TANF WORK POLICY INFLUENCES ON FAMILY BEHAVIORS AND CHILD DEVELOPMENT

by

Robert W. Sturgill Jr.

Helms Schools of Government, Liberty University

A Dissertation Presented in Partial Fulfillment

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Author Note

Robert W. Sturgill Jr.

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Correspondence concerning this article should be addressed to Robert W. Sturgill Jr.

Email**:** rsturgill1@liberty.edu

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APPROVED BY:

[redacted]

Gerald Regier, Ph.D., Committee Chair

[redacted]

Scott Daniels, Ph.D., Committee Member

ABSTRACT

There has been a lack of research on how work participation policies have impacted child development through their influences on family decisions. The purpose of this qualitative research study was to explore the perspectives of families toward TANF work participation policies, discover how those policies have influenced family behaviors, and analyze how those policy-behavior phenomena have impacted child development. First, the literature review showed that families with chronic welfare dependency had negative impacts on child development. The research showed that when TANF work participation policies were unenforced or income limits were too low, some recipients worked less and persisted in welfare dependency. Therefore, TANF policies that discouraged meaningful work and imposed counter-productive income limits increased welfare dependency and had negative impacts on child development. Second, the review showed that single-parent families often had negative impacts on child development. The research showed that some poor parents chose to stay unmarried when TANF work participation policies provided increased benefits to single parents compared to married parents. Therefore, TANF policies that provided increased benefits to single parents resulted in increased single-parent homes and had negative impacts on child development. Third, the review showed that family instability had negative impacts on child development. The research showed that TANF policies have increased family instability when they discouraged home ownership, encouraged single mothers to work and leave their children in multi-family homes with siblings and non-family adult males, and discouraged parental involvement in their children's education. Therefore, TANF policies that discouraged home ownership and parental involvement have increased family instability and had negative impacts on child development.

Keywords: child development, family, poverty, TANF, welfare, work participation

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List of Abbreviations

Aid to Families with Dependent Children (AFDC)

American Recovery and Reinvestment Act (ARRA)

Balanced Budget Act (BBA)

California Work Opportunity and Responsibility to Kids (CalWORKs)

Claims Resolution Act (CRA)

Deficit Reduction Act (DRA)

Department of Health and Human Services (DHHS)

Earned Income Tax Credit (EITC)

Family Support Act (FSA)

Maintenance-of-Effort (MOE)

Middle-Class Tax Relief and Job Creation Act (MCTRJCA)

Office of Family Assistance (OFA)

Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)

Social Security Act (SSA)

Social Security Disability Insurance (SSDI)

Supplemental Nutrition Assistance Program (SNAP)

Supplemental Security Income (SSI)

Temporary Assistance for Needy Families (TANF)

Unemployment Insurance (UI)

Women, Infants, and Children (WIC)

CHAPTER ONE: TANF WORK POLICY INFLUENCES ON FAMILY BEHAVIORS AND CHILD DEVELOPMENT

Overview

Americans continuously debate the virtues and limits of welfare spending and government influences in their lives. This qualitative research study explored the perspectives of families toward Temporary Assistance for Needy Families (TANF) work participation policies, discovered how those policies have influenced family behaviors, and analyzed how those policy-behavior phenomena have impacted child development. This chapter provides the context for the research problem, a framework for the research, the significance of the study, and the research question with its sub-questions.

Background

As part of a federal effort to end welfare dependency, Congress created the TANF social welfare program in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 to replace Aid to Families with Dependent Children (AFDC) (Center on Budget and Policy Priorities, 2020). The 1996 PRWORA Act lists four purposes: "to

> 1) provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;
>
> 2) end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage;
>
> 3) prevent and reduce the incidence of out of wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and
>
> 4) encourage the formation and maintenance of two parent families" (U.S. Congress, 1996, p. 2113).

In the 1996 PRWORA Act, Congress determined that societal success required the promotion of responsible fatherhood and motherhood in two-parent families (U.S. Congress, 1996). In the legislation, Congress did not define responsible fatherhood and motherhood, and the 1996 PRWORA Act left it to the states to determine what policies would encourage responsible parenting, encourage two-parent families, and discourage welfare dependency. In 1996, 89% of children in families that received AFDC benefits lived in homes without fathers, and from 1965 to 1992 there had been a threefold increase in the number of children receiving welfare benefits and a simultaneous threefold increase in the number of live births to unmarried women (U.S. Congress, 1996). In the 1996 PRWORA Act, Congress detailed statistics on the increase of children in single-parent homes, a corresponding decrease in education, and a corresponding increase in lifetime poverty (U.S. Congress, 1996). Congress decided that an increase in single-parent families had led to increased welfare dependency and negative effects on children, and Congress determined that reducing "out-of-wedlock pregnancy and…birth [were] very important Government interests" (U.S. Congress, 1996, p. 2112). Congress readdressed the issue in a 2001 hearing about the new TANF program, and they expressed the same concerns as had the 1996 Congress (U.S. Congress, 2001).

Historical Context

The TANF program initially caused a significant decline in the number of families receiving cash assistance and in the number of families in poverty, but the work participation policies that were associated with it weakened over time (Center on Budget and Policy Priorities, 2020). In the first two years of TANF, the new work requirements led to an increase in working recipients (Pavetti, 2018). In its first ten years, the TANF program helped 2.7 million families obtain jobs, progress up the economic ladder, and move toward economic self-sufficiency

(Bradley & Rector, 2017). However, after the initial ten years, most TANF recipients had low-wage jobs with unstable employment and, although they were now working, their earnings were insufficient to lift their families out of poverty (Pavetti, 2018). The first ten years produced significant successes with TANF's work participation policies – TANF rolls plummeted, poverty rates fell, and work replaced welfare as the main income for poor single mothers – but then lawmakers stopped enforcing work participation policies, they passed changes and exemptions to them that made them ineffective, and a decade of welfare-dependency gains reversed and disappeared (Haskins & Weidinger, 2019; Mead, 2021). Half of Kansas' work-sanctioned TANF recipients in October 2011 through March 2015 had no earnings (Mitchell, Pavetti, & Huang, 2018). In a New York study, only 34% of TANF recipients had been able to find jobs in a two-year period (Pavetti, 2018). Studies in Oregon and California demonstrated that policymakers had achieved greater success with programs to boost education and skills than with simple work requirements to obtain aid like those in the TANF program (Pavetti, 2018).

Since 2008, policymakers have eroded TANF's original work requirements with alternatives and loopholes to provide benefits without any true work or efforts to find work (Bradley & Rector, 2017). States have made minimal attempts to promote work and reduce dependence, most recipients who worked were not doing it as a result of any state efforts, and states created false appearances of work promotion (Bradley & Rector, 2017). In 2015, California paid $10 per month to 175,000 families who were mostly already employed in order to double the state's reported TANF work participation rate (Bradley & Rector, 2017). Minus the misleading data, only 29% of TANF recipients were employed in 2017 (Bradley & Rector, 2017).

Haskins (2009) reported to Congress that work participation policies prior to the 1996 welfare reform were ineffective and that the TANF program initially had effective work participation policies. Prior to 1996, less than 10% of AFDC recipients worked or searched for work, and their educational activities did not lead to much work (Haskins, 2009). The TANF program began with the 1996 welfare reforms, and it emphasized work over welfare (Haskins, 2009). By 2000, 75% of single mothers were employed (up 20% from 1995), child poverty had rapidly fallen, and poverty among black children and in female-headed families was at its lowest ever (Haskins, 2009). Most of these TANF-inspired new jobs for mothers paid about $8 per hour in 2000 (Haskins, 2009).

Between March 2008 and March 2009, the TANF rolls increased by more than 20% in response to a large recession (Haskins, 2009). To handle the increase in recipients, state TANF programs used the full allotment of TANF funds that they had saved during the late 1990s when they had been paying less benefits (Haskins, 2009; Haskins & Weidinger, 2019). Additionally, the states loosened work requirements and accessed the federal $2 billion Contingency Fund during this period of rising caseloads (Haskins, 2009). The $2 billion turned out to be insufficient, and Congress approved $5 billion more in 2009 to pay for expanded welfare rolls including those in TANF programs (Haskins, 2009). These policies reversed the emphasis of the TANF program's principle of work over welfare, and policymakers did not reinstate meaningful work participation policies thereafter (Haskins, 2009; Haskins & Weidinger, 2019).

Hahn, Golden, and Stanczyk (2012) reported that the flexibility of TANF policies to permit states to use TANF funds for diverse programs for low-income families allowed the states to decide how to move families into work and self-sufficiency. However, they reported that minimal TANF funds went to work-focused programs and that most TANF funds were

redirected to child-care, various state programs, and budget shortfalls (Hahn, Golden, & Stanczyk, 2012). They found that time-limit policies had become more significant than work participation policies in determining the number of families receiving benefits (Hahn, Golden, & Stanczyk, 2012). They also reported that all five of the states they studied (California, Washington, Michigan, Texas, and Florida) provided benefits that were far below the federal poverty level (Hahn, Golden, & Stanczyk, 2012). Because TANF benefits were so low, TANF recipients had to find other sources of income or aid in order to be above the poverty level.

Some states have had greater success at helping TANF recipients to progress toward self-sufficiency with programs other than weak or unenforced work-participation policies (DHHS, 2021). Oklahoma developed a program that taught relationship skills to help participants obtain and sustain work (DHHS, 2021). New Hampshire trained participants in pharmacy technician skills (DHHS, 2021). Maine provided entrepreneurship training to TANF participants to teach them to develop a viable business plan and become self-employed (DHHS, 2021). Utah organized community support groups for TANF recipients to help them build social capital (DHHS, 2021). New York provided substance abuse treatment to TANF recipients (DHHS, 2021).

TANF work participation policy effectiveness continued to decrease during and after the 2008 Great Recession. TANF's static funding and loosely-regulated work requirements have been unresponsive to the increased number of needy families who were unable to work during recessions (Center on Budget and Policy Priorities, 2020). In 2014, the TANF program helped one in three families with children below the poverty line (DHHS, 2014). In 2015, TANF provided benefits to 1% of two-parent households with children below the poverty line (Vallas & Boteach, 2015). Prior to the effects of COVID-19 in 2020, TANF recipients were still at or

below 60% of the poverty line in every state even after receiving welfare benefits from multiple programs (Safawi & Floyd, 2020).

TANF policies have had poor accountability because the states have not clearly reported where TANF funds went or the effectiveness of their work programs (Vallas & Boteach, 2015). Many states have spent millions of dollars of TANF funds annually on legal-service programs that were available state-wide rather than just to TANF recipients (Justice, 2019). Some states have spent large amounts of TANF funds on state universities and scholarships for low- or moderate-income students and reported it as work support (Burnside & Schott, 2020).

TANF work requirements have negatively impacted some poor families, such as single women with children, large families, families with young children at home, and mothers with mental or physical disabilities (Muennig, Caleyachetty, Rosen, & Korotzer, 2015). Needy families with family obligations or disabilities that interfered with their ability to work turned to other welfare programs because they were ineligible for TANF benefits (Muennig, Caleyachetty, Rosen, & Korotzer, 2015).

A 2013 Cato Institute study found that in some states, welfare recipients would lose money if they went to work (Tanner, 2013). The study assessed 126 federal programs for low-income people, 72 of which provided cash or in-kind benefits, and found that many people had received aid from multiple programs at the same time (Tanner, 2013). They found that someone in New York, New Jersey, or Connecticut would have had to earn more than $21 per hour to be better off than a typical welfare package consisting of TANF, Medicaid, Supplemental Nutrition Assistance Program (SNAP), Women, Infants, and Children (WIC), public housing, and utility assistance programs (Tanner, 2013). The average entry-level teacher in New York made less than that during that time (Tanner, 2013). The financial loss of paying taxes, child-care, and

transportation costs meant that welfare recipients were being paid more not to work than they could earn by working, plus they would lose leisure time if they chose to work (Tanner, 2013).

Social Context

Values are influenced by different factors for different people, and there has not been a national consensus in the U.S. on social values. Amongst the different values, general principles of living for healthy, successful humans and good society have included stability, education, health, prosperity, and opportunity choices such as living standards, leisure time, and discretionary money. However, policymakers have had different definitions of what counted as success, goodness, healthy, beneficial, or desirable for individuals and/or society. Policymakers have debated values based on biblical principles, natural laws, absolute and secular truths, scientific humanism, and government-sanctioned experts. In this study, conservative policies will be defined as socioeconomic policies that limit federal powers, including limited taxing, spending, and social legislation (Jones et al, 2018). Progressive policies will be defined as socioeconomic policies that expand federal powers, including greater taxing, spending, and social legislation (also called *liberal policies* in contemporary American politics) (Jones et al, 2018).

Biblical principles have been a key component of the American social debate, and their proponents have argued that biblical principles were based on natural laws. They have proposed that natural laws are the unchanging principles that govern all human behaviors and are the inherently known moral principles that allow people to distinguish between good and evil independently of any social construct (Budziszewski, 2011). Augustine argued that the ideas of right and justice, which are the guiding principles for laws, are known in every soul (Chroust, 1944). Locke argued that all people have the faculty of reason and the ability to

virtuously govern themselves according to God's laws (Locke, 1764). Most of the Founders believed that natural laws came from God, existed independently of social constructs, and should be taught to citizens through the scriptures (Madison, 1840). The Declaration of Independence refers to the Laws of Nature and of Nature's God. "Natural rights" was a common legal term in the Founding era, used by Jefferson in the letter that talked about the separation between church and state, and was used during that time to refer to what God guaranteed to man in the scriptures (Hooker, 1845). The teachings about natural laws which came from God through the scriptures were cited by dozens of Founding Fathers, including Thomas Jefferson, Benjamin Franklin, James Madison, John Adams, John Quincy Adams, Samuel Adams, James Wilson, Alexander Hamilton, and Zephaniah Swift (Madison, 1840). They quoted Montesquieu's teachings that good society rests on principles that do not change (Lutz, 1988). They quoted Sir William Blackstone that human laws are invalid if they contradict God's natural laws (Blackstone, 1771). Aristotle taught that the most important task of a politician is to create an appropriate constitution and maintain a legal system according to universal principles where laws apply to all equally (Aristotle, 1885; Miller, 2017).

Scientific humanism has been another key component of the American social debate. Scientific humanism has replaced religious values with secular values (Mitchell, 1980). Its proponents have espoused that behavior is only unacceptable if it hurts the practitioner or others (Mitchell, 1980). One major form of scientific humanism has been utilitarianism, where right and wrong are determined by consequences (the collective good) that are defined in secular terms (Mitchell, 1980). These determinations have been adaptable to changing social views instead of being absolute truths like natural laws (Mitchell, 1980). Scientific humanism has trusted science instead of God or personal judgment as the authority on what is desirable

(Mitchell, 1980). Scientific humanism has authorized government-sanctioned, secular experts to replace the assumption of immutable truths with principles of knowledge and opinion (Mitchell, 1980).

Progressive policymakers have appealed to sanctioned scientific experts as the ultimate authority of what was good and right (Mitchell, 1980). They have assumed that decision-makers were well-informed by trustworthy experts and knew better than common people (Mitchell, 1980). However, conservative policymakers have counter-argued that individuals have the ability to understand the world scientifically without government-sanctioned badges of expertise (Mitchell, 1980). According to conservative principles, parents and religion are responsible for developing good human beings, and when they are failing, then friends, neighbors, and communities should help them rather than government entities.

The U.S. Government increased federal welfare programs in the 1930s after the Great Depression and replaced many private, locally based organizations who had primarily handled welfare until then (Segal, 2016). In the 1960s, welfare and civil rights reforms dramatically expanded federal activism and spending (Segal, 2016). During these two periods, the Federal Government took more and more welfare resources out of the hands of local individuals and put them in the hands of government-appointed experts. In 2016, the Federal Government spent over $1 trillion per year on welfare assistance (Segal, 2016). Despite tripling aid to the poor from 1969 to 1974, poverty rates remained the same and single-mother rates increased (Skocpol, 2000). In 2017, the U.S. was spending two-thirds of its budget on social welfare and had amassed $20 trillion in national debt (Desilver, 2017).

Historically, policymakers have addressed socioeconomic needs without government programs (Sowell, 1999). In the 1800s, opposition to government programs was strong and

government benefit programs were small (Sowell, 1999). During that time, private philanthropy and volunteerism were common and contributed significantly to low levels of crime and low levels of other social ills (Sowell, 1999). The 1800s reliance on family obligations to decide who needed help and to care for each other was more effective in some circumstances than the government programs that expanded in the 1930s and 1960s (Sowell, 1999).

Theoretical Context

Political differences have influenced the competing arguments in American discourse about the appropriate level of government involvement in the lives of its citizens. Partisan divisiveness has obscured the issues that have been debated, where policymakers have been divided into us-versus-them camps that did not reasonably discuss and decide issues on their own merits. Positions have aligned with beliefs about the role of government, and many individuals have accepted a grouping of conservative or progressive policies about wealth, crime, education, abortion, law, foreign policy, defense, the environment, and civil rights issues (Sowell, 1995). Progressive policies have argued for increased national standards, more government programs and spending, and larger government control of individual lives, whereas conservative policies have argued for smaller government, self-government, and individuality (Godfrey, 2020; Liesman 2019; Schambra & West, 2007).

Lerman (2019) suggested that a progressive sector of Americans has looked to normalize social policies as an instrumental means toward a larger end. They have had a social vision where the national government would decide what was best for and would take care of Americans (Lerman, 2019). This progressive ideology chose government-guaranteed security over individual liberties. Cochran (2016) described this progressive vision as a movement to fix social inequalities through government intervention and which substituted expert authority for

personal decision-making. However, Lerman (2019) showed that some progressive proponents who wanted the government to solve problems still trusted individuals to take care of themselves and others more than they trusted the Federal Government to effectively manage social welfare programs.

Government programs have been necessary to protect people from each other, protect free institutions, and protect common interests such as defense and the environment, but government entities have been more effective as *protectors* than as *providers* of a good life for their citizens (Peslrillo & Kempema, 2014; Ratnapala, 2007). Some research indicates that police power has been more effective when it has been controlled by the people as a means to protect their life, liberty, and property from each other and from the state, and that laws have been more effective when they exist to protect those rights but not to force social control and equalization (Ratnapala, 2007).

National controls have been intended to protect people from mismanagement at local levels, but they have removed human elements from impact-level decision-making which has sometimes caused more harm than good. Social welfare policies have been more effective when decision-making has been closer to individual citizens because accountability, innovation, and flexibility have improved (Monaldi, 2010). Families and local entities have known what was best for each other more often than administrators of government programs (Monaldi, 2010). However, progressive policies have sought national controls to guarantee equity in outcomes (not equal processes and access) and national controls to protect against failures in families and in local support entities (Peslrillo & Kempema, 2014).

Most of the Founders intended for the U.S. Constitution to severely limit the authorities of the Federal Government, but policymakers have moved away from that original constitutional

intent in response to social and economic problems (Lutz, 1988). Progressive policies have proposed that the states and individuals were prone to serve other interests and that the Federal Government was necessary to fix social injustices (Peslrillo & Kempema, 2014). Conservative policies have proposed that limited governments were more successful than larger governments who took control of caring for the needs of individuals (Peslrillo & Kempema, 2014). Conservative policies have proposed that most government programs were run better by states than by the Federal Government, with the various states trying different programs based on their circumstances and intentions, learning what worked, and changing as required (Nivola 2005).

Since the 1930s, progressive policies have generally supported the expansion of federal powers whereas conservative policies have generally opposed federal expansion (Peslrillo & Kempema, 2014). Conservative policies in the 1940s and 1980s proposed that the U.S. Government had expanded beyond its constitutional authorities because of judicial overreach (Garraty, 2009). Progressive courts have construed constitutional justifications to give the Federal Government more powers despite the intended restrictions of federal powers in the Tenth Amendment (Garraty, 2009). The Supremacy Clause in Article VI Clause 2 has been used in conjunction with Article III Section 2 to extend the federal judicial power to all cases in law under the Constitution (Kelly, Harbison, & Belz, 1991). The Commerce Clause in Article I Section 8 Clause 3 has been used to justify the constitutional basis of implied widespread socioeconomic federal powers despite the Tenth Amendment's apportionment of powers to the states (Garraty, 2009). The General Welfare Clause in Article I Section 8 Clause 1 was made in reference to taxes, but it has been used to justify numerous federal laws in a wide range of areas contrary to the restrictions of the Tenth Amendment (Garraty, 2009). The judicial branch has constitutional authority to define and preserve the original intent of the Constitution and its

amendments but not to make or change laws (Garraty, 2009). The U.S. Constitution is a living contract in the sense that it can be modified *by the legislature* through amendments, but the Founders did not intend for it to be redefined *by the courts* based on changes in public or government desires.

Situation to Self

The nature of this qualitative research was a discovery-oriented study of human behaviors conducted with the philosophical assumption that truth is difficult to know – truth is somewhere in the middle of all the different points of view and arguments (Kreiner, Hollensbe, & Sheep, 2009). Statistics are influenced by their assumptions, statistics are not the whole story when human decisions are made, and I analyzed existent quantitative and qualitative research as contributors to the narrative of this research study. After a thorough review of the different arguments and the available information, it is possible to observe behaviors, identify corresponding influences and relationships, and draw conclusions about the consequences of actions. From qualitative, people-oriented, imperfect information, enough useful understanding can be discovered to make productive decisions. This research was conducted within a pragmatic worldview: problem-centered, determining the consequences of actions, and real-world practice oriented (Creswell, 2013).

Problem Statement

The problem is that the existing research insufficiently addresses the perspectives of families to analyze how TANF work participation policies have impacted child development through their influences on family behaviors. Parents make choices for their families, and those choices are influenced by their perspectives and feelings about work participation policies along with other rational and irrational factors. In situations where families and local entities were

better-suited to handle people and their issues individually, well-intentioned government programs have not been helpful (Koyzis, 2019). According to Lerman (2019), some progressive policies have expected the government to fix problems that the government could not handle effectively. Government intervention and programs have hurt people when they interfered with families, friends, neighbors, and local support who would otherwise have done a better job of taking care of each other (Segal, 2016). This new research into the impacts of TANF work participation policies on family behaviors and child development will inform policymakers who might otherwise design inefficient or counter-productive policies.

Purpose Statement

The purpose of this qualitative research study was to explore the perspectives of families toward TANF work participation policies, discover how those policies have influenced family behaviors, and analyze how those policy-behavior phenomena have impacted child development. By analyzing the interaction between TANF work participation policies and family behaviors, new research can draw conclusions about their combined effects on child development. Though well-intentioned, government programs to help needy families may have harmed child development through negative influences on family behaviors, as evidenced through education, employment, income, long-term welfare dependency, family stability, housing stability, criminal behaviors, brain development, and physical health. In this study, child development is defined as physical health, brain development, mental health, education, employment, and criminal behaviors in adolescence that continue into adulthood (National Academies, 2019).

Significance of the Study

This research study brings together two knowledge bases to discover how they interact in families and to understand their combined effects on child development. Substantial research

exists on the relationship between poverty and child development (Herbst, 2018; National Academies, 2019). Substantial research also exists on the relationship between family influences and child development (Drinkard, 2017; Yenor, 2016). Through analysis of this existent research as well as new interviews of recipient families for their perspectives, this study explored how the perspectives of families toward TANF work participation policies have changed family behaviors and thereby caused secondary impacts on child development (Heritage Foundation, 2020; Vasechko, 2013; Ziliak, 2016). This study has practical significance to policymakers at all levels of government and to TANF recipients to inform their respective decision-making (Center on Budget and Policy Priorities, 2020; Skocpol, 2000). This study can also be used to inform larger discussions about the distinct roles, relative effectiveness, and limitations of government entities and families to take care of social needs (Gwartney, Stroup, Sobel, & Macpherson, 2018; Mitchell, 1980; Murray, 2015; Sowell, 1995).

Research Question

Have the work participation policies in the Temporary Assistance for Needy Families (TANF) social welfare program influenced family behaviors in ways that negatively impacted child development? TANF work participation policies can limit or affect the choices that parents make about marriage, childbirth, education, employment, housing, and spending (Vasechko, 2013; Ziliak, 2016). These choices sometimes result in differences in family circumstances that negatively impact child development (Heritage Foundation, 2020).

Sub-Questions

How do TANF-recipient families report that TANF work participation policies have influenced their decisions and behaviors? Most of the recipients that were interviewed in this research reported that work participation policies influenced their decisions. Most recipients did

not know what portion of their benefits were from TANF programs. Some families who received other forms of social welfare reported that they were ineligible for TANF benefits because they owned a home or because they made too much money in the low-wage, part-time work they had.

How do providers for TANF-recipient families report that TANF work participation policies have influenced the decisions and behaviors of the families with whom they work? All twelve of the providers that were interviewed in this research reported that work participation policies influenced the family decisions and behaviors of most of the recipients with whom they had worked. Some needy families received other benefits such as Social Security Disability Insurance and Food Stamps rather than working to meet TANF eligibility requirements.

How have TANF work participation policies negatively affected employment and income? The percentage of U.S. children in poverty has increased during the decades of the TANF program (Center on Budget and Policy Priorities, 2020). TANF work participation policies have limited eligibility for some needy families who could not or did not meet the work requirements (Muennig, Caleyachetty, Rosen, and Korotzer, 2015). TANF work participation policies sometimes did not help recipients obtain long-term employment and self-sufficiency (Center on Budget and Policy Priorities, 2020; Pavetti, 2018). Depending on the eligibility requirements, TANF work participation policies have encouraged welfare dependency (Zellman et al, 1999).

How have TANF work participation policies negatively affected family stability? The rates of divorce, unmarried pregnancies, and single-parent families have increased during the decades of the TANF program (Murray, 2015; Skocpol, 2000). TANF work participation policies that made eligibility exemptions for single-parent childrearing sometimes discouraged

marriage and encouraged single-parent childbirth (Qazi, 2018; Ziliak, 2016). TANF work participation policies sometimes contributed to unstable employment and earnings that affected family stability (Center on Budget and Policy Priorities, 2020).

How have TANF work participation policies negatively affected children's developmental indicators? Despite decades of TANF program efforts to help poor children, children of the poor have remained poor and comprised a significantly high percentage of drug users and criminals (Cochran, 2016). TANF work participation policies have affected poverty and family stability conditions that have impacted child development through influences on their physical health, brain development, mental health, education, employment, and criminal behaviors (National Academies, 2019).

How have TANF work participation policies influenced family behaviors in ways that negatively impacted child development? TANF work participation policies have resulted in more mothers choosing to work during periods when their influences on child development were the most pronounced (Herbst, 2018). TANF work participation policies that made it harder for a parent in each family to stay at home with their children have sometimes reduced critical parental involvement in education during key developmental periods (Xia, 2010). If TANF policies encouraged single-parent child-rearing, then they created disadvantages for youth in most measures of success (including home support, wealth/poverty, education, citizenship/crime, and health care) (Wells, 1995).

Definitions

1. *Child development* – Physical health, brain development, mental health, education, employment, and criminal behaviors in adolescence that continue into adulthood (National Academies, 2019).

2. *Conservative policy* – A socioeconomic policy that limits federal powers, including limited taxing, spending, and social legislation (Jones et al, 2018).
3. *Employment* – Participation in the labor force (Economic Policy Institute, n.d.). The *employed* category does not include the *unemployed* regardless of whether or not the individual is seeking a job (for instance, it does not include stay-at-home mothers, retirees, disabled who live entirely on welfare, or child dependents) (Economic Policy Institute, n.d.). *Employed* individuals' incomes might not be enough to support themselves and any family members who rely on them (sometimes called *underemployed*) (Golden & Kim, 2020).
4. *Family behaviors* – Choices made by families as they make value judgments based on their perception of the competing costs, benefits, preferences, issues of rightness, and issues of wrongness (Choy, 2018).
5. *Family stability* – The absence of frequent changes in caregiver relationships, employment, and residences that lead to adversity in a child's life (Baldridge, 2011). Also, satisfaction in relationships within the home and predictability that needs will be met (Baldridge, 2011).
6. *Progressive policy* – A socioeconomic policy that expands federal powers, including greater taxing, spending, and social legislation (also called a *liberal policy* in contemporary American politics) (Jones et al, 2018).
7. *Social welfare* – Charitable and paid services by volunteers, non-governmental organizations, and government entities to help people in need and to eliminate social problems (Hansan, 2017).

8. *Work participation policies* – Policies where welfare program benefits are conditional on recipients meeting requirements for work activities (DHHS, 2019).

Summary

TANF work participation policies have affected poverty, employment, housing, family relationships, taxing, government spending, and the predictability of family incomes and needs being met. As these policies have influenced some of the decisions that parents have made, they have impacted child development. Using a discovery-oriented study to analyze the confluence of these TANF policies and family behaviors, this qualitative research analyzed their combined effects on child development and identified some negative effects. This research study explored the perspectives of families toward TANF work participation policies, discovered how those policies have influenced family behaviors, and analyzed how those policy-behavior phenomena have impacted child development.

CHAPTER TWO: LITERATURE REVIEW

Overview

This chapter will review the body of existing literature to establish the results of government efforts to help needy Americans, the effects of poverty on families, the effects of TANF work participation policies that were intended to alleviate poverty, the effects of poverty on child development, and the effects of families on child development. Analysis of this literature, when combined with this research study's interview results in subsequent chapters, will illustrate how different TANF work participation policies have influenced family behaviors in different ways which in turn impacted child development.

Conceptual Framework

My research plan consisted of conducting my own interviews to discover the perspectives of families, analyzing those interviews in conjunction with existent research in two areas that are related to families, and then creating new conclusions. Specifically, I conducted interviews to explore the perspectives of TANF families and case workers, analyze the existent research on the effects of TANF work participation policies on family behaviors, analyze the existent research on how these effects on families influence child development, and then identify the impacts of TANF work participation policies on family behaviors and child development.

By analyzing the interaction between public policies and family behaviors, this research drew new conclusions about their combined effects on child development. Research into the impacts of TANF work participation policies on family behaviors and child development can provide policymakers with information about the potential harmful effects of TANF policies. This research conducted a qualitative study on TANF work participation policies, family behaviors, and child development to analyze the effects of policy differences and changes.

Maslow's Hierarchy of Needs (1943 and updated in 1970) has informed the literature on this topic. According to Maslow's theory, there are multiple areas of behavioral motivation and some motives are prioritized over others (Kenrick, Griskevicius, Neuberg, & Schaller, 2010; Maslow, 1993). Immediate physiological needs must first be satisfactorily met, then safety needs must be met, before people are motivated to take care of their social-emotional needs, and their various social-emotional needs are also prioritized against each other (Kenrick, Griskevicius, Neuberg, & Schaller, 2010; Maslow, 1993). Pressing concerns about hunger and shelter take precedence over education and social interaction, so if a single, low-income parent has uncertain access to food or housing, they will sacrifice time and developmental experiences with their children for the sake of survival, safety, and basic health (Maslow, 1993).

Herbert A. Simon's Bounded Rationality Model (1958) has also informed the literature on this topic. According to Simon's theory, people seek the best solutions but settle for less because they lack sufficient information, time, or processing capabilities (Jones, 2002; Simon, 1991). People tend to pick a course of action that is "good enough" under the circumstances rather than identifying all possible solutions and evaluating them for the best one (Jones, 2002; Simon, 1991). People weigh costs and benefits, but they do not necessarily choose to optimize a cost-benefit analysis. People let their feelings, beliefs, and interpersonal relationships influence their decisions instead of simply calculating based on their needs, the costs, and the benefits (Jones, 2002).

Two other theories guiding this study are John Bowlby's Attachment Theory and Lev Vygotsky's Sociocultural Theory as they relate to the powerful influences of caregivers on child development. Bowlby proposed that early relationships with caregivers had major impacts on child development with life-long influences (Bowlby, 1999; Bretherton, 1992). He proposed that

caregiver attachments determined behavioral and motivational patterns and that children with inconsistent support and care were more insecure, avoidant, and disorganized as adults (Bowlby, 1999; Bretherton, 1992). Vygotsky proposed that social and cultural factors were significant in cognitive development and, therefore, parents, caregivers, and community were responsible for the development of children's higher-order functions (Scott & Palincsar, 2013; Van der Veer & Valsiner, 1994). He proposed that learning is primarily an interactive social process and that children can develop more with the help of others than they can on their own (Scott & Palincsar, 2013; Van der Veer & Valsiner, 1994).

This research study explored the perspectives of families toward TANF work participation policies, discovered how those policies have influenced family behaviors, and analyzed how those policy-behavior phenomena have impacted child development. Maslow's and Simon's theories were important in order to understand the existing research that reported on the choices of policymakers and the choices of welfare-recipient parents. Bowlby's and Vygotsky's theories were important to understand the effects of family decisions, behaviors, and circumstances on child development. Furthermore, their theories provided the framework that allowed this study to advance the research on TANF work participation policies and parental decision-making one step further to the point where they intersected at child development.

Related Literature

Americans adopted more statist views on welfare policies and the role of government after the Great Depression, but those views became even more dramatically statist during and after the 1960s (Murray, 2015). The expansion of Federal Government powers and welfare programs ballooned during the 1960s and into the 1970s, but by the 1980s a significant sector of Americans was disillusioned because two decades of social reforms appeared to have failed

despite massive efforts and investments (Baker, 1991). Since the 1980s, policymakers have continued trying to find the limits of effective government and the right policies to respond to welfare issues (Cochran, 2016).

After decades of welfare reform efforts, in December of 2015 Congress commissioned research on the relationship between child poverty and child well-being, research on the effectiveness of welfare programs aimed at children and their families, and policy recommendations to reduce the number of children living in poverty (National Academies, 2019). That research reported that work requirements were as likely to increase as to decrease poverty and identified a need for additional research into work programs to identify which policies were successful (National Academies, 2019). The TANF program was intended to lift families out of poverty through work, but many of the families who left TANF had unstable work and earnings below the poverty line (Center on Budget and Policy Priorities, 2020). The percentage of children living in U.S. families in poverty has increased since TANF began (Center on Budget and Policy Priorities, 2020).

TANF work requirements have contributed to the rise of women's labor force participation rates with some corresponding negative effects on children (Herbst, 2018). Single mothers have been the largest population served by the TANF program (Qazi, 2018). Some TANF policies have discouraged marriage and encouraged childbearing (Ziliak, 2016). Maternal employment during the first year of a child's life has had negative effects on children, and those effects have been more pronounced in low-income families (Herbst, 2018; Waldfogel, Han, & Brooks-Gunn, 2002). Those negative effects have included lower cognitive development, lower academic performance, lower emotional and social health, and higher aggressive behaviors (Herbst, 2018; Waldfogel, Han, & Brooks-Gunn, 2002).

U.S. Welfare Reform Since the 1960s

Some progressive ideologies that emerged from social movements in the 1960s have embodied the view that the American system could not be trusted to correct itself; rather, they have proposed that the American system has inherently caused discrimination, inequalities, and evils that have had to be controlled by centralized government policies (Murray, 2015). Corresponding social agendas have influenced policymakers to expand welfare more generously and with less judgment (Murray, 2015). This seemed tenable in the early 1960s because the U.S. economy was in a significant boom that looked permanent. Post-Depression economists had predicted what was required for a healthy economy, their ideas had been applied and seemed to have worked, and it appeared that national economic problems were a thing of the past (Murray, 2015). America's 1960s social revolution was a movement to converge the entire population into a single economic class (Podhoretz, 1979). The policies that emerged aimed for equality of outcome instead of equality of opportunity (Murray, 2015).

Antipoverty efforts continuously escalated throughout the 1960s and into the middle of the 1970s as reformers tried policies to educate, provide job training, and improve access to medical care (Skocpol, 2000). Aid to the poor tripled between 1969 and 1974 when federal incentives led states to ease their eligibility rules, provide more services, and transfer more income to the poor (Skocpol, 2000). However, these large increases in aid had little effect on poverty rates for Americans under age 65 while the numbers of out-of-wedlock births and mother-only family units continued to rise (Skocpol, 2000).

The statist trend in the political system that emerged in the 1970s gave the Federal Government greater centralized control of socioeconomic affairs. During the 1970s, U.S. public policies shifted to use the Federal Government to do what traditionally had been done locally –

administering to human needs (Murray, 2015). Federal actions were applied throughout the U.S. to replace local practices of individual communities finding their own answers to racism, sexism, employment, poverty, and education (Murray, 2015).

