

**Dispatches from the Front Lines:  
*Tracking Former Welfare Recipients and Direct  
Service Providers in Massachusetts***

**By  
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Fulfillment of the Requirements of the Degree of**

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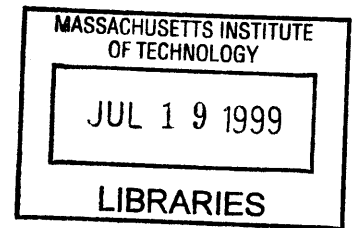
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## **ABSTRACT**

In August of 1996, welfare policy in the United States went through the most significant transformation since the New Deal. Once a theoretical notion and popular political agenda, welfare reform came to fruition in the United States with bipartisan support. President Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act, which made good on his promise to “change welfare as we know it”.

The Personal Responsibility Act mandates that welfare recipients can only receive benefits for a limited period of time, also, all nonexempt recipients must work for their benefits. Furthermore, the law gives individual states much more autonomy in creating their own welfare policy and in determining who is eligible for benefits. The federal government rewards states decreasing the number of families on welfare and for reducing the number of out-of-wedlock children born to women on welfare. The states are given the power to reduce the grant amount given to recipients who do not meet the work requirements and other regulations. Several states, like Massachusetts, have used this new found “autonomy” to create welfare reform rules that are more stringent than the regulations developed at the federal level.

As clients make the transition off welfare, they encounter barriers and victories at three critical phases in the transition. Phase one is the period of time when the welfare recipient is still receiving Temporary Aid to Needy Families (TANF) benefits, but is scheduled to lose the benefits in less than 24 months. The second phase occurs during the recipient’s first year without benefits. The final phase begins at the start of the former recipient’s second year without benefits and lasts until the recipient is eligible for benefits again or achieves economic self-sufficiency.

The welfare recipient’s survival during each of the phases is dependent her strategy or approach to the transition, her level of preparation for the workforce, the support she receives from her family and advocate organizations, and her access to jobs and child care. Organizations that provide housing support can play a pivotal role in a TAFDC recipient’s transition off welfare, since these organizations have the capacity to supply affordable housing and a “safety net” during each of the phases.

As the number of “former” welfare recipients increases, it is imperative that policy makers and direct service providers uncover the barriers and successes that TAFDC recipients encounter as they journey from welfare dependency to a life without benefits. Equally significant is the need for an understanding of the welfare system from the perspective of the welfare recipient. The recipient’s “bottom-up” perception sheds light on the complexities of the journey from welfare to a life without TANF benefits.

If used properly, this knowledge can ensure that welfare reform becomes a policy that lifts poor families out of poverty instead of sentencing them to a life of low wages.

Thesis Advisor: Langley Keyes

Title: Ford Professor of City and Regional Planning

# **ACRONYMS:**

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- **AFDC**            **Aid to Families with Dependent Children**
- **CCDF**            **Child Care and Development Fund**
- **CLOC**            **Community Leadership Organizing Center**
- **DTA**             **Department of Transitional Assistance**
- **EOHHS**          **Massachusetts Executive Office of Health and Human Services**
- **GBLS**            **Greater Boston Legal Services**
- **MBHP**            **Metropolitan Boston Housing Partnership**
- **MBTA**            **Massachusetts Bay Transit Authority**
- **MCH**             **Massachusetts Coalition for the Homeless**
- **MLRT**            **Massachusetts Law Reform Institute**
- **PRWORA**        **Personal Responsibility and Work Opportunity Reconciliation Act**
- **TAFDC**          **Transitional Aid to Families with Dependent Children**
- **TANF**            **Temporary Aid to Needy Families**
- **TTW**             **Transitions To Work**

# **Figures**

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***Behold, this was the iniquity of thy sister Sodom, pride, fullness of bread, and abundance of idleness was in her and in her daughters, neither did she strengthen the hand of the poor and needy. And they were haughty, and committed abomination before Me: therefore I took them away as I saw good.***

***Ezekiel 16: 49-50***



# CHAPTER ONE

## **Introduction: Welfare Reform's impact on low-income families and direct service providers in Massachusetts.**

**Chapter Summary:** This chapter explores the impact of welfare reform on low-income families and the service providers who aid them. The chapter also explores the purpose of this study and its potential contribution to the understanding of how to serve welfare recipients as they transition off of public assistance. The methodology used in the study is also clarified.

