsystem impacts the system as a whole. According to Sylvia, Sylvia and Gunn, systems are in a constant state of interaction with their environments. At a general level, all systems are impacted by the laws, philosophy, culture and economic conditions of the societies in which they exist. At a more specific level, this includes the suprasystems of which the systems are a part or as well as other organizations and social institutions (Sylvia, Sylvia & Gunn, 1997).

In this study, the system of TANF administration and the NGO’s are interconnected by the mutual clients they collectively share and individually serve (see Appendices A and B).
CHAPTER III
METHODOLOGY

Chapter III presents the methods and procedures that were used in conducting the study. The following components of the methodology are described: research design; description of the site, sample and population, instrumentation; treatment of data, and limitations of the methodology.

Research Design

A descriptive and explanatory research design was used in this study. The study will explore and explain the perceptions of home visitors regarding the benefits and regulations of TANF under the PRWORA of 1996 and how their perceptions impact their promotion of the TANF program.

The descriptive and explanatory research design allowed for a descriptive analysis of the demographic characteristics of the respondents. Also, this research design ensures the collection of data to facilitate the explanation of the statistical relationship between home visitor’s perception of the benefits, perception of the regulations and the home visitor’s promotion of the TANF program.

Description of the Site

The research study will be conducted in Atlanta, Georgia during the Prevent Child Abuse Georgia Annual Symposium Home Visitors Advanced Training Institute. The Home Visitor’s Advanced Training Institute was selected because the statewide network
Description of the Site

The research study was conducted in Atlanta, Georgia during the Prevent Child Abuse Georgia Annual Symposium Home Visitors Advanced Training Institute. The Home Visitors Advanced Training Institute was selected because the statewide network of home visitor programs are required to attend the training and this provided the researcher the greatest opportunity to reach the targeted population.

Sample and Population

The population for the study is the statewide network of home visitation sites of the Healthy Families Georgia Program. The network has approximately 100 employees associated with home visitation. Home visitation programs provide emotional support, parenting education and guidance, and linkage to community resources through at least weekly home visits with first time parents at risk for abuse or neglect. The focus of home based service delivery is to help develop healthy family relationships and reduce the risk of child abuse and neglect among families needing intensive services. Employees in the home visitation program include Family Assessment Workers, Family Support Workers and Program Managers. Family Assessment Workers and Family Support Workers have an educational background of a minimum of a high school diploma. Program Managers have an educational background of a minimum of a college degree. All home visitation program staff receive extensive training on child development and parent support to promote family functioning. The programs operate in rural, suburban and metropolitan
environments. It was anticipated that the entire network of home visitation programs would participate in the study, making the need for a sample unnecessary.

Research Questions

The research questions of the study are as follows:

1. Is there a relationship between the home visitor's perception of the benefits of the PRWORA of 1996 and their promotion of TANF benefits?

2. Is there a relationship between the home visitor's perception of the regulations of the PRWORA of 1996 and their promotion of TANF benefits?

3. Do various home visitors (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers) have different perceptions of the TANF program?

In addition to the above primary research questions, the researcher anticipated generating data that would address the following secondary research questions:

1. Do various home visitors (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers) have different perceptions of the regulations of the TANF program?

2. Do various home visitors (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers) have different perceptions of the promotion of the TANF program?
3. Does the home visitation program’s site location (Urban, Rural or Suburban) make a difference in the home visitor’s perception of the benefits of the TANF program?

4. Does the home visitation program’s site location (Urban, Rural or Suburban) make a difference in the home visitor’s perception of the regulations of the TANF program?

5. Does the home visitation program’s site location (Urban, Rural or Suburban) make a difference in the home visitor’s promotion of the TANF program?

Hypotheses

The null hypotheses for the study are as follows:

1. There is no statistically significant relationship between home visitor’s perception of the benefits of the PRWORA of 1996 and their promotion of TANF benefits.

2. There is no statistically significant relationship between home visitor’s perception of the regulations of the PRWORA of 1996 and their promotion of TANF benefits.

3. There is no statistically significant difference among home visitor’s perception of the TANF program.

Instrumentation

The research study employed a survey questionnaire entitled Perceptions of Temporary Assistance to Needy Families (TANF) Index (PTI). The survey questionnaire
consists of two sections with a total of twenty (20) questions. Section I solicited the demographic information about the characteristics of the respondents. Section II employed the Perceptions of Temporary Assistance to Needy Families (TANF) Index (PTI) in order to measure the perceptions about TANF and its promotion of TANF among home visitors.

Section I of the survey questionnaire consists of eight questions (1 thru 8). The questions in Section I are concerned with gender, age group, racial category, educational level, annual income, marital status and location of the home visitation program site. These questions provide information for the presentation of a demographic profile on the respondents of the research study.

Section II consists of eight questions related to the home visitors perceptions of TANF (9 thru 16) and four questions related to TANF promotion behaviors of the home visitors (17 thru 20). Section II utilized the Perceptions of TANF Index (PTI) which measured the home visitors' perceptions of the benefits and regulations of TANF and to what extent these perceptions influence the home visitors promotion of TANF services. Items on the Perceptions of TANF Index (PTI) are placed on a four point continuum Likert scale. The scale is as follows: 1 = Strongly Disagree; 2 = Disagree; 3 = Agree and 4 = Strongly Agree.

**Treatment of Data**

Statistical treatment of the data employed both the descriptive and multivariate approaches. The descriptive statistics included measures of central tendency, frequency
distribution and cross tabulation. The test statistics for the study were phi, chi square and ANOVA.

A frequency distribution was used to analyze each of the variables of the study in order to summarize the basic measurements. A frequency distribution of independent variables was use to develop a demographic profile and to gain insights about the respondents of the study.