U.S. social welfare policies from 1964 through the 1980s ignored the realities of human behavior and made it economically beneficial for poor youth to indulge in selfish, destructive tendencies such as childbirth out of wedlock, divorce, and unemployment (Murray, 2015). The U.S. Government has provided assistance programs for education, jobs, and money, but progressive welfare programs of the 1970s-1980s reduced work effort 9-20% and broke up marriages 36-84% (Murray, 2015). Progressive welfare programs have created strong incentives to get and stay on welfare with equivalent incomes of being on welfare versus working hard in an unappealing, entry-level job, and it has coincided with increases in divorce, child support, abandonment laws, disability, poor housing, minimum wage recipients, unemployment, and welfare dependency (Murray, 2015).

These social problems have not been the result of a lack of resources; the U.S. has been able to afford to take care of many people and has invested massive amounts of resources in social welfare efforts. A significant problem has been that some public policies did more harm than good in their attempts to fight poverty. According to research by Murray (2015), 1960s progressive ideologies did not trust the American system to correct its inequalities without the Federal Government, so multiple Presidents and Congresses took over socioeconomic controls. Despite tripling aid to the poor from 1969 to 1974, poverty rates remained the same and single-mother rates increased (Skocpol, 2000). According to Murray's research (2015), the idealistic dreams of the 1960s turned into frustration in the 1980s as inflation, high taxes, a stagnating economy, rising welfare dependency, increasing crime, and constant interference from the

Federal Government caused many to withdraw their support of progressive welfare reform policies. Some progressive policies in the 1980s were based on the principle that not enough handouts had been given to break the poverty cycle and more welfare would do it, but the public had become tired of failure and was ready to try something new (Baker, 1991). In the 1980s, conservative policymakers tried to promote independence of those in need by providing job training, education, and start-up costs instead of cash handouts, but cash handouts never really stopped, and the job/education efforts did not reduce poverty or welfare numbers (Murray, 2015). Despite ever-increasing amounts of welfare to help poor children in the U.S., they have remained poor generation after generation and have made up most of the chronically unemployed, drug users, and criminals (Cochran, 2016).

Declining social equality in the U.S. in the 1970s and 1980s was the result of policies that were well-intentioned but poorly designed. During this period, the key indicators of social failure (crime, poverty, and single-female-led households) were significantly higher for blacks than whites (Murray, 2015). Poverty among blacks dropped until 1968 but then remained constant despite skyrocketing spending in the 1970s (Murray, 2015). In the 1970s, the number of people who were dependent on the U.S. government to stay above the poverty level stayed constant despite massive increases in government spending (Murray, 2015). The quality of black education in the U.S. had been good until the 1970s, but then it declined badly despite more federal and state funding (Murray, 2015). Parity of blacks and whites in college had occurred in 1977, but then it dropped off (Murray, 2015). Black youth did worse socially and economically than white youth or older blacks in the 1970s (Murray, 2015). Despite decades of affirmative action policies, the poverty rate among targeted minorities remained basically unchanged through the 1990s (Thernstrom & Thernstrom, 1998).

Without a good idea of who the needy were, the Federal Government has unwisely doled out social welfare that did not help the needy as intended. U.S. social welfare policies have included government programs for poverty assistance, income equalization, Social Security benefits, job training, unemployment benefits, education, crime, and health care (Cochran, 2016). From 1965 to 1975, cash assistance benefactors grew from 4.4 million to 11.4 million (Cochran, 2016). Americans on welfare assistance have drawn from more than one program (typically from three) (Cochran, 2016). Beginning in 1972, the Social Security program transferred large amounts of wealth to the elderly to reduce their poverty (Cochran, 2016). Social Security has become 24% of federal spending (Rudowitz, Orgera, & Hinton, 2019). Income security has become 25% of federal spending (Cochran, 2016). Medicare has become 17% of federal spending (Rudowitz, Orgera, & Hinton, 2019). Medicaid has become 9% of federal spending (Rudowitz, Orgera, & Hinton, 2019). Education has become 12% of federal spending (Cochran, 2016). Defense has become 15% of federal spending (Desilver, 2017). In addition to these direct-funding numbers for social programs, education, and defense, these federal programs have incurred significant administration and overhead costs (Cochran, 2016). Today, two-thirds of the national budget is spent on social welfare, leading to $20 trillion in national debt (Desilver, 2017).

Conservative and Progressive Policies After the 1960s

The American public has debated how much the government should be involved in people's personal lives and if government programs to take care of needs have created dependencies that have harmed individual responsibilities, health, and self-sufficiency (Segal, 2016). Conservative and progressive policies have both proposed that people need constraints against self-serving behaviors, but they have disagreed on the level of government involvement

in those constraints. U.S. Government entities have provided security to prevent people from harming each other at the expense of some liberties, but those institutions of power have made mistakes and some of their social welfare programs have been misguided or abused (Balcerowicz & Radzikowski, 2018).

Conservative policies have proposed that many governmental social policies and programs have restricted liberties and done more harm than good, and progressive policies have proposed that governments are responsible for taking care of people and that governments can fix inequalities (Palmer, n.d.). Government-manufactured equality of results has not resulted in true equity because it has not fixed the underlying inequities. It has taken from some people against their will to give to others (Cochran, 2016). Proponents of conservative policies have argued that the government should protect equality of opportunity but not force equality of results. Conservatives have proposed that "the people rule – for better or worse" and the government should let them (Nau, 2013, p. 205). In his first Inaugural Address, Jefferson said that if man cannot be trusted to govern himself, then he cannot be trusted to govern others (Jefferson, 2006). Reagan repeated it in his first Address (Reagan, 1981). According to conservative principles, individuals and communities – not government – should take care of each other, and some research supports this as it shows that family members and local entities have been best suited to see to the needs of the disadvantaged and needy (Balcerowicz & Radzikowski, 2018). Progressive policies try to coerce people into learning good behaviors through the powers of a centralized government entity, weaken the influences of local entities, and homogenize the treatment of people throughout the U.S (Cochran, 2016). Progressive policies have intended for the national government to have absolute authority and have created

universal policies based on what the expert majority thought was best for everyone (Cochran, 2016).

U.S. social policy reforms in the 1960s caused an increase in the breakup of traditional family units and created additional social problems rather than curing them as intended. In the 1960s, changes in welfare, education, and punishment for crime reinforced each other against the incentive structure of society (Murray, 2015). These changes to incentives and the social structure made it easier for men to walk away from their children and made it easier to be a single mom (Murray, 2015). As a result, more poor youth chose to do so. Policymakers have tried to make life easier on poor, unmarried, young parents through assistance programs, but the programs have exacerbated some of the problems rather than helping as intended – they have created higher rates of poor, unmarried, young parents.

Family support has been the biggest factor for predicting success in education – not money or race or gender (Booth & Dunn, 2013). Parental involvement, reading at home, parental expectations, and parental beliefs have been the greatest influencing factors in education (Xia, 2010). Single-parent youth have been disadvantaged in most measures of success (including home support, wealth/poverty, education, citizenship, crime, and health care) (Wells, 1995). Government assistance policies have undermined the need for families to be self-sufficient and the chance for them to take pride in it; family members have not had to rely on each other and bind to each other through the effort of taking care of themselves. With no compelling need to stay together, more and more families have dissolved, and government programs have picked up the slack to provide support to children.

Conservative policies have proposed that Americans have willingly traded their liberties for the promises of a would-be provider (Benson, 1962). In the long-term, welfare has helped

those with a healthy desire to become self-sufficient, but welfare has harmed those who excused themselves and blamed the system (Murray, 2015). In the absence of self-reliance, people have either turned to long-term dependence on government providers or to short-term assistance from people who knew them and could make informed assessments of their needs and progress. People have accepted government-sponsored welfare for themselves even though they knew it was untenable policy and harmful to themselves and others. They have been more willing to abuse the system if assistance came at the expense of a distant, faceless entity like "business" or "government" rather than people they knew like family or community.

Conservative policies have proposed that citizens consent to give up as little freedom as necessary to enjoy government protection; they have willingly traded only a little freedom in exchange for longer and better lives (Cochran, 2016). Conservative and progressive policies have debated how much freedom to trade for protection. When policymakers have over-reached in deciding the priorities between competing interests and the costs of serving one interest over another, they have negated the benefits of self-rule (Cochran, 2016).

Conservative policies have proposed that families, not government entities, have been the answer to most social ills. However, family disparities have been the greatest inequities between individuals, and many people have unfortunately been part of families that have not provided the necessary support to take advantage of all the opportunities available in America. Therefore, progressive policies have proposed larger government and more social policies in order to fix social problems and inequalities. Recent social policy debates such as the Green New Deal, aggressive socialist redistributions of wealth, economic stimulus payments, universal health care, standardized education, free college, no repayment of school debts, universal income, increased minimum wage, Social Security increases, Medicare and Medicaid increases, free cell phones,

and leniency in crime have been focused on symptomatic social ills that have been the result of the disintegration of family units. Healthy families would take care of themselves and each other, and reduce the need for assistance, better than these government intrusions into self-sufficiency. U.S. social policies after the 1960s reforms have demonstrated that the more the government has allowed people to take what they had not earned, the more they have discouraged the motivation of families to work to build their own lives (Murray, 2015).

Federal Government programs to homogenize equality of outcome have been harmful because they have encouraged the belief that if one person had more wealth or success than another person, then someone was a victim of failures in society and government (Murray, 2015). Constructive praise and blame – honest judgments of success and failure – have been healthy parts of helping the needy to overcome their problems (Murray, 2015). Government programs that have treated the poor as victims who were not responsible for their own success or failure – but conversely treated the middle class and wealthy as empowered to control their circumstances – have undermined the chances that the disadvantaged would work their way up and out of their limited circumstances (Murray, 2015). Local welfare programs, where the recipient and provider could interact, where the recipient could see that it hurt the provider a little to help him, and where the provider knew the needs of the recipient and could decide how much to give, have been the most successful ways to help the needy without creating lifelong dependency. Government welfare has not provided effective incentives to get off welfare. Family and community dynamics, on the other hand, have sometimes provided real incentives for people to change and a real chance to help people escape poverty and long-term dependency.

Conservative policies have proposed that people often weigh their choices mostly on short-term results, so when the government has made it easier for people to get benefits for bad

behavior or even just to get away with usurping benefits without personal consequences, it has become easier for people to trap themselves in lives of poverty, crime, and broken families (Murray, 2015). People who were not self-sufficient have turned to their families, local charity services, and government welfare for help, and it has been better for them if the government was not the one who ended up supporting them. People have been more likely to develop a lifelong welfare dependency if it came from a distant, faceless government entity instead of from people they knew and from whom they could feel the sacrifice (Murray, 2015).

The reforms of the 1960s influenced U.S. politics to protect civil rights and root discrimination out of the institutional system. Some discrimination *against* blacks has been replaced with discriminatory policies *in favor of* blacks through welfare and Affirmative Action-type programs meant to help blacks overcome the disadvantages caused by their former lack of equal opportunities for education and jobs (Murray, 2015). These disadvantages should have evened out after the first generation, when the children who grew up with equal educational and work opportunities became parents who could help their children at home attain the same. However, it did not even out because the government social welfare programs that discriminated in favor of blacks gave poor, young blacks a strong incentive to accept welfare and become trapped in it (Murray, 2015).

During the 1970s-1980s as the government spent massively more money on welfare to help blacks, the poverty rate for blacks remained unchanged, their educational quality declined, their crime rates increased, and their single-mother-home rates increased (Murray, 2015). Conservative policies have proposed that if the states had come up with their own, local welfare solutions unbiased by race, they might have had more success learning from each other and helping more minorities achieve socioeconomic parity (Snipp & Cheung, 2011). Conversely,

progressive policies have proposed that more welfare and more Affirmative Action policies were needed because racism was so bad in America that the previous policies and aid were not enough to overcome it.

Conservative policies have proposed that politicians were not economic experts and that the government could not end poverty. Worse, the government had increased poverty and its corollary side-effects by throwing money badly at it. The government has accomplished less to take care of people with its tax revenues than if individuals had kept and spent that money themselves (Schnurer, 2015). Politicians have not successfully anticipated the future of complex national and global economies, they have created programs with massive bureaucratic overhead, they have wasted time fighting over conflicting goals, and they have succumbed to uncontrollable entitlement programs (Cochran, 2016). People respond to rewards and punishments, so the U.S. social welfare policies since the 1960s that have ignored the realities of human behavior and incentivized unemployment have created more welfare needs instead of helping as intended (Murray, 2015). Entitlement programs have ignored the behavioral tendency to choose the least effort required, have ignored typical short-term cost-benefit thinking among disadvantaged youth, and have undermined the incentives for disadvantaged minorities to overcome their obstacles and work hard to catch up (Murray, 2015). Affirmative Action and welfare policies have not helped minorities collectively as a group; more harm has been caused than help has been given (Thernstrom & Thernstrom, 1998).

Social policy analysis investigates the causes and consequences of public policies to explain problems and inform policymakers (Segal, 2016). Public policies have not always been generated through a rational process that considered all the pertinent information/options to choose the best courses of action – government policymaking has been a political process that

could only make changes during periods of sufficient political support (Segal, 2016). Today, the Federal Government regulates and sponsors most social services, so there are very few private sector social services without government involvement (Segal, 2016).

The U.S. Government has expanded its powers for over 100 years and now exercises significant power outside the bounds of the Constitution and at the expense of the separation of authorities between families and various government entities (Postell, 2012). Governments protect and maintain order through defense and police protection of life, liberty, and property rights. Governments protect against civil rights abuses, maintain societal infrastructure, and ensure environmental protections. Families are the fundamental unit of society and the appropriate level for most decision-making authorities. Families are the best-suited to take care of each other.

Universal laws have not always been the best for all times and people (Callanan, 2014). Callanan (2014) argued that Montesquieu's liberal constitutionalism and political particularism worked together harmoniously to resist universalistic policies associated with progressivism. Montesquieu (1750) discussed the superiority of the separation of powers, judicial independence, and limited government. He also argued about the undesirableness of universal solutions because they were contrary to customs, history, culture, social factors, historical circumstances, and knowledge of local place (Callanan, 2014). Political universalism has led to despotism, and political particularism has preserved liberties (Callanan, 2014). Effective policymakers have been able to respond to the characteristics of the people they governed to craft policies that related well to them (Callanan, 2014). Policymakers that have been close to the people, institutions, and issues they served have been more effective than distant policymakers.

Proponents of progressive policies have wanted the Federal Government to solve problems even though many of their supporters did not believe that government entities could get it done (Lerman, 2019). Despite this lack of faith, these same Americans have trusted government entities to control members of society more than they have trusted people to govern themselves, so there have been considerable progressive efforts to shift more power to the Federal Government in health care, public education, and the socialist redistribution of wealth.

U.S. policies have been trending toward larger government control over citizens' lives because progressive principles empowered the government to try to solve socioeconomic problems and pay for people's wants and needs. Progressive policies have asked the American people to increase their expectations of what the government would do for them and grow the Federal Government. Conservative policies have proposed that limited government would have provided more liberties, better economics, and greater opportunities because it would have enabled more self-government (Gwartney, Stroup, Sobel, & Macpherson, 2018; Murray, 2015).

U.S. Economic Policies

Everything in U.S. policymaking since the 1960s has been influenced by its economic policies. The growth of government in size and spending in the U.S. at federal, state, and local levels has exceeded its optimum level of effectiveness (Gwartney, Stroup, Sobel, & Macpherson, 2018). In America, government spending has become around 40% of the economy and half of government spending has become income transfers to redistribute wealth (taxing and then making government payments to individuals) (Gwartney, Stroup, Sobel, & Macpherson, 2018). The government has taken 20% of the national income to transfer to others, and one-sixth of the recipients have not been below the poverty line (Gwartney, Stroup, Sobel, & Macpherson, 2018). When governments (politicians) have managed economies, goods have been given to people who

had not paid the cost for them, resource allocation has been based on majority rule instead of mutual agreement, and choices have been bundled in political packages rather than being individually debated and deliberately fixed (Gwartney, Stroup, Sobel, & Macpherson, 2018).

Theoretical free markets have no governmental interference and trust the nature of the competitive market alone to punish bad business practices, but since the 1960s U.S. fiscal policy has supported a mostly-free market with elements of governmental control (Momoh, 2019). U.S. policymakers have used economic policies to protect security, preserve property, stimulate economic growth, increase employment levels, provide education, provide transportation, provide health care, manage international competition, control the scarcity of natural resources, reform social inequities, protect civil rights, control environmental impacts, and improve quality of life (Cochran, 2016). Since the 1960s, federal and state policymakers have constantly debated how to manage government income and balance their spending across these various aspects of society. During this time, there have been varying levels of governmental regulation of and interference with the U.S. economy (Cochran, 2016).

Government *protection* of market competition has created prosperity, but government *interference* in market competition has hurt the economy and the living conditions of its citizens. Market-based economic policies have used competition for profit and power as the primary means to control the economy, putting the most dangerous parts of human nature to work for the system, instead of trusting politicians to act without self-interest and to be wiser than the collective energies of society (Momoh, 2019). Competitive market economies have had more growth and prosperity than controlled economies (Amadeo, 2019). Competitive markets have prevented tenuous, wide-ranging socialistic institutions that have been fragile and susceptible to cascading failures (Stockman, 2013). Business competition has encouraged efficiency and

creativity, resulting in some businesses failing but being quickly replaced by better businesses (Mauldin, 2019). Government intervention has been required to break-up monopolies that otherwise escaped the competitive controls of the market and served their own self-interests at the expense of the economy and society (Beattie, 2019; Open Markets, n.d.).

Bad government policies created the incentives for the housing market issues that caused the 2008-2009 financial crisis and recession (Gwartney, Stroup, Sobel, & Macpherson, 2018). The Federal Government was trying to promote home ownership through looser lending standards, and it led to numerous risky loans and defaults (Gwartney, Stroup, Sobel, & Macpherson, 2018). Mortgage originators then made large numbers of risky mortgages because they knew they could pass them on to the Fannie Mae and Freddie Mac lending institutions that were underwritten by the Federal Government (Gwartney, Stroup, Sobel, & Macpherson, 2018). These mortgages were risky because federal policies pushed for them to be done with no down payments, to people who had high debt-to-income ratios, in a time of low interest rates that would be raised during the payoff period (Gwartney, Stroup, Sobel, & Macpherson, 2018). Bad policymaking created large-scale failures that the competitive market would have prevented.

Taxes have eliminated some of the productive exchanges of a market economy (Bundrick, 2016; Gwartney, Stroup, Sobel, & Macpherson, 2018). For every $1 in taxes, there has been a $1.25 cost on the economy (Gwartney, Stroup, Sobel, & Macpherson, 2018). Taxes are paid by people, not businesses, and the government does not have money to spend: it spends the money of individuals (Bundrick, 2016; Gwartney, Stroup, Sobel, & Macpherson, 2018). In recent years, 50% of U.S. families have paid taxes while 64% of U.S. families have received transfer incomes (Gwartney, Stroup, Sobel, & Macpherson, 2018). In 2009-2010, the Federal Government financed huge spending by borrowing 40% of it against the future economy

(Gwartney, Stroup, Sobel, & Macpherson, 2018). It did this again in 2019, 2020, and 2022. Americans in 2017 paid 50 times the taxes of 1916 (Gwartney, Stroup, Sobel, & Macpherson, 2018). From 1960 to 2015, U.S. defense spending dropped from 52% to 16% of GDP and social welfare spending increased from 22% to 66% of GDP (Gwartney, Stroup, Sobel, & Macpherson, 2018).

When the government has subsidized bad businesses, it has encouraged bad risks, greed, debt, and delusion (Bundrick, 2016; de Rugy, 2015; Sauvage, 2019; Stockman, 2013; Wang, Zhao, Shao, & Liu, 2020). Government-mandated price ceilings have created product shortages because there was less incentive to produce the goods and because more people could afford to buy up the goods when they were available (Bundrick, 2016; Gwartney, Stroup, Sobel, & Macpherson, 2018). Government-mandated price floors have created surpluses of goods because the profit margin was artificially inflated relative to a low demand (Gwartney, Stroup, Sobel, & Macpherson, 2018). Minimum wage has been a significant example of a government-mandated price floor with negative consequences. Because the wages were artificially inflated beyond their market value, employers looked for substitutes for low-skill laborers such as machines, less working hours, or higher-skilled workers that they could get for approximately the same costs (Gwartney, Stroup, Sobel, & Macpherson, 2018). This has resulted in higher unemployment rates for the unskilled workers who the minimum wage policies were meant to help (Gwartney, Stroup, Sobel, & Macpherson, 2018). Tax burdens have reduced competition, innovation, and trade (Bundrick, 2016; de Rugy, 2015; Gwartney, Stroup, Sobel, & Macpherson, 2018; Sauvage, 2019; Wang, Zhao, Shao, & Liu, 2020). Subsidies have increased business start-up costs, made it harder for small or new businesses to enter the market, and increased consumer prices

(Bundrick, 2016; de Rugy, 2015; Gwartney, Stroup, Sobel, & Macpherson, 2018; Sauvage, 2019; Wang, Zhao, Shao, & Liu, 2020).

The U.S. Constitution limits federal authority in the economy to a protective role rather than a management role (Amadeo, 2019). Article I Section 8 gives the Federal Government authority to regulate domestic and international commerce, but there are explicit limits to that authority. Article I Section 8 establishes the protection of innovation. Article I Sections 9 and 10 protect free enterprise and freedom of choice. Amendment IV protects private property from unreasonable searches and seizures. Amendment V protects the ownership of private property. Amendment XIV prohibits the Federal Government from taking property without due process of law. Amendments IX and X limit the Federal Government's powers to those outlined in the Constitution.

Progressive and conservative policies have disagreed on the limits of when government intervention has been beneficial, including in the provision of security, combating poverty, assisting the disadvantaged, and redistributing wealth to equalize prosperity. Conservative policies have wanted to downsize the U.S. government and leave more problem-solving to individuals and communities. The Federal Government’s attempts to fix socioeconomic ills have interfered with healthy competitive market forces, especially in excessive social welfare spending in domestic and foreign affairs policies (Gwartney, Stroup, Sobel, & Macpherson, 2018). Progressive policies have wanted to provide more care for needy people and resolve injustices. Progressive policies have wanted a greater role for the U.S. government in managing socioeconomic concerns, such as caring for needy people and resolving injustices, but the Federal Government has harmed the economy when it has interfered with competitive market

forces (Stockman, 2013). Progressive U.S. social reform and welfare policies in the 1960s-1970s hurt those they were intended to help (Murray, 2015).

Though well-intentioned, the U.S. Government has caused more harm than good in interventionist policies that replaced individual responsibilities for self-government. In areas where individuals and communities could take care of themselves better than the Federal Government, the Federal Government should have reduced its taxing, spending, and attempts to manage socioeconomics. In many instances, the economy has been healthier, democracy has flourished better, the needy have been taken better care of, and individuals have had better lives with less government help (interference). Governments cannot spend money they do not have and increase debt indefinitely. Unchecked, soaring national and household debts have devastated national economies (consider the recent economic crises in Greece and Venezuela). Current government economic spending includes welfare traps that have not helped the people the policies were intended to help. Government management of socioeconomic sectors has reduced liberties, efficiency, health, happiness, prosperity, and progress. It can also reduce security in the long run because America's economy is a powerful instrument of influence in global affairs.

TANF Funds

In 2019, TANF funds totaled $30.9 billion in combined federal ($16.2 billion) and state maintenance-of-effort (MOE) ($14.7 billion) funds (Safawi & Schott, 2021). MOE funds have been federally mandated in order for states to receive federal TANF funding. In June 2020, 1.1 million families comprised of 2.9 million recipients, 2.1 million of whom were children, received TANF assistance (Falk & Landers, 2021). Some TANF funds have been paid as cash on a monthly basis, but TANF has also funded child-care, employment services for recipients and others, tax credits for low-income families, pre-Kindergarten and Head Start programs, and

services for abused and neglected children (Falk & Landers, 2021). The Office of Family Assistance (OFA) has been the agency responsible within the Department of Health and Human Services (DHHS) for managing the TANF program. OFA reported that in 2019, TANF funds totaled $30.9 billion, 21.1% of those TANF funds were used for basic assistance, 10.5% were used for work-related activities, and 16.3% were used for child-care (DHHS, 2020). OFA's numbers were based on the states reporting annually how much of their total TANF funds they had spent in each of the federally approved categories.

States have been using about 20% of their TANF funds on basic assistance for families; fourteen states have spent less than 10% of their TANF funds on basic assistance (Safawi & Schott, 2021). In North Carolina, TANF has reached 7% of children in poverty, and TANF benefits have been $272 per month for a family of three (Safawi & Schott, 2021). In Texas, TANF has reached 4% of families in poverty, and benefits have been $303 per month for a family of three (Safawi & Schott, 2021). The federal TANF block grant has remained constant at $16.5 billion since its inception in 1996, which means it has depreciated in real value by 38% due to inflation (Falk & Landers, 2021). However, the TANF program has required the states to provide TANF funds as well, and those MOE amounts have been adjusted over time by policymakers (Falk & Landers, 2021). In order to receive federal TANF funds, the states have been required to submit their TANF plans to the Federal Government with details about how they would meet federal requirements including child support enforcement, adoption assistance, and private sector consultation (Justice, 2019). However, the states have been diverting most of their TANF funds to other, unrelated budget areas (Safawi & Schott, 2021).

Instead of using TANF funds for basic cash assistance, all of the states have used a significant portion of their TANF funds for work-related activities and supports, which have

been federally approved categories with a lot of discretion for the states to define their expenditures as approved spending. Most of these funds have gone toward general public services including health care, child-care, transportation, pre-Kindergarten education, and higher education, and the states have claimed those programs as work-related spending to meet federal requirements. In 2019, 26% of TANF families had an employed adult (Falk & Landers, 2021). In 2019, the states spent $4 billion of $30.9 billion in TANF funds on helping recipients obtain jobs or obtain better jobs: $3.2 billion on work-related activities and $815 million on work supports such as transportation, mental health services, and domestic violence services (Safawi & Schott, 2021). States have spent $5-6 billion per year in TANF funds on child-care, in addition to other federal child-care funds through the Child Care and Development Block Grant (Safawi & Schott, 2021). In 2018, the states spent $6.4 billion in TANF funds on early care and learning programs for young children (First Five Years Fund, n.d.). 30% of TANF funds have been spent on other services including adoption, home visit, family preservation and reunification, prevention of out-of-wedlock pregnancy, fatherhood and two-parent family formation/maintenance, pre-Kindergarten, financial education, and tax credit programs (Safawi & Schott, 2021). 10% of TANF funds have been spent on program management costs (Safawi & Schott, 2021).

In 2019, Hawaii, Louisiana, and Mississippi each spent over half of their work-related funds on state higher education programs (Safawi & Schott, 2021). Hawaii spent $34 million (80% of its work-related funds and 20% of its total TANF funds) on the University of Hawaii (Safawi & Schott, 2021). Louisiana spent $32.6 million (94% of its work-related funds) on college scholarship programs (Safawi & Schott, 2021). Mississippi spent $19 million (25% of its total TANF funds) on a scholarship program that served families with incomes up to three-and-a-

half times higher than the federal poverty line. During that period, Mississippi had the nation's lowest TANF benefits for a single-parent family of three (Safawi & Schott, 2021).

States have used tens of millions of dollars in TANF funds annually for legal-service programs. California has used TANF funds to provide legal assistance to domestic violence survivors primarily in the form of family law and immigration services and secondarily to help with housing and access to government benefits (Justice, 2019). California has also used TANF funds to train employees on eligibility conditions (Justice, 2019). Georgia has used TANF funds for legal assistance to TANF-eligible families with children to pay for family law disputes, landlord/tenant issues, and consumer problems (Justice, 2019). Arizona has used TANF funds to train and support lawyers who have provided assistance to domestic violence survivors for tenant, finance, guardianship, employment, public benefits, health, and education needs (Justice, 2019). Wisconsin has used TANF funds for legal services to TANF-eligible survivors of domestic violence and sexual assault. (Justice, 2019). Oklahoma has used TANF funds to run programs that have helped TANF-eligible families obtain SSDI benefits (Justice, 2019). Tennessee has used TANF funds to provide second generation low-income families with legal services to help improve education, economic supports, health, and social capital (Justice, 2019). West Virginia has used TANF funds to maintain more than 20 full-time attorneys and paralegals who have provided legal help with domestic violence, Supplemental Security Income (SSI) eligibility, driver's license restoration, resolution of fines, adoption, custody, and divorce issues (Justice, 2019).

TANF Work Participation Policies

Section 402 of the Social Security Act of 1935 (SSA) required states to "conduct a program…that provides assistance to needy families with (or expecting) children and provides

parents with job preparation, work, and support services to enable them to leave the program, specifically cash assistance, and become self-sufficient", ensure that recipients engage in work, and "prevent and reduce the incidence of out-of-wedlock pregnancies" (U.S. Congress, 1935). To comply with SSA requirements, 2020 Missouri policies required TANF recipients to have an individual employment plan and participate in work activities in accordance with their plan (Missouri Department of Social Service, n.d.). Every state has been required to report to DHHS how its TANF program has met SSA requirements, but in 2018, only seventeen states required TANF applicants to search for jobs (Minton & Giannarelli, 2020). In 2019, the reported national work participation rate for all TANF recipients was 47.1% (DHHS, 2020). That reported rate is highly inflated by the loose standards of what the states consider to be work participation. The actual work participation rate for TANF recipients is about half of what the states report (Falk & Landers, 2021).

Federal TANF laws in the 1996 PRWORA legislation have required each state to maintain a minimum percentage of families in one of twelve established work categories: 30 hours per week for 50% of its TANF families and 35 hours per week for 90% of its two-parent TANF families (Center on Budget and Policy Priorities, 2020). The Federal Government has spent $16.5 billion per year on TANF, and the states spent another $15 billion in 2018 on TANF programs (Center on Budget and Policy Priorities, 2020). The Federal Government started measuring poverty in the 1960s (Segal, 2016). In 2017, the Supplemental Poverty Measure set the poverty line at an income of about $25,000 per year for a family of four and the deep poverty line (income below half the poverty line) at about $12,500 per year for a family of four (National Academies, 2019). In 2018, the most a family of three could make and still be eligible for TANF benefits ranged from $268 per month in Alabama to $2227 in Minnesota (Minton & Giannarelli,

2020). In 2018, maximum TANF benefits ranged from $170 per month in Mississippi to $1039 in New Hampshire (Minton & Giannarelli, 2020). Therefore, working TANF recipients have had less than $3000 per month of combined earnings and TANF benefits, plus any other assistance they received.

Fewer families have received TANF benefits than received AFDC benefits, and the percentage of children living in families in poverty has increased since TANF began in 1996 (Center on Budget and Policy Priorities, 2020). In 1995, AFDC lifted 3 million children out of deep poverty, but in 2016, TANF lifted 287,000 children out of deep poverty (Center on Budget and Policy Priorities, 2020). 13% of U.S. children lived in families below the poverty line in 2015, and it increased to 17% in 2017 (National Academies, 2019). Childhood poverty cost the U.S. economy $500 billion in 2008 and $1 trillion in 2018 from lost adult productivity, increased costs of crime, and increased health expenses (Holzer, Schanzenbach, Duncan, & Ludwig, 2008; National Academies, 2019). In the first four years of the TANF program, caseloads were cut in half and states were not spending their entire funding allocation (Weaver, 2002). Then states began spending TANF money on child-care, transportation, and other programs to facilitate employment instead of just spending it on cash welfare, and since 2001 the states have overspent their TANF allotment every year (Weaver, 2002). TANF was intended to lift families out of poverty through work, but many of the families who left TANF had unstable work and earnings below the poverty line, often due to learning disabilities, low literacy and skill levels, substance abuse disorders, domestic violence, having children with disabilities, and problems with housing, child-care, and transportation (Center on Budget and Policy Priorities, 2020).

After passage of the 1996 PRWORA legislation, California implemented the California Work Opportunity and Responsibility to Kids (CalWORKs) program as California's TANF

program, and the California legislature commissioned the RAND Corporation to evaluate it (Zellman et al, 1999). RAND determined that the new CalWORKs policies significantly changed county-level welfare organizations (Zellman et al, 1999). Those organizations had changed from simply determining eligibility to providing a long list of services: verifying school attendance, verifying living arrangements for minors, determining work participation and self-sufficiency, arranging job training, arranging transportation, arranging mental health support, and developing relationships with employers (Zellman et al, 1999). These program changes were intended to move low-income families with children away from long-term welfare dependency.

CalWORKs policies were designed to help welfare recipients get a job, then move on to a better job, and then advance to a career that enabled self-sufficiency (Zellman et al, 1999). A 2013 Cato Institute study that was not specific to CalWORKs found that only 2.6% of full-time workers were poor because even low-paying jobs have typically led to better-paying jobs (Tanner, 2013). This Cato Institute study supported the intent of CalWORKs to start welfare recipients with even low-paying jobs so that they could move toward self-sufficiency. CalWORKs recipients who worked half-time at minimum wage received 38% more than the no-work benefits and lived at 7% above the poverty line (Zellman et al, 1999). CalWORKs recipients who worked full-time at minimum wage lived at 32% above the poverty line (Zellman et al, 1999). These differences in potential earnings were supposed to motivate recipients to find a job, and those entry-level jobs were supposed to lead to better employment.

Most of the early CalWORKs recipients did not get jobs or show up for the work-support activities for which they were scheduled (Zellman et al, 1999). Some CalWORKs recipients had decided not to work because it only cost them the smaller adult portion of the benefits but they still received the larger child portion (Zellman et al, 1999). Since they were not receiving the

adult portion of the benefits, they were not using any of the time-limit on their benefits even though they were receiving the child portion (Zellman et al, 1999). Therefore, they did not have to work or participate in training activities, they received most of the benefits, and they were not using any of their time-limited benefits (Zellman et al, 1999). The details of CalWORKs's policies were undermining the intent of the program to motivate recipients toward employment.

California made changes to the CalWORKs policies in 2012 and again commissioned RAND, this time to evaluate the effects of those changes on work participants and their move toward self-sufficiency (Davis et al, 2020). The 2012 changes made exemptions for families with young children and single-parent families, tried to engage recipients in work-related activities as early as possible, increased work support, increased flexibility on work participation requirements, and increased services to pregnant and parenting teens (Davis et al, 2020). In 2016, most Californian counties reported that most recipients were attending their education, training, or employment assignments (Davis et al, 2020). In 2016, most counties were providing timely support for child-care, transportation, mental health care, substance abuse, education, and domestic abuse services (Davis et al, 2020). However, the counties reported that few employers had been willing to participate in CalWORKs work partnerships, most recipients had been unable to find jobs with livable wages, most recipients had failed to keep jobs if they found them, and most recipients who had found jobs had eventually returned to CalWORKs for support (Davis et al, 2020). Even with effective program administration that successfully eliminated some work barriers, most counties reported that the 2012 changes had no lasting effect on work participation rates or earnings (Davis et al, 2020).

In California in 2012, a single mother with two children was eligible for TANF benefits if she earned $1388 per month or less (Ziliak, 2016). Without exemptions to TANF work

requirements, she was required to work at least 32 hours per week (Ziliak, 2016). Working at a 2012 California state minimum wage of $8 per hour, her 32 hours per week earned $1024 per month and she received TANF benefits of $182 per month (totaling $1206 per month) (Ziliak, 2016). She had very little ability to work more hours or for more pay before she made too much to qualify for TANF, so the result was that only very low-wage workers or those with work exemptions were eligible for TANF benefits (Ziliak, 2016).

TANF policies have changed regularly in response to political cycles and economic changes. The Family Support Act of 1988 (FSA) required all states to recognize cohabiting partners the same as spouses for the purposes of providing TANF assistance (Ziliak, 2016). The Balanced Budget Act of 1997 (BBA) provided $3 billion of additional TANF funding to finance work activities (Falk, 2020). From 2002-2005, Congress debated TANF changes that included dedicating funds to promote healthy marriage, mandatory funding for child-care, and increased work requirements, but the House and the Senate never agreed to any changes (Falk, 2020). The Deficit Reduction Act of 2005 (DRA) provided $100 million per year to promote healthy marriages, provided $50 million per year to promote responsible fatherhood, increased work participation requirements, and increased mandatory child-care funding from $2.7 billion per year to $2.9 billion (Falk, 2020). The American Recovery and Reinvestment Act of 2009 (ARRA) increased TANF funding by $5 billion and relaxed work participation standards in response to a recession (Falk, 2020). Since the expiration of the DRA in 2010, Congress has continued to provide these extra sources of TANF funds through a series of short-term extensions (Falk, 2020). The Claims Resolution Act of 2010 (CRA) redistributed $25 million of the legacy DRA's $150 million per year for the promotion of families to $75 million per year per program for the promotion of healthy marriages and responsible fatherhood (Falk, 2020). The

CRA has also required the states to report how they have been spending TANF funds on recipients with no reported work participation (Falk, 2020). The Middle-Class Tax Relief and Job Creation Act of 2012 prohibited recipients from withdrawing their benefits at ATMs, strip clubs, casinos, and liquor stores (Falk, 2020). In 2018, the House considered legislation that would have used employment outcomes instead of work participation to determine eligibility and that would have limited the amount of TANF funds that could be spent on marginally related support programs, but the legislation did not pass (Falk, 2020). In response to the increases in unemployment and the recession that were related to COVID-19, state agencies have changed their TANF programs to be less restrictive about eligibility and work requirements, to issue exemptions for targeted groups of recipients, and to expand benefits (Shantz et al, 2020).