## **1.1 Background**

The Aid to Families with Dependent Children (AFDC) program was implemented in 1935 to assist impoverished families in the United States. The program targeted female-headed families and was established to ensure that mothers would have the financial security to care for their children (Weaver, 1998).

During the 1980s conservative politicians and policy advisors professed that the anti-poverty programs of the 1960s had failed and left behind generations of welfare dependent, lazy, unmotivated women. As more and more legislators called for the devolution of federal social service programs, the AFDC program came under increased scrutiny. AFDC, was no longer characterized as a safety net for the most vulnerable families in America, it became the scapegoat for the break-down of traditional “family values” (Albelda and Tilly, 1997).

## **1.2 Changes to Federal and Massachusetts Welfare Policy**

It was no surprise to most American’s that President Clinton wanted to “change welfare as we know it” However, the end product of that change differed from his original plan. When the Republicans won the majority of seats in Congress in November of 1995, they quickly mobilized and placed the “Contract with America” on the front burner. The Contract called for a welfare reform plan that was more fiscally conservative than the one Clinton proposed. After vetoing two previous drafts of the bill, Clinton’s vulnerability after the Republicans took over Congress and the public’s anti-welfare sentiments are just two of the key factors that helped implement the Personal Responsibility and Work

Opportunity Reconciliation Act (PRWORA) of 1996.

The PRWORA limits the amount of time recipients can receive benefits, as well as requiring that recipients work while they are on welfare. Furthermore, the Personal Responsibility Act grants each state a large degree of autonomy, which allows the states to create individual plans for enforcing the law (Weaver, 1998). In addition to creating new regulations, the PRWORA changed the name of the Aid to Families with Dependent Children program to the Temporary Assistance to Needy Families (TANF). Figure one illustrates the major components of the PRWORA and contrasts the rules of the AFDC program with the mandates of the TANF program.

**Figure One**

**The Personal Responsibility and Work Opportunity Reconciliation Act:  
Changes Made to the AFDC program (Now called the TANF)**

	<b>AFDC</b>	<b>TANF</b>
<b>Child Support</b>	The custodial parent could be exempt from pursuing child support if she was unable to provide the state with the name of the non-custodial parent.	Recipients are only exempt from pursuing child support if they qualify for a "good cause exemption. The state determines the definition of a "good cause".  States are encouraged to aggressively collect child support from non-custodial parents. Parents who do not pay child support face suspension of their occupational, recreational and drivers' licenses.
<b>Child Care</b>	States received child care money for poor families from four different federal agencies.	The four federal child care programs are consolidated into a single block grant to the states.
<b>Immigrants</b>	Legal immigrants were eligible for AFDC assistance	Legal immigrants who entered the U.S. before August of 1996 are eligible for TANF, but not Food Stamps. Other legal immigrants must work 10 years or become citizens to get Food Stamps.
<b>Children born and or conceived on Welfare</b>	Parents would receive additional cash assistance for children born on welfare.	States are allowed to deny cash assistance to children born while the parent receives welfare.

<b>Work Requirement</b>	A small percentage of AFDC recipients were required to work	States are required to significantly increase the number of recipients who work a minimum of 20 hours per week. By the year 2002, 50% of nonexempt recipients are subject to the work requirement.
<b>Cash Assistance</b>	No time limits placed on cash assistance	Cash assistance limited to five years
<b>Teen Parents</b>	Teen parents were eligible for AFDC without restrictions	Teen parents are required to attend high school or GED program and live with a parent(s) or legal guardian.