Cross tabulations were utilized to demonstrate the statistical relationship between independent variables and the dependent variables. Cross tabulations were conducted between home visitor’s perceptions of the benefits, home visitor’s perceptions of the regulations and the promotion behaviors of home visitors.

Two test statistics were employed. The first test was Phi (\( \phi \)) which is a symmetric measure of association that is used to demonstrate the strength of relationship between two or more variables (Knoke & Bohrnstedt, 1995). The following are the values associated with Phi (\( \phi \)):

- .00 to .24 “no relationship”
- .25 to .49 “weak relationship”
- .50 to 74 “moderate relationship”
- .75 to 1.00 “strong relationship”

The second test statistics used in the research study was chi-square. Chi Square was used to test whether there was a significant statistical significance at the .05 level of probability among the variables of the study.
The final test statistics used in the research study was the One-Way Analysis of Variance (ANOVA). The ANOVA was used to evaluate the group differences between and within the employment positions of home visitors on their promotion practices, their perceptions of the benefits and regulations of the TANF program. The ANOVA was also used to evaluate the group differences between and within the locations of the urban, rural and suburban sites. ANOVA tests the significance of group differences between two or more means as it analyzes variation between and within each group (Mertler & Vannatta, 2002).

Limitations of the Present Study

The limitations of this study are the population size and the biases of the home visitors about the welfare system. While the population could be exhausted if all of the home visitors complete the survey, the data will only consist of home visitors from Georgia, despite the use of the program nationally. The biases of the home visitors would also place limitations on the study if the majority of the home visitors have negative perceptions of welfare reform regardless of the benefits, a perception that would likely influence their promotion of the TANF program.

Although the present study identified that specific variables are important in the perception and promotion of the TANF program by employee's of non-governmental organizations, they cannot be said to have a causal relationship on the promotion practices. Longitudinal studies are needed to determine whether the identified variables utilized in this study influences how TANF is perceived and promoted by non-
governmental employees. Additional, this study only employed self-reported measures; it is not possible to assess the accuracy of the reports due to the lack of any comparable measures.

A second limitation to the study included the nature of the sample. The individuals who participated in the study were employees of home visitation programs in non-governmental organizations. These participants choose to return the questionnaires. It is possible that these participants may possess some other characteristics not controlled by this study. The results may be different by including social service providers that work in other environments. Future studies may want to include social workers that work in other social service environments in the sample pool to determine if similar perceptions about the TANF program and promotion behaviors are shared by the respondents of that survey. The addition of other social workers would also address the sample size. The number of participants for this study was small. To receive a more comprehensive assessment on the issues of TANF programs and promotion, a larger sample size would be more advantageous.

A third limitation of the study is the geographic location. The statewide network of Healthy Families Georgia’s home visitation program is housed in 20 counties out of 159 counties in Georgia. Of the 20 counties, 15 are located in rural counties. The response may reflect a rural bias to TANF programs. Future studies may want to include other regions in the sample pool to determine if similar perceptions about the TANF program and promotion behaviors are shared by respondent of that survey. The addition of other regions would also address the sample size. The number of participants for this
study was small. To receive a more comprehensive assessment on the issues of TANF programs and promotion, a larger sample size would be more advantageous.
CHAPTER IV
PRESENTATION OF FINDINGS

The purpose of this chapter was to present the findings of the study in order to describe and explain the perceptions of home visitors regarding the benefits and regulations of the TANF program and how their perceptions influence their promotion behaviors. The findings are organized into two sections: demographic data and research questions and hypotheses.

Demographic Data

This section provides a profile of the study respondents. Descriptive statistics were used to analyze the following: gender, age group, ethnicity, marital status, education, the annual income of respondents, position in the home visitation program and location of the home visitation program.

The target population for the research was composed of the staff of the statewide network of Healthy Families Georgia programs. The staff consists of program managers, clinical supervisors, family assessment workers and family support workers.

Program Managers are charged with the supervision of the staff, administration of program goals and objectives and implementing national standards. Clinical supervisors support program managers by providing supervision to home visitors regarding mental health and the crisis needs of at risk families. Family assessment workers are primarily responsible for interviewing and evaluating first time parents that are potential clients that are at risk for abuse and neglect and providing them with an introduction to the program.
Family support workers provide in-home visitation services to families with newborns that have been identified as at risk for child abuse and neglect and have agreed to voluntary services. Home visitation services are free of charge and offered for up to five years. The focus of the program is to prevent child abuse and neglect by strengthening family functioning through building trusting relationships, promote healthy childhood growth and development, to promote parent-child interaction through structured activities and to promote bonding and attachment. Table 1 provides a demographic profile of the study respondents. The typical respondent of the study is a married African-American female, 30-39 years of age, with some college and is a Family Support Worker, with income range was $20,000 to $29,000.00 at a rural site.
### Table 1
Demographic Profile of Study Respondents

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Female</td>
<td>81</td>
<td>98</td>
</tr>
<tr>
<td><strong>Age Group</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 30</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>0-39</td>
<td>41</td>
<td>50</td>
</tr>
<tr>
<td>40-49</td>
<td>19</td>
<td>23</td>
</tr>
<tr>
<td>Over 50</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td><strong>Ethnicity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African-American</td>
<td>35</td>
<td>43</td>
</tr>
<tr>
<td>White</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>Latino</td>
<td>14</td>
<td>17</td>
</tr>
<tr>
<td>Other</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>58</td>
<td>71</td>
</tr>
<tr>
<td>Never Married</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Divorced</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Widowed</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GED-High School Graduate</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Some College</td>
<td>31</td>
<td>37</td>
</tr>
<tr>
<td>College Graduate</td>
<td>26</td>
<td>31</td>
</tr>
<tr>
<td>Some Graduate School</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Completed Graduate Studies</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td><strong>Employment Title</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Manager/Clinical Supervisor</td>
<td>17</td>
<td>21</td>
</tr>
<tr>
<td>Family Assessment Worker</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Family Support Worker</td>
<td>52</td>
<td>64</td>
</tr>
</tbody>
</table>
Table 1 Continued