As a result of conflicting views on welfare and the related inconsistencies in national politics, federal and state policies have been inconsistent. Research by Segal (2016) showed that most Americans believed that the government should take care of the poor but also believed that the poor were too dependent on government assistance. Some Americans have wanted the government to solve social problems, but not all of them have trusted the Federal Government to manage welfare programs more than they have trusted individuals to take care of themselves and others (Lerman, 2019). The minimum wage and Earned Income Tax Credit (EITC) programs have encouraged those who have received benefits to work because that has been the only way to access the benefits, but those programs have not helped those who could not work or who chose not to work (Segal, 2016). Unemployment Insurance (UI) and SSI have eligibility standards that have made some poor families ineligible, but they have still been eligible for TANF (Floyd, 2020). Reducing poverty was not one of TANF's four stated goals, but direct income support that reduces poverty has improved children's education, health, and economic outcomes

(National Academies, 2019). Because it has been a block-grant program ($16.5 billion per year regardless of circumstances and needs), the original TANF policies in the 1996 PRWORA legislation have been unresponsive to recessions and changes in the economy (Vallas & Boteach, 2015). Legislation since 1996 has created additional programs to increase TANF funding and relax eligibility requirements during economic downturns.

In 2015, Congress directed the National Academies of Science, Engineering, and Medicine to assess the most effective way to reduce child poverty by half in ten years (National Academies, 2019). Congress requested research on the relationship between child poverty and child well-being, research on the effectiveness of welfare programs aimed at children and their families, and policy recommendations to reduce the number of children living in poverty (National Academies, 2019). National Academies (2019) reported that existent work requirement policies had been as likely to increase as to decrease poverty and identified a need for additional research into work programs to identify which policies had been successful.

States have used TANF funds for more than basic assistance to low-income families through programs such as income assistance, child-care, education, job training, transportation, and other services that have also been available to people who were not in low-income families (Center on Budget and Policy Priorities, 2020). States have had broad discretion to determine TANF eligibility and allocation of resources (Center on Budget and Policy Priorities, 2020). On average, states have spent 21% of their TANF funds on basic assistance for families with children, have spent 14% on work support, have spent 17% on child-care, and have diverted the remaining 48% of their TANF funds toward other state budget needs (Burnside & Schott, 2020). States have used about half of their TANF funds to pay for shelter, utilities, food, child-care, and work support, and they have used the other half to pay for other mandates such as EITC benefits

and child welfare services (Burnside & Schott, 2020). States have spent $5-6 billion in TANF funds per year on child-care (Burnside & Schott, 2020).

TANF Policy Recommendations

Multiple organizations have made recommendations for TANF policy changes. They have primarily suggested increased work requirements, increased exemptions, increased funding, and increased federal control over the administration of state programs in order to lift more families out of poverty, stabilize families, and improve child development.

In 2015, the Center on Poverty and Inequality at Georgetown Law recommended to Congress that they change TANF policies to eliminate standards that required higher work participation rates for two-parent families because they argued that doing so would help bolster family stability (Georgetown Center on Poverty and Law, 2015). Georgetown also recommended that Congress strengthen work participation rates, increase funding, and increase education benefits (2015). Georgetown described how the states had been using TANF funds for non-core purposes to fund other programs and suggested that the Federal Government dictate tighter controls over TANF eligibility and spending (2015).

In 2015, the Center for American Progress recommended that Congress should expand TANF by increasing funds (Vallas & Boteach, 2015). They also recommended that Congress should coerce states to use funds for TANF purposes instead of diverting them to other programs, use TANF funds to target employment, and focus TANF on two-parent families (Vallas & Boteach, 2015). In 2020, the Center amended its recommendations based on the lessons learned from the economic downturn that occurred with the COVID-19 pandemic. They recommended that Congress should prioritize and expand cash assistance, suspend work

participation requirements during recessions, increase caseloads, broaden eligibility, and create a large, subsidized jobs program (Schweitzer, 2020).

In 2019, the National Academies of Sciences, Engineering, and Medicine recommended to Congress that they change welfare programs to include a combination of guaranteed cash payments and additional benefits based on work requirements (National Academies, 2019). National Academies was unable to identify policy changes that would reduce child poverty by half in ten years, but it identified changes that would reduce deep poverty by half at the cost of $20 billion per year (National Academies, 2019). They found that work requirements had prevented some families with physical and mental ailments from receiving aid (National Academies, 2019). However, they determined that adding effective work requirements to existing programs would have the largest positive effect on reducing national poverty (National Academies, 2019).

In 2020, the Center on Budget and Policy Priorities recommended TANF changes to meet the original goals of the TANF program. They recommended increasing benefits, removing work requirements and time limitations to continue providing benefits to struggling families, and providing more direct cash assistance instead of other services (such as education, transportation, and child-care) (Center on Budget and Policy Priorities, 2020).

Poverty and Child Development

Research has demonstrated that poverty has impeded several aspects of child development. The 2019 National Academies report found that inadequate family economic resources had compromised children's ability to become successful adults (National Academies, 2019). They found significant associations between poverty, poor physical health, structural changes in brain development, mental health problems, lower educational attainment, unsteady

and low-paying employment, risky behaviors, delinquency, and criminal behaviors in adolescence and continuing into adulthood (National Academies, 2019). They determined that childhood poverty has been the primary causal impact of these negative outcomes (National Academies, 2019). They found that increased incomes have improved child well-being by improving child education and health (National Academies, 2019).

Poverty during early childhood has affected health and education outcomes that have lingered in adults for four decades (Duncan & Magnuson, 2011). Poverty-induced stress has had lasting negative consequences on the brain development and physical health of children (Sherman & Mitchell, 2017). Low-income families have been prone to housing instability which has been associated with poor developmental, educational, and health outcomes (Fischer, 2015). Most TANF families have not received housing assistance (Safawi & Floyd, 2020). TANF recipients with pre-school-aged children or with larger families have been more likely to have food insecurities and poorer mental health (Muennig, Caleyachetty, Rosen, & Korotzer, 2015).

Herbst (2018) researched the effects of early maternal employment as a result of TANF work requirements and compared children's cognitive skills and measures of family well-being between those who were eligible for welfare and those who were not. He compared children's memory, preverbal communication, vocabulary, reasoning, and problem-solving abilities, and he compared family incomes, material resources, maternal health, parent-child interactions, parental time investments, and participation in non-parental child-care (Herbst, 2018). He found that maternal employment during the first year of a child's life has had negative effects on children and that those effects were more pronounced in low-income families (Herbst, 2018).

Half of TANF-recipient families have children under age 6, and TANF work requirements or exemptions for mothers have affected children's cognitive and social-emotional

development during their critical early years (Herbst, 2018). TANF work requirements have resulted in more children being placed in foster care, reductions in breast feeding, less prenatal care during the first trimester, and increased instances of low birth weight (Paxson & Waldfogel, 2002; Haider, Jacknowitz, & Schoeni, 2003; Kaestner & Lee, 2005). Early maternal work has increased symptoms of depression in mothers, made mothers less likely to breastfeed and read to their children, and made more mothers report behavioral difficulties with their children (Herbst, 2018). Early maternal work has been associated with 5-year-olds showing more aggressive and impulsive behaviors, less happiness, and more worrying (Herbst, 2018). Poor working mothers have tended to use informal arrangements for child-care because they have been convenient and affordable, and research indicates that informal child-care has had negative effects on early test scores (Herbst, 2018). Every year of maternal work and non-parental child-care has reduced children's scores on mental ability tests by 2.1% (Bernal & Keane, 2011).

Children who have grown up in two-parent families have received more investment in their human capital and have had greater odds of economic mobility later in their lives (Ziliak, 2016). Studies by Paxson and Waldfogel (2003), Haider, Jacknowitz, and Schoeni (2003), Kaestner and Lee (2005), Slack et al. (2007), Morris et al. (2009), Heflin and Acevedo (2011), Dahl and Lochner (2012), Herbst (2014), and Ziliak (2016) researched different indicators of health and standards of living, and they all determined that work requirements for mothers have negatively impacted child well-being and development. The severity of those impacts has varied based on the circumstances of the mother and has varied between the indicators that were the subject of the respective studies, but they all demonstrated that young children in low-income families have benefitted from work requirement exemptions that enabled maternal care.

Families and Child Development

Research on human development has indicated that healthy, two-parent parenting has been the greatest source of emotional health for children and adults. Women have gained more emotional health from their roles as mothers than from their roles in the workforce (Bassani, 2008). Fathers have been happiest when they have felt they were succeeding at "being there" for their children (Shears, Summers, Boller, & Barclay-McLaughlin, 2006). For this study, family stability is defined as the absence of frequent changes in caregiver relationships, employment, and residences that lead to adversity in a child's life, satisfaction in relationships within the home, and predictability that needs will be met (Baldridge, 2011). Parents have been more successful at providing family stability and "being there" for their children when there were two of them coordinating it together with confidence in the long-term stability of the marriage (Shears, Summers, Boller, & Barclay-McLaughlin, 2006).

Research has indicated that two-parent families have had the greatest influence on quality of life and have been the most significant predictor of well-being for children. Educated, high-income, two-parent families have benefitted from greater time and resources to develop social networks and have participated in better organizations and activities that facilitated better standards of living (Myhr, Lillefjell, Espnes, & Halvorsen, 2017). Family influences have been the most important factor in completing education, and neighborhood influences have been the second most important factor (Myhr, Lillefjell, Espnes, & Halvorsen, 2017). Lack of education has been a significant predictor of family adversity such as divorce, unemployment, poverty, and bad health (Amato, 2001; Astone & McLanahan, 1991; Bradley & Corwyn, 2002; Støren & Helland, 2009). Children and adults in two-parent homes have enjoyed better housing, child-care services, and employment which has reduced stressors, increased discretionary spending, and increased leisure time and activities (Myhr, Lillefjell, Espnes, & Halvorsen, 2017).

According to Yenor (2016), research indicates that people have been more likely to thrive when they have had healthy relationships in family life. Human beings are relational and depend on each other for many of the experiences they want and need (Yenor, 2016). Reliable and positive adult relationships have had more influence on children's healthy social development than socioeconomic factors; positive adult relationships are more influential than well-off families and good neighborhoods (Drinkard, 2017). Parents who have been reliable at "being there" for children and adolescents – stable role models – have been the primary catalyst for adolescent social health (Drinkard, 2017). Adults in long-term, stable marriages have had better health than single-parent adults, divorced adults, or unmarried adults (Bassani, 2008). Parents in nuclear families have had better health independently of financial, human, and social capital (Bassani, 2008). Social relations have positively influenced health (Wu, Noh, Kaspar, & Schimmele, 2003). Traditional gender identities and family structures have been key determinants of adult health (Benzeval, 1998; Whitehead, Burstrom, & Diderichsen, 2000). Family social relations have been more important than income, socioeconomic status, or education for influencing health, and couples who have stayed married benefited the most from it (Bassani, 2008). The more men and women have immersed themselves in their families, the more their family roles have contributed to their social health (Bassani, 2007; Fujimura-Fanselow, 1995; Messner, 1998; Takeda et al, 2004).

Caring family relationships and parental involvement have been the strongest predictors of positive health and educational outcomes (Animosa, Johnson, & Cheng, 2018). Family and neighborhood poverty have both significantly decreased children's cognitive test scores, but family influences have been far more significant than neighborhood influences (McCulloch & Joshi, 2001). Additionally, stable and healthy home environments have mediated the negative

effects of family poverty (McCulloch & Joshi, 2001). For good or ill, family dynamics have overcome the effects of school, community, and socioeconomic factors in the developmental outcomes of their children (McCulloch & Joshi, 2001).

Studies have shown the positive effects on children and adults of having two biological parents stay together and have shown the negative results of day care, school, and government social programs that have tried to replace families in the development of children (Heritage Foundation, 2020). The home environment has been the primary influence in children's lives (Yenor 2016). Family mealtimes have mattered in the development of healthy adults and children (Yenor 2016). Families have created each new generation's morals, values, and sense of personal responsibility which have determined how individuals flourished or struggled in society.

In 2022, eighteen million American children grew up without a father in the home, and it led to poor childhood development with negative consequences in behavior, education, and socioeconomic success (Owens, Donalds, Brewer, 2022). With 25% of America's youth growing up without a father in the home, America was the world's leader in fatherlessness in 2022 (Owens, Donalds, Brewer, 2022). 85% of children and teens with behavioral disorders and 70% of adolescent patients in drug and alcohol treatment centers came from fatherless homes (Owens, Donalds, Brewer, 2022). Lack of a father in the home was a key indicator for poor academic performance, poor social mobility, misbehavior and crime, substance abuse, incarceration, lack of economic prosperity, and struggles to succeed in families; it was a consistent indicator across all racial, ethnic, and socioeconomic groups (Owens, Donalds, Brewer, 2022). Children without a father in the home were five times more likely to live in

poverty, nine times more likely to drop out of school, and nine times more likely to run away from home or be homeless than children in two-parent homes (Owens, Donalds, Brewer, 2022).

The 2020 National Survey on Drug Use and Health by the Substance Abuse and Mental Health Services Administration found a high rate of mental illnesses among American youth and found that the rate of mental illnesses in the U.S. decreased with time but persisted into adulthood (National Institute of Mental Health, 2022). 50% of U.S. adolescents aged 13-18 years had a mental disorder in 2020, and 22% of those had severe impairment (National Institute of Mental Health, 2022). 31% of U.S. young adults aged 18-25 years, 25% of adults aged 26-49 years, and 15% of adults aged 50 and older had a mental illness in 2020 (National Institute of Mental Health, 2022). Mental health research found that the prevalence of behavioral disorders in children from fatherless homes and the prevalence of mental disorders among American youth were related, and it took decades to undo the damage that was done to children who grew up in homes and families that did not provide the right conditions for healthy childhood development (Ackerman, Kashy, Donnellan, & Conger, 2011; American Psychological Association, 2019; Langøy, Smith, Wold, Samdal, & Haug, 2019; Owens, Donalds, Brewer, 2022; National Institute of Mental Health, 2022; Ryan, Claessens, & Markowitz, 2014).

70-80% of parents have reported that money, work, the economy, and family responsibilities were significant sources of stress (American Psychological Association, 2019). These stressors have been greater for single parents or caregivers in short-term or uncertain arrangements than for two parents in a stable, long-term relationship. Parents' stress management attitudes and behaviors have been role models for their children (American Psychological Association, 2019). These have manifested in healthy or unhealthy eating

patterns, physical activity or lack of it, spending time with children or not, and substance abuse (American Psychological Association, 2019).

The family has been a major determinant in prosocial human development (Ackerman, Kashy, Donnellan, & Conger, 2011). Children have exhibited more positive social behaviors when interacting with parents and siblings combined than when interacting solely with siblings; therefore, it has been beneficial for children's social development to have a parent at home and involved in family interactions (Ackerman, Kashy, Donnellan, & Conger, 2011). Constructive conflict resolution in marriage has been important for children's social adjustment, and positive, pleasant parenting has been conducive to effective child socialization (Ackerman, Kashy, Donnellan, & Conger, 2011). When parents have helped children solve problems, their children have exhibited better emotional development and self-regulation (Ackerman, Kashy, Donnellan, & Conger, 2011).

Langøy et al. investigated the effects of family structure on young people's physical activity, sedentary behaviors, and screen time use in Norway (Langøy, Smith, Wold, Samdal, & Haug, 2019). Norway, along with most of the European Union, has had substantial increases in single-parent and blended (reconstituted) families over the last decades which provided researchers with sufficient data to compare the behaviors of young people in those families with those in intact nuclear families (Langøy, Smith, Wold, Samdal, & Haug, 2019). Young people living with a single parent or in blended families have been less likely than young people in traditional nuclear families to engage in 60 minutes per day of moderate to vigorous physical activity, and they have been more likely to engage in more than two hours of screen time use per day (Langøy, Smith, Wold, Samdal, & Haug, 2019). Physical activity has had physiological, psychological, and social health benefits for children, but screen time use has increased with

family breakups and has caused adverse health behaviors and social-cognitive outcomes (Langøy, Smith, Wold, Samdal, & Haug, 2019).

Parental support has been the key correlator with physical activity in children (Langøy, Smith, Wold, Samdal, & Haug, 2019). Children in single-parent and blended families have exhibited worse cognitive development, worse emotional-behavioral development, and worse physical health (Langøy, Smith, Wold, Samdal, & Haug, 2019). Intact nuclear families have had greater economic resources which has allowed those parents to spend more time with and attention on their children and has allowed them to provide transportation for organized physical activities (Langøy, Smith, Wold, Samdal, & Haug, 2019). Children in blended families have had more screen time use than children in single-parent families (Langøy, Smith, Wold, Samdal, & Haug, 2019).

The results of the Norwegian study were consistent with similar studies on the relationship between family structures and the physical activity and sedentary behaviors of English and Canadian children (McMillan, McIsaac, & Janssen, 2016; Quarmby, Dagkas, & Bridge, 2010). However, the Norwegian study uniquely researched the different effects on children in blended families versus nuclear families instead of lumping all two-parent families into the same category.

Studies suggest that the stress and instability that come from family construct changes has reduced family cohesion and emotional bonding between parents/stepparents and children (Langøy, Smith, Wold, Samdal, & Haug, 2019). Instability in the family structure has resulted in less parental support and involvement which has had negative effects on children's emotional and physical health (Langøy, Smith, Wold, Samdal, & Haug, 2019). Children in divorced, stepparent, and blended families have had more behavior problems than those in intact nuclear

families (Ryan, Claessens, & Markowitz, 2014). With the dramatic rise in divorce rates and unmarried childbirth in the U.S. since the 1970s, most U.S. children have not kept their two-biological-parent, nuclear families; most children have experienced unstable, stressful changes in their family structure (Ryan, Claessens, & Markowitz, 2014).

Family instability negatively affects children in low-income and high-income families (Ryan, Claessens, & Markowitz, 2014). Family structure changes have correlated with poorer cognitive outcomes and more behavioral problems, and low-income families have had higher rates of family instability, so public policies have attempted to reduce the negative impacts of family structure changes by promoting marriage, promoting father involvement, and reducing financial strains on single-parent families (Ryan, Claessens, & Markowitz, 2014). The study by Ryan et al. found that family structure changes have not impacted children in low-income families worse than those in more affluent families (2014). Children in low-income families have been more likely to face family instability, but children who had family structure changes were negatively impacted regardless of differences in affluence (Ryan, Claessens, & Markowitz, 2014).

Ryan et al. found that children have had more behavior problems when they moved from a two-parent family to a single-parent or blended family or from a blended family to a single-parent family but only if the move occurred during early childhood (Ryan, Claessens, & Markowitz, 2014). They also found that children had benefitted when they moved from a disadvantaged single-parent family to a more advantaged blended family but, again, only for moves during early childhood (Ryan, Claessens, & Markowitz, 2014).

In 1997, President Clinton signed an Executive Order that created the Federal Interagency Forum on Child and Family Statistics with a charter to collect and produce data on

the key indicators of children's lives (Federal Interagency Forum, 2020). The Forum divided its indicators into seven domains: family and social environment, economic circumstances, health care, physical environment and safety, behavior, education, and health (Federal Interagency Forum, 2020). Children born to adolescent mothers have been more likely to grow up in homes with less emotional support and have been less likely to earn a high school diploma (Federal Interagency Forum, 2020). Adolescent mothers have attained less education, employment, and earnings (Federal Interagency Forum, 2020). The Forum divided its statistics by metropolitan versus nonmetropolitan areas, race, age, and gender, but it did not divide its statistics between different family structures even though family influences have been the most significant factor in children's lives.

Government pre-Kindergarten education programs were not as good for child development as healthy family influences and education that came from spending time with parents (Durkin, Lipsey, Farran, & Wiesen, 2022). A study by the American Psychological Association into the effectiveness of state-funded pre-Kindergarten programs found that children in those programs during 2009-2011 were doing worse in 2020-2021 than children who had home-based care during their pre-Kindergarten years (Durkin, Lipsey, Farran, & Wiesen, 2022). Low-income children who were enrolled in these free pre-Kindergarten school programs began exhibiting worse academic performance and more behavioral problems in the third grade, and they exhibited the strongest negative effects in the sixth grade (Durkin, Lipsey, Farran, & Wiesen, 2022).

Families – not governments – have been the most effective solutions to society's welfare, poverty, education, teenage pregnancy, unwed pregnancy, and crime issues. Family and neighborhood factors have been the determinants for most childhood-adolescent social

development (Drinkard, 2017). Adolescent girls and boys who have relied on families, teachers, and adults in their communities have had higher levels of social success (Drinkard, 2017). Healthy family and community social influences have been significant in positive youth development (Drinkard, 2017). Single-parent families, dysfunctional families, and childhood poverty have been the primary causes of decreased social development (Drinkard, 2017). Quality parenting and family stability have increased social development (Drinkard, 2017).

Family influences have been predictors of criminal behaviors, and governments have been able to punish but not fix crime. According to Sowell (1995), the political machinations of progressive policymakers contributed to a false crisis in the criminal justice system in the 1960s which undermined the role of families and expanded the role of government. In 1960, murder rates had been in steady decline for decades and were half what they had been in 1934 (Sowell, 1995). Then in the 1960s, the courts and the Attorney General promoted expansive criminal rights such as insanity defenses, limitations on police, overturning convictions for state-appointed defense attorneys that the courts determined were weak, improved living conditions in prison, shorter sentences, and unenforced punishments (Sowell, 1995). The result was a tremendous increase in crime where three times as many policemen were killed, citizens were three times as likely to be the victim of a major violent crime, the murder rate doubled, and the juvenile murder rate tripled (Sowell, 1995). Supporters of progressive policies dismissed research showing the cause-and-effect links between those policies and the rising crime rate as an oversimplification and continued to justify their permissive ideology despite what it was doing to society (Sowell, 1995).

Family influences have been able to fix some unhealthy teenage sexual behaviors, but the government has not. In 1968, the U.S. government promoted “responsible sexual freedom” as

sex education programs in schools at the urging of progressive policies that were supposed to reduce teenage pregnancies and venereal diseases (Sowell, 1995). Teenage pregnancies and venereal diseases had been declining since the 1950s, but they were made into a false crisis to justify strong government intervention in the 1960s (Sowell, 1995). The result was that during the 1970s pregnancies skyrocketed, abortions doubled, sexually-transmitted diseases tripled, and unmarried teenage births rose 29% (Sowell, 1995). Opponents of sex curriculums in schools have been castigated as simplistic, ignorant, or evil (Sowell, 1995). The "utter certainty of being right" has allowed supporters of progressive policies to justify counteracting the wishes of parents and marginalizing opposing religious beliefs (Sowell, 1995).

COVID-19 was used as another impetus for proponents of progressive policies to ask the government to take care of people in ways that families and local communities have been able to do with greater success. Some progressive policies wanted the Federal Government to take over civilian supplies during the 2020 coronavirus pandemic to safeguard livelihoods and protect the economy – including setting up field hospitals, controlling the production of masks and other medical supplies, controlling manufacturing companies and forcing them to convert their production lines into medical production facilities, controlling food and fuel production, forcing higher pay for labor in the supply chain (such as drivers, checkout clerks, and security guards), and controlling distribution of goods throughout the country (Galbraith, 2020). Proponents of these policies wanted the government to guarantee the production of goods, orderly distribution, and that everybody would get what they wanted (Galbraith, 2020). Proponents cited the drastic control measures taken by the Federal Government during the Great Depression as an example of it being done before and being beneficial to the American people and economy during a time of crisis (Galbraith, 2020). These progressive policies wanted unlimited unemployment insurance,

they wanted to empower the Federal Reserve to buy unlimited debt from state governments and unlimited equity from private companies, and they wanted the Federal Government to form new agencies with unlimited bonding authority (Galbraith, 2020).

Progressive policies that have redefined marriage have subscribed to rational humanism which has rejected America's moral traditions. They have rejected God as the source of morality, have viewed biblical principles as repressive, and have tried to replace traditional Christian values with expert opinions of secular values (Mitchell, 1980). They have judged public behaviors based on their consequences – what good or harm they do to others, is there a greater good that justifies hurtful behaviors, or what pleasures and pain are caused by behaviors (Mitchell, 1980). They have proposed that the government should control society through national institutions because it would produce the best overall results (Anderson & George, 2020).

Progressive policies have argued that traditional family and gender roles interfere with happiness, self-discovery, and autonomy (Yenor, 2016). They have argued that removing the traditional structure of families and expected roles as spouses and parents will make people happier, freer, and more successful (Yenor, 2016). However, members of nuclear families where children have lived with their married, biological parents have had better physical, emotional, academic, and financial well-being (Anderson, 2014; Krumholz, 2019; Kuruczova, Klanova, Jarkovsky, Pikhart, & Bienertova-Vasku, 2020; Lee, 2020; Mostafa, Gambaro, & Joshi, 2018; Parks, 2013; Wright & Wright, 1994). In non-nuclear families, women have been more likely to receive public assistance, parents have been more likely to work increased hours, parent-child relationships have been more likely to be weakened, children have been more likely to have disruptions to their daily routines, children have been more likely to lose friends and other

support systems, children have been more prone to verbal aggression and violence during conflict resolution, children have been more likely to engage in sex at younger ages, parents and children have been more likely to express less trust and satisfaction in relationships, parents and children have been more likely to abandon religious faith and practices, children have been more likely to exhibit lower language, math, and science scores, children have been more likely to miss school for illness or injury, children have been more prone to bad health and emergency room visits, children have been more likely to be abused or neglected, parents have been more likely to smoke and drink, and parents have been more likely to die at younger ages (Anderson, 2014; Krumholz, 2019; Kuruczova, Klanova, Jarkovsky, Pikhart, & Bienertova-Vasku, 2020; Lee, 2020; Mostafa, Gambaro, & Joshi, 2018; Parks, 2013; Wright & Wright, 1994). Intact nuclear families have had a 27% higher standard of living, have been more active in their communities, and have had the lowest incidences of diabetes, hypertension, heart disease, and suicide (Anderson, 2014).

Research indicates that progressive policies for elective abortion have been harmful to families. The nationwide abortion rate has fallen 50% since 1980, in the last decade states have passed more than 400 pro-life laws as Americans reached a larger consensus to limit abortions after three months of pregnancy, and the 2022 Supreme Court reversed the *Roe v. Wade* ruling that the Federal Government had authority over the states on some abortion laws (Israel, 2020). Some infants have survived abortions, and some progressive policies have opposed laws requiring medical care for those infants on the grounds that it would be an assault on women's reproductive health care (Israel, 2020). The pro-life movement has sometimes been depicted by progressive agendas as proponents of male control over women and children that does not care about them; however, in addition to trying to limit abortion, pro-life movements have attempted

to address economic factors, sexual risk avoidance, and unhealthy sexual relationships that have led to abortions (Israel, 2020). Conservative policies have supported pregnancy resource centers, churches, civic organizations, adoption, foster care, and individual contributions to support women and children so that they have had options other than abortion (Israel, 2020).

When healthy families have seen children in their communities with needs, they have been more involved and helpful than government programs (Jones, 2020). With technology, families have been able to expand their communities and help the needy at greater distances. Faith-based organizations have been better than government agencies at taking care of foster children and adoptions (Jones, 2020). Faith-based organizations began taking care of child welfare services in the early 1800s, and it was more than 100 years before the government began trying to take over from them (Jones, 2020). Faith-based parents have been twice as likely to adopt as the general population (Jones, 2020).

Government efforts to provide universal paid family leave have been counter-productive. In 2020, progressive legislators proposed the Family Act to have the Federal Government pay for family leave (Greszler, 2020). The proposal would have raised taxes, but not by enough to pay for the program, so it would have resulted in rationing benefits, employers reducing workers' wages to pay for the new tax, and additional hardships for low-income workers (Greszler, 2020). Because of reductions in wages, the Federal Government would have lost $42 billion in taxes over 10 years (Greszler, 2020). The program would have cost $27 billion in administrative costs (Greszler, 2020). The program would have cost the average worker $1500 per year but only would have covered 40% of workers' paid family leave needs (Greszler, 2020). Families have been better off when they have figured out their needs and plans with personal support groups such as extended family, friends, and churches. Government intervention to try to support

family leave needs and work schedules has interfered with more effective solutions at the family and local levels and has cost families more money than they got back in benefits.

As women have increased their working responsibilities, either they have maintained their domestic responsibilities and increased their workload, or they have turned over their domestic responsibilities to someone else. Mothers who have stayed at home to raise their children and who have interacted with each other have been more likely than males to develop healthy social behaviors (Drinkard, 2017). Traditional gender identities have produced healthy, stable adults. However, progressive proponents of transgender legislation have treated disagreement, including Christian religious beliefs, about marriage and the biological basis of sex as irrational prejudice and illegal discrimination (Jones, 2019). Alexis de Tocqueville believed that, of all the great things being done by Americans, the most important factor in the growth of American prosperity was the superiority of women in the domestic circle (de Tocqueville, 2000). He was critical of paternal authority and gender inequality. He also noted the intimate relationships that were possible within healthy, traditional families. As women have abdicated traditional domestic responsibilities, there has been a corresponding decrease in family stability and female social health (Drinkard, 2017).

Progressive policies have opposed the traditional roles of women as wives, mothers, homemakers, and the primary caregivers of children because they proposed that those roles demeaned women, subjected them to arbitrary authority in a male-dominated society, chained them to a husband and children, prevented them from doing what they wanted, and kept them from achieving their potential (James, 2020). However, positive motherhood (where mothers were the primary caregivers of their children) has been necessary for society because it has developed the moral, intellectual, and psychological strength of the next generation (Howard,

Martin, Berlin, & Brooks-Gunn, 2011; Schlafly, 1977). Mother-child separation of a week or longer during the child's first two years has been related to child negativity and aggression (Howard, Martin, Berlin, & Brooks-Gunn, 2011). Women who have been the primary caregivers for their children have made better citizens for society and strengthened their communities (James, 2020). Good parenting in a traditional family has provided the most effective nurturing and security for children; day care has not equaled it (James, 2020). Financial obligations, parental leave opportunities, family circumstances, and individual choices have contributed to competing interests, but the emotional health of children has been affected by domestic stability and mothers who were present at critical points in child development (Howard, Martin, Berlin, & Brooks-Gunn, 2011).

Research has shown that parents have been effective educators (James, 2020). A documentary in 2011 illustrated that parental influence has been the most powerful factor in student performance – overcoming poverty, race, or cultural issues to make their children succeed despite disadvantages or to facilitate their failure despite advantages (O'Brien, 2011). Parents and schools have had a shared responsibility for academic education to create problem-solvers and workers who could contribute to society and support themselves.

Education affects attitudes and moral reasoning (O'Flaherty, 2013). Some educators in public school systems have decided that they knew better than parents what was good for their children, and that attitude has been harmful to America's children (Mitchell, 1980). Society has lost unifying ideals and then talked about the resultant problems with the mental health and wholeness of its citizens without recognizing the causes, including isolating parental influence and faith-based morality from children's education (Mitchell, 1980). The authority of God and the constraints of human nature have been best taught in homes and churches, but they have been

undermined or replaced by a government definition of moral education in the school system (Mitchell, 1980).

Families and communities have been more important educators than government-sanctioned experts (James, 2020). For example, in *Gault v. Arizona* in 1967, the Supreme Court gave students due process rights when schools attempted to discipline them, and the threat of lawsuits resulted in schools accepting bad behavior and passing underperforming students (Murray, 2015). Also, the U.S. Government has tried to draw good teachers and students back to public education with magnet programs but then lowered the standards there and undermined the programs (Murray, 2015). Science has frequently revised or repudiated former expert opinions (Mitchell, 1980). Society and schools should have been wary of large-scale changes based on expert advice without recognizing their limited understanding, and administrators should not have been too skeptical of the value of common sense to which parents have the same access as experts and administrators (Mitchell, 1980). Education directs attitudes, and the frequent technocratic reliance on experts in America's education system has subverted healthy parental upbringing of their own children (Mitchell, 1980).

Families have created the foundations of morals, values, and personal responsibility which have determined how individuals have flourished in society (James, 2020). Research has demonstrated that children from nurturing, intact families performed better academically, developed more emotional maturity, were more financially stable as adults, paid more taxes, contributed more to economic growth, committed less crimes, and had less alcohol and substance abuse problems (James, 2020). Families with both a mother and father had better-educated children, less poverty, and less dependence on welfare (James, 2020). Adolescents have identified family support, detachment from bad peer influences, and school connectedness as the

important factors in transitioning from risky to positive behaviors (Animosa, Johnson, & Cheng, 2018, 49).

Studies have shown that children have been significantly better off when they were living with two parents and even better off when those two parents were their original parents (Yenor, 2016). Children in these homes have learned how adults and parents live – working together, sacrificing, resolving conflicts, and enjoying the good and beautiful parts of life, caring, and love that come from togetherness (Yenor, 2016). Man and woman are physically complementary for procreation and emotionally complementary for childrearing (Yenor, 2016). Exaggerated individual autonomy in place of complementary roles in relationships has undermined trust, love, and community (Yenor, 2016).

Married couples have had better physical health and financial stability than unmarried people (Heritage Foundation, 2020). Children of married couples have had higher academic performances, have had higher emotional maturity, and have been 80% less likely to face child poverty (Heritage Foundation, 2020). Children in single-parent homes have been more likely to abuse drugs and alcohol, commit crime, exhibit poor social behaviors, and drop out of school (Heritage Foundation, 2020). Divorce and unwed childbirth have harmed child development, harmed adult health, and cost American society $110 billion per year (Heritage Foundation, 2020).

Poverty, poor education, and social problems have been mitigated by citizens who were willing to volunteer in their communities as individuals, families, or through their businesses (Mercader, 2017). Positive changes and social transformations have been seen in China, India, and the U.S. through people who have been conscious of their role as caring problem-solvers for others (Mercader, 2017). These behaviors have been encouraged by governments and societies,

and they have been propagated across generations through religions, but they have been the result of ethical values, trust, and attitudes that were developed in families (Mercader, 2017).

The well-ordered home life of Americans that Alexis de Tocqueville praised has changed due to progressive policies and social movements affecting choice, equality, and freedom (Schaub, 2020). de Tocqueville compared the debauchery of Europe to the religiously ordered success of young America and determined that America's success was due to religiously based morals taught in intact homes (Schaub, 2020). He believed that the spirit of family counteracted individual selfishness and produced healthy societies (de Tocqueville, 2000).

Alexis de Tocqueville argued that the strength of a republic depended on a firm domestic foundation, but American families and communities have grown weaker due to increasing divorce, uninvolved fathers, single-female households, sexual promiscuity, abortion, out-of-wedlock births, domestic violence, juvenile crime, and drug addictions (Schaub, 2020). The domestic and political realms have been connected, healthy politics has depended on healthy homes, and most social ills have been the result of family instabilities (de Tocqueville, 2000; Schaub, 2020). Early Americans combined the spirit of religion and the spirit of freedom so that religion guided public morality, supported the laws of the land, and guided freedom according to moral principles instead of destructive human behaviors (de Tocqueville, 2000). Homes have taught people a love of order which made them good citizens and produced the foundation of a democratic republic (Schaub, 2020).

Policies Change Family Behaviors

Research has suggested that welfare policies have affected some family behaviors. Cash assistance has been linked to reduced marriage rates (Elesh & Lefcowitz, 1977; Greenburg & Schroder, 2004). Financial stress has increased the risk of marital conflict, violence, and divorce

(Vallas & Boteach, 2015). Increasing numbers of divorce and single-parent homes have coincided with increasing poverty and welfare spending. America had more than 3 million unemployed single parents in 2020 (Burnside & Schott, 2020).