Under the leadership of then-Governor Weld, the Massachusetts legislature passed its own welfare reform bill in February of 1995. According to Chapter 5 of the 1995 Massachusetts's Legislation, non-exempt<sup>1</sup> families can only receive Aid to Families with Dependent Children benefits for 24 months within a 60-month period. In an effort to underscore the "temporary" nature of welfare in Massachusetts, the legislature renamed Aid to Families with Dependent Children (AFDC) to Transitional Aid to Families with Dependent Children (TAFDC) and the Department of Public Welfare became the Department of Transitional Assistance (DTA).

Massachusetts received a waiver from the federal Department of Health and Human Services to implement reform regulations that were stricter than the federal regulations. According to the federal Department of Health and Human Services, the Massachusetts reform was initially deemed to harsh because it did not provide a safety net for recipients unable to find work (Massachusetts Coalition for the Homeless, 1998).

On December 1, 1998 approximately 5,000 to 6,000<sup>2</sup> families were cut from the welfare

---

<sup>1</sup> There are two major exemptions associated with Massachusetts's welfare reform: exemption from the Time Limit and exemption from the work requirement. The time limit regulation dictates that a recipient whose child is two years old or older is only eligible to receive TAFDC benefits for 24 months in a five-year period (unless the recipient acquires an exemption). The work requirement requires all recipients whose children are school age (age 6 and older) to find a job within 60 days of receiving benefits. Non-exempt recipient must work a minimum of 20 hours per week or she will be forced to do 20 hours of unpaid community service per week.

<sup>2</sup> Thus far, DTA has not released data on the actual number of families that were cut from welfare after December 1, 1998. MASSCAP, an advocacy and public policy organization in Massachusetts, and the McCormack Institute of

rolls in Massachusetts. It is unclear if the heads of these families were able to find steady work and the support systems necessary to provide for their families. In Massachusetts, several non-government direct service providers have implemented new programs for the families leaving welfare. These new programs were established to ensure that former welfare recipients do not fall through the cracks as they transition off assistance. Figure Two, outlines the primary components of the TAFDC program in Massachusetts.

**Figure Two**

**TAFDC Mandates**

<b>Time Limits</b>	Non-exempt recipients, whose youngest child of record is age two or older are subject to a 24-month limit on TAFDC benefits, within a five year period.
<b>Grant Cut</b>	Non-exempt TAFDC recipients, with a child of record over age two, will have their grant reduced by 2.75 percent. The recipients' food stamps will be increased, but not dollar for dollar.
<b>Teen Parents</b>	All teen parents must attend high school or be in a GED program full time. Teen parents under age 18 must live with a parent of guardian unless the home is determined unsafe.
<b>Work Requirements</b>	Non-exempt TAFDC recipients whose youngest child is age six or older have sixty days from the time they begin receiving benefits to find a job. Recipients must work 20 hours per week or perform unpaid community service.
<b>Education / Job Training Programs</b>	School attendance and job training programs does not fulfill the 20-hour per week work requirement (except in limited circumstances).
<b>Child of Record /Family Cap</b>	Children born to TAFDC recipients (unless the recipient was pregnant at the time she applied for benefits) will be excluded from receiving cash assistance. The mother will have to work when the baby is three months old.
<b>Paternity Identification</b>	Recipients must provide the name and identification information of the non-custodial parent, or a portion of their grant will be cut. The custodial parent is only exempt if she shows "good cause" why the information cannot be provided.
<b>Learnfare</b>	If a TAFDC recipient's child (under the age of 14) has 8 or more absences from school, he or she is put on probation. If the child receives another three unexcused absences, the child's grant is reduced by \$90.
<b>Inoculation Requirements</b>	TAFDC recipients must verify that their children are up to date with their immunizations. This applies to non-school age children and school age children.
<b>Asset Limits</b>	The cash asset limit is increased from \$1,000 to \$2500. The car allowance is increased as well.
<b>Treatment of Earnings</b>	The earned income (\$90 / month) and child care deductions for working recipients remain the same. After these standard deductions, non-exempt recipients will be able to deduct another \$30 and then ½ of their remaining gross income. Exempt recipients are still only allowed to deduct the first \$30 and 1/3 of their remaining gross income
<b>Source: Massachusetts Coalition for the Homeless</b>	

Public Affairs at the University of Massachusetts examined DTA's case load and determined that as of January 1, 1999 5,500 families were cut from welfare in Massachusetts. Approximately 1,000 additional families will follow each month.