Demographic Profile of Study Respondents

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under $20,000.00</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>$20,000-29,000.00</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>$30,000-39,000.00</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>$40,000-49,000.00</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>$50,000-59,000.00</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>$60,000.00 and up</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>Site Location</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural Site</td>
<td>41</td>
<td>49</td>
</tr>
<tr>
<td>Urban Site</td>
<td>28</td>
<td>34</td>
</tr>
<tr>
<td>Suburban Site</td>
<td>14</td>
<td>17</td>
</tr>
</tbody>
</table>

Table 2 is a frequency distribution of the sub-facets of the perceptions of benefits of TANF among home visitors. Table 2 indicates the level of agreement the respondents had with the benefits of TANF regarding the child care subsidy meeting the needs of the recipients, the cash allowance being an adequate source of income for families, that the employment and educational services meet the needs of the families and that the benefits are readily available to those that need them.

As shown in Table 2, the home visitors indicated that 65 (78%) disagreed with the child care subsidy meeting the needs of the recipients, 65 (78%) disagreed with the cash allowance being an adequate source of income for families, 50 (60%) disagreed that the employment and educational services meet the needs of the families and 64 (77%) disagreed that the benefits are readily available to those that need them.
Table 2

Home Visitor’s Perceptions of Sub-facets of TANF Benefits

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Care Subsidy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>65</td>
<td>78</td>
</tr>
<tr>
<td>Agree</td>
<td>18</td>
<td>22</td>
</tr>
<tr>
<td>Cash Allowance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>65</td>
<td>78</td>
</tr>
<tr>
<td>Agree</td>
<td>18</td>
<td>22</td>
</tr>
<tr>
<td>Support Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>50</td>
<td>60</td>
</tr>
<tr>
<td>Agree</td>
<td>33</td>
<td>40</td>
</tr>
<tr>
<td>Access to Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>64</td>
<td>77</td>
</tr>
<tr>
<td>Agree</td>
<td>19</td>
<td>23</td>
</tr>
</tbody>
</table>

Table 3 is a frequency distribution for the computed variable of the home visitor’s perceptions of benefits. In order to determine the true value or arithmetic mean of the compounded variable, the values (1 thru 4) from the measurement scales of the four sub-facets were calculated by dividing the sum total of the set of figures by the number of figures. As shown in Table 3, 75 (90%) of home visitors did not agree or approve of the benefits of the TANF program. Of the 83 respondents, eight or 10% indicated that they agreed with the benefits of the TANF program.
Table 3

Home Visitors Perceptions of TANF Benefits

<table>
<thead>
<tr>
<th>Value</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>75</td>
<td>90</td>
</tr>
<tr>
<td>Agree</td>
<td>8</td>
<td>10</td>
</tr>
</tbody>
</table>

Table 4 is a frequency distribution on the sub-facets of the home visitor's perception of the regulations of TANF. Table 4 indicates whether or not the respondents agreed with the regulations of TANF. Table 4 reflects that home visitors perceptions indicate that 59 (72%) disagree with the application process for TANF benefits, 22 (27%) disagree with the mandated reporting of the father to child support enforcement, 43 (52%) disagree with the work requirement and 49 (61%) disagree with sanctions.
Table 4

Home Visitor’s Perceptions of Sub-facets of TANF Regulations

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application process</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>59</td>
<td>72</td>
</tr>
<tr>
<td>Agree</td>
<td>23</td>
<td>28</td>
</tr>
<tr>
<td>Child Support Enforcement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>22</td>
<td>27</td>
</tr>
<tr>
<td>Agree</td>
<td>59</td>
<td>78</td>
</tr>
<tr>
<td>Work requirement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>43</td>
<td>52</td>
</tr>
<tr>
<td>Agree</td>
<td>40</td>
<td>48</td>
</tr>
<tr>
<td>Sanctions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>49</td>
<td>61</td>
</tr>
<tr>
<td>Agree</td>
<td>31</td>
<td>39</td>
</tr>
</tbody>
</table>

Table 5 is a frequency distribution for the computed variable of the home visitor’s perceptions of the regulations of the TANF program. In order to determine the true value or arithmetic mean of the compounded variable, the values (1 thru 4) from the measurement scales of the four sub-facets were calculated by dividing the sum total of the set of figures by the number of figures. As shown in Table 5, 64 (83%) of home visitors did not agree or approve of the regulations of the TANF program. Of the 83 respondents, 13 or 17% indicated that they agreed with the regulations of the TANF program.
Table 5

Home Visitors Perceptions of TANF Regulation

<table>
<thead>
<tr>
<th>Value</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>64</td>
<td>83</td>
</tr>
<tr>
<td>Agree</td>
<td>13</td>
<td>17</td>
</tr>
</tbody>
</table>

Table 6 is a frequency distribution for the computed variable of the home visitor’s perceptions of the regulations of the TANF program. As shown in Table 6, 19 (23%) respondents disagree that TANF enhances family functioning, 10 (12%) of home visitors indicated that they do not freely provide information about TANF programs, 66 (79%) indicate that they encourage families to apply for TANF benefits and 60 (77%) indicated they support their participants in meeting their requirements for TANF benefits.
Table 6

Home Visitor’s Perceptions and Promotion of TANF Program

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enhances family functioning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>19</td>
<td>23</td>
</tr>
<tr>
<td>Agree</td>
<td>62</td>
<td>77</td>
</tr>
<tr>
<td>Provide Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Agree</td>
<td>72</td>
<td>88</td>
</tr>
<tr>
<td>Encourage application</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>17</td>
<td>21</td>
</tr>
<tr>
<td>Agree</td>
<td>66</td>
<td>79</td>
</tr>
<tr>
<td>Support requirements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>18</td>
<td>23</td>
</tr>
<tr>
<td>Agree</td>
<td>60</td>
<td>77</td>
</tr>
</tbody>
</table>

