

SOCIAL SECURITY ACT OF 1935 TO TANF:
A COMPREHENSIVE LOOK AT THE
HISTORY AND CURRENT STATE OF WELFARE IN AMERICA

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MAY 2018

ABSTRACT

This study seeks to explore the welfare system within the United States. The study spans from the Great Depression to the current state of TANF, post-welfare reform, to better understand the current state of welfare within the United States in order to analyze the need for further welfare reform. The initial disparities in the system, from the very beginning, are worth analyzing because it provides a framework to understand how disparities could possibly exist in the program today. Social Policy Programs are systems that have been built from multiple policies and components over time. Faulty, systematic issues, must be evaluated from the ground up in order to analyze how these methods have transpired throughout the program over time. Therefore, understanding the state of welfare from inception to present day is imperative to understanding its current state, as well as further reformations needed.

Keywords: Welfare, Temporary Assistance to Needy Family (TANF), Assistance to Families of Dependent Children (AFDC), Welfare Reform, Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), Poverty, Diversion Methods, Racial Bias

ACKNOWLEDGEMENTS

To my Lord and Savior Jesus Christ,

I know you have placed me on this Earth to complete great works for your people through advocacy. I have quieted myself for the past 3 years to hear your voice, guiding me. I hear you speaking, your servant is listening. This thesis is the beginning of my journey in advocacy for the least of these, on your behalf. I promise to be spirit led. I promise to listen. I promise to represent you. Thank you for the privilege, I am grateful.

To my Mother, Father, Twin Brother and Baby Sister,

I love you, thank you for supporting and loving me unconditionally. You all believe in me and I thank you for your unwavering support.

To my friends,

Thank you for challenging me to become a better woman. Without you all I do not know where I would be.

To my clients that I worked with at Mecklenburg County Department of Social Services,

I listened to you. I heard you. I listened to every story and I heard your cries. You are human, you are valuable, you are an asset to this world! I love you all and I am advocating on your behalf. I will carry you all with me wherever I go, doing this work. You all have inspired me to the depths of my soul and I am forever grateful to have experienced you all.

To Dr. Fischer,

Thank you for taking a chance and believing in my studies. You have prayed for and encouraged me the entire way. During this process I have been greatly inspired by you to pursue my PhD.

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Purpose Statement

The purpose of this study is to explore the welfare system and the basis of its policies in the United States. This will include evaluating the Social Security Act of 1935, ADC, AFDC and TANF in order to understand the current state of welfare post-welfare reform and the lack of research evidence in formulating policies.

Significance of Study

The study is significant because it offers in-depth background information on welfare in the United States to provide a holistic view of the state of welfare today. The study aims to provide information and analysis to help encourage further reform of TANF to better help recipients. The study seeks to understand welfare's history and current methods to encourage a more concentrated effort to better use tax dollars to successfully funnel participants out of the program with a lowered rate of return.

Problem Statement

The welfare system within America has been flawed for multiple reasons. There is a true discrepancy in what exists in welfare today and what welfare reform was supposed to change. Mead (2005) argues that welfare reform was not based upon research but rather public opinion. Therefore, policymakers inaccurately predicted the outcome of welfare reform (Meade 2005, 401). Many predicted that welfare reform would decrease poverty, however, the unemployment rate did not change according to research done by Martin and Koen (2011). Therefore, TANF caseloads declined, however, poverty and unemployment still persisted. Furthermore, the basis of many policies throughout the system are based upon political and media persuasion rather than research and statistical evidence. The problem presented here is that the current system does not accurately represent the present body of welfare recipients. Policies and reform for the welfare system in America have been created placing more emphasis on political and media persuasion a than statistical evidence. This paper seeks to reveal specific examples throughout the history of welfare in the United States dating back to the Social Security Act of 1935. By highlighting policies throughout the history of welfare, that are flawed due to the lack of research evidence, the space for greater research into welfare reform is provided.

Introduction

This study seeks to explore the welfare system within the United States. The study spans from the Great Depression to the current state of TANF, post-welfare reform, to better understand the current state of welfare within the United States in order to analyze the need for further welfare reform. The initial disparities in the system, from the very beginning, are worth analyzing because it provides a framework to understand how disparities could possibly exist in the program today. Social Policy Programs are systems that have been built from multiple

policies and components over time. Faulty, systematic issues must be evaluated from the ground up in order to analyze how these methodologies have transpired throughout the program over time. Therefore, understanding the state of welfare from inception to present day is imperative to understanding its current state, as well as further reformations needed. This study seeks to understand welfare's history and current methods to encourage a more concentrated effort to better use tax dollars to successfully funnel participants out of the program with a lowered rate of return.

Foundations of Social Policy

The foundation of all social welfare programs that exist today are rooted in the Social Security Act of 1935. The Social Security Act of 1935 was a policy response to the Great Depression in America which took place from 1929 to 1939 after a stock market crash. The Great Depression was one of the largest economic crises that the world has ever experienced.

Between 1929 and 1933 the US economy imploded.¹ Real gross domestic product (GDP) fell by a third. The unemployment rate rose from 3.2% of the labour force to more than 25%. Wholesale prices dropped by 33% and consumer prices fell by 25%. At the trough of the depression in March 1933, the output of durable goods had fallen to 20% of its 1929 level. From 1930 to 1932 more than 5,000 banks, accounting for more than \$3 billion in deposits (about 7% of total deposits) suspended operations" (Tavlas 2016, 354).

Many who had invested in the stock market experienced a panic to sell their investments, which caused the US economy to crash. Many people went from being fairly wealthy, to experiencing poverty and homelessness, within a short time-period. During this time, America experienced deplorable conditions and extreme poverty for many citizens. Thousands of families were forced to use all of their life's savings due to widespread unemployment. Not only were American citizens suffering economically, but other countries were as well. Therefore, in order to protect their own financial well-being, outside countries began raising tariffs, which made it very difficult for America to obtain necessary resources (Hardman 1999). Unlike today, Americans were unable to tap into resources from the Federal Government that could help them to make it through rough economic climates within the country. Due to the lack of a safety-net, millions of Americans fell from the upper-class and middle class, into poverty. There were long lines for food and shelter. Unfortunately, due to the stressful and life-changing circumstances of the Great Depression, thousands of suicides were committed, leaving behind thousands of orphaned children (Hardman 1999). The American people were in need of serious help in order for families to re-attain their self-sustainability.