### **1.3 Dispatches from the Front Lines: Tracking the Key Players**

This study investigates the barriers Massachusetts's TAFDC recipients face as they transition off welfare, and the strategies recipients employ to overcome those barriers. Furthermore, this thesis explores the role that government institutions, advocacy agencies, direct service providers and affordable housing providers play in the lives of TAFDC recipients.

The thesis divides up the transition off welfare into a three-stage journey. The first phase is the period of time when the welfare recipient is still receiving welfare benefits, but is scheduled to lose the benefits in less than 24 months. Phase two occurs during the recipient's first year without TAFDC benefits. The final phase begins at the start of the former recipient's second year without benefits and lasts until the recipient is eligible for benefits again or achieves economic self-sufficiency.

The perspective of the welfare recipient is often absent from the exploration of the welfare system. Since welfare reform took effect in 1996, several universities, policy institutes and think tanks have conducted large-scale studies, which investigate the TANF system on a large scale. This report takes the "bottom-up" approach to exploring the welfare system, by viewing the system through the welfare recipient's lens.

## **1.4 Methodology**

From January to May of 1999, I interviewed key players in the welfare to work transition. I interviewed eight women who are currently receiving welfare benefits or were recently terminated from the TAFDC program. All of the women are the clients of the Metropolitan Boston Housing Partnership<sup>3</sup>, an organization that implements government housing programs, advocates for low-income families, provides direct services and supplies affordable housing.

I conducted face-to-face and telephone open-ended interviews with the welfare recipients. The direct service providers on the MBHP staff introduced me to the recipients. James Johnson, who conducts “personal success” workshops for the MBHP Community Leadership Organizing Center (CLOC), introduced three of the clients to me. Four of the TAFDC recipients were the clients of case workers in MBHP’s Scattered Site Program. Doris Beechman, Iris Ramos, Gene Finnin and Ruth Wheaton, of the Scattered Site Program, were instrumental in setting up the interviews I conducted with their clients. One of the welfare recipients I interviewed was introduced to me by her sister, who I interviewed previously.

The recipients I interviewed serve as a non-random sample of MBHP clients who receive TAFDC benefits and interact with government institutions, advocacy agencies

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<sup>3</sup> I describe MBHP and its functions in greater detail in chapter three. During the summer of 1998, I worked as an intern in MBHP’s Scattered Site Housing Program, which provides temporary housing for homeless families. The Scattered Site program is operated by MBHP, but funded by DTA. Over 50% of the clients in the Scattered Site program receive TAFDC benefits.

and non-government human service providers. However, I did try to diversify my pool of respondents sampling recipients in each of the three phases of the transition off welfare. Furthermore, each of the TAFDC recipients I interviewed obtains a variety of services from MBHP and other agencies.

Overall, respondents in my sample resembled the general welfare population as of the latter half of 1998 and early 1999. The interviewees ranged in age from 36 to 23 years old, with an average of two children and had received welfare for at least two consecutive years. Six of the recipients I interviewed receive some sort of housing subsidy or assistance. Two of the respondents live in unsubsidized housing. Of the eight respondents, two are no longer receiving welfare benefits. All of the recipients I interviewed were either on a waiting list for a Section 8 voucher, had obtained a Section 8 voucher and were conducting a housing search or had a Section 8 voucher which expired because they were unable to find a Section 8 unit.