Table 7 is a frequency distribution for the computed variable of the home visitor’s promotions of the TANF program. In order to determine the true value or arithmetic mean of the compounded variable, the values (1 thru 4) from the measurement scales of the four sub-facets were calculated by dividing the sum total of the set of figures by the number of figures. As shown in Table 7, 28 (36%) of home visitors do not positively promote the TANF program. Of the 83 respondents, 49 or 64% indicated that they positively promote the TANF program.
Table 7
Home Visitors Promotion of TANF Programs

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>28</td>
<td>36</td>
</tr>
<tr>
<td>Agree</td>
<td>49</td>
<td>64</td>
</tr>
</tbody>
</table>

Research Questions and Hypotheses

There were eight research questions and null hypotheses in the study. This section provides an analysis of the research questions and tests the null hypothesis.

Research Question 1: Is there a relationship between the home visitor’s perception of the benefits of the TANF program and their promotion of TANF benefits?

Hypothesis 1: There is no statistically significant relationship between home visitor’s perception of the benefits of the TANF program and their promotion of the TANF benefits.

The benefits of the TANF program for the study included the childcare subsidy, cash allowance, employment and educational support services and the availability of the services. Table 8 is a cross tabulation of the home visitor’s perception of TANF benefits and their promotion behaviors. It shows the association of the home visitor’s perceptions of the benefits of TANF with their promotion behaviors and indicates whether or not there was a statistically significant relationship between the two variables.
As indicated in Table 8, thirty-six percent (36%) of the home visitors disagreed with the benefits and that influenced their promotion behaviors. A majority of respondents (64%) agreed that the benefits of TANF influenced their decisions to promote the program.

Table 8 further indicates that there was no relationship (Φ=.145) between perception of TANF benefits and promotion of the program when the statistical measurement phi (Φ) was employed to test for the strength of association between home visitors perceptions of the benefits and their promotion behaviors. However, when the chi-square test was applied the data failed to reject the null hypothesis (p=.203) indicating that there was not a statistically significant relationship between the two variables at the .05 level of probability.
Table 8
The promotion of TANF programs based on perceptions of benefits

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>Promotion</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Disagree</td>
<td>Agree</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>Count</td>
<td>27</td>
<td>43</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>35%</td>
<td>56%</td>
<td>91%</td>
</tr>
<tr>
<td>Agree</td>
<td>Count</td>
<td>1</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>1%</td>
<td>8%</td>
<td>9%</td>
</tr>
<tr>
<td>Total</td>
<td>Count</td>
<td>28</td>
<td>49</td>
<td>77</td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td>36%</td>
<td>64%</td>
<td>100%</td>
</tr>
</tbody>
</table>

$\Phi = .145 \quad df = 1 \quad p = .203$

Research Question 2: Is there a relationship between the home visitor's perception of the regulations of the PRWORA of 1996 and their promotion of TANF benefits?

Hypothesis 2: There is no statistically significant relationship between home visitor's perception of the regulations of the PRWORA of 1996 and their promotion of TANF benefits.

For the purposes of this study the regulations of TANF were defined as the sanctions and policies of the program that recipients must adhere to in order to receive benefits and the consequences and sanctions for lack of compliance.

Table 9 is a cross tabulation of the home visitor's perception of the TANF regulations and their promotion behaviors. It shows the association of the home visitor's perceptions of the regulations of TANF with their promotion behaviors and indicates whether or not there was a statistically significant relationship between the two variables. As indicated in Table 9, 27 or thirty-seven percent (37%) of the home visitors indicated
that they disagreed with the regulations and this influenced their promotion behaviors. A majority of respondents 45 (63%), indicated that they agreed with the regulations of TANF and therefore promoted the program.

Table 9 further indicates that there was no relationship ($\Phi=.115$) between perception of TANF regulations and promotion of the program when the statistical measurement phi ($\Phi$) was employed to test for the strength of association between home visitors perceptions of the benefits and their promotion behaviors. However, when the chi-square test was applied the data failed to reject the null hypothesis ($p=.327$) indicating that there was not a statistically significant relationship between the two variables at the .05 level of probability.
Table 9

The promotion of TANF programs based on perceptions of regulations

<table>
<thead>
<tr>
<th>REGULATIONS</th>
<th>Disagree</th>
<th>Agree</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>% of Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disagree</td>
<td>24</td>
<td>36</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>33%</td>
<td>50%</td>
<td>83%</td>
</tr>
<tr>
<td>Agree</td>
<td>3</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>4%</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Total</td>
<td>27</td>
<td>45</td>
<td>72</td>
</tr>
<tr>
<td></td>
<td>37%</td>
<td>63%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Φ=.115     df=1   p=.327

Research Question 3: Do various home visitors (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers) have different perceptions of the TANF program?

Null Hypothesis 3: There is no statistically significant difference among home visitor’s perception of the TANF program.

Table 10 is an ANOVA of the home visitor’s perception of TANF benefits by position. A one-way ANOVA was computed to compare the home visitor’s perceptions of the TANF program benefits within home visitors of various positions (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers). There was no significant linear trend or difference between groups (F (2, 79) =.369, p=.693). Interaction between the factors was not significant. The researcher failed to reject the null hypothesis.
Table 10
Home Visitor’s Perception of TANF by position

<table>
<thead>
<tr>
<th></th>
<th>DF</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>2</td>
<td>.067</td>
<td>.033</td>
<td>.369</td>
<td>.693</td>
</tr>
<tr>
<td>Within Groups</td>
<td>79</td>
<td>7.153</td>
<td>.091</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>81</td>
<td>7.22</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Secondary Research Question 1: Do various home visitors (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers) have different perceptions of the regulations of the TANF program?