Once President Roosevelt came into office in 1933, he immediately took action to help pull the U.S. out of the Great Depression. He adopted some of the monetary policies of John Maynard Keynes and other scholars to compile what is known as "The New Deal (Tavlas 2016, 354)."

More than the legislation and programs of the Great Depression years under President Roosevelt, it encompasses or designates particular political coalitions brought together under a dominant Democratic Party, expanded citizenship rights, Keynesian economic policymaking, rising standards of living through collective bargaining and public investment, checks on the prerogatives of business, and working-class enfranchisement that continued well beyond the Roosevelt years (Klein 2008, 42)."

Roosevelt created a new approach that would provide employment and a safety net for citizens, specifically those of underserved populations. Basic building blocks of the New Deal, such as widow's pensions, war labor boards, unemployment insurance and industrial democracy paved the platform for other social and economic programs for citizens such as the Social Security Act of 1935, the G.I. Bill, Truman's economic and social policies or organized labor's gains in the late 1940s, Republican President Eisenhower's extension of Social Security in the 1950s, Lyndon Johnson's enactment of Medicare, and the Occupational Safety and Health Administration (OSHA) laws in 1970 (Klein 2008, 42).

The major cornerstone of the New Deal, was the Social Security Act of 1935. Before the Social Security Act, "there was almost no federal assistance or insurance program for Americans who were sick, disabled, unemployed, poor, or old" (Gerber & McGuire 1995, 266). Unfortunately, most Americans were unable to retire because they could not afford to (Cohen 1983, 380). This number heightened due to the Great Depression, because many families spent their entire life-savings to survive during that time period. Furthermore, many impoverished, aged, disabled or widowed people or children were housed in poor houses, institutions or orphanages as the most economical way to care for them (Gerber & McGuire, 1995). The Social Security Act of 1935 established insurance and assistance programs to aide aged, disabled, windowed or impoverished peoples. Social Security retirement benefits, Medicaid and Medicare benefits, Unemployment insurance benefits, Supplemental Security Income and welfare, were all programs that came out of the Social Security Act of 1935. The original programs under the initial Social Security Act were Old Age Insurance (OAI), Unemployment Insurance, Aid to the Blind (AB), Old Age Assistance (OAA) and Aid to Dependent Children (ADC) (Cohen 1983, 380).

Although the New Deal was a major step in the direction of creating new social rights for American citizens; unfortunately, those rights were not afforded to all. These new social rights were disproportionately extended to the industrial white working class. According to DeWitt,

The Social Security Act of 1935 excluded from coverage about half the workers in the American economy. Among the excluded groups were agricultural and domestic workers- a large percentage of whom were African Americans. This has led some scholars to conclude that policymakers in 1935 deliberately excluded African Americans from the Social Security system because of prevailing racial biases during that period (DeWitt 2010).

It is believed that the Congress was swayed by Southern Democrats, who possessed majority power within the New Deal Coalition, to encourage exclusion of certain types of workforces.

Congress wanted to be sure that the New Deal would be successful, therefore, they decided not to include all workforces. The types of workers that were excluded were agricultural and domestic workers, which made up 26.2% (Brady 1996, 119) of the workforce in the United States in 1930. A large percentage of the population of African Americans worked as domestic and agricultural workers. According to "Race and social welfare policy: The Social Security Act of 1935,"

The Committee on Economic Security (CES), which drew up the administration proposal, had favored coverage of almost all workers under the old-age insurance and unemployment compensation provisions of the act. This was to be expected, given the president's universalist conception of social security. Congress, however, chose to exclude agricultural and domestic workers, thereby depriving most African Americans of coverage.⁸ The same "compromise with racism," to use Abramovitz's phrase, occurred in the case of public assistance. Having first envisioned strong federal standards in the old-age assistance and aid to dependent children (ADC) programs to ensure adequate and equitable benefits, Roosevelt again bowed to southern pressure, agreeing to a highly decentralized program that perpetuated discrimination in the South (Davies and Derthick 1997, 219).

Davies and Derthick argued that there were non-racial factors that contributed to Congress' vote against including all workers. They stated that federalism and state-specific economic considerations were more important to Southern Democrats than the racial discrimination. However, why would Southern Democrats vote against a substantial amount of their economy's workforce from the ability to participate in the benefits of the Social Security Act? The vote against agricultural and domestic workers was not overt racism, however, the fact that Southern Democrats voted against a substantial amount of their own workforce, presents a motive that supports the conclusion of scholars, that the vote was a systematic way of preventing a majority-black workforce from receiving welfare benefits. According to New America, another motive behind the congressional vote was to help coerce, specifically, black field hands to work at any wage available (Black and Sprague 2016). Therefore, it is imperative that the initial disparities of the welfare system are analyzed because it provides a framework to understand how disparities could possibly exist in the system today. Social Policy Programs are systems that have been built from one policy or component on top of another, over time. Faulty, systematic issues, must be evaluated from the ground up in order to analyze how these methodologies have transpired throughout the system over time. Therefore, understanding the state of welfare from inception to present day is imperative to understanding its current state, as well as further reformations needed.

The first welfare program for mother's and children within the United States was the Mother's Pension program. The Mother's Pension Program is,

the first state welfare program aiding poor mothers with dependent children. The early twentieth century mothers' pensions program represented a radical departure from nineteenth century relief policies of institutionalizing the poor. It laid the foundations for the

legislation put forth in the New Deal and remains the basis of present day welfare policy. Importantly, this program marked a new relationship between the family--especially mothers--and the state, and provides the historical base to the current scholarship on women and the welfare state (Moore 1986).