Early studies showed that TANF had little or no effect on increasing earnings or lifting families out of poverty (Grogger, 2003; Grogger & Karoly, 2005). Welfare recipients have been more likely to invest in education and jobs that paid better in the long term when they knew that their welfare benefits were only for a short period and were unreliable in the future (Wang, 2020). Welfare recipients who believed that they had longer term access to welfare have been more likely to work in jobs without the opportunity for wage increases (Wang, 2020). When TANF programs increased sanctions to try to promote job-seeking that would lead to employment, there were increases in the number of TANF recipients who exited the program without jobs or to jobs that paid less than TANF cash benefits (Wu, Cancian, & Wallace, 2014).

The 1996 PRWORA legislation allowed states to determine exemptions to TANF work requirements, and the states implemented different work requirement policies and exemptions with different results (Herbst, 2018). According to research by Herbst (2018), welfare reform contributed to the rise of women's labor force participation after the imposition of work requirements. His research indicated that TANF welfare reforms have been moderately effective at reducing welfare participation and increasing employment for single mothers (Herbst, 2018). He concluded that these changes influenced adult material well-being, marriage, divorce, and health (Herbst, 2017). He found that exemptions from work requirements for mothers to care for children during their first year of life had improved the cognitive development of disadvantaged children (Herbst, 2018). He determined that TANF benefits with work requirement exemptions had enabled the poorest parents to be able to have more time with their children (Herbst, 2018).

Single mothers have been the largest population served by the 1996 Act (Qazi, 2018). TANF has increased employment among single mothers by 3-6%, but it has not increased long-term family incomes (Wang, 2020; Ziliak, 2016). Income from a spouse or cohabiting partner has counted against TANF eligibility and reduced TANF benefits, but TANF benefits have increased with the size of the family, so some TANF policies have discouraged marriage and encouraged childbearing (Ziliak, 2016). In 2010, 14% of TANF recipients were married, 44% were child-only families, 15% had a child under age 1, and 23% had a child aged 1-2 (Ziliak, 2016). State TANF policies to encourage responsible fatherhood have focused on employment services and child support credits to increase the chances of regular child support payments, but these policies have not increased marriage rates or positive role model effects between fathers and children (Ziliak, 2016). In the U.S. in 1965, 25% of black children and 4% of white children were born out of wedlock (U.S. Department of Labor, 1965; Ziliak, 2016). In the U.S. in 2013-2014, 71% percent of black children, 53% of Hispanic children, 30% of white children, and 17% of Asian children were born out of wedlock (Child Trends, 2014; Ziliak, 2016). With increasing numbers of single-parent children and working mothers, increasing amounts of TANF funds have been spent on child-care and other services to replace working fathers and maternal care (Ziliak, 2016).

The 2019 National Academies report found that married or cohabitating parents had reduced levels of child poverty compared to single parents, but existing social programs had not encouraged marriage rates (National Academies, 2019). They also found that social networks, neighborhood conditions that enriched family life, and personal connections had made it easier for parents to lift their families out of poverty (National Academies, 2019). However, they

reported that public programs in the early 2000s that aimed to improve couple relationship skills, promote marriage, and improve child well-being had failed to do so (National Academies, 2019).

Research has demonstrated that marriage has been the greatest anti-poverty, anti-crime, and pro-health institution for adults and children (Heritage Foundation, 2020). Families have built personal relationships and formed the building blocks of civilization (Heritage Foundation, 2020). Declining marriage rates have caused increasing crime and taxes (Heritage Foundation, 2020). Welfare programs that have made it easier or more cost-effective to stay unmarried have encouraged single-parent families despite the ill consequences that have resulted from it (Heritage Foundation, 2020).

Families have had the greatest influence on the transition from childhood to productive adult. Out-of-family child-care institutions have satisfied basic needs, but they have failed to provide the influences that develop children's intellectual functions, emotional health, and personalities (Vasechko, 2013). Institutional care has lacked complete psychological development (Vasechko, 2013). Successful development has mostly been achieved when a child was raised in a stable family environment (Vasechko, 2013). American youth have developed education and career plans to prepare for life after high school based primarily on the influences of their families (Purtell & McLoyd, 2013). Youth optimism about their future has depended almost entirely on their parents' influences – other variables have had very little effect on youth optimism (Purtell & McLoyd, 2013). Since the 1970s, American youth have lived at home for increasingly lengthening periods, relied longer on family financial assistance, and taken more years to attain financial and emotional independence (Settersten & Ray, 2010). The transition to adulthood has slowed as social institutions have replaced families in the development of children. Non-parental child-care, schools, and government social programs have been less

effective than unified mothers, fathers, extended families, and interdependent families in close social circles at helping children become successful adults (Settersten & Ray, 2010).

Humanity needs connectedness, interdependence, and intimacy more than individual autonomy (Yenor, 2016). Autonomy is not the same thing as liberty (Yenor, 2016). People have been completed by healthy, traditional family relationships and the sacrifices and work that come with them. However, advocates of America's progressive views of marriage and family have emphasized policies that promote individual self-fulfillment and autonomy rather than the traditional view that long-term, interdependent marriage completes two people as two halves of a whole and is healthier when centered on child-rearing (Yenor, 2016).

Summary

The body of literature has demonstrated that government programs have limited abilities to help people and that the TANF program has failed to meet its objectives to encourage responsible parenting, encourage two-parent families, and discourage welfare dependency (U.S. Congress, 1996). From the literature, this research study concluded that families have been the primary determinant in child development, poverty has affected child development, family stability has affected child development, and welfare policies have had the potential to change family behaviors in ways that affected child development. This research has theoretical value because it identified the gap in the literature about how some family decisions have been made based on work-related welfare policies. It also has practical value to policymakers and TANF-recipient families because it explored the perspectives of families toward TANF work participation policies, discovered how those policies have influenced family behaviors, and analyzed how those policy-behavior phenomena have impacted child development.

CHAPTER THREE: METHODS

Overview

This chapter provides details of the design, procedures, data collection, and data analysis of this qualitative research study in sufficient detail for replication of the study. This research study conducted interviews to obtain the perspectives of families, analyze the collected data as informed by the existent literature, and develop new conclusions about the influences of TANF work participation policies on family behaviors which in turn impacted child development.

This analysis required decision-making and problem-solving (Morçöl & Ivanova, 2010). Researchers must determine the trustworthiness of their data – how credible and transferable/generalizable the data is in drawing conclusions (Tolley et al, 2016). Rather than counting numbers, qualitative analysts use interpretation and assumption analysis (Morçöl & Ivanova, 2010).

TANF work participation policies were intended to help families increase employment, escape poverty, end welfare dependence, and promote family stability (U.S. Congress, 1996). This study conducted qualitative research to explore the perspectives of families toward TANF work participation policies, discover how those policies have influenced family behaviors, and analyze how those policy-behavior phenomena have impacted child development.

Design

This research study on TANF work participation policies, family behaviors, and child development consisted of three parts: 1) conducting interviews to collect new data about family perspectives, 2) analyzing the data collected from those interviews, and 3) providing the results of those findings with conclusions. As discussed in Chapter Two, research exists on various TANF work participation policies and their economic effects on families (Bradley & Rector,

2017; Center on Budget and Policy Priorities, 2020; DHHS, 2021; Hahn, Golden, & Stanczyk, 2012; Haskins, 2009; Muennig, Caleyachetty, Rosen, & Korotzer, 2015; Pavetti, 2018; Tanner, 2013; Vallas & Boteach, 2015; Ziliak, 2016). Separate research exists on various family circumstances and their effects on child development (Ackerman, Kashy, Donnellan, & Conger, 2011; American Psychological Association, 2019; Bernal & Keane, 2011; Duncan & Magnuson, 2011; Fischer, 2015; Herbst, 2018; Myhr, Lillefjell, Espnes, & Halvorsen, 2017; National Academies, 2019; Ryan, Claessens, & Markowitz, 2014; Sherman & Mitchell, 2017; Waldfogel, Han, & Brooks-Gunn, 2002). This qualitative research study conducted interviews of recipient families and providers to discover how TANF work participation policies have influenced family behaviors. This study introduced the perspectives and decision-making factors of families to analyze how those policy-behavior phenomena have impacted child development.

This qualitative research study analyzed human behaviors behind large-scale social issues and activities. Qualitative research is used to understand human meanings (Morçöl & Ivanova, 2010). Qualitative research has become more common in applied social policy research as a companion to quantitative research and statistics because qualitative analysis is necessary to understand complex behaviors, systems, and cultures (Ritchie & Spencer, 2002). Qualitative methods focus on cultural norms, relationships, interactions, experiences, and influences which are not phenomena that are measurable with numbers and do not lend to quantitative analysis (Tolley et al, 2016). Qualitative research analyzes personal and social meanings, individual and cultural practices, and the influences of environment and context (Tolley et al, 2016). Qualitative research provides knowledge of social events and processes through analyzing patterns of how people interact (Tolley et al, 2016). Qualitative analysis is strategic, dynamic decision-making (Freeman, 2017). Qualitative research performs interpretations of perspectives

(Ritchie, Lewis, Nicholls, & Ormston, 2013). Qualitative research requires a systematic examination to discover patterns and relationships (Tolley et al, 2016). Qualitative analysts collect data, decide what it means, and decide what matters to give accurate and timely reports (Johnson, 2013). This happens in a cycle of planning, collection, processing, analysis, and dissemination (Johnson, 2013).

To conduct interviews of TANF-recipient families and providers and to explore how TANF work participation policies have influenced family behaviors, this research study contacted TANF-affiliated agencies to solicit willing participants from recipient families, case workers, and providers. They were asked to provide their perspectives on how TANF work participation policies have influenced family behaviors in TANF-recipient families. This study then used the data collected from the interviews to explore first-hand perspectives of TANF work participation policies and to discover how they influenced family behaviors in ways that affected child development.

After the interviews were complete, this research study analyzed how families behaved differently in response to different work participation policies. This analysis of family behaviors was informed by the existing research on TANF work participation policies and their economic effects on families. This study was not able to analyze the perspectives of all TANF programs and families, but it compared policy differences between some states and compared policy changes within some states. Policy comparisons between states illustrated large-scale trends, but they included influences from many non-TANF policies that this study had to address. Changes in one state's TANF policies illustrated behavioral changes in the same group of recipients. This study used data from federal and state agencies, the Liberty University library, and research databases such as JSTOR, Sage, ResearchGate, and NCBI.

After the interviews and analysis of family behaviors were complete, this research study then analyzed how those differences in policy-related family behaviors subsequently impacted child development. This analysis was informed by the existing research on various family circumstances and their effects on child development. This study used the same agencies and databases to collect the most recent and relevant data about the impacts of families on child development. Most of this study's data on existing research is from private research based on data from government-sponsored surveys.

This qualitative research study was conducted with a pragmatic worldview, was designed within a conceptual framework, was discovery-oriented, and employed both categorical and narrative thinking to process and analyze the data it collected. Qualitative research describes relationships between phenomenon that can be observed but not measured (Tolley et al, 2016). This qualitative study explored the perspectives of families toward TANF work participation policies and described the observed influences of those policies on family decision-making and child development. This qualitative research study worked within a pragmatic worldview: problem-centered, determining the consequences of actions, and real-world practice oriented (Creswell, 2013). As a middle ground between realism and idealism, pragmatism allows for a combination of beliefs, material interests, and limited understanding to explain behaviors (Creswell, 2013). This study used a conceptual framework to describe relationships from non-empirical observations and intuition, to provide context, and to derive propositions (Tamene, 2016). This study was directed toward discovery rather than inquiry to minimize subjective interpretation and maximize exploration (Kleining and Witt, 2001). This study used categorical thinking to identify patterns in data and then used narrative thinking to piece together connections which tell the story of the themes in the data (Freeman, 2017).

Research Question

Have the work participation policies in the TANF social welfare program influenced family behaviors in ways that negatively impacted child development?

Sub-Questions

How do TANF-recipient families report that TANF work participation policies have influenced their decisions and behaviors?

How do case workers for TANF-recipient families report that TANF work participation policies have influenced the decisions and behaviors of the families with whom they work?

How have TANF work participation policies negatively affected employment and income?

How have TANF work participation policies negatively affected family stability?

How have TANF work participation policies negatively affected children's developmental indicators?

How have TANF work participation policies influenced family behaviors in ways that negatively impacted child development?

Setting

The interviews were conducted in-person at the location of TANF-affiliated program institutions or at an alternate location as determined by the participant, or the interviews were conducted via teleconference depending on the willingness and availability of the interviewees. I traveled to the interviewee's choice of location to conduct in-person interviews if they were willing and able. Otherwise, the second-best option was teleconference interviews. I coordinated for permission with organizational leadership of the institutions to use their facilities.

Recipients and providers were given pseudonyms in the study to prevent discoverability of the identities of participants. The list that pairs the pseudonyms with the actual participants has been stored on a personal server with password protection.

Recruiting Participants

The following procedures were based on guidance from Liberty University's Helms School of Government (HSOG) and Jerry Falwell Library (Helms, 2021; HSOG Doctoral Community, n.d.; Jerry Falwell Library, n.d.). These procedures required the approval of a dissertation committee, research director, and Institutional Review Board (IRB) at various stages of the development of the research study. The committee provided expert reviews throughout the process, including an expert review of the interview questions, and the IRB approved the proposal to ensure ethical welfare in human research. I did not contact institutions, potential participants, or pilot group members until after committee and IRB approval. The IRB determined that participants in this study were not considered an at-risk population, the IRB determined that participants in this study faced minimal risks that were equal to what they would encounter in everyday life, and the IRB did not impose any particular restrictions on this research project to protect participants' confidentiality.

Participants were comprised of both *families* who have received TANF assistance and *providers* who have worked with TANF-recipient families. After IRB approval, I recruited both types of participants through their contacts with TANF institutions. Potential TANF institutions (and their contact information) that were contacted to be used for interview settings are included in Appendix J. I built an email address that was only used for this research study and which was the primary means of initially corresponding with TANF institutions to recruit potential participants. I intended to use that same email address to subsequently correspond with potential

participants prior to the interviews, but most of the participants contacted me via phone to coordinate interview times and locations. I contacted TANF institutions for permission to advertise my request for interviewees. I requested to have fliers posted in TANF institutions, I requested permission to email TANF case workers, I asked TANF case workers to provide my contact information to people they thought would be qualified and interested, and I asked TANF case workers to forward my email to TANF-recipient families. The fliers and emails asked interested participants to email me. I called and/or emailed the contacts that the case workers gave to me (see Appendix K).

I built a list of potential participants from their calls and emails to me in response to the requests that were shared within TANF institutions and between case workers and families. I then called and/or emailed potential participants a reply with an explanation of the purpose of the study and a request for consent (see Appendix K).

If they agreed to participate, I then selected them to be a participant after 1) confirmation from the participant that they were 18 years of age or older, 2) confirmation from a provider that they had received TANF assistance or that they had worked with recipient families, and 3) confirmation that they were willing to discuss the interview questions with me in English.

I set a requirement for the participant pool for interviews to contain no fewer than 10 participants, to come from at least two different states, and to contain a mixture of recipient families and providers (Dworkin, 2012). I expected it to range from 12-20 participants, but I would use all willing and reliable participants in order to maximize variation (Dworkin, 2012). The participants would be unpaid volunteers, and there would not be a requirement to have a deliberate percentage/majority of recipient families or providers. Demographic information would be described in narrative or tabular form.

Both purposeful sampling and snowball sampling were used to form the participant pool (Creswell & Plano Clark, 2011; Palinkas et al, 2015; Patton, 2015). I began with purposeful sampling to make the most effective use of limited numbers of willing participants and limited interview time (Patton, 2015). Purposeful sampling deliberately targets the most productive candidates to answer the research question and sub-questions (Palinkas et al, 2015). In this research study, the most productive candidates were TANF-recipient families and the providers who interacted with them, and the best sample of those candidates would contain a mixture of political leanings and socioeconomic circumstances. Families and case workers who work directly with TANF policies are the most knowledgeable and experienced candidates about the influences of TANF work participation policies on families (Creswell & Plano Clark, 2011). I contacted TANF institutions from states and cities with a broad range of conservative-progressive leanings and urban-rural socioeconomic circumstances to maximize variation. After the initial purposeful sampling, I used snowball sampling to expand this study's reach. Snowball sampling uses participants to recommend other participants. This provides a rich account from the population at the location of the snowballing, but participants within a snowball might be from the same socioeconomic background which could limit or skew the range of the data collected (Naderifar, Goli, & Ghaljaei, 2017). With limited numbers of willing participants, I noted and reported the limitations and breadth of the results based on the sampling.

The Researcher's Role

The quality of this study's data collection depended on the use of appropriate techniques for how to ask, listen, and interpret information because interviewers can interact with participants and affect the data (Tolley et al, 2016). Data collection is more than the interview – it also includes nonverbal cues, context, and the cultural/linguistic/demographic background of

the interviewer and participants (Tolley et al, 2016). The quality of data depends on the ability to observe without interrupting the flow of activity (Tolley et al, 2016). Qualitative fieldwork focuses on processes and human interaction (Tolley et al, 2016). The fieldwork should focus on getting descriptors and generating discussions (Tolley et al, 2016). The researcher must use caution to manage bias and maximize rigor during data collection (Tolley et al, 2016).

Data Collection

This section will explain the steps of the pilot study, interview preparation, interviews, interview instrument, and interview logistics. These step-by-step details of the data collection process will allow other researchers to independently assess the integrity and strength of my subsequent data analysis (Elo et al, 2014; Korstjens & Moser, 2018).

Pilot Study

Before conducting the research interviews with the study sample participant pool, I piloted the interviews with a small pilot group outside of the study sample to ensure clarity of questions and wording (Malmqvist, Hellberg, Mollas, Rose, & Shevlin, 2019; McGrath, Palmgren, & Liljedahl, 2019). I gathered eight volunteers for this pilot group from personal associates with various socioeconomic and educational backgrounds. I then modified the questions based on the results of the pilot interviews (McGrath, Palmgren, & Liljedahl, 2019).

Interview Preparation

After IRB approval, I elicited participants for the study by contacting numerous TANF-affiliated agencies via phone and email. I explained the nature of the research and requested to send them an email that they could forward to TANF case workers and recipient families asking for volunteers to participate in a research interview. I also asked them to post the request in their offices. I requested to use a space in their facility to conduct the interviews of people that were

affiliated with their agency. I planned for interviews to take one hour, but I planned to schedule two hours for interviews and at least one hour between interviews at the same location to allow time to finalize notes from the completed interview and for interviewees to leave and arrive at separate times. I coordinated the scheduling of the facility spaces with the availability of the interviewees and myself.

Interviews

I obtained consent before asking any interview questions or beginning any interview discussions. I provided the participants a copy of the IRB's consent form, modified from the IRB's template to apply to this research study (IRB, n.d.). I emailed or hand-delivered the participants the consent form after they expressed interest, and I requested that they return a signed copy. All of the participants read, acknowledged understanding, and signed the consent form for me to conduct and publish the results of the interview questions and discussions. I have kept signed copies of the consent form and provided the interviewees with a copy of it for themselves. The consent form has contact information for them to opt out or ask questions in the future. See Appendix H for the consent form.

The interviews began with an explanation of the purpose of the interview and confidentiality which was followed by a standardized set of open-ended interview questions (McGrath, Palmgren, & Liljedahl, 2019). The opening explanation stated:

> *Thank you for participating in this research study through Liberty University. This study is looking for information about how TANF work participation policies have affected families. Your personal information and everything you share will be aggregated together with everybody in this state to protect your confidentiality. The results of this study will be published in late spring or summer of 2022.*

The interviews had high face validity because the up-front explanation allowed the participants to recognize what kind of information the research was looking for and enabled them to provide more useful answers (Alan, 2017; Connell et al, 2018). Because the research was described as part of a university study without any mention of the involvement of policymakers, the participants were less likely to bend their answers toward any vested interests (Connell et al, 2018). The explanation and the questions did not favor or disfavor TANF work participation policies or imply that they have had good or ill effects on families or children. The questions asked in a neutral manner for the interviewee's perspectives on the policies with which they had interacted.

The interviews had low content validity because the participants were not credentialed experts on concrete ideas in the fields of socioeconomics, public policies, or family influences on child development (Alan, 2017; Connell et al, 2018). They provided their own layman's perspectives on how their experiences in these fields were influenced by TANF work participation policies.

The interviews were conducted with either recipient families or providers who had interacted with those families. Accordingly, there were two separate sets of prepared questions, with each set worded specifically for each type of interview, but they differed only in wording and they sought perspectives about the same issues.

Interview Instrument

Standardized Open-Ended Interview Questions for TANF-Recipient Families

1. Please introduce yourself to me, as if we just met one another.
2. During periods when you were receiving TANF assistance, what was your work like?
3. How did your work differ when you were not receiving TANF assistance?

4. What TANF work participation policies have affected you?
5. How have TANF work participation policies affected your employment and income?
6. How have TANF work participation policies influenced your decisions and behaviors?
7. How have TANF work participation policies affected your family stability?
8. How have TANF work participation policies affected your children?
9. What would you tell others as they are figuring out TANF benefits, rules, and work issues?
10. Please tell me about anything else that has been significant in your experience with TANF work participation policies.

Standardized Open-Ended Interview Questions for TANF Case Workers

1. Please introduce yourself to me, as if we just met one another.
2. During periods when families were receiving TANF assistance, what was their work like?
3. How did their work differ when they were not receiving TANF assistance?
4. What TANF work participation policies have affected the families with whom you have worked?
5. How have TANF work participation policies affected the employment and income of the families with whom you have worked?
6. How have TANF work participation policies influenced the decisions and behaviors of the families with whom you have worked?
7. How have TANF work participation policies affected the family stability of the families with whom you have worked?

8. How have TANF work participation policies affected the children of the families with whom you have worked?
9. What would you tell other families as they are figuring out TANF benefits, rules, and work issues?
10. Please tell me about anything else that has been significant in your experience with family interactions with TANF work participation policies.

These questions were designed to gather individual perspectives on TANF work participation policies, specifically to address the research study's sub-questions, and to become progressively more personal throughout the interview. The first question was a knowledge question that was designed to be non-threatening and develop rapport between the participants and interviewer (Patton, 2015). The subsequent questions required increasing vulnerability as the participants talked about family circumstances and issues. Questions two and three were less vulnerable because they only asked about work issues, whereas questions six through eight were the most vulnerable because they asked for personal information about families. Ideally by the time the interview reached more personal questions, a good rapport would have been established and the participants would be willing to share intimate details about their families or the families with whom they had worked (Patton, 2015). The fourth question established how much knowledge the participants actually had of TANF work participation policies which informed the reliability of their responses to questions five through nine. Questions five through eight directly related to the research study's sub-questions to provide information about TANF work participation policy influences on four specific aspects of family circumstances. The ninth question asked the participants to think about another person's perspective which could provide new insights, allow the participants to feel like the expert help for someone else in need, and

might help them to share any information they had withheld due to feelings of vulnerability (Patton, 2015). The tenth question was a one-shot, closing question to open an opportunity for the participants to offer any remaining valuable insights (Patton, 2015).

Interview Logistics

I took handwritten notes during each interview, including capturing nonverbal communication and subtleties such as emotions and silences (McGrath, Palmgren, & Liljedahl, 2019). I transcribed the paper notes of the interviews away from the site of the interviews in a personal, secure workspace (McGrath, Palmgren, & Liljedahl, 2019). I filed the paper records and digital transcriptions in secure locations.

Data Analysis

This qualitative research study used a conceptual framework with non-empirical observations to describe relationships. A qualitative research design identifies objectives, structures the plan, and shows relationships between data and analysis (Tolley et al, 2016). The data analysis in this research study's design had three parts: coding the data, composing the narrative from its categorical collections, and drawing conclusions. Conceptual frameworks are most appropriate in qualitative research because they provide context and derive propositions from observation and intuition (Tamene, 2016). This study used a conceptual framework to inductively analyze relationships between TANF work participation policies, family behaviors, and child development indicators to answer its research questions. The theories guiding these analyses were Maslow's Hierarchy of Needs, Herbert A. Simon's Bounded Rationality Model, John Bowlby's Attachment Theory, and Lev Vygotsky's Sociocultural Theory.

Coding the Data

I used NVivo software for automated coding of the interview transcripts and notes to generate categories which allowed me to identify themes in the data. I generated category coding nodes that were generic enough to group responses based on similar themes but not the same wording, that served different purposes, that contrasted with each other to track positive and negative elements, and that sorted the data from singular points to collections of points (Gibbs, 2007; Saldaña, 2013).

This study initially used categorical thinking for classification of information to sort data into groups and label them (Freeman, 2017). This classification set-up comparisons of influences on child development in the storyline that were developed through narrative analysis. Categorization allows researchers to frame things conceptually and group entities together (Freeman, 2017). Categorization helps to quickly process information, manage large volumes of sensory inputs and perceptions, learn, stereotype, and communicate (Freeman, 2017). Categorization involves comparisons and noting similarities/differences in demographics and descriptors (Freeman, 2017). Categorical thinking identifies patterns, which requires the thinker to create criteria and lends to inherent biases, assumptions of normal/usual criteria, reductionist tendencies, and faulty generalizations (Freeman, 2017). I recorded explanations of my processes as I sorted data so that other researchers could observe the legitimacy or bias behind my decisions and development of themes.

Composing the Narrative

After this study collected and categorized the data, it used narrative thinking to analyze the research and build a report on what had happened in families who had been influenced by TANF work participation policies. The narrative approach described competing interests and policies to understand their impacts on family choices and children (Lawton & Rudd, 2014).

This study used the narrative approach to account for context, including the opposing arguments that influenced policy decisions (Lawton & Rudd, 2014). Narrative thinking is used to piece together connections and stories (Freeman, 2017). Using this method of analysis, this study developed a story of perspectives and choices to demonstrate the influences of public policies on family behaviors relative to child development.

Drawing Conclusions

After this study generated the narrative description of what had happened with TANF work participation policies, it drew conclusions about the relationships between TANF policies, family behaviors, and child development. To draw conclusions, this study determined what knowledge was policy-relevant in determining the achievement of goals, the effects of resource allocation, and the secondary costs/effects (Baldwin, 2000). This study thought causally, examined explanations, and identified analogies that verified them (McDonald, 2017). In its conclusions, this study generated "because" statements and tested them against the research (McDonald, 2017). To avoid bias, this study used descriptive terms of the data rather than vagueness and summary judgments (e.g., "*X%* of respondents reported *Y*" rather than "the policies discouraged employment") (Tolley et al, 2016).

Trustworthiness

This research study had high credibility, dependability, and confirmability but limited transferability. During fieldwork, this study needed a risk management plan for logistical barriers, resource limitations, and biases so the study could identify and respond to risks (Tolley et al, 2016). Most logistical issues were resolved during the research design, including the feasibility of data collection procedures, technology issues, scheduling, timelines, and budgets (Tolley et al, 2016). This study gathered sources and data from the full spectrum of available

viewpoints prior to analyzing data in order to remain unbiased and discover answers rather than "proving" preconceived ideas. This study compared changes in policies, family dynamics, and indicators of child development. This study monitored data collection throughout the process to verify rigor and accuracy and to make improvements. This study continuously reviewed, evaluated, re-questioned, and clarified the data and analysis (Tolley et al, 2016).

Credibility

The credibility of this qualitative research study – the level of confidence that can be placed in the truth of its findings – depended on the quality of plausible information that was drawn from the participants and my correct interpretations of the collected data (Korstjens & Moser, 2018). To provide high credibility, I included rich descriptions of the accounts and perspectives, and I demonstrated a clear decision trail to show consistency (Noble & Smith, 2015). I acknowledged limitations in sampling (Korstjens & Moser, 2018). I provided the collected data as well as explanations of my analyses (Korstjens & Moser, 2018). I rooted my analyses in the established literature.

Dependability

The dependability of this study – the establishment of its findings as consistent and repeatable – required me to demonstrate that the study's findings were plausibly aligned with the raw data that was collected (Korstjens & Moser, 2018). To demonstrate high dependability, I provided sufficient detail for another researcher to follow my decision trail and repeat the research (Elo et al, 2014).

Transferability

I will disseminate the results of this research study's findings through Liberty University in late 2022 with the approval of my dissertation committee. Findings in this study might be

transferable to other issues. Transferability in qualitative research refers to the possibility that what was found in one context is applicable to another context (Korstjens & Moser, 2018). This study's findings on how TANF work participation policies influenced family behaviors and impacted child development could be considered in other discussions of the abilities of government programs to provide care and accomplish their intended objectives.

Because it only had sixteen participants, this study had limited generalizability of its findings and conclusions. The providers had experiences with numerous TANF-recipient families, but each of their interviews was still just one person's perspectives with their individual limits and biases even though they shared many stories and the lessons they had learned from a collective wealth of experiences with many recipients. The findings and conclusions included responses and statistics that were shared by *all respondents*, but *all respondents* was only sixteen people, or that were shared by *all providers*, but *all providers* was only twelve people.

Confirmability

Each qualitative researcher brings a unique perspective to the study, but confirmability is the degree to which other researchers can assess how much the findings are derived from the data or come from the unsubstantiated mind of the original researcher (Korstjens & Moser, 2018). I provided for confirmability in this qualitative research study by detailing the processes of data collection, analysis, and interpretation in the study. As I explained the processes that I designed and the decisions that I made in sufficient detail for replication of the study, I enabled other researchers to determine the legitimacy or bias of those decisions and the findings that resulted from them.

Ethical Considerations

I will keep all of my research, including raw data, my notes, the consent forms, digital files, email traffic, code pairing lists of institutions and participants, and the products of my research project, in a unique file structure on my personal server on a password protected drive for three years, and after three years I will delete the raw data. All hard copy files will be kept in a locked firesafe container in a closet in my private residence for the same three years, and after three years I will shred and/or burn them. These procedures will guarantee the protection of confidential, sensitive, and individually identifiable data about my research participants.

Summary

This qualitative research study explored the perspectives of families toward TANF work participation policies, discovered how those policies have influenced family behaviors, and analyzed how those policy-behavior phenomena have impacted child development. This research on TANF work participation policies, family behaviors, and child development consisted of conducting interviews to collect new data about family perspectives and then analyzing the data collected in light of the existing research on work participation policies and on child development. The research design for this study was consistent with the guidelines that have been established by Liberty University and the Helms School of Government, including the approval of both the Institutional Review Board and the dissertation committee. This study was conducted with a pragmatic worldview, was designed within a conceptual framework, and employed both categorical and narrative thinking to process and analyze the data it collected. It resulted in new conclusions about the effects of TANF work participation policies on families and child development.

CHAPTER FOUR: FINDINGS

Overview

This study explored the perspectives of families toward TANF work participation policies, discovered how those policies have influenced family behaviors, and analyzed how those policy-behavior phenomena have impacted child development. It researched the question: *Have the work participation policies in the TANF social welfare program influenced family behaviors in ways that negatively impacted child development?* It analyzed the interaction between TANF work participation policies and family behaviors to draw conclusions about their combined effects on child development. Through analysis of the existent research on poverty, child development, family influences, and child development, as well as through new interviews of recipient and provider perspectives, this study explored how the perspectives of families toward TANF work participation policies changed family behaviors and thereby caused secondary impacts on child development (Heritage Foundation, 2020; Vasechko, 2013; Ziliak, 2016).

This chapter presents the results of the data collection and analysis, but interpretation and discussion of those results will be in the next chapter. This chapter discusses findings during data collection (the recruiting and interviews) and during data analysis. Then it presents demographic information about the respondents, provides an analysis of the data in relation to the research question, and summarizes the interviews with each respondent. These interview summaries have been sterilized and use pseudonyms to protect anonymity. Next it provides a narrative of the results and the themes from the data. Finally, it concludes with a summary of the data collection, analysis, and findings.

Data Collection

Data collection was constrained by the limits of the process, the setting, and the confidentiality of the participants. The process was limited by my ability to find willing participants. Constraints of the setting included the physical environment of the interviews as well as the backgrounds of the participants. During and after the interviews, I safeguarded and sanitized confidential data about the participants.

Data Collection Process

It took about six months to recruit and complete the interviews. The research plan required ten interviews minimum. I had sixteen interviews: four recipients, six providers, and six respondents who were both a recipient and a provider. The research plan required at least one provider and one recipient. I had multiple respondents from each category. The research plan required respondents from at least two states. I had respondents from eight states: Colorado, Idaho, Kansas, Missouri, Texas, Utah, Virginia, and Washington. Participants were comprised of recipients and providers who had worked with recipient families.

After IRB approval, I recruited both types of participants through their contacts with TANF institutions. I built an email address that was only used for this research study, but most of the participants contacted me via phone to coordinate interview times and locations. I contacted TANF institutions for permission to advertise my request for interviewees. I requested to have fliers posted in TANF institutions, I requested permission to email TANF case workers, I asked TANF case workers to recruit others who they thought would be interested, and I asked TANF case workers to forward my email to TANF-recipient families. The fliers and emails asked interested participants to email me. I called and/or emailed the contacts that interested participants gave to me. I built a list of potential participants from their calls and emails to me in

response to the requests that were shared within TANF institutions and between case workers and families. I then called and/or emailed potential participants a reply with an explanation of the purpose of the study and a request for consent. I used all willing participants, the participants were unpaid volunteers, and there was not a requirement to have a deliberate percentage/majority of recipient families or providers.

During the data collection stage, I called and emailed over 200 facilities/entities. It was slow, laborious, and very ineffective. Only two people replied to me from the dozens of emails I sent. Automated phone menus were difficult to navigate, I was typically on hold for 30-90 minutes per phone call, and I averaged over one hour for each phone number I called. I made hundreds of phone calls to over 100 agencies, and I only managed to talk to a person on fifteen of 100+ first attempts. Most workers in facilities said they were too busy for me and referred me to a superior administrator. Six of them said that they would pass on my information. I spent over 1000 hours on phone and email efforts trying to find a few willing participants. Through purposeful sampling, I successfully recruited four willing participants in the 1000 hours I spent calling and emailing facilities from the list I had prepared (Creswell & Plano Clark, 2011; Palinkas et al, 2015; Patton, 2015). Through snowball sampling, three of those four willing participants then put me in contact with a total of twelve others who were willing to participate (Creswell & Plano Clark, 2011; Palinkas et al, 2015; Patton, 2015).

Setting

The interviews were held in a mixture of in-person and telephonic meetings. They were done one-on-one with myself and the interviewee. The interviewees decided if we would do the interview via an in-person meeting or via telephone, and the interviewees decided on the location of in-person interviews. The in-person interviews were held in a mixture of private rooms in

public institutions, private rooms in churches, or outdoors in a public setting with enough distance from others to be private. During telephone interviews, I was in a private room where I would not be overheard.

During participant recruitment, the interview process, and data collection, respondents' limited understanding of TANF specifics influenced the interview process. I discovered that TANF was not run as a distinct program by the states; it was wrapped-up inside of other state programs. Most providers and recipients could not tell me which parts of state benefits and requirements were tied to TANF. However, state-level administrators reliably understood the TANF components and specifics. As a result of the general lack of understanding about TANF specifics at the provider-recipient level, I talked with respondents about the programs with which they had been involved, what they had handled or received, and what policies were tied to them. There were a lot of follow-on questions and discussions as we discussed the pre-determined interview questions, and I was able to get their experiences and perspectives on the issues that were relevant to the research questions. The term "case worker" had different meanings depending on to whom I was speaking, so I switched to using the term "provider" which alleviated confusion and miscommunication.

The interviewees responded well when I discussed their answers to the interview questions with them – restating their answers and asking follow-on questions – so they could work through their initial thoughts and provide deeper insights. Some of the respondents started with narrow perspectives, focused on and overstressing one or a few things that were the most important to them. I found that asking about good and bad parts of their experiences and their perspectives on effects from policies with which they had interacted helped to expand what they shared, and I got a more complete picture of their experiences and perspectives.

Confidentiality of Participants

The participants were promised that their names and identifying information would be removed from any reports to protect their confidentiality. All the participants' names in this report are pseudonyms that I randomly assigned. I removed all the information that I thought could identify the participants and saved it in an independent file. I sanitized enough information about where they lived, where they worked, their kids' ages, and unique details about their circumstances/experiences to prevent others from figuring out who they were. This report identifies their gender and the state(s) in which they had experiences because it was relevant to the research plan, and I left as much of their narrative in the report as confidentiality allowed in order to keep the data as rich as possible.

Participants

The demographics and the perspectives of the participants generated findings in the data analysis. Data analysis of the perspectives of the participants provided far more and richer findings than did data analysis of the demographics of the participants.