Table 11 is an ANOVA of the home visitor’s perception of TANF regulations by position. A one-way ANOVA was computed to compare the home visitor’s perceptions of the TANF program regulations within home visitors of various positions (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers). There was no significant linear trend or difference between groups ($F (2, 73) = .684, p = .508$). Interaction between the factors was not significant.
Table 11

Home Visitor's Perception of TANF Regulations by position

<table>
<thead>
<tr>
<th></th>
<th>DF</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>2</td>
<td>0.198</td>
<td>0.099</td>
<td>0.684</td>
<td>0.508</td>
</tr>
<tr>
<td>Within Groups</td>
<td>73</td>
<td>10.578</td>
<td>0.145</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>75</td>
<td>10.776</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Secondary Research Question 2: Do various home visitors (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers) have different perceptions of the promotion of the TANF program?

Table 12 is an ANOVA of the home visitor's promotion of the TANF program by position. A one-way ANOVA was computed to compare the home visitor's promotion of the TANF program within home visitors of various positions (Program Managers/Clinical Supervisors, Family Assessment Workers and Family Support Workers). There was no significant linear trend or difference between groups ($F(2, 74) = 2.747, p = .071$). Interaction between the factors was not significant.
Table 12

Home Visitor's perception of the benefits of the TANF program by position

<table>
<thead>
<tr>
<th></th>
<th>DF</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>2</td>
<td>1.231</td>
<td>.616</td>
<td>2.747</td>
<td>.071</td>
</tr>
<tr>
<td>Within Groups</td>
<td>74</td>
<td>16.587</td>
<td>.224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>76</td>
<td>17.818</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Secondary Research Question 3: Does the home visitation program’s site location (Urban, Rural or Suburban) make a difference in the home visitor’s perception of the benefits of the TANF program?

Table 13 is an ANOVA of the home visitor’s perception of the benefits of the TANF program by home visitation program site locations. A one-way ANOVA was computed to compare the home visitor’s perception of the benefits of the TANF program based on the location of the home visitation programs (Rural, Urban and Suburban sites). There was no significant linear trend or difference between groups (F (2, 80) = .906, p=.408). Interaction between the factors was not significant.
Table 13

Home Visitation Programs perception of benefits of the TANF program by site location

<table>
<thead>
<tr>
<th></th>
<th>DF</th>
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</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>2</td>
<td>.160</td>
<td>.080</td>
<td>.906</td>
<td>.408</td>
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<tr>
<td>Within Groups</td>
<td>80</td>
<td>7.069</td>
<td>.088</td>
<td></td>
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<tr>
<td>Total</td>
<td>82</td>
<td>7.229</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Secondary Research Question 4: Does the home visitation program’s site location (Urban, Rural or Suburban) make a difference in the home visitor’s perception of the regulations of the TANF program?

Table 14 is an ANOVA of the home visitor’s perception of the regulations of the TANF program by home visitation program site locations. A one-way ANOVA was computed to compare the home visitor’s perception of the regulations of the TANF program based on the location of the home visitation programs (Rural, Urban and Suburban sites). There was no significant linear trend or difference between groups (F (2, 76) = .567, p = .570). Interaction between the factors was not significant.
Table 14

Home Visitation Programs perception of the regulations of the TANF program by site location

<table>
<thead>
<tr>
<th></th>
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<th>P</th>
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<tbody>
<tr>
<td>Between Groups</td>
<td>2</td>
<td>.163</td>
<td>.082</td>
<td>.567</td>
<td>.570</td>
</tr>
<tr>
<td>Within Groups</td>
<td>74</td>
<td>10.642</td>
<td>.144</td>
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<tr>
<td>Total</td>
<td>76</td>
<td>10.805</td>
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<td></td>
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</tbody>
</table>

Secondary Research Question 5: Does the home visitation program’s site location (Urban, Rural or Suburban) make a difference in the home visitor’s promotion of the TANF program?

Table 15 is an ANOVA of the home visitor’s promotion practices of the TANF program by home visitation program site locations. A one-way ANOVA was computed to compare the home visitors promotion practices of the TANF program based on the location of the home visitation programs (Rural, Urban and Suburban sites). There was no significant linear trend or difference between groups (F (2, 76) = 2.747, p = .071). Interaction between the factors was not significant.
Table 15

Home Visitation Programs promotion practices of the TANF program by site location

<table>
<thead>
<tr>
<th></th>
<th>DF</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Groups</td>
<td>2</td>
<td>1.231</td>
<td>.616</td>
<td>.2.747</td>
<td>.071</td>
</tr>
<tr>
<td>Within Groups</td>
<td>74</td>
<td>16.587</td>
<td>.224</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>76</td>
<td>17.818</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
CHAPTER V

CONCLUSION AND RECOMMENDATIONS

The research study was designed to answer questions regarding home visitor’s perceptions of the benefits and regulations of the Temporary Assistance to Needy Families (TANF) program and whether their perceptions were related to their promotion of the TANF program. The conclusions, which were based on the research findings of the study, are presented in this chapter.

A brief discussion of the research questions is presented in order to summarize the findings of interests. Also, implications of the findings were presented to discuss the need for future research as it relates to the relationship of Non-governmental organizations and the promotion of the TANF program.

In sum, the findings of the study concluded that among the independent variables of the home visitor’s perceptions of the benefits of the TANF program and the home visitor’s perceptions of the regulations of the TANF program that was no statistically significant relationship to the home visitor’s promotion practices of the TANF program. While the majority of the home visitor’s 64 or 83% disagree with the TANF regulations, they still promote the program.