I also conducted face-to-face open-ended interviews with employees of government organizations, advocacy agencies, non-government human service providers and affordable housing providers. Each of the institutions in the study in some way serve TAFDC recipients and collaborate with other agencies who serves the same population. The sample of agencies is not completely representative of all the agencies in Massachusetts who assist TAFDC recipients, however, it does resemble the various types of agencies who serve the welfare population. Therese Johnson, director of MBHP's Scattered Site program, Linda Watson, executive director of Transitions to



Work, Melanie Malherbe of Greater Boston Legal Services and Martha Bowman of the Scattered Site program were instrumental in helping me obtain interviews for the “snow ball” sample of agencies. Figure three lists the agencies where I conducted interviews and the category I placed each agency in.<sup>4</sup>

**Figure Three**

<b>Government Institutions</b>	<ul style="list-style-type: none"> <li>• Department of Transitional Assistance</li> <li>• Boston Private Industry Council</li> <li>• The Work Place (One-Stop Career Center)</li> </ul>
<b>Advocacy Agencies</b>	<ul style="list-style-type: none"> <li>• Greater Boston Legal Services</li> <li>• Massachusetts Coalition for the Homeless</li> </ul>
<b>Non-Government Human Service Providers</b>	<ul style="list-style-type: none"> <li>• Transitions to Work</li> </ul>
<b>Affordable Housing Providers</b>	<ul style="list-style-type: none"> <li>• Metropolitan Boston Housing Partnership</li> <li>• Project Hope</li> </ul>

The interviews with welfare recipients and direct service providers allowed me to construct a model of the welfare transition stages and determine the strategies that recipients can utilize to maximize their utility at the same time their benefits are being depleted.

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<sup>4</sup> Chapter three gives a complete definition of the four categories.

# CHAPTER TWO

## **Portrait of Welfare Recipients: Viewing the Massachusetts Transitional Aid to Families with Dependent Children Program from the Recipient Perspective**

**Chapter Summary:** This chapter probes the Massachusetts welfare system through the eyes of welfare recipients. First, a demographic description of TAFDC recipients in Massachusetts is presented. Next, I construct the welfare transition process into three phases and describe how the allotment of benefits and services fluctuates in each phase. Third, I pose three categories, which distinguish the ways recipients' approach, the transition off welfare.

## **2.1 Time Limits and Work Requirements: How are TAFDC Recipients Impacted By Welfare Reform**

Not all TAFDC recipients are subject to the same mandates in Massachusetts. Some recipients receive exemptions from DTA, which excuses the recipient from meeting certain requirements. A TAFDC recipient's DTA case worker can authorize an exemption. Occasionally, recipients will have to seek outside assistance in order to obtain an exemption. Figure Four details the situations that allow TAFDC recipients to receive exemptions.

**Figure Four**

<b>Qualifications for TAFDC Exemptions</b>			
<b>Family Situation</b>	<b>Exempt From Work Requirements</b>	<b>Exempt From Grant Cut and Time Limits</b>	<b>Non-Exempt</b>
Child of record is of full time school age and the household does not qualify for exemptions			✓
Child of record is between the ages of two and six and the family does not qualify for any of the exemptions listed below	✓		
Family is within the first 120 days of living in a homeless shelter funded by DTA and the family is not exempt	✓		
Family is living in a substance abuse shelter or a battered women's shelter	✓		
Parent is an immigrant who does not have work authorization, but receives TAFDC for their child	✓	✓	
Child of record is under age two	✓	✓	
Head of the family is disabled and receives SSI, SSDI, MADA or DTA labels them disabled	✓	✓	
A Doctor verifies that the head of the household needs to care for a disabled child	✓	✓	
Pregnant recipient is within 120 days of her due date	✓	✓	
Family member receives TAFDC assistance for a child they care for, but are not obligated to support	✓	✓	
There is a baby in the house under age three months	✓	✓	
Recipient is 60 year or older	✓	✓	

The Recipient is a teen parent and complies with the living arrangement and education rules	✓	✓	Source: Massachusetts Coalition for the Homeless
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## **2.2 Qualifying for Extensions**

In addition to exemptions, TAFDC recipients can also apply for an extension of the time limit. Extensions or time limit waivers are only good for six months, however, recipients may reapply for an extension if they need to. A recipient's 24-months of assistance must be expired before she can apply for an extension.