Demographics

All willing participants who were at least 18 years old were allowed to participate, and the only requirements for demographic variance were for a mixture of providers and recipients and for collective experiences from more than one state. These demographic requirements in the research plan were met. Analysis of the demographic data about the respondents produced some meaningful insights into their perspectives (see Table 1 and Figure 1). There was a disproportionately high number of male recipients to male respondents, the respondents' perspectives were generally consistent despite their experiences in different states, and all twelve of the providers helped recipients obtain both government and non-government aid.

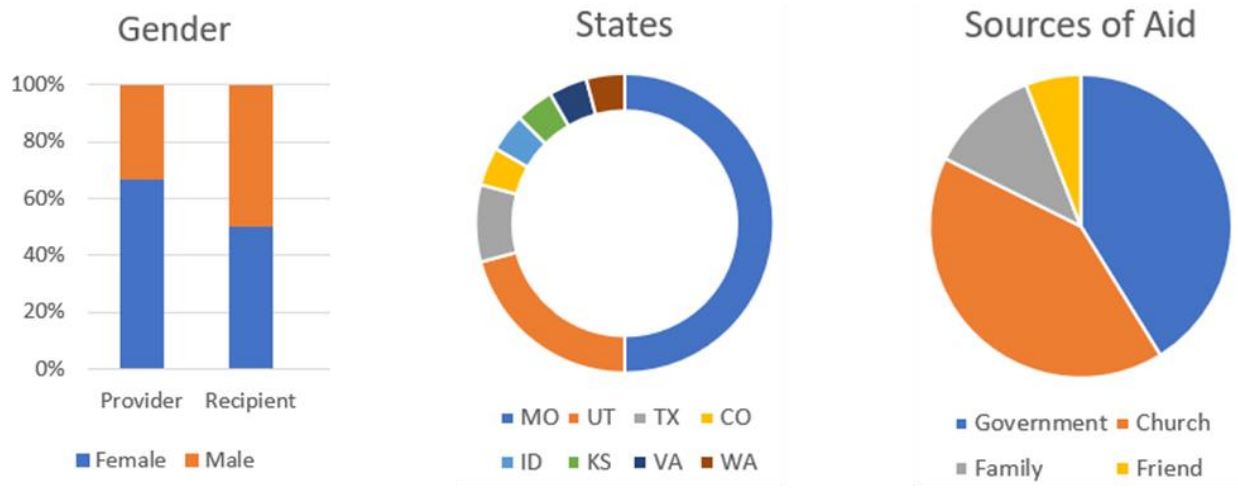
Table 1

Listing of Respondents' Demographic Data

Pseudonym	State	Gender	Provider	Recipient
Arden	MO	Male	Provider	Recipient (church)
Blythe	MO	Female		Recipient (government, church)
Cedar	MO	Female		Recipient (government, church)
Darby	ID, MO	Male	Provider	Recipient (family)
Emery	MO	Male		Recipient (government, church, friend)
Finley	MO	Male		Recipient (government, church)
Gael	KS, MO	Female	Provider	Recipient (government, church)
Hollis	MO, UT	Male	Provider	Recipient (government, church)
Indigo	MO, TX, VA	Female	Provider	
Jordan	TX, UT	Female	Provider	
Kendall	MO	Male	Provider	
Lennox	MO	Female	Provider	Recipient (family)
Monroe	UT	Female	Provider	
Nova	CO, UT, WA	Female	Provider	
Oakley	UT	Female	Provider	
Presley	MO	Female	Provider	Recipient (government)

Figure 1

Data Derivations from Respondents' Demographics



The following is the complete list of the data analysis results on participant demographics, some of which was used to generate the charts in Figure 1. 62.5% of respondents were female, and 37.5% of respondents were male. 50% of recipients were female, and 50% of

recipients were male. 100% of respondents were age 18 or older. The sixteen respondents had experiences with policies in eight different states. 38% of respondents had experiences with policies in more than one state. 25% of respondents were recipients of aid, 38% of respondents were providers of aid, and 38% of respondents had experiences as both recipients and providers. 44% of recipients had received government assistance, 44% of recipients had received church assistance, and 19% of recipients had received family and friend assistance. 50% of providers were once recipients, so of the sixteen respondents, ten respondents provided experiences as recipients, and twelve respondents provided experiences as providers. 100% of providers worked with a combination of government, church, and local/community assistance.

Perspectives

The sixteen respondents shared some of the same perspectives and generated themes from their interviews, but they came from diverse backgrounds and provided a rich collection of different experiences. The following sanitized summaries with pseudonyms provide representative portraits of some of the stories they shared.

Arden

Arden was a male and a married father who had stayed in his original marriage. He was a provider whose wife worked with him, and they were once recipients of church assistance. He had experiences providing loans, church assistance, and social services in Missouri. He said he tried to help families obtain aid to get their feet back on the ground, make a budget, and figure out what was best for them. He said everybody's needs were different, so he worked with families to try to change their spending habits and incomes, see what worked for them and what helped, and make changes over time and with the help of multiple visits.

He said that welfare should only be short-term help, but that he had not seen much success because people did not want to give up things that they liked and what they were used to. He said that when he looked at families' budgets, sometimes they were very overextended. He said he tried to tell them good ways to get out of debt, but they did not want to do them. They wanted to stay in the situation they were in. He asked them to give up things and sell things. They said yes to him, but then they did not do it. He said that most recipients typically had jobs but that they were low-paying. They wanted to live a lifestyle that they could not afford. He said that he did not see recipients make any work changes during assistance despite his efforts to convince them to work more, and he said that recipients did not put in effort to get something better. They usually chose to stay status quo – no changes in work, budget, or spending behaviors.

He said that families suffered because they would not spend less: not eating well, poor bedding and living conditions, unclean homes, and poor health. He said that their children had low self-esteem and were not motivated to do things. He said that it cycled through generations, and the families did not know how to break it. He said that some families said that they had chosen to be in debt for a better life, but living with overwhelming debt was not really better for them. He said that if he could catch them before they were really into debt, he could help them. He said that people who were not sunk in debt, who could see that they could get out, did not feel lost. They were able to come up with a budget and stick to it.

He and his wife were in that situation when they were first married – deep in debt because they wanted to have everything their parents had. They got some help from church assistance, his wife kept good books, they budgeted, they talked to their creditors and worked it out, and they paid off their debts over time.

Blythe

Blythe was a female, a single mother, and a recipient of government and church assistance in Missouri. In December 2006, she became pregnant and lost her low-paying, manual-labor job. At the time, she owned two homes (with two mortgages), had a car loan, had no job, and had a baby on the way. She did not tell anybody for months as she lived off of her savings, started receiving food stamps, and tried to get another job. She tried to sell one house but could not, and it was repossessed. She chose to keep one house and continued to pay its mortgage. This wiped out her savings and 401K. Her electricity was shut off, she sold her car, and she declared bankruptcy. Eventually she found a low-paying job working ten hours per week.

She said that once she had her baby, she received WIC, more food stamps, and government aid for bill payments. Government aid paid for food and sometimes paid for electricity, but it paid nothing else because she was paying for her own house. She said that the aid policies were such that if you did not own a house, you were eligible for more benefits. You were not eligible for day care aid if you owned a house. If you rented, government aid would pay for a new phone, low rent (subsidized housing), electricity, internet, trash, and TANF cash to spend where you wanted to spend it. These policies meant that you could not own things if you wanted to maximize your government benefits. The policies meant that if you got a job and worked more than a certain number of hours, you received less government aid. She eventually got a full-time job and lost her food stamps. She made $8000 per year to support two people.

She said that life was hard, she struggled with feelings about her personal worth, and she did not feel like a good enough mom. Her child ate breakfast and lunch at school. She took a job at a school so she got breakfast and lunch at school. She fed her child dinner, and she did not

eat dinner (her child did not know she was not eating dinner). She was not eating enough, she was sick a lot, and she could not get insurance.

She said that she bonded with her child because they did not have a TV. They read a lot and spent a lot of time outside. They kept the lights off and they closed off half of the house in the winter to reduce the electric bill. She had a lot of time together with her child because she did not work a lot and her work was on the school schedule. She was able to get her child to medical appointments because the school was cooperative with her schedule to take care of her child. Her child did not have video games or watch TV shows that all the kids at school talked about. Her child was angry sometimes because he did not have video games, but he played outside and loved it.

She started her own business which allowed her to manage her schedule. Working 40-hour per week jobs would not have worked – she would not have been able to keep up with the needs of her child who had a lot of medical needs. She discussed with her clients the need to be flexible for her child's needs. Her child spent a lot of time in the hospital (on Medicaid). Her child would not let his health limits stop him from living and doing kid stuff. Her constant presence enabled her child to do normal activities despite his physical handicaps. She said that she and her child became very close. Her child knew that his life was different than other kids, and his experiences made him more grateful for things he had. She said that she and her child learned to be frugal, to take care of possessions, that things did not matter, that TV and video games come and go, and that the parent-child bond matters.

She was grateful for the welfare system, but she also hated it. She saw women deliberately get pregnant multiple times and choose to rent rather than buy a home in order to get more government assistance. She saw people use food stamps to buy steak, shrimp, and crab

legs because they had five kids which gave them an abundance of food cards, TANF, and phone benefits. She said that it was frustrating for the ones who were trying to be frugal to see others not working and receive so much more in benefits. She felt frustrated that she received so much less than them because she owned a house and maintained it, she was not working the system, and she was a hard worker living off of $8000 per year.

Cedar

Cedar was a female, a single mother, and a recipient of government and church assistance in Missouri. She said that the government welfare system did not provide enough aid which forced needy people to take care of themselves. She said that if needy people were not an alcoholic or on drugs, then they could not get much help. She said that most programs were for substance abuse problems, including low-income housing. She said that churches were better than government programs.

She said that she needed more help than she could get from government and church aid, that she was forced to work because the welfare benefits were insufficient for her needs, and that she learned to work hard to live. She said that she could only work part-time because of her physical health. She said that companies received more tax credits when they were low-staffed, so it was not easy to get jobs even though companies said they were low-staffed and hiring.

She lost $841 per month in Social Security benefits because she started working for more than $700 per month, so then she had to work full-time to have the same amount of income. There was not enough low-income housing for applicants, so there were waiting lists that took years. There was no government help for moves (such as paying for deposits). She was on a waiting list for low-income housing, but her income was high enough that it put her too low on the list to have a chance to get one. Once she lost her Social Security benefits, she was moved

higher on the housing list. The average rent in the area was $800 per month, and she was paying $690 per month. She had to keep a paper trail for spending and bills as required proof to get funds.

She said that food stamp benefits were not enough to survive. In 2022, hers dropped from over $400 per month to $89 per month when the policies changed to try to make people get jobs and be more self-sufficient. She had received more aid for food when her child was younger. Some families depended on food banks, but local food donations were scarce. Families could only go to the food bank once per month and get one week's worth of food. She had to repeatedly turn to churches for food assistance.

She said that she used to depend on aid that she was eligible to receive because she had a child, but once her child turned 18, the aid was reduced even though her child was autistic and still a dependent. She did not have guardianship of her daughter, so she did not receive aid for her daughter even though they lived together. She did not have $2500 to pay to get guardianship. She said that her financial needs and issues stressed her family and had an emotional impact. Her child tried to understand, but she had limited emotional development so she did not understand why she could not have things that others had and that she wanted.

Darby

Darby was a male and a married father who had stayed in his original marriage. He had experiences with aid in Idaho and Missouri as a provider who was once a recipient of family assistance. His parents had helped him financially as he obtained an education and until he was able to support his family with his job.

He said that providing financial aid was interesting because he dealt with some people who expected to receive it and thought talking about it was a formality, and he dealt with others

who were embarrassed to ask for help, humbled, and humiliated. He seldom turned away requests for aid because he wanted to help them. He said that those who expected aid did not have a sense of responsibility for their actions, needed long-term help, did not have jobs, and had big expenses. He asked them to make budgets and cut expenses, but they did not want to change their habits. Some people had bad luck rather than bad financial behaviors; they usually used short-term help, appreciated it, and got new jobs.

He said that people could have changed their lifestyle and fixed their finances, but they were not willing. He tried to help people become self-reliant, he pointed them to self-reliance classes to teach them, but most people who needed financial assistance did not go. People who were getting by and wanted to make their finances better were the ones who went to the classes. Those who attended the classes changed their expenses and debt, saved money, and found better jobs. He saw divorces make things hard on kids, but he had not seen divorces make finances worse (including divorces that resulted in single moms).

He said that when people needed help, they should not have been embarrassed, they should have been humble, and they should have worked to become self-reliant so they could help others. When they were stressed about bills and food, they could not help others. They needed to be in a stable situation to help others. He told recipients about others who were struggling but who were also donating, who were living frugally so that they could help others. He told recipients about the circumstances of people from whom the money came, some of whom were worse-off than the recipients who were asking for aid, and sometimes the recipients realized that they did not need/want what they had thought.

Emery

Emery was a single male with no children who was disabled and a recipient of government, church, and friend assistance in Missouri. He received the Missouri blind pension and SSDI with no work requirements. He did not try to apply for other programs because they had waiting lists that took years. He had food stamps until he received the blind pension and SSDI benefits, which were too much money for the policy limits and made him ineligible for food stamps anymore.

He said that government aid policies included income penalties, so recipients worked part-time instead of full-time. If he had been employed, he would have been limited on how much he could make per month ($1250) or he would have lost his SSDI benefits. He chose not to work because he received more in benefits than he would have made through working. He also had Medicare and AARP (United Health) which were not affected by any work policies.

He said that if recipients were married and both disabled, the government policies factored both sources of income including any aid. Therefore, a lot of blind people did not get married and just lived together. If they married, they were penalized for two incomes, so they opted not to get married. Despite the policies that cut benefits from married recipients, he chose to get married, and his wife had SSI (she was also blind). His SSDI was more than her SSI, so when they married, she lost some of her SSI ($770 down to $400). They later divorced. In response to these policies, some churches did a commitment ceremony instead of a marriage and they did not register it with the government.

He said that needy people needed to have patience with the processes and timelines for government aid – they were slow and took a while to qualify. Applicants needed to have all the necessary paperwork to get aid. He said that overall, SSA programs (especially SSDI) were helpful. He liked right-to-work policies which allowed recipients to work for nine months

without losing benefits regardless of how much money they made during that time. It was limited though; it could only be used once in a lifetime.

Finley

Finley was a male, a single father, and a recipient of government and church assistance in Missouri. He received food stamps, church assistance to pay bills, and food from church programs. He in-turn helped others with the same needs, providing them with food and money to help pay their bills.

He said that government policies had limits on how much money you could make, limits on how much rent and phone bills they would pay, and limits on what you could buy with food stamps. If you worked full-time and did not have kids, you were not eligible for any government aid. If you had a child and worked too much, you were not eligible for any government aid. Food stamps were not enough with the rising costs of food, utilities, rent, and gas. The food stamp program was slow to keep up with rising costs. He always tried to keep a full-time job and only took money when eligible. He learned not to overspend so it would last the month. He said that people needed to balance their aid and make it last as long as they could.

He said that his child understood that not everybody on financial aid was milking the system, and that some people needed it. He went without things, but his child did not. His child received free lunches. He had stress in his family from not working, but the aid policies did not cause any stress problems. He said that no harm came to his child from aid policies.

Gael

Gael was a female and a married mother who had stayed in her original marriage. She had experiences with aid in Kansas and Missouri as a provider who was once a recipient of

government assistance. She received government loans, food stamps, Medicaid, and housing assistance when her husband was in graduate school.

She said that she had not seen anybody have to work to get financial aid. She had seen many who had to quit their jobs to get financial aid. She saw a lot of people stop working to get more benefits. She saw multiple generations of families living in low-income housing on welfare. She said that children in those families did not know the opportunities that were available to them through work. She saw low-income housing with satellite dishes, cell phones, and internet. She said that the government needed more case workers to get people off aid faster.

She said that people intentionally did not get married because they would lose single-mother benefits. Single parents could make more money if they quit their job to get child care and benefits. However, sometimes they were then unhappy at home with their child. Sometimes they were happier with part-time work and helping to take care of their child. She said that homes that had two parents working stressed families, including tissues of time management and deciding who would do the work at home after coming home from a job. One parent working caused financial stress. During quarantine, parents in needy families were not working, they were on more benefits, they were at home more, and it led to more abuse.

She said that people needed to plan for the future and keep long-term goals in mind. Government aid policies were intended to help people get ahead and improve their income. Government aid policies were intended as a temporary solution, not as a way of life. Grants paid for addiction recovery services. People needed to continue personal improvement while they were on aid. Long-term welfare use led to depression, drug use, and entitlement expectations. When there was an expectation of paying it back, or a knowledge that it was temporary, it was helpful. People needed aid, but it needed to be temporary and needed to be geared toward

education and jobs. She had seen success with stay-at-home moms who needed aid to get their husband through school. She had not seen any success with people who were born into welfare lifestyles and lived there for multiple generations.

Hollis

Hollis was a male and a married father who had stayed in his original marriage. He had experiences with aid in Missouri and Utah as a provider who was once a recipient of government and church assistance.

He received government loans for school, and he received welfare aid while in the military. He received church assistance during his teenage years. During his teenage years, he worked to help pay for things, but people from church helped him. He received a Pell grant to help pay for school, and he and his wife worked full-time while in college to pay their living expenses. Decades after graduating, he was still paying back his school loans.

He said that he in-turn provided aid by helping people obtain government resources and church assistance, but he tried to encourage them to turn to their families for aid first. People usually did not want to ask their families for help, but they should have. He tried to get them to cut out unnecessary things like cable TV. When people asked for aid, he made them do an assessment of their needs, resources, income, and expenses. He made sure they had a plan to get out of debt and become self-reliant. He told them that some aid was not open-ended – they would only have it for short-term help.

He gave aid to help people with short term problems, to people going back to school, and to widows. He helped them make their own plan; he did not want to do it for them. He wanted to teach them to figure out how to take care of themselves. He had married women who did not work and whose husband had a part-time job ask for aid, and he told them to get a job and a

smaller house. He became more hard-nosed as he had more experience with people asking for aid. He felt like most people needed help because they did not plan (especially with their school choices) or because they were lazy. Except widows – he always felt that they deserved aid and it was not their fault. He saw a lot of under-employment (more than unemployment). He felt like it was because they did not go to school or get a skill. Most people who asked for aid claimed disability or claimed that they could not find a job. He said that full-time workers were consistently able to take care of themselves and did not need assistance. Many people would not get a job because they wanted somebody else to pay for their lifestyle. Most who asked for aid already had family instability. Usually the husband was already gone, and if he was around then he was leaving or not engaged with the family. Most who exhausted their government assistance then asked for church assistance.

He said that welfare recipients did not do well at teaching in the home. They did not teach their kids to go to school and get jobs. They taught their kids that it was okay to use welfare. People with financial problems should get educated. They should go to self-reliance classes, go to budget classes, and learn to fix their problems. Moms, dads, and kids should all get educated on it. There are church-, community-, and government-sponsored education programs to go to school cheaply and better yourself for a better job.

Indigo

Indigo was a female and a married mother who had stayed in her original marriage. She had experiences as a provider in Missouri, Texas, and Virginia. She worked to help needy children obtain aid through government programs, and when the government would not provide aid, she asked local churches to help take care of people to cover the shortfalls. She said that

churches and people in the community could have done more, but they did not realize how much need was around them. They did more when they were asked.

She said that the government officials who made social service policies were out of touch and did not see what they were doing. Agencies were understaffed and overworked, so it was hard for people to get the aid for which they were eligible. Needy people needed to be persistent and say something when things were not right, but often they were not persistent or vocal enough. Many of them had mental health issues which made it even harder for them to speak up when things were wrong. A young girl had to switch to Medicaid when she became pregnant, but she was on hold for 90 minutes and the phone call took two hours to complete. She needed and fortunately had a provider to help her get it done or she would not have been able to get aid.

She said that CPS kids were usually placed with relatives or foster homes. Those homes received stipends, food stamps, and sometimes WIC to care for the kids. Those homes also received funding for day care if the adults worked. Many of those kids needed a lot of medical attention, and some were born HIV positive. The kids were on Medicaid which paid for in-home services. They received WIC, food stamps, SNAP, early Head Start (free preschool), and aid from local agencies to pay for utilities. These benefits were usually inaccessible to families prior to CPS intervention because people had to be so needy that the benefits only became available when they were destitute, and by then they were so destitute that the electricity was turned off and the kids were taken from them.

She said that she had to work with education and legal agencies to get needy kids the educational support they needed, and she had to use the law to force schools to deal with needy kids. When kids had mental health issues, schools would refuse to test them in order to avoid

having to pay for and provide services that were required if they tested positive for mental health needs. She fought schools to force them to recognize and provide mental health support.

She said that there was not enough education about how assistance worked. There was a misconception that everybody was trying to work the welfare system, but the $700 per month they were receiving was so low that they were not really making out well. For recipients, it was a delicate balance of working the right amount to receive the most benefits. It was hard for those people to find jobs, especially because they tended to have disabilities or be older, but also because they had to limit their hours to not lose benefits. A lot of people did not work when they received SSI disability benefits. Many who received food stamps worked.

She said that kids in needy homes did not see examples of secure, stable homes and families – their parents rented their homes, they moved a lot, they had temporary cars, they could not save money, and they bought things thinking of today only. Parents did not save and spend with long-term thinking. Financial support was a band-aid – it did not increase family stability. Parents would not get married because it would cost them benefits. Parents did not own houses or save money because they would lose benefits. Welfare needs and policies increased family stress, which caused negative impacts on mental and physical health and increased stress on marriages and relationships. There was a big sense of loyalty in those needy families. The kids stayed longer than they had to in order to help siblings and their families.

Jordan

Jordan was a female who was married with no children. She had experiences as a provider in Texas and Utah. She said that needy people had varied work circumstances, welfare recipients had variable family and social circumstances, and social service workers at hospitals

worked with the particulars of individual and family circumstances to help needy families receive local and government services.

She said that needy people knew the math on how much they could make with welfare benefits and how much to work to maximize those benefits. Many people applied for jobs to meet TANF requirements, but they did not want and did not actually take those jobs because they did not want to not lose aid. Some people worked to get financial aid, but then their low-paying work put them over the income limit so they lost aid without making a minimum living wage. They learned not to work too much. Having a child in the hospital affected work – parents often lost their jobs because they missed a lot of work. She said that WIC was good because it was limited, not long-term, assistance. She said that food stamps were a vital crutch.

She said that needy people lived in multifamily homes with environments that were chaotic, abusive, and especially bad for women and children. Single moms moved a lot and lived with people in similar circumstances. People lived together and lied about it to keep benefits. Those who stayed in low-income housing and on food stamps did not have good relationships or emotional intelligence, had substance abuse issues, and had child abuse issues because of high stress and multifamily dwellings with males in the home who were not the father. Single moms had to work with local offices for child support, but sometimes they did not want to let the father know where they were, so they did not apply for TANF benefits which would have disclosed their location.

Young children were forced to be more responsible for themselves, their siblings, and their living conditions than they should have been. They manifested teenage behavioral problems and less emotional intelligence. They did not know how to have healthy relationships. They did not know how to be happy without substances that numbed them. They were always

looking for the next thing – short-term pleasures from entertainment, relationships, and money – but nothing long-term because they were nearsighted and did not have goals.

These lifestyles became multigenerational. This way of life was passed on because parents were not teaching the next generation how to live well. Welfare recipients needed to work and use the benefits they could get (including community resources) toward what they needed as a stepping stone to independence, but they did not see a future where they could escape welfare dependency and the poor living conditions that they had always known.

Kendall

Kendall was a male with experiences as a provider in Missouri. As a social worker assigned to school systems, he linked families with resources such as state health insurance, food stamps, income guidelines, and education grants. He tried to get creative and used the community to ask people to give time and money to help those in need. He solicited businesses, churches, and individuals. For instance, he recruited businesses to provide sports equipment for kids to play school sports, and he recruited churches to hold clothing drives. He said that access to aid varied greatly depending on the areas where people lived. When he worked in the county that was the hub for the area, needy families had more access to services than families in rural areas.

He worked with one child who had hearing issues, no insurance, and needed $3000 for surgeries. Kendall convinced local businesses and friends to donate money; he made a difference by being a fundraiser. He had the family contribute $50 to give something, but the community donated the rest. Kendall helped the child's family get insurance. The child's family had limited English, and even with Kendall's help it took several attempts and a long time.

He said that government aid was not an easy process. It usually took several attempts to get on government-sponsored insurance. Social Security and Medicaid had frustrating processes – people often waited two hours to get someone on the phone. People could not walk into an office and get a case worker, they had to sit through long waits on the phone, and case workers were not easily accessible. He told needy people The Rule of 3s: it would take three times to get approved for Social Security Disability benefits. He said it was a tedious process, maybe to try to weed out fraud. Medicaid and food stamps were the government programs that were accessed the most. The people he worked with received about half of their aid from government social programs and half from local, community help. Local services were easier to access. Government programs were hard to access and the processes were frustrating. The forms were intimidating, especially if they could not read well. He sat down with families and helped them fill out the forms.

He said that recipients had various work habits. Some were motivated and tried, but if they made too much then they lost their insurance benefits. He said that even minimum wage jobs disqualified them from insurance eligibility, even though their wages were not enough to make up the difference. Families with situational poverty would take jobs and get off help if they could. Families who had been in the system for a long time would not leave. They typically did not finish school and would have several kids. In terms of work efforts and desires, he saw some do nothing, some do a little, and some try. It was hard to find employers who would work with welfare recipients. They could only work twelve hours per week, but employers wanted full-time employees and did not want to deal with their schedules to meet service providers. Transportation was a barrier to work, and they also needed transportation to different agencies to get various aid.

He said that in single-parent homes, if the parent was working then older kids stayed home to babysit younger kids. If the parent was working evenings or two jobs, children became surrogate parents for younger children. If a child was not getting enough sleep, they might not come to school. Children had problems getting nourishment when they were absent from school (or on weekends) – many of them counted on the school for food. A child's disposition changed if they were acting as a caregiver. They were drained, they wanted to go to school but it was hard to stay awake in class, and they became depressed.

He said that children grew into the adults who were their role models, resulting in cycles of behavior. Parents who did not finish school themselves did not see the benefits of consistent school attendance and education. Providers had to creatively encourage parents to come to teacher conferences and be involved in their children's education. A big component of welfare dependency and school behaviors was chronic, learned behavior. Kids absorbed their parents' lack of trust in schools and education. Parents remembered their experiences and transferred them to their children (such as attitudes toward school, counselors, and dealing with the system).

He said that during 2020-2022, COVID, school shutdowns, and virtual school changed children. When they went back to school after missing so much time in school over that two-year period, they were more immature because of the lack of social interaction. They did not do the work during virtual school, there was a lot they did not understand when they returned, and they had anxiety problems with basic things such as getting up out of bed and walking into school.

He said that programs that fostered individual relationships were the most successful. Providers had to convince parents that social workers were helpful and could be trusted. He worked in an area that had social workers in every school building, which was very important for

building relationships with parents and children. He said that needy families felt the weight of the world. He had to sit them down and figure things out slowly, encouraging them not to try to solve it all at once, and help them get insurance, counseling, and transportation one piece at a time. It depended on what they could afford and their energy to make the necessary efforts to get through the processes to get aid.

He said that all the successful work was done on a case-by-case basis. One-on-one providers figured out their needs and goals, and one-on-one providers had to decide how much to do for needy families or have them do for themselves. Needy families were stressed and overwhelmed, and they needed someone to encourage them. He gave his cell number to those families. Those families would not talk to people from the school, but they would talk to him. He worked after hours, on weekends, and in the summer to maintain relationships and trust with the families he helped. Sometimes he drove them if they needed it and it was right for them. Despite his efforts, he had limited success helping needy families want to be able to take care of themselves.

Lennox

Lennox was a female and a divorced mother. She had experiences with aid in Missouri as a provider who was once a recipient of family assistance. Her parents helped her financially when her ex-husband would not pay child support. She said that she learned from her parents' example of not having much money but still giving something to help people.

She decided to do social work in schools so she could be with her kids, she worked with about 60 students per year, and about 20 of those students were unaccompanied youth (no adult presence in their lives taking care of them). She said that 18-year-olds thought that they were adults and did not want to do what their parents wanted, but she helped students get ready for the

real world where they would be living without an adult with them every day. She worked to figure out why their attendance and grades were bad and if they had food and a roof. When they planned to drop out of school or leave home to move in with a friend, she asked where they would end up going and helped them think through what they were doing to themselves with unwise behaviors to assert their independence.

She believed that her job was to connect the community, the school, and the home. She provided connections to resources for housing and mental health. She figured out the needs that children had and how to help them. She said that the community in her county was phenomenal. They helped take care of needy children. Churches provided meals, organizations called her and asked what needs the school had, and people donated clothes for needy families. She reached out to social workers and community programs to figure out how to keep children out of homeless shelters. She worked with a female student who lived with an aunt until she turned 18 and her aunt kicked her out of the house. Since the student was not a ward of the state before she turned 18, she did not qualify for many social services. Lennox loved when needy students could claim homelessness during their senior year of high school because then they could fill out the FAFSA without their parents' financial information and get their first year of college paid for.

She said that each situation was different. Needy students did not have minutes for their phones to use to seek out help, so she found aid agencies' phone numbers for them (she did the sleuthing and gave them the contact information they needed). She thought that kids needed sports, jobs (not too much while in school), and activities to be involved and connected with other people. She honestly let employers know what the student (the potential hire) was like even though it might prevent the employer from wanting to hire the student. She took children to

local businesses to see what kind of jobs they could get with a high school diploma. She wanted them to appreciate the worth of finishing high school by showing them that a high school diploma could get them a decent job with benefits. She said that if children had not played a sport or gone to the dentist by high school, they would not start there and they might never start. She found local doctors who gave free/cheap exams to do sports, and she found local people who paid for sports equipment for needy children to play sports. She found mentors for pregnant girls. She did not try to tell people what to do; she met them where they were emotionally and told them it was okay.

She said that family instability before the high school level continued into the high school level. There were a lot of transient children in needy families – they moved between counties as they burned through resources, and they lost their housing benefits because they trashed the housing that they were provided. In a lot of families who could not support themselves, the children were less likely to get high school diplomas. She said that 80% of at-risk families did not see the value of a high school education. Many children from needy homes followed their parents' examples. It was hard for children to change much from what they grew up with. Most young adults did not want more for themselves – they settled into the life they grew up with and knew. If their parents lost a job, the kids were usually looking for one. If their parents did not have a job and had not been working recently, then the kids were usually not looking for a job. She saw generational needy children – if their parents did not have a job, the kids thought they did not need one either.

She saw significant changes in children when they came back to school after COVID and online schooling. Many at-risk families chose to stay online once the schools opened back up. Parents chose online school once it became an option because they needed their kids to babysit

their younger siblings, because the parents did not want the schools in their business, and because it allowed them to avoid receiving phone calls from the school about their kids getting in trouble in class. Coming back from COVID, many at-risk children initially stayed home, and discipline problems in the schools were reduced (there was less bad behavior in classes because the children who would normally misbehave were staying home). With time, however, parents realized that they had to feed their kids if they stayed home, parents realized they could not afford to feed their kids, and parents got to a point that they wanted their kids to get out of the house anyway.

Monroe

Monroe was a female with experiences as a provider in Utah. She was a social worker who worked in hospitals to help people access and apply for government programs such as Medicaid and food stamps. If they were over the income rules for government programs, then she helped them apply for hospital assistance programs. She said that she saw a variety of work circumstances and needs and that she had minimal success partnering with local businesses for grants to provide assistance.

She said that she problem-solved with families for resources that were available, including seeking aid from families, churches, programs that paid for hotels, programs that paid for gas, and programs to get help with child care. Some of the families needed help getting leave from work and applying for medical leave. When their child was in the hospital or at home with significant medical needs, parents had to figure out if one of them would not go back to work because they needed to take care of their child. The medical needs of their child changed their work and income, which made them eligible for government assistance programs.

She said that if a family was on the border of income guidelines, they would often cut back hours and bonuses to keep their access to services. She liked the local process which allowed her to help families use one application for Medicaid, SSI, cash assistance, and food benefits. She tried to educate families on resources even if they did not think they wanted it. She also helped them navigate the processes. She tried to stay neutral on what they should do and just provide education for them to decide for themselves.

Nova

Nova was a female provider with experiences in medical social work in Colorado, Utah, and Washington. She said that in every state and hospital, basic access to care had a financial component. She tried to figure out how to connect families to resources and get over barriers. Most programs had income guidelines that did not account for the medical needs of children or mental health care costs. Her background/training as a therapist worked well with those people who needed mental or health support. As a therapist, she could help with suicide, depression, and legal issues.

She said that kids with long-term stays in hospitals or with chronic illnesses made demands at work and home. They would be in and out of hospitals with frequent disruptions that took their parents out of work. Lower-level employers were less flexible for these irregular needs of their employees.

She said that she looked at all areas of a family's needs. She tried to meet families where they were at. She did a thorough assessment of their circumstances, variables, insurance, access to medical care, home distance to hospitals, and how the family interacted, then she plugged in resources that were available for what they needed. Programs in different states were similar but with different processes to learn and navigate. She said that every hospital and school needed a

social worker to normalize access to care because providers could not evaluate families' needs on paper. She said that providers needed to take a proactive, one-on-one approach.

Oakley

Oakley was a female provider in Utah with experiences providing social services to the mentally ill, children, and psychiatric cases. She said that there were not broad answers regarding needy families, aid, and the effects of policies. She said that decision-makers had to be specific to discuss, assess, and respond to needs and aid.

She said that the mentally ill could get help through SSI and Medicaid, but the process was so complex and the systems were so hard to navigate that the mentally ill needed somebody to help them and more or less do it for them. She worked with a lot of refugees, and the illegal ones did not qualify for Medicaid and did not have health insurance. There were programs for those without Medicaid that were provided through local hospitals and grants. Insulin was expensive, and the diabetes patients with whom she worked could not afford it without help. Utah had local, non-government programs that paid for needy families to use commercial transportation services like Uber and Lyft. In her experience, 60-70% of mentally ill cases required financial assistance.

She said that families were very aware of how low their income needed to be to qualify for aid. She did not see many people who were required to actually work in order to receive financial aid. She saw a lot of aid recipients who were limited on how much they could work. She said that she worked with a lot of needy families who shared homes with multiple families. The drastic increase in costs in the housing market in 2021-2022 meant that needy people were stuck in bad places to live. One mom she worked with stayed with a husband who had raped her daughter (his stepdaughter) because she could not afford the mortgage without him. Oakley said

that big medical needs were obstacles to stability and care. Needy families easily lost jobs if they were out for sicknesses, and then they struggled to find another job.

Most of the recipients with whom she worked had children who had repeated problems with mental health issues and repeated behavior problems, and she believed that those problems were due to family instability. Fathers could not hold jobs, the family was short on food, and the families lived in stressful homes, and as she worked with those families, she believed that those home and family issues caused behavior problems in the children. She believed that those policies that did not actually make people work and those policies that limited how much they could work all destroyed family stability. Many needy families could not afford child care while they went to work, so older kids in the home such as eight-year-olds watched the younger kids, and slightly older children became the surrogate parents of slightly younger siblings.

She worked with a family who kicked out the husband/father because of domestic violence. The mom was frustrated because she wanted a better job, but if she got a better job, she would make too much money to continue to qualify for Medicaid. Without Medicaid, she would not be able to afford her medical costs and would not have money left for anything else.

She said that needy families needed to keep trying for more aid – keep applying over and over again, keep calling – until they found a worker who would help them and approve more aid for them. Inflation was increasing, and the number of needy people was increasing, but there had not been an increase in resources to provide more aid to the needy. She said that a scarcity mindset was increasing, and she believed that children who were raised in that environment did not believe that they would ever get help and get out of it.

Presley

Presley was a female with experiences in Missouri as a provider and as a former recipient of government assistance. She received government aid for her schooling, she became a social worker, and she helped to provide additional aid through her church.

Most people with whom she worked did not want to bother dealing with all the time and effort that were required to apply for and obtain government aid, but she helped them learn, apply, and get through the processes. She said that helping people navigate financial aid was a nightmare and that it frustrated families. She helped needy families by making phone calls, waiting the 10-15 minutes it took to get through prompts, dealing with the automated system that made mistakes and forced her to start over, and spending over an hour on each phone call.