Discussion
The present study illustrates important aspects of the relationship between perceptions of the TANF program and promotion behaviors by social workers in non-governmental organizations. Previous research has discussed the role of non-governmental organizations in the implementation of TANF related services and the evaluation of TANF services from the perspective of governmental employees. The research has remained silent as to the role of non-governmental employees in the promotion of governmental programs, such as the TANF program. The results from this study indicate that the respondents participating in this study promoted the TANF program despite their perceptions of the TANF program. These findings provide data to support that the home visitor’s placed the needs of their client’s for economic and independence services as a priority and that promotion to those services was not compromised despite their disagreement with many of the TANF program benefits and regulations.

Benefits

As indicated in this study, many of the respondents disagreed with the TANF program benefits. A closer examination of the areas of disagreement reveal a trend of dissatisfaction of specific areas of the TANF program benefits. Seventy-eight percent of the respondents disagreed that the child care subsidy meets the needs of all clients. This high level of disagreement may be the result of the limitations and restrictions on the child care services of TANF in Georgia. At this time, in most counties in Georgia, child care is only available for parenting teenagers attending high school or approved educational activities. Childcare is also available for women working at least 25 hours a
week. These requirements exclude young women who are enrolled in higher education and not working to have adequate time with their child(ren); placing them in the position to have to choose to continue their education, thus improving their long-term financial situations and spending time with their child(ren) in order to receive assistance. Home visitors often assist parents in managing this conflict by prioritizing their need for services and selectively referring families that have no other options or family support to help them balance the demands of work, school, family and the requirements for services.

Seventy-eight percent of the home visitors also disagreed that the cash allowance is an adequate source of income for families. As previously mentioned the current average monthly cash allowance in the state Georgia is $225.00. Families must access other governmental programs such as Women's Infant and Children (WIC) and Food Stamps to help meet their most basic needs. However, if a recipient secures any level of employment to meet the childcare benefit requirements, they risk losing some or all of their benefits that address their basic nutritional needs and the cash allowance. Anecdotal evidence suggest that home visitors have the ability to help families prioritize their needs in helping families decide whether or not it is beneficial to apply for cash assistance or seek employment based on their skills and educational levels.

A larger percentage of respondents (40%) agreed that the employment and educational support services met the needs of the families. Home visitors make significant contributions in the lives of families and influence their goal selection and attainment. In the Healthy Families Georgia program, securing employment or returning
to school are listed on Individual Family Support Plans for approximately 75% of the program participants. The data from this study suggest that despite limitations of the educational and employment services associated with TANF, many home visitors promote the use of the supportive services in addition to the cash assistance. In many counties, the TANF program supported GED program may be the only option in a community with limited resources.

The findings related to availability of services present an unclear portrayal of the challenge. In every county in the state of Georgia, there are Departments of Human Resources Division of Department of Families and Children Services (DHR-DFCS) where applications are processed for TANF related services. The data presents that 77% of the respondents disagreed that benefits were readily available to those that needed them. This discrepancy may be the result of the changes in the political climate that denies undocumented women access to cash assistance, educational and employment services and in most cases child care assistance unless the child has a properly diagnosed developmental delay. This area also does not take into consideration that many applicants for benefits may be in crisis at the time of the application and may require emergency services that many of the regulations of the application process may not accommodate. Home visitors that are informed of the current policies related to the TANF benefits may be able to help reduce the frustration and anxiety that applicants face during the application process.

*Regulations*
As previously mentioned, the regulations of the TANF program are far reaching to include sanctions on the amount of benefits, reporting the father of the child to child support enforcement and other requirements. Seventy-two percent of the respondents noted that the application process for TANF benefits is not client friendly. While this finding is supported in the literature and may be viewed as a method to deter families from applying for benefits, there is a considerable need to explore at what point the application process is not client friendly and what creates the unfriendly atmosphere, as suggested by Nathan and Gais. Families and home visitors often report noticing a significant change in customer service when applicants are accompanied by other social service providers.

Seventy-eight percent of the respondents agreed that reporting the father to child support enforcement is a deterrent for women applying for TANF benefits, whereas 27% disagreed. The previously cited study of Curan notes that many women forgo applying for benefits for emotional, psychological and safety reasons. Home visitors share that many women decline application for benefits because of the punitive perception of child support enforcement and wanting to maintain a relationship with the father. Others forgo benefits because they believe that they may receive more assistance from the father without government assistance or that they should not have to force the care of the child on the father. Finally, others decline benefits based on a history of violence and fear with the father that may return if they apply for benefits and he is reported to child support enforcement. The discrepancy between the choices may be a reflection of the current trends of holding father’s accountable and decreased empathy for single mothers. The
data from this study continues to validate that reporting fathers to child support enforcement is a deterrent for applying to benefits.

Sixty-one percent of respondents disagree with the sanctions of the TANF program associated with the fairness of the termination or reduction of benefits, whereas, 39% agreed with fairness. This discrepancy between the perceptions may be influenced by the various temperaments and experiences of the respondents, in addition to the change in the political and social climate towards self-sufficiency and accountability.

Promotions

In the area of promotions 64% of the study participants promote TANF benefits in a positive manner despite their perceptions of the program. 77% agree that TANF benefits enhance family functioning and support the program’s requirements. Eighty-eight percent report freely providing information about TANF benefits, while 79% encourage families to apply for TANF benefits. This positive promotion of TANF benefits may be an indication that needs of the families are so great, that home visitors minimize the negative aspects of the TANF experience in an effort to help families meet their needs. The data is also an indication that many home visitors are maintaining appropriate professional boundaries by presenting families with the possible options and encouraging them to make the necessary choices. Finally, the data may also be an indication that the TANF program may be the only or the best option for families in under educated and unskilled situations or communities that are plagued by unemployment and scarce resources.

Location and Position
The data produced no significant difference in the perceptions of the TANF program based on the location of the home visitation program or on the employment position the respondent held in the program. This may be an indication that the culture and operations of the home visitation programs is consistent across the state and programs recognize that families need assistance beyond the scope of home visitation.