During the time period where the Mother's Pension Program was relevant, most women were dependent on their husbands or fathers for household income. Therefore, if one of those individuals were taken away due to war or death, the women would be rendered incomeless. Another program for mothers and children in poverty, which came out of the Social Security Act directly, was Aid to Dependent Children (ADC). ADC, is a program similar to the Mother's Pension program, which allowed for poor mothers without a breadwinner in the home to care for their children instead of having the children forced into institutions or foster care (Cauthen & Amenta 1996, 430). Unlike the "Mother's Pension Program," which catered mostly to white, widowed women, ADC was a more expansive welfare program that included mothers whose husbands were unable to work or who were abandoned, divorced or never married (Cauthen & Amenta 1996, 427). The transition from Mother's Pension Program to ADC helped the United States to begin to form social services departments throughout local cities. As mentioned earlier, a large number of children were placed in orphanages or institutions due to the parents' inability to financially care for the children; specifically, families who had lost their father, the main breadwinner of the family at the time. An initiative of ADC was to provide assistance to single or widowed mothers and help reunite them with their children who were institutionalized. Prior to the Great Depression, the main thought process toward the poor was that they were lazy. According to Lee,

The ancient concept, emphasized by the biblical injunction that "the poor always ye will have with you" (John 12:8), convinced man over the centuries that the poor were lazy or incapable, and if they could not support themselves, they would have to be confined to poor farms or poorhouses, out of public sight, and survive on philanthropy or perish. Slowly, Progressives began to empathize with the children of mothers who had lost their breadwinner husbands through desertion or death in the factory system and needed monetary assistance to feed their sometimes quite numerous progeny. The family financial condition was not the fault of the mother or the children, Progressives argued, and it was in the long-term interest of society that the offspring be educated and nourished by a loving mother who should always be available to care for them (Lee 2012).

ADC helped to forge the framework that poverty is not always based off the idea of laziness. Depending on the circumstances presented, it can happen to anyone; specifically, more vulnerable populations, such as women, children and minorities (Cauthen & Amenta 1996, 430). At the time, men were the sole breadwinners for their families. Therefore, if something happened to them, their families were automatically thrust into poverty at no fault of their own. The occurrence of rampant poverty throughout all social classes during the Great Depression, helped to shed light on the unfortunate grip of poverty. Therefore, the Social Security Act, specifically,

ADC provided a safety net of aid for children. ADC also prioritized that children remained with their living parent to foster a warm familial environment in which they could be raised and educated (Cauthen & Amenta 1996, 430). At the time, institutions and orphanages were under scrutiny due to the harsh conditions and unfair treatment of children. ADC was federally funded, and state funded, unlike institutions and orphanages, therefore, some taxpayers were skeptical of their tax dollars being spent on dependent children. Although taxpayers were skeptical, it is undeniable that the creation of ADC was a pivotal point in the journey of social services and social policy. The policy's main focal point was the child and it negated to provide proper aid to the mother. Therefore, the ADC program underwent reformations.

Aid to Families Of Dependent Children

In 1950, Aid to Dependent Children (ADC) was expanded to encompass the relative with whom a child lives with, which led to the creation of Aid to Families of Dependent Children (AFDC). Incorporating aid to encompass the relative with whom a child lives with was important to ADC's initial goal of reuniting children with their parents through helping them maintain financial stability to care for their households. The transition from ADC to AFDC allowed for parents to also receive benefits along with the child. Therefore, benefits were calculated off the total number of parents and children in the household. A U.S. Census study of AFDC conducted in the summer of 1993 calculated that there were about 3,745,000 mothers receiving AFDC, which is around 11.7% of the total population of mothers at the time (Bureau of the Census 1995, 4). Furthermore, the number of white recipients receiving AFDC benefits totaled at 2,074,000 or 55.2%; black recipients totaled 1,471,000 or 39.2%; and Hispanic or Latino totaled 784,000 or 20.9% (Bureau of the Census 1995, 4). At the time, white mothers averaged around 2,536 births per 1000 mothers and black mothers averaged around 2694 births per 1000 mothers (Bureau of the Census 1995, 4). If roughly averaged, both races had around 3 children per household receiving AFDC. The majority of the program dollars for AFDC were spent in a program known as AFDC-Basic, where payments were provided to single-parent and their children (Blank 2001, 88). AFDC-Unemployed Program (UP) was a program with very strict eligibility guidelines for married low-income couples and their children. The AFDC-UP program was only available in around 25 states throughout the 1970's and 1980's; however, it became mandatory for all states in 1990 (Blank 2001, 89). AFDC-Basic was composed of two programs within one. There was the common program that gave money to single-parents and children, however, there was also a program for children without an eligible caretaker. For example, if a child in foster care was ineligible for foster care payments, or a child was born in the U.S. to immigrant parents, they would be eligible for child-only benefits under AFDC-Basic (Blank 2001, 89). AFDC in totality was initially an entitlement program that did not have work-requirements. If a household with children were under the income limit, they were eligible for benefits along with other resources.

In the 1984 a researcher by the name of Charles Murray, released his book called *Losing Ground*. In this book, he detailed that the current welfare system in America (AFDC) and he made his own recommendations as to what would solve the issues he interpreted from the system. For over 16 years, he observed people who ran social programs. Through his qualitative

and quantitative research, he came to multiple conclusions. He sought to engage readers in how the government can help without also doing harm (Murray 1984, 38). According to Murray, the rise in dissatisfaction with the state of welfare in the U.S., began in the 1950's. Murray believed that the 1950's was the last era of modeling the true purpose of welfare, based upon the ideals it was created for during the Presidency of Roosevelt (Murray 1984, 38). According to Murray,

The fifties saw the last years of a consensus about the purpose of welfare that had survived with remarkably little alteration since the Republic was founded and, for that matter, could trace its roots to the Poor Laws of Elizabethan England. Its premise was elemental: A civilized society does not let its people starve in the streets. It makes “a decent provision,” as Samuel Johnson put it, for those who would otherwise be destitute (Murray 1984, 38).

Blue-collared Democrats agreed that there should be provisions for disabled, aged and temporarily unemployed individuals. However, they did not agree with the notion that the government should be supporting healthy adults year after year (Murray 1984, 42). Charles Murray noticed the shift in the state of welfare affairs once John F. Kennedy took office. According to President Kennedy,

The goals of our public welfare program must be positive and constructive. . . . [The welfare program] must stress the integrity and preservation of the family unit. It must contribute to the attack on dependency, juvenile delinquency, family breakdown, illegitimacy, ill health, and disability. It must reduce the incidence of these problems, prevent their occurrence and recurrence, and strengthen and protect the vulnerable in a highly competitive world (Murray 1984,38).