She said that recipient families had various work situations, such as long-term disabilities, newly disabled, kids getting older and losing benefits that the family had been counting on, and spouses separating and figuring out how to care for their kids. Sometimes recipient families had language issues that affected their work. She said that most recipient families usually wanted to work more, but they were not allowed to or they would lose their benefits. Many of them were working but still needed more help for food than they were receiving. She worked with a mom who worked at a gas station and made too much income to qualify for food stamps. Her family did not have enough food, her eight-year-old daughter was always hungry, and the teachers at school would find her digging for food out of cans in the trash. She worked with a couple who had six kids, who had too much income for food stamps, and who would dig in the trash for milk for their kids.

She said that recipient families tended to be unstable. They moved around more, stress split up their families more, they had more fights in the home, and the kids had more behavior problems. Recipient families were more afraid to come forward when there were issues with

abuse or dangerous circumstances because they were afraid of being reported and losing their aid, losing their homes, being detained, or being deported.

She said that relationships with providers determined if families did well. If recipients connected with someone and could tell the truth to them, then they could make progress and get to a point to be able to give back. They could get to a point where their kids could succeed. She said it was hard for people to prove that they met eligibility requirements, so needy people needed constant reminders, and providers needed to develop good relationships with needy people so that they knew what their needs were, could tell them what they needed to do, and could push them to see it through and get help.

In her experience, half of the aid people received was from government programs and the other half was from local, non-government programs. In her experience, 20% of needy people were unaware of the systems/processes to receive aid so they did not get the help they needed and could have received.

She said that needy families needed to stay persistent. The process for getting aid was daunting, it did not seem worth it, and it was discouraging to keep filling out paperwork and telling your story. She said that some people escaped from their dependency on financial aid, but most of them helped others even while they were receiving aid themselves. The majority of recipients donated and shared when they could. They were not all trying to take advantage or hoard, and they were grateful when they could give back.

Results

The identification of common themes, contrasted with the counterpoints that were provided with smaller numbers of cases, and combined with select quotations from their interviews, provided the narratives that answered the research question and sub-questions. This

section combines the statistics from data analysis with quotations from the interviews in order to narrate the themes that were manifested in the perspectives of the respondents. The counterpoints that were shared were not unexpected; it was reasonable to have differences among the respondents' experiences and perspectives. However, the themes were sufficiently shared to merit consideration in answering the research question and sub-questions. Informed by the Chapter Two literature review, there were no unexpected themes in the data.

Theme Development

In order to answer its research question and sub-questions, this qualitative research study used a conceptual framework with non-empirical observations to inductively analyze and describe relationships between work participation policies, family choices and behaviors, and child development indicators (Tolley et al, 2016). The data analysis had three parts: coding the data, composing the narrative from its categorical collections, and drawing conclusions from observations and intuition (Tamene, 2016).

Coding the Data

I used NVivo software to generate categories in order to identify themes in the data. I generated category coding nodes to sort the data into collections and to group responses, I used categorical thinking to classify information, and these classifications set-up comparisons of influences on family behaviors and child development (Freeman, 2017; Gibbs, 2007; Saldaña, 2013). I first saved each interview transcript in NVivo as a unique file and case, and I assigned case attributes to each case as respondents, providers, and recipients. Then I did broad-brush coding using text search queries against all sixteen participant files with synonyms allowed. I chose queries based on key elements of the research questions and the interview questions as well as my initial assessment of key elements that were apparent in the interview responses. In

the end, I executed 25 queries which resulted in 22 productive results. I selected content from the 22 productive query returns to add to nodes, and I created 22 nodes.

This coding work via queries and nodes resulted in 22 categorical codes across all sixteen files. The 22 codes were work, income, self-reliance, dependency, choice and decide, limited, health, food and nutrition, home, marriage, family, children, development, stability and instability, behavior, education, policies, care, government, church, community, and friend (see Table 2). I then went through all sixteen participant files individually to see what the automated coding had selected and to see via coding stripes what interplays existed between the codes, and I manually modified the nodes to improve the coding within the categorical collections.

Composing the Narratives from Categorical Collections

Once the coding was complete, I used multiple NVivo tools for visualizations of relationships of the data, including the coding references count, word cluster, number of items coded per code, word frequency, and coding matrices (see Figures 2, 3, 4, and 5). These tools allowed me to identify patterns throughout the sixteen participant files and then allowed me to develop the narratives.

Table 2

Coding References Count per Respondent

Coding References Count

	A : Arden	B : Blythe	C : Cedar	D : Darby	E : Emery	F : Finley	G : Gael	H : Hollis	I : Indigo	J : Jordan	K : Kendall	L : Lennox	M : Monroe	N : Nova	O : Oakley	P : Presley
1 : behavior	0	0	0	1	0	0	0	0	0	1	2	1	0	0	2	2
2 : care	2	10	5	1	3	5	11	11	8	2	6	4	3	4	10	14
3 : children	1	0	0	0	1	0	1	0	0	2	3	0	0	1	4	0
4 : choice decide	0	0	0	0	0	0	0	1	0	0	1	3	1	0	0	1
5 : church	4	1	3	1	2	1	0	9	2	0	1	1	1	0	0	1
6 : community	0	0	0	0	0	0	0	1	1	2	3	3	0	0	0	0
7 : dependency	4	1	4	0	1	0	1	0	1	3	5	4	0	1	3	4
8 : development	6	5	9	4	2	2	9	8	5	2	19	8	4	2	2	9
9 : education	0	4	1	1	0	0	3	10	5	1	15	17	2	2	0	3
10 : family	2	8	5	3	0	1	7	7	8	3	13	14	8	5	11	10
11 : food nutrition	0	6	5	1	2	2	1	0	3	2	4	1	2	0	1	4
12 : friend	0	1	0	0	1	0	0	0	3	1	1	3	0	1	0	0
13 : government	0	5	2	0	4	4	5	4	3	1	4	1	3	0	2	3
14 : health	1	1	1	0	1	0	0	0	6	1	2	1	0	2	2	1
15 : home	2	8	5	2	0	1	7	6	8	3	13	14	8	5	12	10
16 : income	0	0	3	0	3	0	3	1	0	2	1	0	3	1	1	2
17 : limited	0	1	1	1	2	2	0	1	1	2	1	1	0	0	5	2
18 : marriage	1	0	0	1	2	0	1	1	3	0	0	0	0	0	0	0
19 : policies	0	3	1	0	4	3	2	0	2	0	6	0	0	1	3	0
20 : self-reliance	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
21 : stability instability	0	0	0	1	0	0	0	1	2	0	0	1	0	0	3	1
22 : work	5	10	8	3	7	5	5	12	9	5	21	11	9	5	12	12

Figure 2

Coding References Count per Respondent

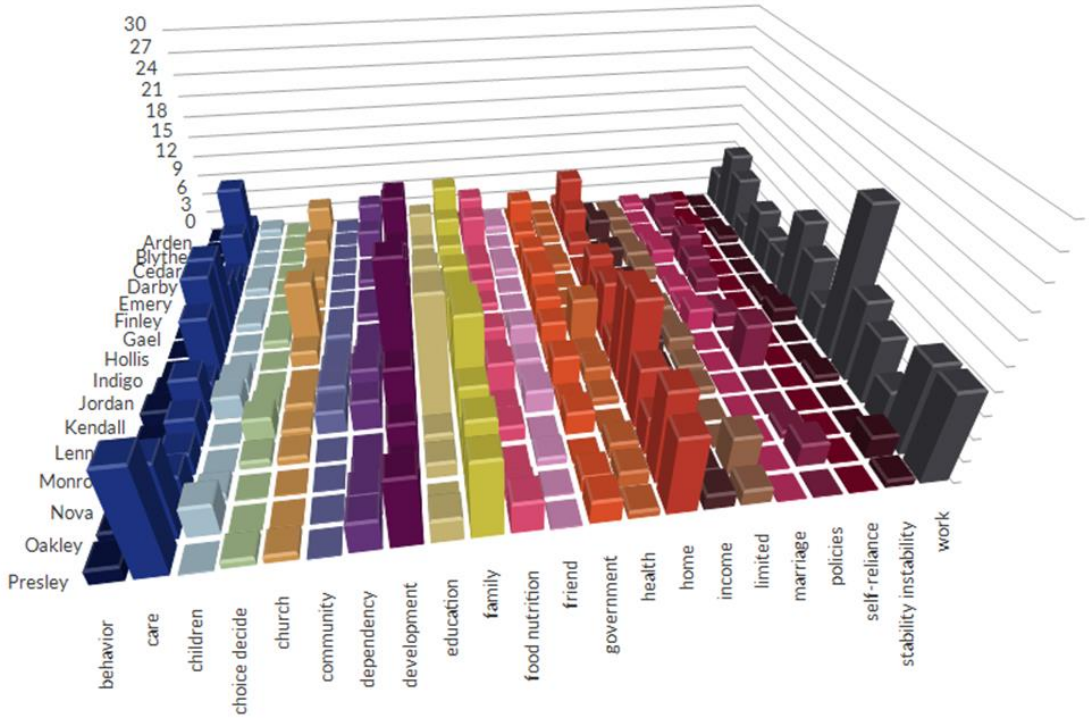


Figure 3

Codes Clustered by Word Similarity & Proximity

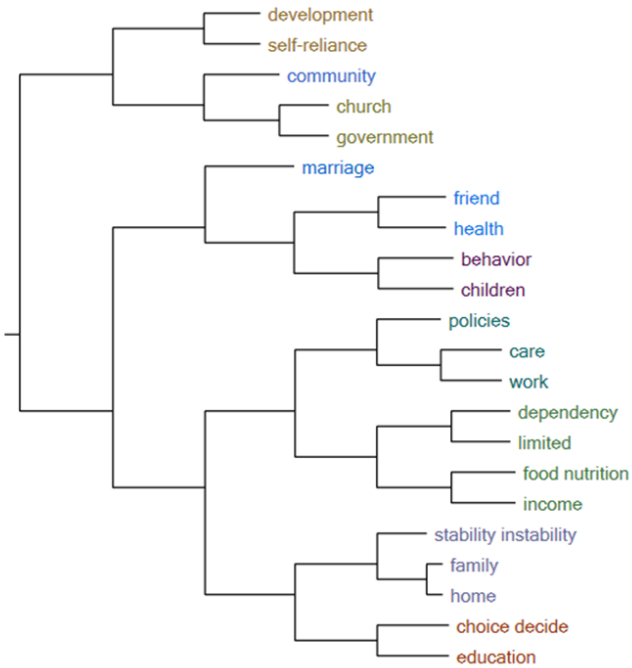


Figure 4

Proportional Relationships of Number of Items Coded per Code

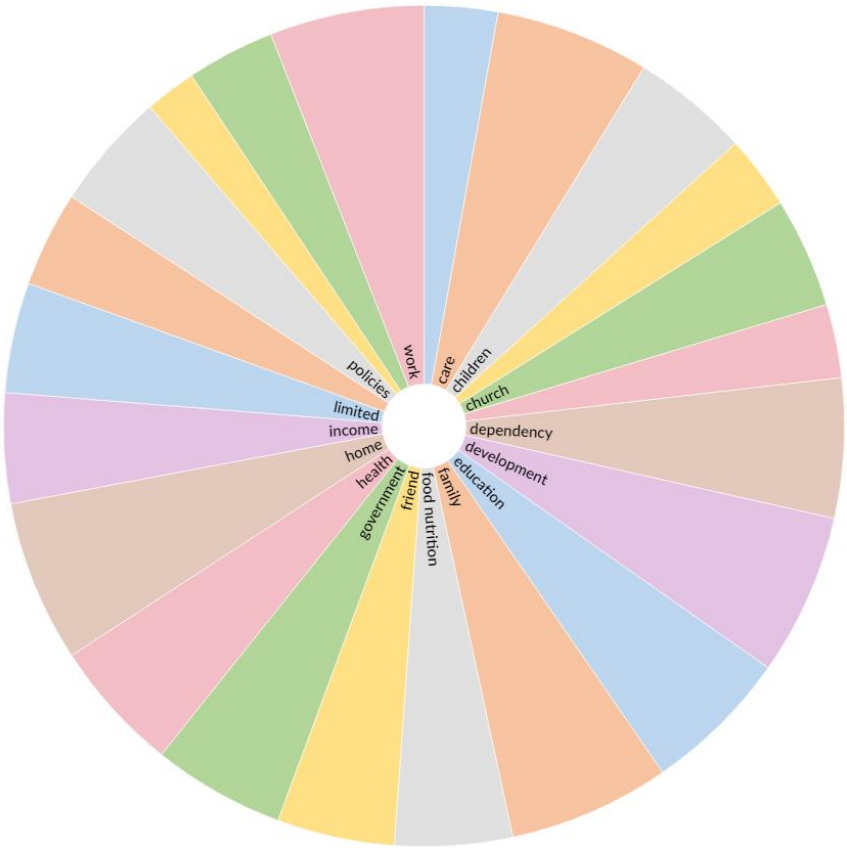


Figure 5

Word Frequency of All Interviews Combined

Themes

Six themes emerged from my study of these tools (see Table 3). Those themes were: 1) situations varied, 2) policies negatively influenced work participation and income, 3) policies negatively influenced welfare dependency, 4) policies negatively influenced family stability, 5) policies negatively influenced child development, and 6) policies negatively influenced government-provided care.

Table 3

Themes from the Data

Themes from the Data
Situations varied
Policies negatively influenced work participation and income
Policies negatively influenced welfare dependency
Policies negatively influenced family stability
Policies negatively influenced child development
Policies negatively influenced government-provided care

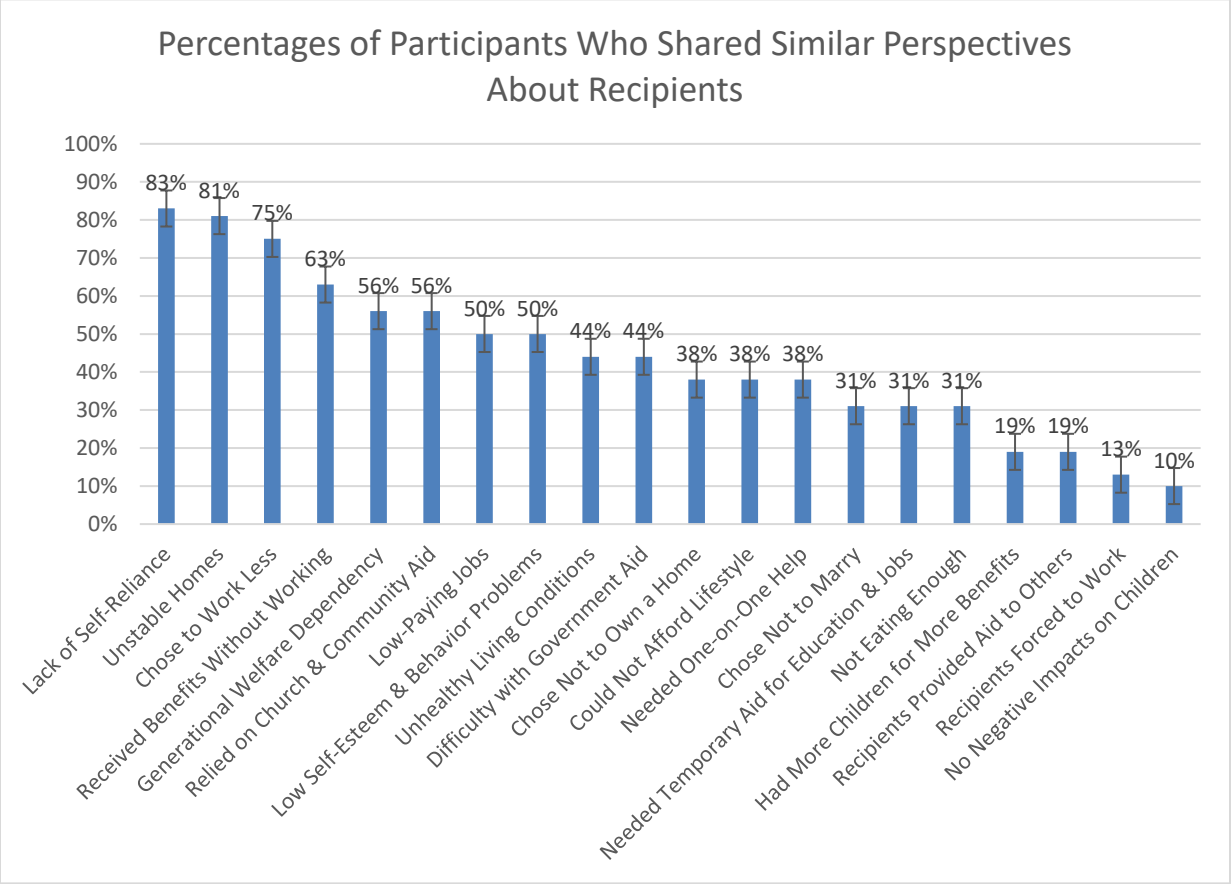
Statistics

Once I had identified that these six themes existed in the data, I manually searched through each of the sixteen participant files to extract statistical data for the categories and create percentages of participants who reported that they shared similar or counter-perspectives on any of the themes. The following chart displays some of the statistics for the shared perspectives of the participants toward recipients, as stratified within their respective categories as respondents, providers, and recipients (see Figure 6). These statistics were not yet grouped into the six themes; they were my initial assessment of theme-related, shared perspectives based on my analysis of the coding and the visualization tools. Immediately after the chart, all of the statistics that were related to the themes and that were extracted from the data are listed in narrative form.

These statistics were derived from a small sample size with pools of sixteen respondents, twelve providers, and ten recipients, but they are consistent with the findings of the literature review.

Figure 6

Statistics of Shared Perspectives Pertaining to the Themes



83% of providers reported that they had tried to help recipients become self-reliant but with little to no success. 81% of respondents reported that stress from financial problems and single-parent families had made homes unstable and had negative emotional impacts on the children in those homes. 75% of respondents reported that recipients had chosen to work less so they could get more benefits. 63% of respondents reported that recipients had not had to work in order to receive government benefits. 56% of respondents reported that welfare dependency had cycled through generations. 56% of respondents reported that recipients had relied on aid from

churches and community organizations as much or more than government programs. 50% of recipients reported that they had tried to work as much as possible, own a home, and support themselves and their children even though it had cost them more in potential government benefits than they had made by working. 50% of respondents reported that recipients typically had low-paying jobs. 50% of respondents reported that the children of long-term welfare recipients had low self-esteem and behavioral problems. 44% of respondents reported that recipient families had unhealthy living conditions and significant medical needs. 44% of respondents reported that it was so difficult for recipients to apply for government aid that some needy families had been unable to do it or would not try. 38% of respondents reported that if recipients had owned a home, they lost a lot of government benefits, so recipients had chosen to rent, share multi-family homes, and claim homelessness. 38% of respondents reported that some people who had received aid had genuinely needed it and some did not. 38% of respondents reported that recipients had attempted to live lifestyles that they could not afford. 38% of respondents reported that recipients had needed one-on-one help from, personal relationships with, and trust in their providers. 31% of respondents reported that people had chosen not to marry so they could get more benefits. 31% of respondents reported that people who did not come from families with backgrounds of chronic, long-term welfare dependency had seen that they could get out of debt and worked to get out of debt. 31% of respondents reported that when people had needed aid, it should have been temporary and geared toward education and jobs. 31% of respondents reported that recipient families had not been eating enough. 25% of respondents reported that recipients had depended on local food banks and school meals. 25% of respondents reported that people had used their benefits to buy things they were not supposed to be able to buy with them. 19% of respondents reported that people had chosen to have more

children in order to receive more benefits. 19% of respondents reported that while some recipients were receiving aid, they in turn provided aid to others. 19% of respondents reported that the government needed more case workers to provide recipients with faster access to aid and a chance to get off aid faster. 13% of respondents reported that recipients were forced to work in order to receive aid. 10% of recipients reported that there were no negative emotional impacts on their children from financial stress or aid policies.

Narratives

The perspectives that were shared by the providers and recipients illustrated major themes throughout the findings that were pertinent to the research question. States did not actually require needy families to work in order to receive benefits. Because of benefit eligibility policies that limited income, needy families chose to work less than they otherwise could/would in order to receive benefits that were worth more than they could have made through work. Needy families received aid from churches and local/community organizations about as much as from government welfare programs. Owning homes made needy families ineligible to receive some benefits, so they chose to rent, share homes with multiple families, or declare homelessness. Because of benefit eligibility policies, needy families chose not to get married and chose to have more children in order to maximize their benefits. Needy families had poor living conditions, food shortages, and significant medical issues. Marriage failures, home insecurities, and scarcity mindsets contributed to family instability, child behavior problems, and negative impacts on child development. Four anecdotes from the respondents' experiences and perspectives illustrate the major themes of the findings. All names are pseudonyms, and any unique information that could disclose the identity of the individuals has been sanitized.

Blythe was a single mother who lost her job and kept her house. Because she owned a home, she was ineligible for day care, a government-provided cell phone, subsidized housing, electricity payments, internet payments, trash payments, and TANF cash. Her child ate breakfast and lunch at school. She took a job at a school and ate breakfast and lunch at school. She fed her child dinner, but she did not eat dinner. Her child spent a lot of time in the hospital on Medicaid. She was able to get her child to medical appointments because the school was cooperative with her schedule to take care of her child. She was not eating enough, she was sick a lot, and she could not get insurance. She made $8000 per year to support two people. Working 40-hour per week jobs would not have worked – she would not have been able to keep up with the demanding medical needs of her child. She started her own business which allowed her to manage her schedule. She discussed with her clients the need to be flexible for her child's needs. It was frustrating for her and the recipients like her who were trying to be frugal to see others not working and receiving more benefits than those who were working hard. She felt frustrated that she received so much less than them because she owned a house and maintained it, she was not working the system, and she was a hard worker.

Cedar lost $841 per month in Social Security benefits because she started working for more than $700 per month, so then she had to work full-time to have the same amount of income. In 2022, her food stamp benefits dropped from over $400 per month to $89 per month when the policies changed to try to make people get jobs and be more self-sufficient. She turned to churches for food assistance again. The average rent in her area was $800 per month, and she was paying $690 per month. There was not enough low-income housing for her to get one. She had been on a waiting list for low-income housing, but her income had been high enough that it put her too low on the list to have a chance to get one. Once she lost her Social Security

benefits, she moved higher on the housing list. She received more aid for food when her child was younger, but after her child turned 18, the aid was reduced even though her child was autistic and still a dependent. Cedar did not have guardianship of her child, so she did not get aid for her child even though they lived together.

Emery was a blind male who had only worked sporadically and for short periods throughout his life. He received a blind pension and SSDI with no work requirements. He had not tried to apply for other programs because they had waiting lists that took years. He received food stamps until he received the blind pension and SSDI, which were too much money and made him ineligible for food stamps anymore. When employed, he was limited on how much he could make per month ($1250) or he would lose his SSDI. He had Medicare and AARP United Health which were not affected by any work policies. His wife was also blind, and she had SSI. His SSDI was more than her SSI, so she lost some of her SSI when it went from $770 down to $400. They later divorced. If married and both disabled, government policies factored both sources of income including any aid. He said that because of these policies, a lot of blind people did not marry and just lived together. They were penalized for two incomes, so they chose not to marry. As a way to solidify a relationship somewhat without getting married and losing benefits, some churches offered a commitment ceremony instead of a marriage, and they did not register it with the government.

Oakley worked with a family who kicked out the husband/father because of domestic violence. The mom was frustrated because she wanted a better job, but if she got a better job, she would make too much money to continue to qualify for Medicaid. Without Medicaid, she would not be able to afford her medical costs and would not have money left for anything else. Oakley said that the drastic increase in costs in the housing market in 2021-2022 meant that

needy people were stuck in bad places to live. One mom she worked with stayed with a husband who had raped her daughter (his stepdaughter) because she could not afford the mortgage without him. Oakley reported that a lot of needy families shared homes with multiple families. She believed that a scarcity mindset was increasing and that kids who were raised in that environment did not believe that they would ever get help and get out of it.

Theme 1: Situations Varied

Most of the sixteen respondents shared a common perspective that recipients had varied situations. The respondents shared examples of how some recipients' needs were the result of choices they were actively making, but the same respondents also shared examples of how people were needy due to circumstances outside of their control. Providers generally disagreed with stereotypes that most families on welfare were abusing the system, and they generally supported providing government and non-government aid to help needy people.

63% of respondents reported that situations varied amongst needy families, and none of the respondents made any counterpoints that suggested otherwise. 38% of respondents reported that some recipients genuinely needed it and some did not. "Each situation is different" (Lennox). "Everybody's needs are different" (Arden). "Welfare recipients have variable families and circumstances" (Jordan). "I've seen a variety of work circumstances and needs" (Monroe). 100% of the sixteen respondents provided examples of different situations from their experiences that supported the theme that situations varied. "Single moms…don't want to let the father know where they are, so they don't apply for TANF" (Jordan). "I've worked with a lot of refugees. The illegal ones don't qualify for Medicaid and don't have health insurance" (Oakley).

31% of respondents addressed their perceptions of false stereotypes about welfare recipients in deliberate efforts to emphasize that situations varied. "Not everybody on financial

aid is milking the system; some need it" (Finley). "There's a misconception that everybody's trying to work the welfare system" (Indigo). 19% of respondents said that while some recipients were receiving aid, they in turn provided aid to others. "The majority of recipients donate and share when they can. They aren't all trying to take advantage or hoard. They're grateful when they can give back" (Presley).

Theme 2: Policies Negatively Influenced Work Participation and Income

Almost all of the sixteen respondents shared the same perspective that state aid policies did not actually require needy families to work in order to receive benefits. Almost all of the respondents reported that recipients chose to work because they wanted more money, they wanted to be industrious, or they wanted to teach work ethic to their children, but they had to limit their hours to maintain their government welfare benefits. Because of benefit eligibility policies that limited income, needy families chose to work less than they otherwise could in order to receive benefits that were worth more than they could have made through work.

94% of respondents reported that policies discouraged work participation for recipients. "Most recipient families usually want to work more, but they aren't allowed to or they'll lose their benefits. Many of them are working but still need more help for food than they're receiving" (Presley). "If they make too much then they lose their insurance benefits. But minimum wage jobs disqualify them from insurance eligibility, even though their wages aren't enough to make up the difference" (Kendall).

13% of respondents reported that recipients felt that policies forced them to work, which provided a counterpoint to the theme that policies discouraged recipients from working. "The system doesn't provide enough and forces people to take care of themselves. I need more help and I'm forced to work" (Cedar).

19% of respondents reported that, despite policies that discouraged work participation for some recipients, there was at least one instance where recipients chose to work as much as they could, more than the limits where negative financial effects began, despite the consequences of a net financial loss. 6% of respondents reported experiences with multiple families who chose to work as much as they could with the result that they made too much income to qualify for food stamps and they dug through the trash with their kids to find food. 50% of recipients reported that they tried to work as much as possible, own a home, and support themselves and their children even though it cost them more in potential government benefits than they were making by working.

94% of respondents reported that policies discouraged work participation because work requirements had exceptions, work requirements counted activities that were not actual work, work requirements were not enforced, or income limits made it more financially beneficial for recipients to not work. 63% of respondents reported that recipients did not have to work in order to receive government benefits. 50% of respondents reported that recipients typically had low-paying jobs. "I haven't seen many people who were required to actually work in order to receive financial aid. I've seen a lot of aid recipients who were limited on how much they could work" (Oakley). "I haven't seen any work changes during assistance" (Arden). "I haven't seen anybody have to work to get financial aid. I've seen many who had to quit their jobs to get financial aid." (Gael). "Government policies have limits on how much money you can make" (Finley). "If they are over the income rules, I help them apply for hospital programs" (Monroe). "I'm limited on how much I can make per month…or lose SSDI" (Emery). "The policies were that if you got a job and worked more hours, you got less help" (Blythe). "Most programs have

income guidelines that do not account for the medical needs of children or mental health care costs" (Nova).

75% of respondents reported that recipients chose to reduce their work participation because of deliberate, informed decisions about tradeoffs in costs and benefits. They reported that recipients chose to work less so they could get more benefits. "Families are very aware of how low their income needs to be to qualify for aid" (Oakley). "It's a delicate balance of working the right amount to receive the most benefits" (Indigo). "People know the math on how much they make and how much to work" (Jordan). "Government aid policies include income penalties, so recipients work part-time instead of full-time" (Emery). "Lots of people stop working to get more benefits" (Gael). "The medical needs of their child change their work and income, which makes them eligible for government assistance programs. If a family is on the border of income guidelines, they will often cut back hours and bonuses to keep their access to services" (Monroe). "[A] mom was frustrated because she wanted a better job, but if she got a better job, she would make too much money to continue to qualify for Medicaid [and then] she would not be able to afford her medical costs and would not have money left for anything else" (Oakley).

50% of respondents reported that work participation rates amongst recipients were not related to aid policies and instead depended on other factors. "Needy people have varied work circumstances" (Jordan). "In terms of work efforts and desires, some do nothing, some do a little, and some try. Recipients have various work habits. Some are motivated and try" (Kendall). "It's hard to find employers who will work with them" (Kendall). "It's hard for these people to find jobs, especially because they tend to have disabilities or be older, but also because they have to limit their hours to not lose benefits. A lot of people don't work when they receive

SSI disability benefits. Many who receive food stamps work" (Indigo). "Recipient families have various work situations, such as long-term disabilities, newly disabled, kids getting older and losing benefits that the family has been counting on, spouses separating and figuring out how to care for their kids. Sometimes recipient families have language issues that affect their work" (Presley). "Having a child in the hospital affects work – they often lose their jobs because they miss a lot of work" (Jordan). "Kids with long-term stays in hospitals or with chronic illnesses make demands at work and home. They'll be in and out of hospitals with frequent disruptions that take their parents out of work. Lower-level employers are less flexible for these irregular needs of their employees" (Nova). "Most people who ask for aid claim disability or claim that they couldn't find a job. Full-time workers don't need assistance" (Hollis).

Theme 3: Policies Negatively Influenced Welfare Dependency

Most providers reported that government aid policies which did not actually require recipients to work encouraged long-term welfare dependency, that long-term welfare dependency was passed on through generations, and that they tried to help recipients become self-reliant but with little success. The majority of respondents reported an association between a lack of education and long-term welfare dependency.

44% of respondents reported that policies were beneficial if they encouraged self-reliance and discouraged long-term welfare dependency. 31% of respondents reported that when families needed aid, it should have been temporary and geared toward education and jobs. 83% of providers reported that they tried to help recipients become self-reliant but with little to no success. 38% of respondents reported that recipients attempted to live lifestyles that they could not afford. 25% of respondents reported that recipients used their benefits to buy things they were not supposed to be able to buy with them. "Government aid policies are intended as a

temporary solution, not as a way of life" (Gael). "Welfare is only short-term help" (Arden). "I'm trying to help people become self-reliant" (Darby). "People need to continue personal improvement while they're on aid. People need aid, but it needs to be temporary and needs to be geared toward education and jobs" (Gael). "People need to work and use the benefits they can get, including community resources, toward what they need as a stepping stone to independence" (Jordan).

56% of respondents reported that welfare dependency cycled through generations. 38% of respondents reported that policies encouraged long-term welfare dependency. 31% of respondents reported that recipients who did not come from families with backgrounds of chronic, long-term welfare dependency saw that they could get out of debt and worked to get out of debt. "Families with situational poverty will take jobs and get off help if they can" (Kendall). "[Chronic welfare recipients] teach their kids it's okay to use welfare" (Hollis). "Multi-generations of families live in low-income housing on welfare. Their children don't know the opportunities available to them through work" (Gael). "A big component of welfare dependency and school behaviors is chronic, learned behavior. Kids absorb their parents' lack of trust in schools and education. Children grow into the adults who are their role models, resulting in cycles of behavior" (Kendall). "80% of at-risk families don't see the value of a high school education" (Lennox). "It cycles through generations; they don't know how to break it" (Arden). "These lifestyles become multigenerational. This way of life is passed on because parents aren't teaching the next generation how to live well" (Jordan). "Many kids from needy homes will follow their parents' example. It's hard to change much from what you grew up with. Most young adults do not want more for themselves – they settle into the life they grew up with and know" (Lennox). "Families who have been in the system for a long time won't leave. They

typically didn't finish school and have several kids" (Kendall). "I've seen generational needy kids – if their parents haven't had a job, the kids think they don't need one either" (Lennox). "I haven't seen any success with people who were born into welfare lifestyles and lived there for multi-generations" (Gael).

Theme 4: Policies Negatively Influenced Family Stability

The majority of respondents reported that government welfare policies made homes and families less stable because they increased transience, discouraged marriage, encouraged single-parent childbearing, and decreased recipients' quality of life. Owning homes made needy families ineligible to receive some benefits, so they chose to rent, share homes with multiple families, or declare homelessness. Because of benefit eligibility policies, needy families chose not to get married. Because of benefit eligibility policies, needy families chose to have more children in order to maximize their benefits. Needy families had poor living conditions, food shortages, and significant medical issues.

38% of respondents reported that policies discouraged recipients from owning homes which encouraged transient home environments. They reported that if recipients owned a home, they lost a lot of government benefits, so recipients chose to rent, share multi-family homes, and claim homelessness. "They don't own a house or save money because they'll lose benefits" (Indigo). "Single moms move a lot and live with people in similar circumstances. People live together and lie about it to keep benefits. Poor people live in multifamily homes with chaos and a bad environment" (Jordan). "One mom I worked with stayed with a husband who had raped her daughter (his stepdaughter) because she could not afford the mortgage without him. I have worked with a lot of needy families who shared homes with multiple families" (Oakley). "The policies meant that you couldn't own things" (Blythe).

31% of respondents reported that policies discouraged recipients from marriage. They reported that recipients chose not to get married so they could receive more benefits. "Marriage can cost them benefits" (Indigo). "Government policies factor both sources of income including any aid…They get penalized for two incomes, so they opt not to get married" (Emery). "People intentionally don't get married because they would lose single-mother benefits. Two parents working stresses families…One parent working causes financial stress. Single parents can make more money if they quit their job to get child care and benefits. But sometimes they're then unhappy at home with their child. Sometimes they're happier with part-time work and helping to take care of their child" (Gael).

19% of respondents reported that policies encouraged recipients to have more children in order to receive more benefits. "I saw women deliberately get pregnant multiple times and choose to rent rather than buy a home in order to get more government assistance. I saw people use food stamps to buy steak, shrimp, and crab legs because they had five kids which gave them an abundance of food cards, TANF, and phone benefits. It was frustrating for the ones who were trying to be frugal to see others not working and have so much benefits" (Blythe).

69% of respondents reported that policies negatively affected family stability. "The policies that didn't actually make people work and policies that limited how much they could work all destroyed family stability" (Oakley). "Welfare needs and policies increase stress, which causes negative impacts on mental and physical health and increases stress on marriages and relationships. Their kids don't see an example of secure, stable homes and families – they rent their homes, they move a lot, they have temporary cars, they can't save money, and they buy things thinking of today only. They don't save and spend with long-term thinking" (Indigo). "Family instability before the high school level will continue into the high school level. There

are lots of transient kids in needy families – they move between counties as they burn through resources" (Lennox). "Those who stay in low-income housing and on food stamps don't have good relationships or emotional intelligence, have substance abuse issues, and have child abuse issues because of stress and multifamily dwellings with males in the home who aren't the father" (Jordan). "Recipient families tend to be unstable. They move around more, stress splits up their families more, they have more fights in the home, and the kids have more behavior problems. Recipient families are more afraid to come forward when there are issues with abuse or dangerous circumstances because they're afraid of being reported and losing their aid, losing their homes, being detained, or being deported" (Presley).

13% of respondents reported that when policies allowed parents to work less and be home more, there were more problems at home. "During quarantine, parents weren't working and there was a lot more abuse. Parents were on more benefits and home more, and it led to more abuse" (Gael).

44% of respondents reported that there were other factors in addition to policies that negatively affected family stability. "Most who asked for aid already had family instability. Usually the husband was already gone, and if he was around then he was leaving or not engaged with the family. Welfare recipients don't do great teaching in the home. They don't teach their kids to go to school and get jobs" (Hollis). "Many needy families can't afford child care while they go to work, so older kids in the home such as eight-year-olds watch the younger kids, and slightly older children become the parents" (Oakley). "In single-parent homes, if the parent is working then older kids may stay home to babysit younger kids. If the parent is working evenings or two jobs, children become surrogate parents for younger children. If a child isn't getting enough sleep, they might not come to school. Kids may have problems getting

nourishment when they're absent from school. Parents who didn't finish school themselves may not see the benefits of consistent school attendance and education" (Kendall). "Parents are now choosing online school because they need their kids to babysit their younger siblings" (Lennox). "People don't put in effort to get something better. They usually stay status quo – no changes in work, budgets, or spending" (Arden). "People can change their lifestyle and fix their finances, but they aren't willing" (Darby). "Long-term welfare use leads to depression [and] drug use" (Gael).