Recommendations for Social Work Practice

The social work profession has been directly impacted by the changes in the TANF program. The relationship between the PRWORA of 1996 and non-governmental agencies and programs is complicated. While the agencies charged with administering the PRWORA of 1996 are governmental entities, the agencies that provide the services to recipients of benefits are a mixture of government programs and non-governmental organizations and programs (NGOs). Both entities often share mutual participants. The services provided by many of the NGOs are often voluntary, with few repercussions if the participant does not attain their goals. However, this practice is often in conflict with the guidelines of the PRWORA of 1996 and TANF policies that often terminate benefits for infractions. This conflict can influence the way NGOs can serve mutual participants, that need the services to meet the requirements to receive TANF. This conflict also influences the perception that workers in NGOs have about the benefits, regulations and the impact the Act has on their client’s self-sufficiency.
The implications of the TANF program are far reaching. The social work profession must promote the following recommendations to address the needs of the often mutual clients and the perceptions of the service providers in NGOs.

Outreach Efforts

Social workers will have to engage in a dialogue with the community leaders to assist in empowering families regarding their options and rights when applying for TANF benefits. Outreach efforts should include public awareness campaigns, community forums and multiple points of application for TANF benefits to reduce the stigma attached with applying for benefits in the local DFCS office and to reduce the amount of distracting activity in the DFCS offices for their staff.

Collaborations

In addition to outreach efforts, social workers will need to focus on increasing and enhancing collaborations between social workers in NGO’s and with the governmental organizations that provide TANF programs. These collaborations can assist with streamlining the application process for TANF, by providing the social workers in NGO’s with current information about the benefits and regulations of the TANF program. Additional collaboration could allow social workers in NGO’s information on the barriers to services that families may face during the application process, allowing them to problem solve with applicants prior to application and preventing their frustration.

Collaboration would also improve the relationship between NGO’s and governmental organizations in regards to shared resources, information and
communications that will benefit both entities and the families they serve. Social workers and management of governmental agencies may use this data to improve service promotion and delivery with other professionals.

Advocacy

Social workers will have to work in collaboration with policy makers to improve the scope of understanding the TANF programs and how they are administered. To remedy access issues, advocacy and litigation may be valuable tools in challenging the regulations and practices of the TANF program.

Academia

Students in the schools of social work and public administration should look at this study as a learning tool for training staff and for improving relationships between social service agencies and government programs.

Policy

In addition to the previously mentioned recommendations, policies that provide increased and improved services for low-income fathers. As suggested by Holzer and Offner that the bottom line is that serious efforts must be undertaken to help low-income men. This means creating a system of reciprocal obligations that offers rewards for those who work, support their children and stay out of trouble. The researcher is in agreement with Holzer and Offner, that it is time to do for young men what has so successfully been done for young women (Holzer & Offner, 2000, p. 84).

Culture
Social scientist must partner and advocate with various media outlets to promote positive images of parenting, legal employment and family to combat the implications that the present societal culture has placed on out-of-wedlock births, fathers and receiving welfare through the glamorization of living in poverty by the "hip-hop" culture. Areas for further research include how "hip-hop" culture has impacted the esteem of women and present societal culture of low-income families by glorifying survival by any means necessary, single motherhood, sexual promiscuity and crime.

Implications for Future Research

The present study is a starting point in determining the role of employee's in non-governmental organizations in promoting TANF programs and potentially other governmental programs. The study identified the responses of the non-governmental employee's, to the issues of their perceptions of the TANF program and their promotion practices. The size of the population and geographic location surveyed indicate that a larger sample is needed to analyze the results presented. With this type of study, it is necessary to repeat these findings in a longitudinal and random trial design to assess the relationship between non-governmental organizations perceptions of TANF and their promotion behaviors over time. Future studies may also include involving recipients of TANF services to compare how the TANF program has been promoted to them by social workers in both non-governmental and governmental organizations.
Appendix A: Theoretical Framework Diagram of Relationship Between TANF Program Administering Organizations and NGOs
## Appendix B: Illustration of TANF Program Using the Systems Approach

<table>
<thead>
<tr>
<th>Type of Organization</th>
<th>Inputs</th>
<th>Throughputs</th>
<th>Outputs</th>
<th>Feedback</th>
</tr>
</thead>
<tbody>
<tr>
<td>Governmental Organization</td>
<td>-Laws, policies -Federal funding to States for TANF programs - State funding for TANF programs -Designation of TANF administering organizations at the state and county level - Recruitment and training of county level staff to administer the program -County level buildings and materials to administer the program -Technology and information systems to organize TANF programs data</td>
<td>-Closed bureaucratic administration - Designing of TANF programs (assessment of state and county needs) -Implementation of TANF programs -Announcement of services and resources -Implementation of application process and regulations - Customer service for applicants of TANF(receptionist, case management and follow-up)</td>
<td>- Applications for TANF program - Families receiving benefits -Families receiving sanctions - Families with improved family functioning evidenced by: # enrolled in TANF sponsored educational and employment programs # gaining employment # completing TANF sponsored educational and employment programs</td>
<td>- Client satisfaction reports - Changes in TANF caseloads (increase or decrease) - Evaluation of services - Revision of policies, procedure practices where needed</td>
</tr>
</tbody>
</table>
Appendix B: Illustration of TANF Program Using the Systems Approach (continued)