Murray insinuated that Kennedy departed from precedent and guided the state of welfare onto another course, contrary from its inception from the Social Security Act of 1935. President Kennedy wanted AFDC to shift from a program that was used in emergency during unemployment, to a program that helped mothers to attain ultimate self-sufficiency. President Kennedy understood that providing welfare checks was not a quick fix that would provide lasting solutions for self-sufficiency (Murray 1984, 46). During the 1960's it was evident that reform was necessary. Murray points out that the ADC, was originally for women who were widowers to help support their children until the age of 18. However, once the program transitioned to AFDC, it became increasingly evident that the main participants in the program were not widowers at all. The majority of participants were single mothers who had never been married before. In 1962, Kennedy implemented some of his program—the Public Welfare Amendments of 1962 and the first Manpower Development and Training Act (MDTA) (Murray 1984, 47). Once President Johnson entered office after the assassination of President Kennedy, he followed the footsteps of President Kennedy and passed the anti-poverty bill in 1964. Soon after, Food Stamps, Medicare, Medicaid, public housing programs, manpower training, expansions of entitlements and more antipoverty bills followed.

Murray's book illustrated, from a conservative perspective, the events that took place throughout social policy from 1950 to 1980. The book was published in 1984, during a

reconstructive era which was dominated by Reaganomics and aimed to minimize governmental involvement in any way possible. The question often posed was, how can a civilized society take care of the deserving without encouraging people to purposely become undeserving (Murray 1984, 48)? Is it possible to have a welfare program such as AFDC, without indirectly, encouraging people to remain in poverty and unmarried? Murray argued that,

Once it was assumed that the system is to blame when a person is chronically out of work and that the system is even to blame when a person neglects spouse and family, then the moral distinctions were eroded. The first casualty inevitably was the moral approbation associated with self-sufficiency. In the 1950s, the reason for “getting people off welfare” was to keep them from being a drag on the good people—meaning the self-sufficient people—and to rescue them from a degrading status. It was not necessary to explain why it was better to be self-sufficient; it was a precondition for being a member of society in good standing. In the late 1960s, with the attack on middle-class norms and the rise of the welfare rights movement, this was no longer good enough. Self-sufficiency was no longer taken to be an intrinsic obligation of healthy adults. Among the people who held this view, the next casualty of the assumption that “the system is to blame” was the distinction between the deserving poor and the undeserving poor. Blame is the flip side of praise. To praise the poor who are self-sufficient is to assign to them responsibility for their upstandingness. But if one family is responsible for its success, the next family bears at least a measure of responsibility for its failure. It was much less complicated simply to treat “the poor” as a homogeneous group of victims (Murray 1984, 205).

The implications of blaming the system and homogenizing the poor, discussed by Murray seem to be accurate, however, when considering populations of color, specifically, the African American community, the implications vary greatly due to the systematic and covert racism that occurred during the 1950's through the 1980's. It is definitely true that the poor cannot be homogenized into one group as victims or as totally responsible for their circumstances. There are multiple factors and events that can contribute to the circumstances of families in poverty. Race is a major factor in which Murray discussed in great depth within the book. In 1964, along with the anti-poverty bill, President Johnson also passed the Civil Rights Act. Upon signing the bill he stated, "My fellow citizens, we have come now to a time of testing. We must not fail. Let us close the springs of racial poison. Let us pray for wise and understanding hearts. Let us lay aside irrelevant differences and make our nation whole (Bowen 2015)." Murray also discussed the employment and educational setbacks of the African American community in America. He insisted that the system is not helping blacks to succeed however, is causing them to lose ground in comparison to their white counterparts, by encouraging unemployment and dependence on the system (Murray 1984, 156). Although he addressed relevant issues in reference to blacks in poverty, he neglected to address the effects of desegregation on the African American community beginning after the Civil Rights Act. According to Atlanta Black Star,

During segregation, Blacks were forced to start and support the businesses in their own

communities. Many of these businesses flourished and even helped made some Black communities, such as the Greenwood community in Tulsa, Okla., (often called Black Wall Street), wealthier than their white neighbors. After segregation ended, African-Americans flocked to support businesses owned by whites and other groups, causing Black restaurants, theaters, insurance companies, banks, etc. to almost disappear. Today, Black people spend 95 percent of their income at white-owned businesses.

The reduction of black businesses could be a direct cause of some unemployment experienced within the black community.

Furthermore, Murray also discussed how shifts in worldview of Americans guided the emphasis placed on poverty in the 1960's that not been highlighted before. Murray states that,

...one first must understand that poverty did not simply climb upward on our national list of problems; it abruptly reappeared from nowhere. In the prologue to this book, 1950 was described as a year in which poverty was not part of the discourse about domestic policy—indeed, as a year in which the very word “poverty” was seldom used. The silence was not peculiar to 1950. From the outset of the Second World War until 1962, little in the popular press, in political rhetoric, or in the published work of American scholars focused on poverty in America. 4 When poverty did get into the news before 1964, the treatment of it tended to reflect surprise that it existed at all (Murray 1984, 51).

Murray discussed how major policies that shifted the ideals of welfare were encouraged by the emotional response of many Americans to seeing extreme poverty televised. The changes that were made in the welfare system no longer reflected helping widows with small children. The system now reflected helping a person for the simple fact that they were poor and had social disadvantages (Murray 1984, 41).

Many critics of the welfare system post 1964, believed that the notion of a sufficient welfare system was impossible. As the 1960's carried on, the opinions of critics were worsened as reporters began publishing stories of black mother's whose large families were using substantial amounts of benefits. The reporters were deciding to purposely choose black mothers with larger families and uncommon circumstances to paint a general picture of what a welfare recipient looks like. For example,

the *Atlantic Monthly*, a sober-minded and liberally oriented magazine, ran a story in its April 1960 issue describing in muckracking detail the cases of “Charlotte” with fourteen children, “Maude” with nine (several of whom were fathered, it was reported, by an illiterate mental defective), and others who were portrayed as mindlessly accumulating children, neglecting them, and producing generations that would come back to haunt us in the decades to come. All the examples were black, lending a troubling overtone to the closing paragraph. 'What is particularly disturbing to social workers, judges, and other public officials,' the author concluded, 'is not simply the failure of these people to support themselves but the complete breakdown of moral values. . . . (Murray 1984, 42)'

Stories like the one mentioned above, were commonly shared and exaggerated. In fact, during Ronald Reagan's 1976 campaign, for the Republican ticket in the presidential election, he introduced what is now known as the "welfare queen." During one of his speeches he mentioned that there was a woman on the south side of Chicago who has used 80 different names, 30 different addresses, and 15 different phone numbers to collect SSI, food stamps and welfare benefits (Black and Sprague 2016). He went on to say that she had racked up over \$150,000 worth of benefits each year (Black and Sprague 2016). This speech sent many conservatives into an upheaval and fueled more conversations around the need for welfare reform. Interestingly enough, the "welfare queen," painted by Ronald Reagan was a complete myth.