44% of respondents reported that recipient families had unhealthy living conditions and significant medical needs. 31% of respondents reported that recipient families were not eating enough. "Big medical needs are obstacles to stability and care. Needy families easily lose jobs if they are out for sickness, and they struggle to find another job. Most of the recipients I've worked with had children who had repeated problems with mental health issues and repeated behavior problems, and those problems were due to family instability. Fathers couldn't hold jobs, the family was short on food, and the families lived in stressful homes, and as I worked with those families, I saw that those home and family issues caused behavior problems in the children" (Oakley).

19% of respondents reported recipients who, despite policies that encouraged otherwise, chose to lose benefits in order to own a home and work as much as they could for a net loss of income. They did it because they thought it was the right thing to do, because they wanted the stability of owning a home, and because they were thinking about the different effects on their family between welfare dependency with only short-term benefits and struggling through worse poverty toward a better life with long-term benefits. "You need to be in a stable situation to help others" (Darby).

Theme 5: Policies Negatively Influenced Child Development

A large majority of respondents reported that government aid policies harmed child development because of their impacts on family stability as discussed in theme four. Marriage failures, home insecurities, and scarcity mindsets contributed to family instability, child behavior problems, and negative impacts on child development. These negative impacts on child development included higher stress, worse performance in school, adolescent misbehaviors at younger ages, more mental health issues, and more physical health issues.

81% of respondents reported that stress from financial problems and single-parent families made homes unstable and had negative emotional impacts on the children in those homes. 63% of respondents reported that policies did not encourage child development, 44% of respondents reported that policies negatively affected child development, and 50% of respondents reported that the children of long-term welfare recipients had low self-esteem and behavioral problems. "Young children are forced to be more responsible than they should be. They manifest teenage behavioral problems and less emotional intelligence. They don't know how to have healthy relationships. They don't know how to be happy without substances that numb them. They're always looking for the next thing – entertainment, relationships, money – nothing long-term because they're nearsighted and don't have goals" (Jordan). "A scarcity mindset is increasing, and kids raised in that environment don't believe they'll ever get help and get out of it" (Oakley). "Many kids [in welfare homes] need lots of medical attention [and are] on Medicaid" (Indigo). "[Children in unstable families] have low self-esteem" (Arden). "A child's disposition changes if they're acting as a caregiver – they're drained, they want to go to school, but it's hard to stay awake in class, they become depressed" (Kendall).

6% of respondents reported that children exhibited unselfish, loving behaviors within needy families, which suggested a potential counterpoint to the theme that policies did not encourage child development. 10% of recipients said that there were no negative emotional impacts on their children from financial stress or aid policies. "There's a big sense of loyalty in these needy families. The kids stay longer than they have to in order to help siblings and their families" (Indigo). No respondent provided a correlation between policies and unselfish behaviors in children, so it is possible that their unselfish behaviors were caused by something else with greater influence on them than the large majority perspective that policies encouraged selfish behaviors.

Theme 6: Policies Negatively Influenced Government-Provided Care

Most respondents reported that the programs to receive government aid were staffed and managed so poorly that they were ineffective at providing aid to people who needed it in a timely manner. Providers went beyond their jobs and helped needy families get through the hurdles for government aid as well as helped needy families obtain aid from non-government programs. Needy families received aid from churches and local/community organizations about as much as from government welfare programs. Respondents reported that needy families required one-on-one help from providers to work through their varied circumstances and get them the right help, but government programs did not provide enough workers to allow most recipients to get one-on-one help.

63% of respondents reported that government programs, policies, and processes were frustrating or impossible for needy families to receive aid. "Government aid isn't an easy process. People can't walk into an office and get a case worker, they have to sit through long waits on the phone, and case workers aren't easily accessible. Government programs are hard to

access and the processes are frustrating. Local services are easier to access" (Kendall). "Agencies are understaffed and overworked" (Indigo). "Helping people navigate financial aid is a nightmare, and it frustrates families" (Presley). "People need to have patience with the process – it's slow" (Emery). "The mentally ill can get help through SSI and Medicaid, but the process is so complex and the system is so hard to navigate that the mentally ill need somebody to help them and more or less do it for them" (Oakley). "It's hard for people with mental health issues to speak up when things are wrong" (Indigo). "The government needs more case workers to get people off aid faster" (Gael). "It usually takes several attempts to get on government-sponsored insurance. Social Security and Medicaid have frustrating processes – people often wait two hours to get someone on the phone" (Kendall). "It takes three times to get approved for Social Security Disability benefits. It's a tedious process, maybe to try to weed out fraud" (Kendall). "20% of needy people are unaware of the systems/processes to receive aid so they don't receive the help they need and could get" (Presley). "Inflation has been increasing, and the number of needy people has been increasing, but there hasn't been an increase in resources to provide more aid to the needy" (Oakley). "The people who make policies are out of touch and don't see what they're doing" (Indigo).

44% of respondents reported that it was so difficult for recipients to apply for government aid that some needy families were unable to do it or would not try. "Most people don't want to bother dealing with all the time and effort that are required to apply for and obtain government aid" (Presley). "It's hard for people to prove they meet eligibility requirements, so needy people need constant reminders, and providers need to develop good relationships with needy people so they know what their needs are, can tell them what they need to do, and can push them to see it through and get help. Needy families need to stay persistent. The process for getting aid is

daunting, it doesn't seem worth it, and it's discouraging to keep filling out paperwork and telling your story" (Presley). "Needy families need to keep trying for more aid, keep applying over and over again, keep calling, until they find a worker who will help them and approve more aid for them" (Oakley).

6% of respondents reported government processes that positively influenced provider care, which provided a counterpoint to the theme that policies/processes were insufficient, frustrating, or impossible. "The local [Utah] process allows me to help families use one application for Medicaid, SSI, cash assistance, and food benefits" (Monroe).

38% of respondents reported that, in order for aid programs to be successful, needy families required providers who worked with them regularly and one-on-one. They reported that recipients needed one-on-one help from, personal relationships with, and trust in their providers. 19% of respondents reported that the government needed more case workers to provide recipients with faster access to aid and a chance to get off aid faster. Providers and recipients agreed that government aid programs did not have enough case workers to determine and provide the right kind of help for families' needs. "There are not broad answers regarding needy families, aid, and the effects of policies. You have to be specific to discuss, assess, and respond to needs and aid" (Oakley). "Programs that can foster individual relationships are more successful. I have to sit them down and figure out one piece at a time…All the work is done on a case-by-case basis" (Kendall). "Social workers deal with families one-on-one. They build relationships and a cooperative rapport, and they work with families to understand their needs and access to resources. I help them navigate the processes" (Monroe). "Relationships determine if families do well. If they connect with someone and can tell the truth to them, they can make progress and get to a point to be able to give back. They can get to a point where their

kids can succeed" (Presley). "I look at all areas of a family's needs. I try to figure out how to connect families to resources to get over barriers. Every location – hospitals and schools – needs a social worker to normalize access to care" (Nova).

56% of respondents reported that recipients relied on aid from churches and community organizations as much or more than government programs. 44% of respondents reported that recipients depended on local aid because government aid was not enough to meet their needs. 25% of respondents reported that recipients depended on local food banks and school meals. "Half of the aid people receive is from government programs and the other half is from local, non-government programs" (Presley). "I problem-solve with families for resources that are available, including families, churches, programs that pay for hotels, programs that pay for gas, and programs to get help with child care" (Monroe). "When the government won't provide aid, I ask local churches to help take care of people" (Indigo). "I try to get creative and use the community to ask people to give time and money to help those in need. I solicit businesses, churches, and individuals" (Kendall). "There are programs for those without Medicaid that are provided through local hospitals and grants" (Oakley). "The people I work with get about half of their aid from government social programs and half from local, community help" (Kendall). "The community in this [Missouri] county is phenomenal. They help" (Lennox). "Churches are better than government programs" (Cedar). 50% of the providers were once recipients, so they worked to provide aid through government programs but they also knew how to access non-government programs and worked outside of their jobs to help needy families get aid from local churches and community organizations as well.

Research Question Responses

Data analysis was directed toward answering the research question and sub-questions. Data analysis of the interviews identified the themes, generated the statistics, and produced the narratives that were relevant to the research question and sub-questions. The research question was: *Have the work participation policies in the TANF social welfare program influenced family behaviors in ways that negatively impacted child development?* There were six sub-questions to answer the research question. *How do TANF-recipient families report that TANF work participation policies have influenced their decisions and behaviors? How do case workers for TANF-recipient families report that TANF work participation policies have influenced the decisions and behaviors of the families with whom they work? How have TANF work participation policies negatively affected employment and income? How have TANF work participation policies negatively affected family stability? How have TANF work participation policies negatively affected children's developmental indicators? How have TANF work participation policies influenced family behaviors in ways that negatively impacted child development?* This section will answer the research question and sub-questions based on the narratives that emerged from the perspectives of the sixteen respondents.

How do TANF-recipient families report that TANF work participation policies have influenced their decisions and behaviors?

Most recipients reported that work participation policies negatively influenced their decisions and behaviors. Most recipients reported that they were not required to work in order to receive benefits and that some policies actually discouraged work participation. Most recipients chose to work because they needed more income than their benefits provided. Half of the recipients reported that they worked as much as possible, owned a home, and supported their families even though it cost them more in welfare benefits than they made by working. Most of

the other half of the recipients chose to work less than the policy limits, but their work did not provide them enough income to escape welfare dependency. "Most recipient families usually want to work more, but they aren't allowed to or they'll lose their benefits. Many of them are working but still need more help for food than they're receiving" (Presley). "Government aid policies include income penalties, so recipients work part-time instead of full-time" (Emery). "Lots of people stop working to get more benefits" (Gael).

How do case workers for TANF-recipient families report that TANF work participation policies have influenced the decisions and behaviors of the families with whom they work?

All twelve of the providers reported that work participation policies negatively influenced the decisions and behaviors of most of the families with whom they worked. All twelve of the providers reported that some recipients were not required to work in order to receive benefits and that some policies actually discouraged work participation. All twelve of the providers reported that they worked with recipients who chose to work because they needed more income than their benefits provided. The providers reported that recipients with backgrounds of long-term welfare dependency chose not to work or chose to work less than the policy limits, exhibited short-term decision-making tendencies, and passed their welfare lifestyle on to their children who typically also manifested long-term welfare dependency. The providers reported that policies discouraged work participation because work requirements had exceptions, work requirements counted activities that were not actual work, and work requirements were not enforced. "I haven't seen many people who were required to actually work in order to receive financial aid. I've seen a lot of aid recipients who were limited on how much they could work" (Oakley). "I haven't seen anybody have to work to get financial aid. I've seen many who had to quit their jobs to get financial aid." (Gael).

How have TANF work participation policies negatively affected employment and income?

Most respondents reported that work participation policies negatively affected employment and income. Most respondents reported that policies which did not actually require recipients to work encouraged long-term welfare dependency, that long-term welfare dependency was passed on through generations, and that they tried to help recipients become self-reliant but with little success. The majority of respondents reported an association between a lack of education and long-term welfare dependency. Respondents reported that policies were beneficial if they encouraged self-reliance and discouraged long-term welfare dependency. Respondents reported that recipients attempted to live lifestyles that they could not afford and used their benefits to buy things they were not supposed to be able to buy with them. "Government aid policies are intended as a temporary solution, not as a way of life. People need aid, but it needs to be temporary and needs to be geared toward education and jobs" (Gael). Respondents reported that policies encouraged long-term welfare dependency but reported that recipients who did not come from families with backgrounds of chronic, long-term welfare dependency worked to get out of debt. "Families with situational poverty will take jobs and get off help if they can" (Kendall). "A big component of welfare dependency and school behaviors is chronic, learned behavior. Kids absorb their parents' lack of trust in schools and education" (Kendall). "I've seen generational needy kids – if their parents haven't had a job, the kids think they don't need one either" (Lennox). "I haven't seen any success with people who were born into welfare lifestyles and lived there for multi-generations" (Gael).

How have TANF work participation policies negatively affected family stability?

Most respondents reported experiences with some work participation policies that negatively affected family stability. Most respondents reported that these policies made homes

and families less stable because they increased transience, discouraged marriage, encouraged single-parent childbearing, and decreased recipients' quality of life. Respondents reported that owning homes made needy families ineligible to receive some benefits, so they chose to rent and share homes with multiple families. Respondents reported that because of some policies, needy families chose not to get married and chose to have more children despite poor living conditions, food shortages, and significant medical issues. "People intentionally don't get married because they would lose single-mother benefits. One parent working causes financial stress" (Gael). "They don't own a house or save money because they'll lose benefits" (Indigo). "Single moms move a lot and live with people in similar circumstances. People live together and lie about it to keep benefits. Poor people live in multifamily homes with chaos and a bad environment" (Jordan). "The policies that didn't actually make people work and policies that limited how much they could work all destroyed family stability" (Oakley).

How have TANF work participation policies negatively affected children's developmental indicators?

Almost all of the sixteen respondents reported that some work participation policies had negatively affected children's developmental indicators. Almost all of the sixteen respondents reported that policies harmed child development because marriage failures, home insecurities, and scarcity mindsets contributed to childhood health and behavior problems. These negative impacts on child development included higher stress, worse performance in school, adolescent misbehaviors at younger ages, more mental health issues, and more physical health issues. "Young children are forced to be more responsible than they should be. They manifest teenage behavioral problems and less emotional intelligence. They don't know how to have healthy relationships. They don't know how to be happy without substances that numb them. They're

always looking for the next thing – entertainment, relationships, money – nothing long-term because they're nearsighted and don't have goals" (Jordan). "A scarcity mindset is increasing, and kids raised in that environment don't believe they'll ever get help and get out of it" (Oakley). "Those who stay in low-income housing and on food stamps don't have good relationships or emotional intelligence, have substance abuse issues, and have child abuse issues because of stress and multifamily dwellings with males in the home who aren't the father" (Jordan). "Long-term welfare use leads to depression [and] drug use" (Gael).

How have TANF work participation policies influenced family behaviors in ways that negatively impacted child development?

Almost all of the sixteen respondents reported that work participation policies have influenced family behaviors in ways that negatively impacted child development. Almost all of the sixteen respondents reported that policies harmed child development because of their impacts on family stability. Respondents reported that there were children in recipient homes with a single parent, that the single parent needed to work to supplement their benefits with some income, that the parent put older kids in charge of younger kids, that their homes had unhealthy living conditions, and that there were non-family members around the unsupervised children. Respondents reported that the decisions of parents to not marry, to have more kids, to not own a home, and to minimize the value of education were influenced by policies, and respondents reported that the resultant family behaviors negatively impacted child development in those homes. "Recipient families tend to be unstable. They move around more, stress splits up their families more, they have more fights in the home, and the kids have more behavior problems" (Presley). "[Children in unstable families] have low self-esteem" (Arden). "[Children in unstable families] don't see an example of secure, stable homes and families – they rent their

homes, they move a lot, they have temporary cars, they can't save money, and they buy things thinking of today only. They don't save and spend with long-term thinking" (Indigo). "Welfare recipients don't do great teaching in the home. They don't teach their kids to go to school and get jobs" (Hollis). "A child's disposition changes if they're acting as a caregiver – they're drained [and] they become depressed" (Kendall).

Have the work participation policies in the TANF social welfare program influenced family behaviors in ways that negatively impacted child development?

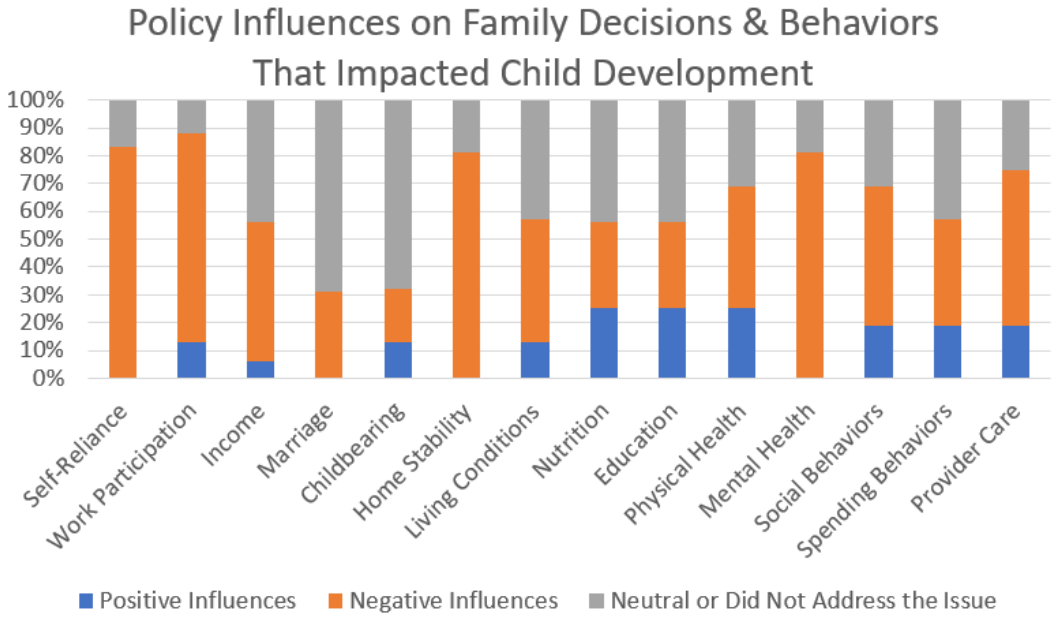
Almost all of the sixteen respondents reported that work participation policies of TANF programs had influenced family behaviors in ways that negatively impacted child development. Most of the recipients reported that work participation policies had negatively influenced their decisions and behaviors. All of the twelve providers reported that work participation policies had negatively influenced some of the decisions and behaviors of most of the families with whom they had worked. Most respondents reported that work participation policies negatively affected employment and income. Most respondents reported that work participation policies negatively affected family stability. Almost all of the respondents reported that some work participation policies negatively affected children's developmental indicators. Almost all of the respondents reported that some work participation policies had influenced family behaviors in ways that negatively impacted child development. Most respondents reported policies that interfered with providing aid. Almost all of the providers reported that they used aid from churches and local/community organizations to make up for the shortcomings of government programs and policies. Almost all of the providers reported that needy families required one-on-one help from providers to work through their varied circumstances and to get them the right help, but they also reported that government programs did not provide enough workers to do so.

Conclusions

According to the sixteen interview respondents, recipients learned the rules and policies for government aid programs and made decisions based on those policies. They knew how many hours to work and how much income to make in order to maximize the benefits they received. They understood what they would lose in benefits if they were married or bought a home, and how much they would gain in benefits if they had more children. Because of work participation policies where the benefits paid more than working, recipients made decisions that sacrificed their families' self-reliance and stability when they chose not to work enough to support themselves and they chose not to own homes. Based on the perspectives of this study's sixteen respondents, these family decisions and behaviors had negative influences on child development.

Figure 7

Respondents' Perspectives on Policy Influences



The following table is a listing of the themes with connections to the participants that reported similar or shared perspectives about that theme. The total number and percentage of

participants who reported a shared perspective about each theme is included at the bottom of each theme's column.

Table 4

Connections of Participants & Themes

Themes	Situations varied	Policies negatively influenced work participation and income	Policies negatively influenced welfare dependency	Policies negatively influenced family stability	Policies negatively influenced child development	Policies negatively influenced government-provided care
Arden	X	X	X	X	X	
Blythe	X	X	X	X	X	
Cedar		X			X	X
Darby	X	X	X	X		
Emery		X		X		X
Finley	X	X			X	
Gael		X	X	X	X	X
Hollis		X	X	X	X	
Indigo	X	X	X	X	X	X
Jordan	X	X	X	X	X	
Kendall		X	X	X	X	X
Lennox	X		X	X	X	X
Monroe	X	X			X	X
Nova		X			X	X
Oakley	X	X		X	X	X
Presley	X	X	X	X	X	X
TOTALS	10	15	10	12	14	10
%	63%	94%	63%	75%	88%	63%

Summary

The data analysis of the perspectives of recipients and providers produced six themes that were relevant to the research questions. Situations varied amongst recipient families. Policies negatively influenced work participation and income. Policies negatively influenced welfare dependency. Policies negatively influenced family stability. Policies negatively influenced child development. Policies negatively influenced government-provided care. Even with only sixteen participants, there were shared themes as well as some counterpoints to the common perspectives. The counterpoints that were shared added legitimacy and richness to the narrative because they allowed the data analysis to produce percentages of positive and negative

perspectives. These percentages established the frequencies and limits of the themes. The counterpoints, non-absolutes, limits, and variety of experiences showed that the research captured various perspectives. The twelve providers shared their observations from what they had experienced while working with many different recipient families under varied circumstances, they had decades of experiences with thousands of recipients, and their wealth of experiences provided additional breadth and depth to the collection of perspectives.

The themes provided answers to the research question and sub-questions. Respondents reported on work participation policies that negatively influenced the decisions and behaviors of recipients, employment and income, family stability, children's developmental indicators, and family behaviors in ways that negatively impacted child development. Therefore, their perspectives were that some of the work participation policies of TANF and other social welfare programs influenced family behaviors in ways that negatively impacted child development.

CHAPTER FIVE: CONCLUSION

Overview

The purpose of this qualitative research study was to explore the perspectives of families toward TANF work participation policies, discover how those policies had influenced family behaviors, and analyze how those policy-behavior phenomena had impacted child development. TANF work participation policies were intended to help families increase employment, escape poverty, end welfare dependence, and promote family stability (U.S. Congress, 1996). This study reviewed the literature that was relevant to the study's purpose, interviewed welfare providers and recipients to obtain the perspectives of families, and then analyzed the interactions between policies and family choices to draw conclusions about their effects on child development. This study determined that some aid policies have harmed child development through their negative influences on family behaviors, with effects that continued into adulthood, as evidenced by their impacts on education, employment, income, long-term welfare dependency, family stability, transience, living conditions, adolescent behaviors, physical health, and mental health (National Academies, 2019).

This chapter summarizes the findings of this study relative to the research question and sub-questions, discusses this study's findings in light of the relevant literature and theory, discusses the implications of the results of this study, outlines this study's delimitations and limitations, and provides recommendations for future research. These discussions and recommendations use original ideas which are based on this study's assessment of the relationships between the literature that was reviewed in Chapter Two and the data analysis of the interviews that was presented in Chapter Four. The sample size of the interviews was small, but the findings from the interviews are consistent with and validated by the literature review.

Summary of Findings

How do TANF-recipient families report that TANF work participation policies have influenced their decisions and behaviors? The recipients that were interviewed in this study reported that some work participation policies negatively influenced some recipients' decisions and behaviors. Work participation policies were not enforced, income limit policies discouraged work participation, and recipients chose to work part-time to stay within the policy limits. Their work did not provide them enough income to escape welfare dependency.

How do case workers for TANF-recipient families report that TANF work participation policies have influenced the decisions and behaviors of the families with whom they work? All twelve providers that were interviewed in this study reported that work participation policies negatively influenced some of the decisions and behaviors of most recipients for the same reasons that were reported in this study's interviews with recipients. Work requirements had exceptions, work requirements counted activities that were not actual work, work requirements were not enforced, and recipients decided to work just enough to maximize their welfare benefits. Recipients with long-term welfare dependency chose not to work, exhibited poor long-term decision-making abilities, and passed their welfare lifestyles on to their children.

How have TANF work participation policies negatively affected employment and income? Participants in this study reported that some work participation policies negatively affected employment and income. Providers in this study reported that they tried to help recipients become self-reliant, but they had little success with recipients who had histories of long-term welfare dependency. Lack of education corresponded with long-term welfare dependency. Policies were beneficial if they encouraged self-reliance and discouraged long-term welfare dependency, but some policies were harmful toward self-reliance and welfare

dependency. Recipients who did not come from families with backgrounds of long-term welfare dependency were more likely to work to get out of debt and become self-reliant.

How have TANF work participation policies negatively affected family stability? Participants in this study reported that some work participation policies had negatively affected family stability. Some policies made homes and families less stable because they increased transience, discouraged marriage, encouraged single-parent childbearing, and decreased recipients' quality of life. Some recipients chose to rent and share homes with multiple families, chose not to get married, chose to have more children, and chose lifestyles with poor living conditions, food shortages, and medical issues because it maximized their welfare benefits.

How have TANF work participation policies negatively affected children's developmental indicators? Participants in this study reported that some work participation policies negatively affected children's developmental indicators. Some policies harmed child development because marriage failures, home insecurities, and scarcity mindsets contributed to childhood health and behavior problems. These negative impacts on child development included higher stress, worse performance in school, adolescent misbehaviors at younger ages, more mental health issues, and more physical health issues.

How have TANF work participation policies influenced family behaviors in ways that negatively impacted child development? Some work participation policies influenced family behaviors in ways that eroded family stability which in turn negatively impacted child development. Because of aid policies, some parents decided to not marry, to have more kids, to not own a home, and to minimize the value of education to the detriment of children in those homes. Because of aid policies that discouraged marriage and discouraged working full-time to attain self-reliance, some children were raised by a single parent who needed to work to

supplement their benefits with some income and who put older kids in charge of younger kids. Because of aid policies that discouraged owning a home and discouraged working full-time to attain self-reliance, some single parents chose transient and multi-family homes with unhealthy living conditions and with harmful non-family members around the unsupervised children.

Have the work participation policies in the TANF social welfare program influenced family behaviors in ways that negatively impacted child development? The work participation policies of TANF and other social welfare programs have influenced family behaviors in ways that have negatively impacted child development. Some policies have negatively affected employment, income, family stability, children's developmental indicators, and child development. Some policies have interfered with accessing government aid, and needy families have relied on aid from churches and community organizations. Needy families have required one-on-one help from providers, but government programs have not provided enough workers for them.

Discussion of Findings

This section discusses the study's findings in relationship to the empirical and theoretical literature reviewed in Chapter Two. This study's interviews confirmed and extended previous research by collecting and analyzing the perspectives of recipients and using their reports to merge and extend two fields of research. This study makes novel contributions to the field of study on the impacts of welfare policies on family decision-making and to the field of study on the impacts of family circumstances on child development. It sheds new light on the understanding of how welfare policies have influenced family decisions which in turn impacted children.

Empirical Literature Discussion

TANF work participation policies were intended to help families increase employment, escape poverty, end welfare dependence, and promote family stability, but this study's review of the existing literature combined with this study's analysis of reports from providers and recipients indicated some undesirable long-term results in all four of the TANF program's targeted areas. Based on this study's findings, recipients exhibited high numbers of unemployment, underemployment, and continued poverty, few recipients made it to jobs that provided self-sufficiency, and most recipient families had significant family instabilities that negatively impacted their children.

Work Participation and Income

TANF was intended to lift families out of poverty through work, but many TANF families had unstable work, earnings below the poverty line, learning disabilities, low literacy and skill levels, substance abuse disorders, domestic violence, and problems with housing, child-care, and transportation (Center on Budget and Policy Priorities, 2020; U.S. Congress, 1996). In the last fifteen years, the percentage of U.S. children living in families below the poverty line has increased and the associated costs of childhood poverty have doubled (Holzer, Schanzenbach, Duncan, & Ludwig, 2008; National Academies, 2019).

Needy people often weigh their choices mostly on short-term results, so it has been easier for people to choose not to work when the government made it easier to get benefits without working (Murray, 2015). In California, recipients did not have to work or participate in training activities to receive most benefits, only very low-wage workers or those with work exemptions were eligible for TANF benefits, and TANF programs had no lasting effects on work participation rates or earnings (Davis et al, 2020; Zellman et al, 1999; Ziliak, 2016). In 2018-2019, only one-third of states required TANF applicants to search for jobs, the states reported

that less than half of their TANF recipients worked, that reported rate was inflated by the loose standards of what the states considered to be work participation, and less than one-fourth of TANF recipients actually worked (DHHS, 2020; Falk & Landers, 2021; Minton & Giannarelli, 2020).

Income limits were too low for needy families to be able to make enough by working to take care of themselves – recipients lost benefits at incomes that were still too low to enable self-reliance – so recipients decided that they were better off working less, maintaining a low enough income to stay within policy limits, and keeping their welfare benefits. The lack of meaningful work requirements and the imposition of counter-productive income limits influenced recipients to make choices that reduced their work participation, reduced their incomes, and encouraged welfare dependency.

TANF was intended to encourage work participation, but according to this study's assessment of a limited but meaningful number of providers and recipients, welfare policies discouraged work and prolonged welfare dependency. Because of income limit and benefit eligibility policies, the biggest consideration in recipients' work participation decisions was that if they worked too much, they lost benefits, and the loss of benefits was greater than the increased income from working. If the states had increased the allowed income limit or decreased benefits, and if the states had required actual work participation in order to be eligible for benefits, then recipients would have had a different calculus to maximize their benefits-plus-income that might have encouraged more work participation. The benefits were already insufficient to provide for families' needs if they had wanted to work toward self-reliance, so it might have been better to increase the allowed income limits rather than decrease benefits.

Welfare Dependency

The TANF program was intended to lift families out of poverty through work, but some work participation policies have been ineffective or counter-productive, and many of the families who left TANF had unstable work and earnings below the poverty line (Center on Budget and Policy Priorities, 2020; National Academies, 2019). The percentage of children living in U.S. families in poverty has increased since TANF began (Center on Budget and Policy Priorities, 2020). Poor children in the U.S. have remained poor for generation after generation and have made up most of the chronically unemployed, drug users, and criminals (Cochran, 2016). TANF has had little success increasing earnings or lifting families out of poverty (Grogger, 2003; Grogger & Karoly, 2005; Wu, Cancian, & Wallace, 2014). When they expected access to long-term welfare benefits, recipients have been less likely to invest in education and jobs that paid better in the long term (Wang, 2020).

TANF was intended to discourage welfare dependency, but providers and recipients in this study consistently reported that work participation policies and income policies undermined self-reliance and fostered welfare dependency. A minority of recipients sacrificed income and benefits for other things that were more important to them, such as owning homes, marriages, setting examples for their children, and self-reliance, but most recipients chose to maximize their income and benefits based on the policies to receive aid that were enforced. Work participation policies did not require most recipients to work, and they were not usually enforced. Recipient families were accustomed to receiving benefits without being required to work, and this expectation/lifestyle was passed on through generations.

Family Stability

In the 1960s and 1970s, aid to the poor tripled as reformers tried policies to educate, provide job training, increase work participation, and improve access to medical care (Skocpol,

2000). However, these large increases in aid had little effect on poverty rates for Americans under age 65 while the numbers of out-of-wedlock births and mother-only family units continued to rise (Skocpol, 2000). These policies made it economically beneficial for recipients to choose childbirth out of wedlock, divorce, and unemployment; these policies coincided with increases in divorce, child support, abandonment laws, disability, poor housing, minimum wage recipients, unemployment, and welfare dependency (Murray, 2015).

The home environment has been the primary influence in children's lives; biological parents who stayed together had more positive effects on children than day care, school, and government social programs; children learned better behaviors when interacting with parents and siblings combined than when interacting solely with siblings; it has been beneficial for children's social development to have a parent at home and involved in family interactions; and it has taken decades to undo damage that was done to children who grew up in broken families (Ackerman, Kashy, Donnellan, & Conger, 2011; American Psychological Association, 2019; Heritage Foundation, 2020; Langøy, Smith, Wold, Samdal, & Haug, 2019; Owens, Donalds, Brewer, 2022; National Institute of Mental Health, 2022; Ryan, Claessens, & Markowitz, 2014; Yenor 2016). Two-parent families have been the most important factor in completing education, have had the greatest influence on quality of life, and have been the most significant predictor of well-being (Amato, 2001; Astone & McLanahan, 1991; Bradley & Corwyn, 2002; Myhr, Lillefjell, Espnes, & Halvorsen, 2017; Støren & Helland, 2009). Children from nurturing, intact families with both a mother and a father performed better academically, developed more emotional maturity, committed less crimes, had less alcohol and substance abuse problems, were more financially stable as adults, had less poverty, paid more taxes, contributed more to economic growth, and had less dependence on welfare (Animosa, Johnson, & Cheng, 2018; James, 2020).

Despite the efforts of government programs to help children in single-parent homes, single-parent families and childhood poverty have been the primary causes of decreased social development, and children without a father in the home were far more likely to live in poverty, drop out of school, be homeless, have mental disorders, have unwed pregnancies, and engage in criminal activities (Ackerman, Kashy, Donnellan, & Conger, 2011; American Psychological Association, 2019; Drinkard, 2017; Langøy, Smith, Wold, Samdal, & Haug, 2019; Owens, Donalds, Brewer, 2022; National Institute of Mental Health, 2022; Ryan, Claessens, & Markowitz, 2014). TANF policies have affected family behaviors in ways that increased marital conflict, violence, divorce, single-parent homes, poverty, financial stress, welfare spending, and unemployed single parents (Burnside & Schott, 2020; Elesh & Lefcowitz, 1977; Greenburg & Schroder, 2004; Vallas & Boteach, 2015).

TANF was intended to promote family stability, but according to this study's assessment of providers and recipients, some state policies have negatively affected family stability. Some aid policies have discouraged home ownership, encouraged transient living and multi-family homes, discouraged marriage, and increased unhealthy living conditions.

Child Development

Parental involvement has been the greatest influencing factor in child development, and single-parent youth have been disadvantaged in most measures of success, including home support, wealth/poverty, education, citizenship, crime, and health care (Animosa, Johnson, & Cheng, 2018; Booth & Dunn, 2013; Wells, 1995; Xia, 2010). Instead of relying on each other within families, families have dissolved, and government programs have tried to take responsibility for providing support to children. Non-parental child-care, schools, and government social programs have not reliably provided the influences that were needed to

develop children's intellectual functions, emotional health, and personalities and that were needed to help children become successful adults (Heritage Foundation, 2020; Settersten & Ray, 2010; Vasechko, 2013).

Some TANF policies have discouraged marriage and encouraged childbearing, single mothers have been the largest population served by the TANF program, and TANF policies have contributed to the rise of women's labor force participation rates with corresponding negative effects on children (Herbst, 2018; Qazi, 2018; Ziliak, 2016). Maternal employment during the first year of a child's life has had negative effects on children, including lower cognitive development, lower academic performance, lower emotional and social health, and higher aggressive behaviors (Herbst, 2018; Waldfogel, Han, & Brooks-Gunn, 2002).

Inadequate family economic resources have harmed children's well-being and compromised children's ability to become successful adults by diminishing child education and health (National Academies, 2019). Poverty during early childhood has caused negative education and health outcomes that have lingered in adults for four decades (Duncan & Magnuson, 2011; Sherman & Mitchell, 2017). Children of TANF recipients have been more likely to have housing instability, food insecurities, poor mental health, and aggressive and impulsive behaviors (Fischer, 2015; Herbst, 2018; Muennig, Caleyachetty, Rosen, & Korotzer, 2015; Safawi & Floyd, 2020). Poor working mothers have used informal arrangements for child-care which have had negative effects on early test scores (Herbst, 2018; McCulloch & Joshi, 2001).

TANF was intended to promote child development, but according to this study's assessment of providers and recipients, some aid policies have negatively affected family

stability in ways that negatively affected child development. Aid policies discouraged marriage, discouraged education, harmed self-esteem, and increased behavior problems in children.

Theoretical Literature Discussion

In the 1996 PRWORA legislation, Congress created the TANF program so that children could be cared for in their own homes, to end welfare dependence, to promote work, to promote marriage, to reduce out-of-wedlock pregnancies, and to encourage two-parent families (U.S. Congress, 1996, p. 2113). Congress detailed statistics on the increase of children in single-parent homes, the corresponding decrease in education, and the corresponding increase in lifetime poverty (U.S. Congress, 1996). Congress decided that increasing numbers of single-parent families had increased welfare dependency and had harmed children (U.S. Congress, 1996). Congress determined that societal success required responsible fatherhood and motherhood in two-parent families and passed the 1996 legislation to encourage responsible parenting, encourage two-parent families, and discourage welfare dependency (U.S. Congress, 1996).