Extensions may be granted if the recipient is working full time (a minimum of 35 hours per week) and earning at least minimum wage and are still financially eligible to receive TAFDC benefits (Massachusetts Coalition for the Homeless, pg. 7, 1998). Recipients who are unemployed or employed part time may also be eligible for an extension, however, they must meet certain criteria. DTA will want to determine if recipients in this situation have suitable child care, are able to find a job, have turned down jobs or been fired, have the recipients complied with the DTA mandated work requirements and / or have received a DTA sanction.

## **2.3 The State of Welfare Rolls in Massachusetts**

Since the latter half of 1996, the number of welfare recipients in Massachusetts has steadily decreased. In November of 1996, there were 91,300 TAFDC beneficiaries and only 59,000 in December of 1998. There were several thousand Bay State residents who stopped receiving welfare for reasons other than the expiration of their 24 months on welfare. It is unclear why the cases were closed for these people because there was no tracking or documentation done by the Department of Transitional Assistance (DTA)

to determine their fate as “former” welfare recipients. According to DTA, 24% of the recipients who stopped receiving benefits before the expiration of the two-year time limit did so because they were over-income. Another 36% of the cases were closed for procedural reasons.<sup>6</sup> It is unclear if these families are slipping deeper into poverty after the termination of their benefits or if they are achieving economic stability (Massachusetts Law Reform Institute, 1999).

It is estimated that as many as 6,000 families in Massachusetts were cut from the welfare rolls due to the two-year time limit stipulation. These recipients were scheduled to lose their benefits on December 1, 1998. In April of 1999, the United States Department of Health and Human Services Administration for Children and Families published the number of families and individuals who receive welfare in Massachusetts. There were 150,641 individuals receiving transitional assistance in December of 1998, down from 332,044 in January of 1993 (a decline of 53 percent). Similarly, the number of families in the caseloads went down from a high of 113,571 in January of 1993 to a low of 59,154 in December of 1998, for a 48 percent decrease.

Declines of this magnitude are unprecedented, and we do not always know the causes. We cannot just assume that individuals and families no longer on the rolls have successfully transitioned into adequate and sustainable employment.

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<sup>6</sup> These figures were reported in the Massachusetts Law Reform Institute’s Interim report

**Figure Five**

Total Number of Individuals Receiving AFDC/TANF Benefits in Massachusetts as of April 1999 (In Thousands)

	<b>Jan. 1993</b>	<b>Jan. 1994</b>	<b>Jan. 1995</b>	<b>Jan. 1996</b>	<b>Jan. 1997</b>	<b>Jan. 1998</b>	<b>Dec. 1998</b>	<b>Percent (93-98)</b>
<b>Recipients</b>	332,044	311,732	286,175	242,572	214,014	181,729	150,641	-55%

Source: United States Department of Health and Human Services

**Figure Six**

Total Number of Families Receiving AFDC/TANF Benefits in Massachusetts as of April 1999 (In Thousands)

	<b>Jan. 1993</b>	<b>Jan. 1994</b>	<b>Jan. 1995</b>	<b>Jan. 1996</b>	<b>Jan. 1997</b>	<b>Jan. 1998</b>	<b>Dec. 1998</b>	<b>Percent (93-98)</b>
<b>Families</b>	113,571	112,955	104,956	90,107	80,675	68,651	60,000	-48%

Source: United States Department of Health and Human Services

**2.4 Welfare Recipients in Boston**

Boston is residence to many of Massachusetts's TAFDC families, while only nine percent of Massachusetts's population is located in Boston, (Dodson, 1998), between 1993 and 1998 18 to 19 percent of the total Massachusetts welfare cases were found in the city.

## **2.5 Racial Composition**

Nationally and in Boston, the racial composition of welfare recipients has changed dramatically since the implementation of welfare reform. Before 1997, the number of white families on welfare outnumbered minority households. The *New York Times* reports that the number of minority families on welfare is now greater than the number of white families (DeParle, 1998). It appears that both whites and minorities are leaving welfare in record numbers, however, whites are leaving at a much faster rate.