Just as the depictions of poverty in the early 1960's encouraged changes in welfare policies, negative and positive conversations and depictions of poverty have fueled policy changes for the last 40 years (Black and Sprague 2016). Yet it is worth noting that white women were the majority of recipients, counting for around 55.2% (Bureau of the Census 1995, 3) of mothers receiving AFDC benefits prior to welfare reform. Further, according to the Bureau of the Census,

About 1 in 4 Black mothers of childbearing ages (1.5 million) were AFDC recipients, higher than the 7 percent of corresponding White mothers (2.1 million). Despite these differences in reciprocity rates, Black AFDC mothers did not have significantly more children than their White counterparts (Bureau of the Census 1995, 3).

It is interesting that the data shows that black and white women receiving AFDC had virtually the same number of children per household. Further proving that the narratives created by some reporters and politicians seem to be created with an agenda to fuel policy changes based off of perception and not accurate data.

Every ¼ of African American mothers received AFDC at the time of the Bureau of the Census in 1990 (Bureau of the Census 1995). This number is staggering; however, to blame the number of black mothers in poverty solely on the incentive of a welfare check, is not taking into account all of the racial injustices taken place against the African American community. AFDC is an example of a program that received multiple reforms based off the idea of the perceived beneficiary, which was black mothers with large numbers of children. According to Black and Sprague, "By 1989, 64 percent of Americans felt that 'welfare benefits make poor people dependent and encourage them to stay poor,' shoring up the political support for reform (Black and Sprague 2016)."

An early reformation of AFDC, in order to ensure self-sufficiency, was the 1988 Family Support Act, which was implemented across several states to mandate work requirements (Blank 2001). This is the first introduction of work requirements into the welfare system on a federal and state level. Although work requirements were instituted in some states, from 1990 to 1994, there was a substantial rise in the number of AFDC recipients. The Family Support Act of 1988 also included other major elements such as mandated child support and the Job Opportunities and Basic Skills training (JOBS) program (Bentsen 1990, 137).

Program content.-States are required to make available a wide variety of services and activities including education, training, and job-based activities. 20 The needs of participants will be assessed by the welfare agency, and the agency will develop an employability plan in consultation with the participant. 2 ' The legislation places special emphasis on education and generally requires states to enroll parents under age 20 in educational activities if they are not high school graduates (Bentsen 1990, 137).

Although, the act was said to be successful, according to Figure 1, the number of AFDC recipients spiked from around 3.6 million to 5 million recipients by 1994. The rise in AFDC recipients caused discussion of more welfare reform. The rise in AFDC cases in the early 1990's was due to an increase in child-only cases (Blank 2001, 89). Child only cases were not originally available in state data to project the true number of AFDC recipients until the mid-1980 (Shmidt and Sevak 2004, 793). Therefore, the spike in AFDC recipients was just a truer depiction of AFDC recipients all along.

Personal Responsibility and Work Opportunity Reconciliation Act and Welfare Reform

Prior to 1996, the welfare program in the United States was an entitlement program that gave cash assistance to families with children in poverty. In 1996, Temporary Assistance for Needy Families (TANF), was prompted by the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), to replace Aid to Families with Dependent Children (AFDC) to reform welfare from an entitlement program, to a work-based program (Ridzi and London 2006, 725). Furthermore, states were given complete control over the fundamental structure of their welfare programs. In 1996, President Clinton declared an end to "welfare as we know it." Upon signing the PRWORA, the new rules of TANF replaced the entitlements of AFDC. Unlike AFDC or the 1988 Family Support Act, TANF is restricted to a five-year time limit throughout the lifespan of any recipient that is a parent. The PRWORA also inflicted stricter work requirements for the head of households (Coates 2012). Recipients who do not comply with the work requirements, which are decided on a state-by-state basis, are subject to penalties and sanctions. Furthermore, multiple states instated the policy that if a recipient has a child during a month that they are currently receiving TANF benefits, they are subject to never being able to receive benefits for that newborn child. According to Coates,

Given the nature of these initiatives, PRWORA represented a policy triumph for conservatives who had advocated for the introduction of much stricter welfare-to-work requirements than had been the case with AFDC. Conservative writers such as Charles Murray (1984) and Lawrence Mead (1992) had argued that welfare benefits had encouraged a culture of dependency among recipients. Thus, according to these figures, rather than helping recipients, AFDC had caused long-term damage by financially enabling single women to have children and encouraging men to abandon their responsibilities to children they had fathered. The solution to this damaging cycle of dependency was to instill work values in welfare recipients and thus encourage them to engage with the habits and values of the majority of Americans (Coates 2012).

PRWORA also restricted TANF payments for children who are disabled and receiving SSI. The child is already receiving benefits; therefore, TANF benefits are not necessary for the child and the child is not included in the household count. The bill also included measures that mandated child-support be filed on an absent parent to ensure that absent parents are financially responsible for their children (Coates 2012).

Although Clinton was a Democrat, he felt that it was time for the welfare system within the United States to be reformed. Therefore, he was a prominent figure in passing the 1988 Family Support Act, which initiated the first work requirements, which paved the way for the total welfare reform in 1996. The stand-alone welfare bill that was presented to Congress, was much more radical than Clinton initially desired; however, the bill was passed (Coates 2012). Clinton and other Democrats believed that welfare reform would help to reduce poverty by lessening welfare dependence. Republicans fully supported welfare reform because it discouraged welfare dependence which meant less tax dollars being spent on TANF. According to the Gale Encyclopedia of the U.S. Economy,

The purpose of TANF was to curtail various perceived social ills, including illegal immigration, high divorce rates, children born out of wedlock, and the proliferation of single-parent households—particularly those headed by single mothers. To that end, priority was generally given to two-parent households, and more stringent work requirements were placed upon single parents (Personal Responsibilities 1996).