Table 5

TANF Purposes According to the Law

TANF Purposes
Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives
End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage
Prevent and reduce out-of-wedlock pregnancies
Encourage the formation and maintenance of two-parent families

In the decades since the passage of the 1996 PRWORA legislation, national- and state-level socioeconomic and political factors have influenced the effectiveness of the TANF program in accomplishing its intended purposes. Political agendas, election cycles, voter support, and the national economy have affected the conditions of government-provided care, benefits, and eligibility policies. Public sentiments have changed toward general welfare programs, taxes, and

the role of government. Policymakers and administrators have had to build programs to provide care to a broad group of people with various needs, and they have had to garner public support for the taxing and spending that was necessary to run public welfare programs. Government care programs, including TANF, have had limited one-on-one relationships between providers and recipients who knew each other. The lack of one-on-one care has negatively impacted the ability of the TANF program to incorporate the theories of Maslow, Simon, Bowlby, and Vygotsky to account for human behaviors and decision-making in their assessment of families' needs and the determination of appropriate care.

Government-Provided Care

TANF was supposed to help needy families, but according to this study's assessment of providers and recipients, government aid programs have not had enough case workers to build relationships with recipient families and to provide the right amount or kind of help for their needs. Recipients received about half of their aid from government programs and half from churches, family, friends, community organizations, and local businesses.

Despite being a small sample size, the participants in this study provided a rich portfolio of collective experiences. The six participants who had experiences as recipients and later became providers provided experiences from both perspectives. The ten recipients came from different family circumstances, made different decisions based on similar policies, and shared both similar and varied experiences about other recipients in their social circles. The twelve providers came from diverse backgrounds, were highly experienced, and provided insights into the needs, behaviors, policy influences, and results for thousands of different recipients from a wide range of different circumstances. The providers worked in government facilities, hospitals, schools, and community programs. Their time as social workers ranged from 10 to 32 years,

most of them had about 15 years of experience as social workers, and they had collectively worked with about 10,000 recipients over those years.

According to the respondents in this study, TANF policies throughout the eight states with which they were familiar had not achieved the intended purposes of the TANF program. States have used almost half of their TANF funds for general public services including health care, child-care, transportation, and higher education programs that were also available to people who were not in low-income families, and the states have claimed those programs as work-related spending to meet federal funding requirements (Burnside & Schott, 2020; Center on Budget and Policy Priorities, 2020; Safawi & Schott, 2021). Most needy families were not receiving TANF cash. They typically received a package of benefits including Medicaid, food stamps, subsidized housing, SSDI, electricity, cell phones, and day care. States were using TANF funds to pay for these other programs that were used by the general welfare populace, rather than just those who met TANF criteria.

According to the providers and recipients in this study, recipients learned the rules in the policies and made the most of what they could. They knew how many hours to work and how much income to make in order to maximize the total amount of benefits they received. They understood how much they would lose in benefits if they married or bought a home, and how much they would gain in benefits if they had more children. They made decisions to give up stability and self-reliance where the benefits paid more than working. Recipients made decisions based on different policies, backgrounds and experiences, value systems, and competing interests. According to almost all of this study's sixteen respondents, government aid policies were frequently a negative influence on work participation, income, self-reliance, marriage, two-

parent families, home stability, living conditions, education, physical health, mental health, and child development.

In 2015-2018, about two-thirds of the U.S. budget was spent on social welfare, government spending was around 40% of the economy, and half of government spending was used to redistribute wealth by taxing and then making government payments to individuals (Desilver, 2017; Gwartney, Stroup, Sobel, & Macpherson, 2018). The U.S. government took 20% of the national income to transfer to others (Gwartney, Stroup, Sobel, & Macpherson, 2018). Under government-led programs, socioeconomic issues were bundled in political packages rather than being individually debated and deliberately fixed (Gwartney, Stroup, Sobel, & Macpherson, 2018).

People have turned to their families, local charity services, and government welfare for help, and they have been more likely to develop a lifelong welfare dependency when help came from a distant government entity instead of from people they knew (Murray, 2015). According to the respondents in this study, local welfare programs with family and community dynamics have sometimes provided real incentives for people to change and escape long-term dependency. This study found that people have been willing to take care of needy people through their church and community organizations, even when those same people were less supportive of government aid programs. This study found that people have been more willing to take care of people they knew and have been less willing to trust general government welfare programs where the provider and recipient did not know each other.

According to respondents in this study, people have needed more or different help than what public welfare programs could provide them. This study found that government aid programs have fallen short, and churches and community organizations have provided about as

much aid as government programs for the needs of the poor in their communities. This study found that faith-based organizations and volunteers have been willing to take care of local individuals and have had some greater successes than government programs at helping their neighbors with poverty, education, foster children, adoptions, and social problems (Jones, 2020; Mercader, 2017).

Guiding Theories

The lack of one-on-one relationships between recipients and providers in government aid programs has inhibited those programs' abilities to assess and understand the individual, particular needs of TANF-recipient families. It has also prevented providers from being able to responsively tailor the right type and amount of care when the circumstances of the recipients changed or when recipients did not make progress. Maslow's Hierarchy of Needs, Simon's Bounded Rationality Model, Bowlby's Attachment Theory, and Vygotsky's Sociocultural Theory, all of which could have helped policymakers, administrators, and providers to understand human needs, imperfect decision-making in families, and how to take care of people, have been under-represented in under-staffed and under-resourced government programs and offices.

According to Maslow, some behavioral motives are prioritized over others (Maslow, 1993). For example, people will take care of their immediate physiological needs before their social-emotional needs, so if a single, low-income parent has uncertain access to food or housing, they will sacrifice time and developmental experiences with their children for the sake of survival, safety, and basic health (Kenrick, Griskevicius, Neuberg, & Schaller, 2010; Maslow, 1993). This study confirmed Maslow's theory. This study found that some parents have sacrificed family stability in order to maximize their combined income-and-benefits; these

parents were so desperate for aid or trapped by welfare dependency that they chose to prioritize their families' short-term physiological needs over their long-term physical and mental health.

According to Simon, people settled for sub-optimal solutions because they lacked sufficient information, time, or processing capabilities, and people tended to pick courses of action that were "good enough" rather than expending the extra effort that was needed to identify and execute the best actions (Jones, 2002; Simon, 1991). People weighed costs and benefits, but they let their beliefs and relationships influence their decisions instead of simply calculating based on their needs, the costs, and the benefits (Jones, 2002). This study confirmed Simon's theory. This study found that parents made choices that led to family instability, but according to Simon they favored considerations with negative effects on their families because they did not understand enough about the consequences of their choices (Jones, 2002; Simon, 1991).

According to Bowlby, early relationships with caregivers had major impacts on child development with life-long influences, caregiver attachments determined behavioral and motivational patterns, and children with inconsistent support and care were more insecure, avoidant, and disorganized as adults (Bowlby, 1999; Bretherton, 1992). This study confirmed Bowlby's theory. This study found that children who had come from unstable families and transient homes were more likely to manifest behavioral problems, difficulties in education, welfare dependencies, developmental shortcomings, and mental health issues.

According to Vygotsky, social and cultural factors were significant in cognitive development, and parents, caregivers, and community were responsible for the development of children's higher-order functions (Scott & Palincsar, 2013; Van der Veer & Valsiner, 1994). He proposed that learning was primarily an interactive social process (Scott & Palincsar, 2013; Van der Veer & Valsiner, 1994). This study confirmed Vygotsky's theory. This study found that

family instability, especially the lack of two parents in the home, negatively affected child development. The lack of parent-child social interactions, replaced by siblings socializing without parental involvement or replaced by children socializing with adults from other families who shared their home, harmed children's learning and cognitive development.

Implications

The purpose of this section is to address the theoretical, empirical, and practical implications of the study and to make recommendations for various stakeholders. This study has practical significance to policymakers at all levels of government, to providers, and to recipients to inform their respective decision-making (Center on Budget and Policy Priorities, 2020; Skocpol, 2000). This study found that there were implications for policymakers about factoring families' choices into policy decisions, there were implications for providers about teaching recipients about the impacts of family stability on child development, and there were implications for policymakers and voters about the costs and benefits of family efforts versus government program efforts to take care of people.

Theoretical Implications

This study found that there were aid policies which had affected family decisions and behaviors in ways that had negative influences on child development. As a recommendation based on this study's findings, policymakers should consider the choices that families will have to make based on policies and policy enforcement. Policymakers should initially forecast what families will choose, based on the four guiding theories of human behavior that have been discussed in this study, and policymakers should later assess how families have actually responded to those policies once implemented.

It is possible for government institutions to impede society's abilities to care for individual and social needs if they counteract the beneficial influences of the traditional mother-father family structure (Heritage Foundation, 2020; Vasechko, 2013; Ziliak, 2016). Some government programs have been able to provide some aid to some of the needy, but government involvement in taking care of people has come at a cost to family stability and child development (Herbst, 2018; National Academies, 2019). Families have been better than government programs at helping people, and policymakers should be vigilant that government programs do not inefficiently supplant healthy family responsibilities where people who know each other can take better care of each other.

Empirical Implications

This study found things that worked and things that did not work in various efforts to take care of children in needy families. Based on its findings, this study recommends that providers, case workers, and community organizers teach recipients and parents about the impacts on child development of decisions to maximize benefits in ways that make families unstable. Poverty has affected child development, but family stability has affected it more severely (Drinkard, 2017; Yenor, 2016). Some policies in government programs have encouraged short-term thinking, discouraged family stability, and negatively impacted child development. Recipient parents should be advised on the benefits of marriage, home ownership, education, and self-reliance despite policies that tempt them with more short-term benefits at the expense of stability and long-term benefits. It has taken decades to undo the behavioral and mental damage that has happened to children who have grown up in fatherless homes and unstable families (Ackerman, Kashy, Donnellan, & Conger, 2011; American Psychological Association, 2019; Langøy, Smith, Wold, Samdal, & Haug, 2019; Owens, Donalds, Brewer, 2022; National Institute of Mental

Health, 2022; Ryan, Claessens, & Markowitz, 2014). This study can inform discussions about the roles, effectiveness, and limitations of government entities and families in their efforts to take care of welfare needs (Gwartney, Stroup, Sobel, & Macpherson, 2018; Mitchell, 1980; Murray, 2015; Sowell, 1995).

Practical Implications

This study found that there were costs and benefits of government program efforts versus family efforts to take care of people. Stable families with healthy mother-father relationships and two parents in the home have had successes with child development at no cost to the government, society, or the economy. Government-sponsored social welfare programs have been largely responsible for a large national debt and inflation with less successes than family and community efforts to take care of people. Based on its findings, this study recommends that policymakers, administrators, voters, and taxpayers should reevaluate the costs and benefits of governmental programs' efforts to take care of people. Families, churches, and community organizations have had greater successes with less costs and could be utilized more as viable options to improve child development at no cost to taxpayers or the national economy.

Delimitations and Limitations

The only delimitation of this research study was the purposeful decision to impose an age restriction. I bounded the study when I decided to only interview participants who were 18 years of age or older. I did not interview children or adolescents to collect their perspectives on policies, family stability, and child development. This decision was made to protect vulnerable children. I decided that the perspectives of providers, adult recipients, and parents would be sufficient to determine how policies had influenced family decisions in ways that had impacted child development.

This study was limited by the small sample of sixteen participants that I was able to attain for the interviews. The purposeful sampling recruitment efforts were mostly unsuccessful, so most of the data came from snowball sampling. I used every willing participant over 18 years of age who had received or provided TANF aid, but the sample was limited by the willingness of potential interviewees to actually participate. In the end, the participants were not just TANF recipients and providers – they were recipients and providers of many assistance programs including TANF aid.

This study was limited by the complex nature of the decisions of recipient families who had been influenced by welfare policies, their backgrounds and experiences, and their different values. In the interviews, they were unable to recall and account for how each of the factors in their decision-making had influenced them, and our discussions about their experiences with work participation policies and receiving aid required my assessment and judgment to interpret how the policies had affected them.

This study was limited by the abilities of the participants to remember and communicate details of the policies with which they had interacted and which were influential in their decision-making. None of the participants reported much detail on the differences in specific policies within states or differences between specific policies in the different states where they had experiences.

Recommendations for Future Research

Based on its findings, delimitations, and limitations, this study recommends multiple areas for future research. These recommendations are based on the findings of the sixteen participants that I interviewed combined with the results of the literature review. The design of each of these future research projects could be a qualitative research study, conducted with a

pragmatic worldview, within a conceptual framework, with a discovery-oriented approach, using interviews to collect the perspectives of stakeholders, and with the employment of both categorical and narrative thinking to process and analyze the data it would collect.

Comparisons of Specific Policies

This study recommends future research to compare the specifics of different policies and their effects on work participation, family stability, and child development. Future research could assess the possibilities of increasing income limits or decreasing benefits to encourage more work participation. It could assess the possibilities of enforcing actual work participation, allowing recipients to own homes and still receive benefits, and limiting the total number of years that recipients would be eligible to receive benefits. It could include interviews of state policymakers, program administrators, case workers, and recipients with sufficient expertise to provide useful perspectives on policy specifics.

Discovery and Analysis of Successful Work Programs

This study recommends future research to determine what work programs have been successful so that policymakers can include their elements into work participation requirements for government aid. Research by the National Academies for a Congressional commission on welfare programs and child well-being reported a need for additional research into work programs to identify which policies were successful (National Academies, 2019). They recommended that Congress should change welfare programs into a combination of guaranteed cash payments and additional benefits based on work requirements (National Academies, 2019). They determined that adding effective work requirements would have the largest positive effect on reducing poverty (National Academies, 2019). Future research could include studies of non-governmental entities that provide aid, such as church aid programs, high school offsite work

programs, prison work-release programs, and scholarship programs, to bring new ideas into welfare programs if those ideas are working well elsewhere. It could include interviews of administrators of and participants in community aid programs to collect their perspectives on work programs, and then it could compare those perspectives to a literature review of the results of work participation policies in governmental aid programs.

Reductions in Government Aid

This study recommends future research to assess the benefits and regrets of reducing government aid with the expectation that churches and communities would in turn provide more aid. Future research could assess the effects of understaffed case workers, the effects of the lack of one-on-one care in government welfare programs, and the possibility that non-governmental organizations could provide more one-on-one care. It could research the effects of one-on-one care and the cost of employing more case workers. It could research the possibility that churches and local organizations might know needy people better than government providers know them, the possibility that churches and local organizations would be better able to decide how much aid to provide, and the possibility that churches and local organizations would be better able to decide what work requirements to levy on recipients. It could include interviews of the administrators of church and local aid organizations, case workers, providers, and recipients.

Targeted Aid for Two-Parent Families Who Work

This study recommends future research to assess the benefits and regrets of targeting aid at two-parent families who work so that policymakers could make policies more effective at helping families and children. The Center on Poverty and Inequality recommended that Congress should change TANF policies to eliminate higher work participation rates for two-parent families to help bolster family stability and recommended that Congress should increase

work participation rates, funding, and education benefits (Georgetown Center on Poverty and Law, 2015). The Center for American Progress recommended that Congress should increase TANF funds, use TANF funds to target employment, coerce states to use TANF funds for TANF purposes instead of diverting them to other programs, and focus TANF on two-parent families (Vallas & Boteach, 2015). Future research could assess the effects of increasing funding for a targeted subset of recipients, reducing aid for other recipients versus increasing welfare spending, requiring more work participation, and focusing benefits on two-parent families. It could include interviews of case workers, providers, and recipients.

Summary

This qualitative research study explored the perspectives of families toward TANF work participation policies, discovered how those policies have influenced family behaviors, and analyzed how those policy-behavior phenomena have impacted child development. TANF work participation policies were intended to help families increase employment, escape poverty, end welfare dependence, and promote family stability, but this study determined that some aid policies have harmed child development through their negative influences on family behaviors (National Academies, 2019; U.S. Congress, 1996). According to the perspectives of most of the participants in this study, most recipients were underemployed and continued in poverty for generations, few recipients made it to jobs that provided self-reliance, and most recipients had family instabilities that negatively impacted child development.

The literature review showed that families with chronic welfare dependency had negative impacts on child development. The interviews showed that when TANF work participation policies were unenforced or set income limits that were too low, recipients decided to work less and maintain their welfare dependency. Therefore, TANF work participation policies that

discouraged meaningful work and imposed counter-productive income limits increased welfare dependency and had negative impacts on child development.

The literature review showed that single-parent families had negative impacts on child development. The interviews showed that some poor parents chose to stay unmarried when TANF work participation policies provided increased benefits to single parents compared to married parents. Therefore, TANF work participation policies that provided increased benefits to single parents sometimes resulted in increased single-parent homes and had negative impacts on child development.

The literature review showed that family instability had negative impacts on child development. The interviews showed that TANF policies have increased family instability when they discouraged home ownership, encouraged single mothers to work and leave their children in multi-family homes with siblings and non-family adult males, and discouraged parental involvement in their children's education. Therefore, TANF policies that discouraged home ownership and parental involvement have increased family instability and had negative impacts on child development.

This study discovered implications for policymakers about factoring families' choices into policy decisions and discovered implications for providers about teaching recipients about the impacts of family stability on child development. Aid policies have affected family decisions and behaviors in ways that have had negative influences on child development, but with this new research, those policies can be changed to better support families and child development. Policymakers can use this research to improve TANF work participation policies. Providers, case workers, and community organizers can use this research to teach recipients and parents

about the impacts on child development of parental decisions to maximize benefits in ways that make families unstable.

This study discovered some costs to family stability and child development that were associated with government programs' efforts to take care of people compared to some benefits of family and community efforts to take care of people. TANF and other government care programs have had limited one-on-one relationships between providers and recipients. The lack of one-on-one care has negatively impacted the ability of the TANF program to account for human behaviors and imperfect decision-making in families when assessing recipients' needs and determining appropriate care for them. Families, churches, and community organizations could be utilized more to provide aid to needy families and could have better influences on child development than government-led social welfare programs. Policymakers and administrators can use this research to reevaluate the costs and benefits of TANF programs and policies.

Some TANF work participation policies have discouraged two-parent families and work participation, and those reductions in two-parent families and work participation have harmed child development. The key takeaways from this research are that 1) policymakers can change welfare policies to better support marriage and work, and 2) providers can help educate recipients about the effects of family stability on child development so that recipient parents can make better choices about what they will do in their homes as they seek access to welfare benefits.

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APPENDIX A: IRB APPROVAL

LIBERTY UNIVERSITY.
INSTITUTIONAL REVIEW BOARD

September 29, 2021

Robert Sturgill
Georgiana Constantin

Re: IRB Exemption - IRB-FY21-22-110 TANF Work Policy Influences on Families (HSOG, Public Policy PhD)

Dear Robert Sturgill, Georgiana Constantin,

The Liberty University Institutional Review Board (IRB) has reviewed your application in accordance with the Office for Human Research Protections (OHRP) and Food and Drug Administration (FDA) regulations and finds your study to be exempt from further IRB review. This means you may begin your research with the data safeguarding methods mentioned in your approved application, and no further IRB oversight is required.

Your study falls under the following exemption category, which identifies specific situations in which human participants research is exempt from the policy set forth in 45 CFR 46:104(d):

Category 2.(ii). Research that only includes interactions involving educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures, or observation of public behavior (including visual or auditory recording).
Any disclosure of the human subjects' responses outside the research would not reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects' financial standing, employability, educational advancement, or reputation.

Your stamped consent form(s) and final versions of your study documents can be found under the Attachments tab within the Submission Details section of your study on Cayuse IRB. Your stamped consent form(s) should be copied and used to gain the consent of your research participants. If you plan to provide your consent information electronically, the contents of the attached consent document(s) should be made available without alteration.

Please note that this exemption only applies to your current research application, and any modifications to your protocol must be reported to the Liberty University IRB for verification of continued exemption status. You may report these changes by completing a modification submission through your Cayuse IRB account.

If you have any questions about this exemption or need assistance in determining whether possible modifications to your protocol would change your exemption status, please email us at irb@liberty.edu.

Sincerely,
G. Michele Baker, MA, CIP
Administrative Chair of Institutional Research
Research Ethics Office

APPENDIX B: RECRUITMENT LETTER EMAIL

Dear Recipient:

As a graduate student in the Helms School of Government at Liberty University, I am conducting research as part of the requirements for a PhD degree in Public Policy. The purpose of my research is to discover the perspectives of families toward TANF work participation policies, and I am writing to invite eligible participants to join my study.

Participants must be 18 years of age or older. They must also be current or former TANF recipients or case workers for TANF recipients. Participants, if willing, will be asked to discuss their TANF experiences with me from a prepared list of questions for about one hour. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

To participate, please contact me at tanfresearchstudy@gmail.com. I will schedule a time to meet with you in a private setting in a public facility such as your local TANF institution.

A consent document will be emailed to you in advance and given to you at the time of the interview. The consent document contains additional information about my research. If you choose to participate, you will need to sign the consent document and return it to me by email before the interview or in-person at the time of the interview.

Sincerely,

Robert Sturgill
PhD Candidate
tanfresearchstudy@gmail.com

APPENDIX C: RECRUITMENT LETTER VERBAL

Hello Participant,

As a graduate student in the Helms School of Government at Liberty University, I am conducting research as part of the requirements for a PhD degree in Public Policy. The purpose of my research is to discover the perspectives of families toward TANF work participation policies, and if you meet my participant criteria and are interested, I would like to invite you to join my study.

Participants must be 18 years of age or older. They must also be current or former TANF recipients or case workers for TANF recipients. Participants, if willing, will be asked to discuss their TANF experiences with me from a prepared list of questions for about one hour. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

Would you like to participate?
[Yes] Great, can we set up a time for an interview?
[No] I understand. Thank you for your time.

A consent document will be emailed to you in advance and given to you at the time of the interview. The consent document contains additional information about my research. If you choose to participate, you will need to sign the consent document and return it to me by email before the interview or in-person at the time of the interview. What is your email address so I can send you the consent document?

Thank you for your time. Do you have any questions?

APPENDIX D: PERMISSION RESPONSE

Dear Robert Sturgill:

After careful review of your research proposal entitled *TANF Work Policy Influences on Families*, we have decided to grant you permission to contact members of our staff to invite them to participate in your research study, utilize our staff to recruit participants for your research, and conduct your research interviews in our facility.

Check the following boxes, as applicable:

☐ We will provide contact information for our staff and you may contact them to invite them to participate in your research study.

☐ We grant permission for you to utilize our staff to recruit TANF-recipient families who are willing to participate in your research study.

☐ We grant permission for you to conduct your research interviews in a private setting in our facility.

Sincerely,

APPENDIX E: PERMISSION REQUEST

Dear Recipient,

As a graduate student in the Helms School of Government at Liberty University, I am conducting research as part of the requirements for a PhD degree in Public Policy. The title of my research is *TANF Work Policy Influences on Families*. The purpose of my research is to discover the perspectives of families toward TANF work participation policies.

I am writing to request your permission to contact members of your staff to invite them to participate in my research study, utilize your staff to recruit participants for my research, and conduct my research interviews in your facility.

Participants must be 18 years of age or older. They must also be current or former TANF recipients or case workers for TANF recipients. Participants, if willing, will be asked to discuss their TANF experiences with me from a prepared list of questions for about one hour. Names and other identifying information will be requested as part of this study, but the information will remain confidential. To participate, they can contact me at tanfresearchstudy@gmail.com. I will schedule a time to meet with them in a private setting in a public facility such as your local TANF institution. Participants will be presented with informed consent information prior to participating. Taking part in this study is completely voluntary, and participants are welcome to discontinue participation at any time.

Thank you for considering my request. If you choose to grant permission, please respond by email to tanfresearchstudy@gmail.com. A permission letter document is attached for your convenience.

Sincerely,

Robert Sturgill
PhD Candidate

APPENDIX F: RECRUITMENT FOLLOW-UP

Dear Recipient:

As a graduate student in the Helms School of Government at Liberty University, I am conducting research as part of the requirements for a PhD degree in Public Policy. The purpose of my research is to discover the perspectives of families toward TANF work participation policies. Two weeks ago, an email was sent to you inviting you to participate in a research study. I am writing to invite eligible participants to join my study. This follow-up email is being sent to remind you to respond if you would like to participate and have not already done so. The deadline for participation is September 30, 2021.

Participants must be 18 years of age or older. They must also be current or former TANF recipients or case workers for TANF recipients. Participants, if willing, will be asked to discuss their TANF experiences with me from a prepared list of questions for about one hour. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

To participate, please contact me at tanfresearchstudy@gmail.com. I will schedule a time to meet with you in a private setting in a public facility such as your local TANF institution.

A consent document will be emailed to you in advance and given to you at the time of the interview. The consent document contains additional information about my research. If you choose to participate, you will need to sign the consent document and return it to me by email before the interview or in-person at the time of the interview.

Sincerely,

Robert Sturgill
PhD Candidate
tanfresearchstudy@gmail.com

APPENDIX G: FLYER

Research Participants Needed

TANF Families

You have a voice to share your TANF experiences!
I want to listen and understand.

- Are you 18 years of age or older?
- Have you ever received TANF benefits or been a case worker for a family who did?

If you answered yes, you may be eligible to participate in a research study about families.

The purpose of this research is to discover the perspectives of families toward TANF work participation policies. Participants will be asked to discuss their TANF experiences with me for about one hour. Your information will remain confidential.

To participate, please contact me at tanfresearchstudy@gmail.com. I will schedule a time to meet with you in a private setting in a public facility such as your local TANF institution.

Robert Sturgill, a doctoral candidate in the Helms School of Government at Liberty University, is conducting this study.

Please contact Robert Sturgill at tanfresearchstudy@gmail.com for more information.

Liberty University IRB – 1971 University Blvd., Green Hall 2845, Lynchburg, VA 24515

APPENDIX H: CONSENT FORM

Consent Form

Title of the Project: TANF Work Policy Influences on Families
Principal Investigator: Robert Sturgill, PhD candidate, Liberty University

Invitation to be Part of a Research Study

You are invited to participate in a research study. To participate, you must be 18 years of age or older and either a current or former recipient of TANF benefits or a case worker for current or former TANF recipients. Taking part in this research project is voluntary. Please take time to read this entire form and ask questions before deciding whether to take part in this research.

What is the study about and why is it being done?

The purpose of the study is to explore the perspective of families toward TANF work participation policies, discover how those policies have influenced family behaviors, and analyze how those policy-behavior phenomena have impacted child development. This study is a research project as part of a PhD program, and its results will be published in a student dissertation through Liberty University.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following things:

1. Meet for an in-person (if able), or virtual, audio-recorded interview. This should take approximately one hour to complete. During this interview we will discuss your and your family's experiences with TANF work participation policies.

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study.

Benefits to society include an increased understanding of how TANF work participation policies have impacted child development through their influences on family decisions.

What risks might you experience from being in this study?

The risks involved in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records. Data collected from you may be shared for use in future research studies or with other researchers. If data collected from you is shared, any information that could identify you, if applicable, will be removed before the data is shared.

- Interviews will be conducted in a location where others will not easily overhear the conversation. Participant responses will be kept confidential through the use of codes.
- Data will be stored on a password-locked computer and may be used in future presentations. After three years, all paper and electronic records will be deleted.
- Interviews will be recorded and transcribed. Recordings will be stored on a password locked computer for three years and then erased. Only the researcher will have access to these recordings.

How will you be compensated for being part of the study?

Participants will not be compensated for participating in this study.

Is study participation voluntary?

Participation in this study is voluntary. Your decision whether or not to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the email address included in the next paragraph. Should you choose to withdraw, data collected from you will be destroyed immediately and will not be included in this study.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Robert Sturgill. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact him at tanfresearchstudy@gmail.com. You may also contact the researcher's faculty sponsor, Dr. Georgiana Constantin-Parke, at gconstantin@liberty.edu.

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA 24515 or email at irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered and viewpoints expressed or alluded to by student and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

By signing this document, you are agreeing to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy with the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

☐ The researcher has my permission to audio record me as part of my participation in this study.

_____

Printed Subject Name

_____

Signature & Date

APPENDIX I: INTERVIEW INSTRUMENTS

Standardized Open-Ended Interview Questions for TANF-Recipient Families

1. Please introduce yourself to me, as if we just met one another.
2. During periods when you were receiving TANF assistance, what was your work like?
3. How did your work differ when you were not receiving TANF assistance?
4. What TANF work participation policies have affected you?
5. How have TANF work participation policies affected your employment and income?
6. How have TANF work participation policies influenced your decisions and behaviors?
7. How have TANF work participation policies affected your family stability?
8. How have TANF work participation policies affected your children?
9. What would you tell others as they are figuring out TANF benefits, rules, and work issues?
10. Please tell me about anything else that has been significant in your experience with TANF work participation policies.

Standardized Open-Ended Interview Questions for TANF Case Workers

1. Please introduce yourself to me, as if we just met one another.
2. During periods when families were receiving TANF assistance, what was their work like?
3. How did their work differ when they were not receiving TANF assistance?
4. What TANF work participation policies have affected the families with whom you have worked?
5. How have TANF work participation policies affected the employment and income of the families with whom you have worked?
6. How have TANF work participation policies influenced the decisions and behaviors of the families with whom you have worked?
7. How have TANF work participation policies affected the family stability of the families with whom you have worked?
8. How have TANF work participation policies affected the children of the families with whom you have worked?
9. What would you tell other families as they are figuring out TANF benefits, rules, and work issues?
10. Please tell me about anything else that has been significant in your experience with family interactions with TANF work participation policies.

APPENDIX J: PARTIAL TANF INSTITUTION CONTACT LIST

1. Warrensburg Resource Center, 505-B N. Ridgeview, Suite 100, Warrensburg, MO, 64093. 855-373-4636 (FSD Info Center).
2. Sedalia Resource Center, 808 Westwood, Sedalia, MO, 65301. 855-373-4636 (FSD Info Center).
3. Clinton Resource Center, 1661 North 2nd, Clinton, MO, 64735. 855-373-4636 (FSD Info Center).
4. EQUUS Workforce Solutions, 1745 East Ohio, Clinton, MO, 64735. 660-864-0050.
5. LINCWORKS East, 15301 East 23rd St, Independence, MO, 64055. 816-303-0660.
6. Clay County Health Department Outreach, 800 Haines Dr, Liberty, MO, 64068. 855-373-4636 (FSD Info Center).
7. Community Action Agency of Greater Kansas City, 6323 Manchester Ave, Kansas City, MO, 64133. www.caagkc.org
8. Independence Resource Center, 3675 South Nolan Rd, Independence, MO, 64055. 855-373-4636 (FSD Info Center).
9. Liberty Resource Center, 7000 Liberty Dr, Liberty, MO, 64068. 855-373-4636 (FSD Info Center).
10. Department of Children and Families, 915 SW Harrison, Topeka, KS, 66612. 888-369-4777.
11. North Oakland Self Sufficiency Center, 2000 San Pablo Ave, Oakland, CA, 94612. 510-263-2420. http://www.alamedasocialservices.org/public/index.cfm
12. Alpine County Social Services, 75A Diamond Valley Rd, Markleeville, CA, 96120. 530-694-2235 ext. 231. http://www.alpinecountyca.gov/Index.aspx?NID=191
13. Calaveras County Works and Human Services, Government Center, 509 East Saint Charles

St, San Andreas, CA 95249-9701. 209-754-6448. https://hhsa.calaverasgov.us/outstations

14. Los Angeles County Department of Public Social Services. 626-569-1399, 310-258-7400, 818-701-8200. https://www.dpssbenefits.lacounty.gov/ybn/Index.html
15. Mariposa County Human Services. 209-966-2000. http://www.mariposacounty.org/index.aspx?nid=78
16. Napa County Health and Human Services. 800-464-4214, 707-253-4511. http://countyofnapa.org/HHSA/
17. Yolo County Health and Human Services Agency, Woodland Office, 25 North Cottonwood St, Woodland, CA, 95695. 530-661-2750. http://www.yolocounty.org/health-human-services
18. Yolo County Health and Human Services Agency, West Sacramento Office, 500-A Jefferson Blvd, West Sacramento, CA, 95605. 916-375-6200. http://www.yolocounty.org/health-human-services
19. HHSC benefits office, 1540 New York, Arlington, TX, 76010. 817-461-8273.
20. HHSC benefits office, 1501 Circle Dr, Suite 110, Fort Worth, TX, 76119. 817-321-8000.
21. HHSC benefits office, 2220 Mall Circle, Fort Worth, TX, 76116. 817-625-2161.
22. HHSC benefits office, 7450 John T. White Rd, Fort Worth, TX, 76120. 817-563-6800.
23. HHSC benefits office, 4733 E Lancaster Ave, Suite 101, Fort Worth, TX, 76103. 817-536-3353.
24. HHSC benefits office, 1059 S. Sherman St, Richardson, TX, 75081. 972-480-5000.
25. RISE, 6707 Brentwood Stair Rd, Suite 220, Fort Worth, TX, 76112. 682-730-2008.
26. Charles County (MD) Temporary Cash Assistance. 301-392-6645.
27. Gainesville Service Center, 16th Ave Complex, 1000 NE 16th Ave, Building J, Gainesville,

FL, 32601. 904-723-2079, 850-300-4323 (ACCESS).

28. Sulzbacher Village, 5455 Springfield Blvd, Jacksonville, FL, 32208. 904-723-2079, 850-300-4323 (ACCESS).
29. Lake City Service Center, 1389 West US Hwy 90, Suite 110, Lake City, FL, 32055. 904-723-2079, 850-300-4323 (ACCESS).
30. Daytona Beach Service Center, 210 N Palmetto Ave, Daytona Beach, FL, 32114. 904-723-2079, 850-300-4323 (ACCESS).
31. DHS Family Community Resource Center in Adams County, 300 Maine St, 2nd floor, Quincy, IL, 62301. 217-223-0550.
32. DHS Family Community Resource Center in Bureau County, 225 Backbone Rd E #2, Princeton, IL, 61356. 815-875-1134.
33. DHS Family Community Resource Center in Cass County, 300 East 2nd St, Beardstown, IL, 62618. 217-323-4185.
34. DHS Family Community Resource Center in Champaign County, 705 N Country Fair Dr, Champaign, IL, 61821. 217-278-5605.
35. DHS Family Community Resource Center in Christian County, 1100 N Cheney St, Taylorville, IL, 62568. 217-824-3389.
36. DHS Family Community Resource Center in Cook County - Calumet Park, 831 W 119th St, Chicago, IL, 60643. 773-660-4700. https://www.dhs.state.il.us/page.aspx?module=12
37. Gilbert DES Office, 2288 W. Guadalupe Rd, Gilbert, AZ, 85233. 480-777-1168.
38. Avondale DES Office, 290 E. La Canada, Avondale, AZ, 85323. 623-925-0095.
39. Tempe DES Office, 5038 S. Price Rd, Tempe, AZ, 85282. 602-771-0570.
40. Surprise DES Office, 11526 W. Bell Rd, Surprise, AZ, 85374. 602-771-1840.

41. Yuma DES Office, 1185 Redondo Center Dr, Yuma, AZ, 85364. 928-247-8760.
42. Winslow DES Office, 319 E 3rd St, Winslow, AZ, 86047. 928-289-2425.
43. Phoenix DES Office Central Ave, 4635 S. Central Ave, Phoenix, AZ, 85040. 602-771-0700. https://www.tanf.us/az/phoenix
44. Union County DHS, 201 N. Elm St, Creston, IA, 50801. 641-782-1745.
45. Adair County DHS, 400 Public Square, Greenfield, IA, 50849. 641-743-2119.
46. Adams County DHS, 500 9th St, Corning, IA, 50841. 641-782-1740.
47. Audubon County DHS, 318 Leroy St, Audubon, IA, 50025. 712-792-4391.
48. Buena Vista County DHS, 311 E. 5th St, Storm Lake, IA, 50588. 712-749-2536.
49. Webster County DHS, 330 1st Ave, N. Fort Dodge, IA, 50501. 515-955-6353.
50. Carroll County DHS, 608 N. Court St, Suite C, Carroll, IA, 51401. 712-792-4391. https://dhs.iowa.gov/dhs_office_locator

APPENDIX K: SAMPLE EMAIL AND CALL VERBIAGE

You have a voice to share your experiences with the TANF program! I want to listen and understand. A research study through Liberty University is looking for information about how TANF work participation policies have affected families. If your family has received TANF benefits or if you have been a case worker for families receiving TANF benefits, and if you are willing to participate in this study by talking about your perspective, please email Robert Sturgill at tanfresearchstudy@gmail.com by the end of September 2021 and he will contact you to set up a time to talk about it. It will be a one-time interview for an hour or less. Thank you.

Thank you for your interest in this research study through Liberty University. I want to hear and understand your experiences with the TANF program. This study is looking for information about how TANF work participation policies have affected families. Your personal information and everything you share will be aggregated together with everybody in your state to protect your confidentiality and anonymity. The results of this study will be published in late spring or summer of 2022. Are you willing to participate in this study and meet with me at [location of local TANF institution] to discuss your perspectives on TANF work participation policies?