**Goal: Families to Have Access to the TANF Program to Improve Family Functioning**

<table>
<thead>
<tr>
<th>Type of Organization</th>
<th>Inputs</th>
<th>Throughputs</th>
<th>Outputs</th>
<th>Feedback</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Governmental Organizations</td>
<td>-Funding for organizations vary; Federal, state, local government funding - Private resources - Staff recruitment and training -policies, procedures, Technology Laws and policies</td>
<td>- Semi-open system - Program designed to assess need for services - Referrals for TANF include coaching, modeling and supporting -Understanding of community resources including TANF programs policies and procedures -Resources, curriculum and materials</td>
<td>-Clients in the home visitation program - Clients applying for TANF -Clients receiving TANF benefits -Clients with healthy children -Families with improved family functioning</td>
<td>-Program evaluation - Client satisfaction reports on TANF benefits - Client satisfaction reports on Home Visiting program services. -Revision of policies and practices where needed</td>
</tr>
</tbody>
</table>
Appendix C: Home Visitors Perceptions of the Temporary Assistance to Needy Families (TANF) Program

Survey Questionnaire

Home Visitors Perceptions of the Temporary Assistance to Needy Families (TANF) Program

Dear Social Service Provider:

I am a student in the Ph.D. Program at the Whitney M. Young, Jr. School of Social Work at Clark Atlanta University. I invite you to participate in a study concerning perceptions of TANF by completing this questionnaire. The questionnaire will take less than 10 minutes to complete. The purpose of this study is to examine the perceptions of TANF benefits, regulations and how benefits are promoted. The findings will be used in an analysis for my dissertation. Because we want all responses to remain confidential, do not write your name on the questionnaire. Thank you in advance for your time.

Dakira Walker  
4/06

Section I: Demographic Information

Place a mark (x) next to the appropriate item. Choose only one answer for each question.

1. My gender is:  1) _____ Male  2) _____ Female

2. My age is:  1) _____ 20-29  2) _____ 30-39  3) _____ 40-49  4) _____ 50+

3. My ethnicity is:  1) _____ Hispanic/Latino  2) _____ Asian  3) _____ African American
   4) _____ European American  5) _____ Other

4. My educational level is:  1) _____ GED/High School Graduate  2) _____ Some College
   3) _____ College Graduate  4) _____ Some Graduate School Courses  5) _____ Completed Graduate Studies

5. My annual income is:  1) _____ Under $20,000  2) _____ $20,000-29,999
   3) _____ $30,000-39,999  4) _____ $40,000-49,999  5) _____ $50,000-59,999  6) _____ $60,000 & up

7. I am employed at a: 1) Rural Site 2) Urban Site 3) Suburban Site
   4) Other (please identify) _______________________

8. I am a: 1) Program Manager/Clinical Supervisor 2) Family Assessment Worker
   3) Family Support Worker

Section II: How much do you disagree or agree with the following statements? Write the appropriate number in the blank beside each statement.

**Strongly Disagree = 1  Disagree = 2  Agree = 3  Strongly Agree = 4**

**Benefits of TANF**

_____ 9. The childcare subsidy meets the need of all clients

_____ 10. The cash allowance is an adequate source of income for families

_____ 11. The employment and educational support services meet the needs of the families

_____ 12. The benefits are readily available to those that need them

**Regulations of TANF**

_____ 13. The application process for TANF benefits is client friendly.

_____ 14. Reporting father’s to Child Support Enforcement is a deterrent for women applying for TANF benefits.

_____ 15. The requirement of work related activities for benefits is considerate of the parent’s long-term success.

_____ 16. The sanctions associated with termination or reduction of benefits are fair

**Promotions of TANF**
17. I believe that TANF benefits can enhance family functioning

18. I freely give information about TANF benefits

19. I encourage people to apply for TANF benefits

20. I accommodate my client’s TANF requirements in the delivery of my program’s services.

Thank you!
Appendix D: Informed Consent

Informed Consent

A Study of Georgia Home Visitors Perceptions of Temporary Assistance to Needy Families

You are being asked to participate in a Clark Atlanta University research study. The results of this study will be submitted as part of a dissertation. Your input can shed light on the complex nature of families and public policy, one of the most challenging issues impacting Americans today.

Purpose: The purpose of this study is to identify perceptions of TANF by home visitors in a non-governmental organization. Consenting to participate in this study means that you agree to allow us to administer a survey and collect demographic information to be used for research proposes. You will be asked to complete one demographic questionnaire and one survey:

1. Demographic questionnaire requesting information such as socio-economic status, employment environment, level of education, age, gender, and race ethnicity.
2. The Index of Perceptions of Temporary Assistance to Needy Families (TANF)

Risks and Benefits: There are no known risks to your participation. Even so, some of the questions may elicit negative thoughts relating to public policy and family services. There are also no personal benefits to your participation. Although, it is hoped that your participation will aid in developing future design strategies and interventions aimed at improving public policy and enhancing the quality of family functioning.

Confidentiality: Participant results will be anonymous. In order to protect your identity we will not use real names or provide information that can identify you. Your signature on this page will be kept separate from any demographic information collected and is needed only to prove consent and authenticity of the information collected.

Participation: Understand that you do not have to participate in this research. You can stop taking part at any time without giving reason and without penalty. You can ask for information related to you to be returned to you, removed from the research study or destroyed. You must be 21 years of age or older to participate in this study.

If you have any questions regarding the study, you may contact investigator Dakira Walker at (404) 234-8189. Research conducted at Clark Atlanta University that involves human participants is carried out under the oversight of an Institutional Review Board. For questions concerning research activities or your rights as a research participant, you may contact Dr. Georgianna Bolden in the Office of Research and Sponsored Programs at (404) 880-6979, Clark Atlanta University, 223 James P. Brawley Dr., SW, Science and Research Center, Suite 2035, Atlanta, GA 30314.
Your signature below indicates that you consent to participate in this study. Please sign both copies. Keep one and return the other to the investigator.

______________________________  ______________________________
Signature of Participant          Signature of Witness

______________________________  ______________________________
Printed Name of Participant       Printed Name of Witness

______________________________  ______________________________
Date                             Date
REFERENCES


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