Although PRWORA aimed to eliminate poverty and encourage more two-parent homes, it still did not eliminate the myth of the welfare queen. However, welfare reform systematized the welfare queen by shaping policy around prevention of willful idleness and criminal behavior as perceived of the welfare queen (Black and Sprague 2016). Therefore, the worst is expected from families who seek TANF assistance which further caters to the idea that there is a link between poverty and poor character (Black and Sprague 2016). This ideology is clearly represented in multiple putative policies within TANF that reflect perceived, yet non-existent problems.

For example, 15 states have now begun drug testing applicants as a part of their TANF screening process. Specifically, Missouri used \$336,297 to test 40,000 TANF recipients for illicit drugs and only 48 tests returned positive (Black and Sprague 2016). Policies such as drug testing TANF recipients stem from the perception that those in poverty often use illicit drugs, however, the policy has proven wasteful and based upon insufficient evidence. This proves that many policies surrounding welfare have been based off of the perceived recipient and not a true depiction of the true recipients of TANF. Furthermore, the prohibition of families receiving higher benefits if they are to have another baby while receiving benefits is another policy based on an unsupported theory. The policy presumes that a woman would purposely want to have another child, solely to receive a few extra dollars on their welfare check. For example, for the city of Washington, DC the maximum allotted benefits for a household of 2 is \$336 per month or \$4,032 per year (DC Fiscal Policy Institute 2014). The maximum allotted benefits for a household of 3 is \$428 per month or \$5,136 per year (DC Fiscal Policy Institute 2014). The difference in adding one child to the household would be only \$92 per month or \$1,104 per year.

With the presented evidence, it is absurd to presume that a mother would have another child to receive, roughly, an extra \$90 per month or \$1000 per year, especially when the projected income of comfortable living, in the same city of Washington, DC, is \$83,104 per year, according to DC refined (Wainman 2016). Unfortunately, this policy hurts the excluded child most. Another policy based upon stereotypical behavior is the federal legislation that bans the use of EBT dollars at liquor stores, casinos or strip clubs (Black and Sprague 2016). There was minimal evidence of few occurrences of this behavior, however, not substantial evidence to incite a federal legislation. Although, this law seems as if it does not negatively affect anyone, “in California alone, this policy resulted in a significant diversion of time and money to deactivate over 6,500 ATMs across the state, including in rural and tribal areas where the nearest ATM may simply be in a prohibited location (Black and Sprague 2016).” Therefore, the policy cost taxpayers extra money to remove EBT ATMs based on stereotypical behavior and not substantial evidence that welfare recipients would use their welfare benefits to buy prohibited items.

TANF Diversion Methods

President Clinton intended for PRWORA to help decrease poverty; therefore, the bill required that states decrease their caseloads of welfare recipients. Each state could determine their own methods to decreasing their caseloads. Caseload reduction can take place due to marriage, exit for work, or other means of support for applicants (Ridzi and London 2006). However, another common factor used to reduce caseloads has been to divert new applicants. States have made TANF eligibility requirements increasingly difficult in order to divert more applicants from applying. According to Ridzi and London, diversion methods occur throughout all points of the TANF intake process (Ridzi and London 2006). There are simplistic diversion methods that seem as if they are a simple task, however, for a busy parent, may seem daunting. For example, there are five stages to the welfare process that include the application and pre-screening stage, orientation, interview, welfare-to-work orientation and the job search stage. Applicants have around 10 days to turn in paperwork that needs to be completed by themselves or other outside sources such as an employer, etc. At any stage of the application process, if there is any non-compliance, or a document is not turned in, misplaced or late, the applicant will have to start all over again and reapply. The application process can seem almost impossible for a parent who has children or a job. Also, on top of all the paperwork that is due, most states require that applicant completes up to 35 hours of work-related activities, such as personal job searching or volunteering per week during the application stage. In order for their application to be successfully approved, the work-related hours must be completed and documented on time. If the applicant is fortunate to make it to the job search stage, it is ideal for the applicant to find a job before they completely enter into the TANF program and receive a cash assistance check. Ridzi and London interviewed TANF workers for every stage. According to one job search worker,

"Job search (step E):

This room is very successful [she explains in an elated voice]. We have a very high success rate in this room. Many people find jobs before they even open a case file for welfare ... We have tremendous success here. It's great when people don't even have their

welfare cases opened because the five-year limit is like a bank and if they don't use it up it's better for them and it also keeps taxes down (Ridzi and London 2006)."

According to the aforementioned statement, there is a priority to help applicants to find jobs so that they do not have to tap into their five-year time limit bank nor use TANF funds. This can be a benefit for recipients who are fortunate to receive a job that can sustain their household without having to tap into their five-year time limit. However, the priority for applicants to find a job prior to using their five-year time limit, forces some recipients to accept lower paying jobs, instead of employment that can sustain their households without governmental assistance. There is a priority on low quality job placement over, allowing recipients to go through the program to receive the necessary resources to ensure they will be hired at a better paying job. When a recipient receives a lower paying job, they have a higher probability of returning to the program again (Ridzi and London 2006). Another form of diversion is the program that allows applicants to apply for a one-time, emergency lump-sum of cash assistance in lieu of a monthly welfare check (Danielson and Klerman 2008, 708). The circumstances under which eligibility for the lump sum check can be achieved are highly rare and unlikely. Unfortunately, there are multiple systematically engrained methods to divert new applicants from applying to TANF, or to push applicants into low-paying jobs before eligibility for cash assistance.

Ridzi and London (2006) used ethnography and administrative records to analyze the diversion methods for West County, NY. According to their research findings, the diverging methods of West County were very affective and were able to divert 76% of the applicants who applied in 2000 (Ridzi and London 2006, 725). Unfortunately, this number included, " the relatively more advantaged who might benefit from services but do not have time to negotiate the system and the most disadvantaged who cannot negotiate it (Ridzi and London 2006, 725)." Consequently, according to Cancian, Noyes and Ybarra (2012), the extended application process used as a diversion, diverts a specific population, who are in deep poverty and in need of benefits (p.273). Unfortunately, Procedural diversion and hassle factors have been apart of the welfare intake process. Across 64% of states, welfare intake procedures have included further diversion methods, indirectly with procedures such as personal responsibility contracts, orientation sessions, drug screening, cooperation with child support enforcement, and job search or other work activities (Ridzi and London 2006).

Yet evidence of reduced numbers of food stamps recipients entering the TANF rolls, despite the fact that these individuals would tend to meet means-tested eligibility for TANF, suggest that local diversion efforts do have a significant impact (Brock et al., 2002; see also Zedlewski & Brauner, 1999). Moreover, evidence that recorded case closures increased from 36% of applicants in 1995 to 49% in 2001 (Office of Family Assistance, 2004), as well as evidence from the studies reviewed above, suggests that PRWORA-related changes in the organization of intake processes may be having a substantial effect on diversion (Ridzi and London 2006).

This means that there are food stamps recipients who meet eligibility requirements for TANF, however, the diversion methods have a significant impact on them receiving TANF. Therefore,

there are multiple poor families who could benefit from the services of TANF, however, it is suggested that method of diversion contribute to them not obtaining TANF benefits in their time of need. Furthermore, "Dropouts who were denied services or missed an appointment had the highest percentages in deep poverty (43.5% and 46.7%, respectively) compared with all other subgroups (Cancian et al 2012, 273) ." Many predicted that welfare reform would decrease poverty; however, the unemployment rate did not change according to research done by Martin and Koen (2011). Initially, the goal of welfare reform was to decrease the welfare caseload across states. Caseloads across the United States were decreased dramatically; however, Martin and Koen found that, although TANF recipients may eventually transition into a job, the jobs they transition into are still under the poverty line (2011). Therefore, while TANF caseloads declined, poverty and unemployment still persisted.

Furthermore, TANF recipients are proven to receive jobs that are unstable and insecure, which prevent them from truly achieving self-sufficiency. According to Anderson and Gryzlak (2002), there is a 21% to 35% chance that the client will have to receive TANF benefits again due to their loss of employment. In the TANF program, the work requirements are so strict that there is more of a push to receive any kind of job, than there is for the head of household in a TANF case to become self-sufficient. Prior to PRWORA, the Family Support Act of 1988 instated a program called Job Opportunity and Basic Skills Training (JOBS). This program allowed states to offer employment and educational services, but it was not mandatory (Ozarwa and Yoon 2005, 239). There was no time limit on the services offered through JOBS, as long as an individual received AFDC, they were able to use the services. When AFDC transitioned into TANF, work requirements and job training became mandatory, and the services ended once the 5-year time limit ends as well. Therefore, individuals who need childcare, educational services and job training can only receive it for up to 5 years.

Anderson and Gryzlak (2002) analyzed the effectiveness of welfare reform using surveys and administrative data from multiple states to find that,

Between 85 percent and 87 percent reported ever having worked since leaving TANF in these states, which was 20 to 30 percentage points higher than the work levels at the time of interviews. This common pattern of work at some point in time, coupled with employment inconsistency, is illustrated by the Cuyohoga County Ohio study. Although 67 percent of leavers were working when interviewed six months after exit, and 87 percent had worked at some point since leaving TANF, only 48 percent had worked consistently (Anderson and Gryzlak 2002).

Prior to welfare reform the percentage of welfare recipients that worked was 50.3%, however, 22.8% of that number are welfare recipients who were still cycling in and out of the welfare system (Spalter-Roth 1995). Another 7.4% out of the 50.3% of welfare recipients were AFDC dependent (Spalter-Roth 1995). After leaving TANF, the Urban Institute stated that around 41 percent of TANF recipients are still considered under the poverty line, even after including their allotment for food stamps and Earned Income Tax Credit (Ozawa and Yoon 2005, 239). If welfare reform was meant to decrease poverty by decreasing caseloads, why are TANF recipients

still considered under the poverty line? The manner in which caseload reduction is taking place, seems to be ineffective in helping TANF recipients to become self-sufficient once exiting the program. From the evidence presented, it seems that in multiple states the priority is getting a job, most likely minimum wage, as quickly as possible to avoid using time or funds from the TANF program for individuals who apply.

Current State of TANF

The United States is currently 22 years past welfare reform. According to the Center on Budget and Policy Priorities, "In 2016, for every 100 families in poverty, only 23 received cash assistance from TANF -- down from 68 families when TANF was first enacted. This "TANF-to-poverty ratio" (TPR) reached its lowest point in 2014 and remained there in 2015 and 2016 (TANF Reaching Few Poor Families 2017)." Furthermore, in 2017 President Trump proposed a budget cut that would cut the TANF block grant by 10% and eliminate the Contingency Fund which provides help to states in hard economic circumstances (Mitchell 2017). With the budget cut, TANF would reach even fewer families than the 23 per 100 families in poverty, which would exacerbate TANF's efforts to provide opportunities and address economic hardships (Mitchell 2017). In Mississippi, 11,717 residents applied for TANF in 2016 throughout the entire state and only 167 people were approved and enrolled in the program (Covert and Israel 2017). The acceptance rate in the state of Mississippi is only 1.42%, however, Mississippi ranks as the poorest state in America with a 21.9% poverty rate (Covert and Israel 2017). In comparison, in 2016 there were a total of 2,971,387 TANF applications and 1,015,193 of those applications were approved within the United States (TANF Caseload Data 2017). Therefore, the national average of applications that were approved in 2016 was 34% (TANF Caseload Data 2017). States are offered incentives to reduce their caseloads, however, a acceptance rate this low is still unacceptable. According to officials within the state of Mississippi,

...there are many reasons the denials are taking place." Those include failing to meet eligibility criteria, unresolved noncompliance issues, an ongoing mandatory work sanction period, unverified compliance with upfront requirements, failing to provide necessary data, voluntarily quitting or being fired from a job for one's own behavior, failing to cooperate with child support enforcement, failing to show up for appointments, or voluntarily withdrawing an application (Covert and Israel 2017).

Unfortunately, there are thousands of families who could benefit from the resources and cash assistance that the program offers, in this state.

Currently, one of the major issues within TANF in the United States is its lack of relevance in regards to barriers to employment for TANF recipients. There are multiple factors that can contribute to an individual's inability to receive employment outside of job readiness and job searching skills. One major barrier to employment is the lack of child care. Currently, within the United States, the average cost for daycare per month is \$972 and the average costs per year is \$11,666 (Baby Center, 2016). Unfortunately, the average cost of daycare is more than some's rent or even total income. In multiple states, there are daycare assistance programs, however,

most of the programs are underfunded therefore, they can have waiting lists up to 10 years out. Furthermore, TANF offers child care assistance but the recipients must follow strict guidelines in order to keep the child care. Unfortunately, some of the guidelines can be broken out of the control of the recipient. For example, a TANF recipient must work a certain number of hours per week to maintain daycare, however, if their job decreases their hours for any reason, the recipient would then lose their child care. Upon losing child care the recipient may have to quit their job or decrease their hours more due to the lack of childcare. The TANF program must create a better solution to helping parents with childcare (Schmidt 2004).

Another barrier to employment that is inadequately addressed within the TANF program is trauma. Almost one-third of TANF recipients have experienced adverse childhood experiences which include physical and emotional abuse and neglect, sexual abuse, and household dysfunction (Booshehri et al 2018). Booshehri and colleagues conducted a study assess the benefits of financial empowerment and trauma-informed peer support.

Despite high exposure to trauma and adversity results demonstrate that, compared to the other groups, caregivers in the full intervention reported improved self-efficacy and depressive symptoms, and reduced economic hardship...financial empowerment education with trauma-informed peer support is more effective than standard TANF programming at improving behavioral health, reducing hardship, and increasing income (Booshehri et al 2018).

This study suggests that trauma-informed peer support is an important component in helping individuals in poverty to achieve self-sufficiency. If an individual's trauma can be addressed, then they have the availability to properly address other issues in their life. Trauma can have a trickle effect that can permeate every aspect of someone's life, even if it the traumatic events occurred during their childhood. Addressing trauma in TANF recipients could be a necessary factor in helping to end the cycle of poverty among TANF recipients. There are multiple other barriers to employment such as education, undiagnosed mental health issues, etc. It is imperative that TANF takes a more holistic view of an impoverished individual to properly assess their needs to prepare them for successful self-sufficiency.

Conclusion

Throughout the present welfare system in the United States, there are multiple policies enacted that have been based off of presumptions, stereotypes, perceptions or false stories such as the welfare queen. Although the welfare queen is a politically charged myth of AFDC, however, similar ideologies have transitioned into beliefs about TANF also. For example, Newt Gingrich detailed a food stamps recipient who used her benefits to fly to Hawaii. Contrary to his statement, food stamp benefits cannot be used for anything other than the purchase of cold, food items. Unfortunately, politicians have used exaggerated or untrue stories, similar to the welfare queen, to push their political agendas. Tax cuts to programs such as TANF are much easier to warrant, if it appears as the program is being abused by users, who would in turn, be abusing taxpayer funds. Although TANF was said to be the "end of welfare as we know it," by President

Clinton, many thoughts, stereotypes and mythical stories transitioned from the Social Security Act, ADC, to AFDC to TANF. Each program went through policy changes, reforms and legislations. However, most of the policy changes have been based off of public emotion, media and perceptions rather than research. In order for TANF to become its best and effectively decrease poverty, politicians must educate themselves on the existing data about the many different faces of poverty and its' causes. Also, politicians need to humanize those in poverty instead of villainizing them. People in poverty are human, they have needs, desires and wants, but most importantly they deserve to have policies that truly reflect them, not the perception that others possess of them. It is imperative that further welfare reform encompasses policies that sever the common association of poverty with criminality. According to Black and Sprague, "As anti-poverty programs increasingly rely on surveillance and sanctions, they strengthen an association in the public imagination between poverty and criminality. In so doing, these policies further stigmatize the receipt of public assistance rather than strengthening these programs' capacity to respond to critical needs (2016)." Consequently, we need more comprehensive policies that address the true issues of poverty and unemployment to begin ending the cycles of poverty in America. Policy makers have to acknowledge and address the inherent flaws within state and federal welfare policies that have been based off of anything other than accurate research data.

Moving forward, it is imperative that further welfare reform focuses on maximizing the benefit to welfare recipients while they are in the program to help contribute to the betterment of their lives once they leave the program upon finding long-term employment. The United States is 22 years out of the initial welfare reform, therefore, it is time for the focus of reform to shift. It must shift from lessening caseloads by using diverging tactics and shift to properly helping recipients achieve ultimate independence and stability to sustain themselves and their families long-term. According to Weaver (2011), self-sustainability is attached to social capital (p.417). Therefore, he researched ways in which TANF recipients acquire relational connections throughout their community to increase their social capital. Weaver (2011) found that TANF recipients who are homeowners or attend faith-based services tend to have higher social capitals than their counterparts. This research can be used to help TANF workers to encourage specific activities to help their customers to obtain sustainable social connections to aid in their success. Therefore, further welfare reform should take into consideration, the needs of people on a holistic basis, versus, the quickest method of getting them into a job. The goal of welfare, moving forward, should be creating a comprehensive system that coordinates with other non-governmental organizations to facilitate the needs of TANF recipients to restore them back to self-sufficiency. For example, trauma is an important factor which can plague an individual's entire life, including their children, jobs, criminal background, etc. Therefore, all factors that can contribute to barriers to self-sufficiency, should be included in the TANF program to provide a holistic approach to bringing people out of poverty permanently.

To conclude, the welfare system throughout the United States has evolved from a program to assist widowed mothers, to a program aimed to help impoverished parents to achieve self-sufficiency. Welfare reform has had outcomes that were not predicted and the emphasis on

decreasing its caseload across states, has caused blind spots and disparities that need to be addressed through more research and policy reform. Therefore, in order to properly address a shift in welfare reform, barriers to stable and sustainable employment need to be studied. As possible barriers are identified, welfare policy writers can begin to incorporate necessary components to ensure the success of recipients; success of welfare recipients would be defined as exiting the program with stable and sustainable employment that helps them to care for their families long-term, causing them to be less likely to return to the program. Also, as possible barriers are identified, policy writers and politicians can formulate feasible, strategic methods to help recipients successfully hurdle barriers. This study spanned from the Great Depression to the current state of TANF, post-welfare reform, to better understand the current state of welfare within the United States in order to analyze the need for further welfare reform. The initial disparities in the system, from the very beginning, are necessary to analyze because it provided the framework to understand how disparities exist in the program today. Faulty, systematic issues, must be evaluated from the ground up in order to analyze how these methods have transpired throughout the program over time. This paper helped to highlight the need for more research to take place to forge the way for further reformation of welfare policies to be based in substantial research evidence.

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