In Boston, as of August of 1998, the number of families of color on welfare is greater than the number of white families as of August of 1998. Black families are over-represented among families on welfare, compared to their numbers in the general population, but more of them are poor (and remain poor, even when employed) and are therefore eligible for public assistance. Hispanic and Asians families are also represented in the caseload in a greater proportion than their presence in the City's general population. In contrast, white families represent a decreasing percentage of all families on welfare (see Figure Seven).

### **Figure Seven**

#### **Racial Breakdown of Families on Welfare in Boston (August 1998)**

Race	Black Families	Hispanic Families	White Families	Asian Families
Percent of Welfare Families in Boston	49 percent	28 Percent	14 Percent	9 Percent

Source: Radcliffe Public Policy Institute • Radcliffe College • Cambridge, MA

**2.6 Ages and Education Levels**

The majority of welfare recipients in Boston are between the ages of 30 to 39 and have less than a high school education. It is unclear how many of these women are currently enrolled in education programs. The fact that 54 percent of those on welfare today do not have the equivalent of a high school degree forecasts a not insignificant barrier in the transition to adequate paid employment.

**Figure Eight**

**Ages of Heads of Families on Welfare in Boston  
(August 1998)**

Age	Under 20	20 – 29	30 – 39	Over 40	No Data Available
Percent of Welfare Families in Boston	None	26 Percent	42 Percent	29 Percent	3 Percent

Source: Radcliffe Public Policy Institute • Radcliffe College • Cambridge, MA

**Figure Nine**

**Education Levels of Heads of Families on Welfare  
(August 1998)**

Education Level	No High School Diploma	High School Diploma or GED	Attended Some College or earned a 2 or 4 year degree
Percent of Welfare Families in Boston	54 Percent	38 Percent	8 Percent

Source: Radcliffe Public Policy Institute • Radcliffe College • Cambridge, MA

**2.7 Homelessness and Welfare Reform**

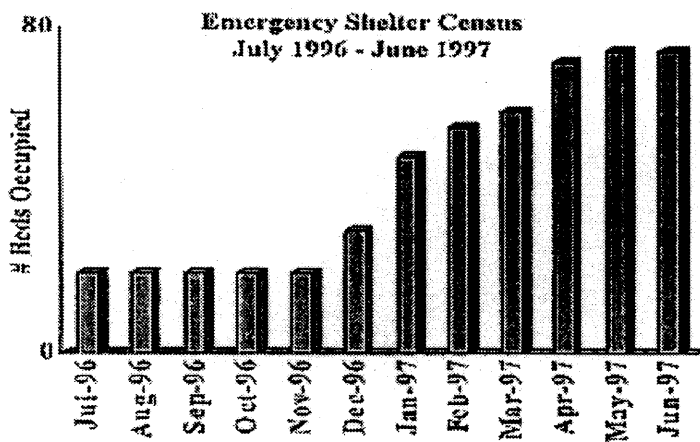
In the state of Massachusetts the rate of family homelessness increased 100 percent between 1990 and 1997 from 5,000 to 10,000. At the same time, the number of state-funded beds for homeless individuals has multiplied since 1990, although the number of



unaccompanied homeless individuals increased by 70 percent in 1997 (Boston Rescue Mission, 1999)

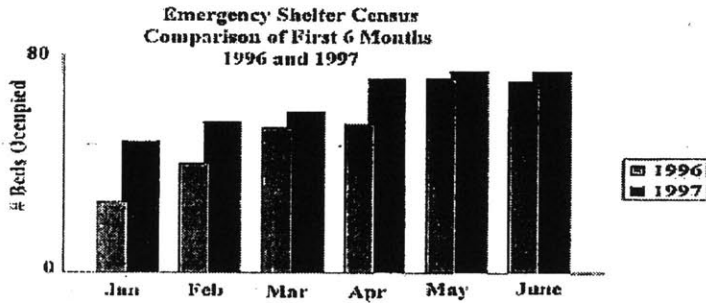
The Boston Rescue Mission, an organization providing emergency shelter to homeless individuals and families, reports a rise in the number of people requesting service. For the past two years, the Mission increased the shelter's capacity by 100 percent to accommodate the growing homeless population in Boston.

**Figure Ten**



Source: Boston Rescue Mission

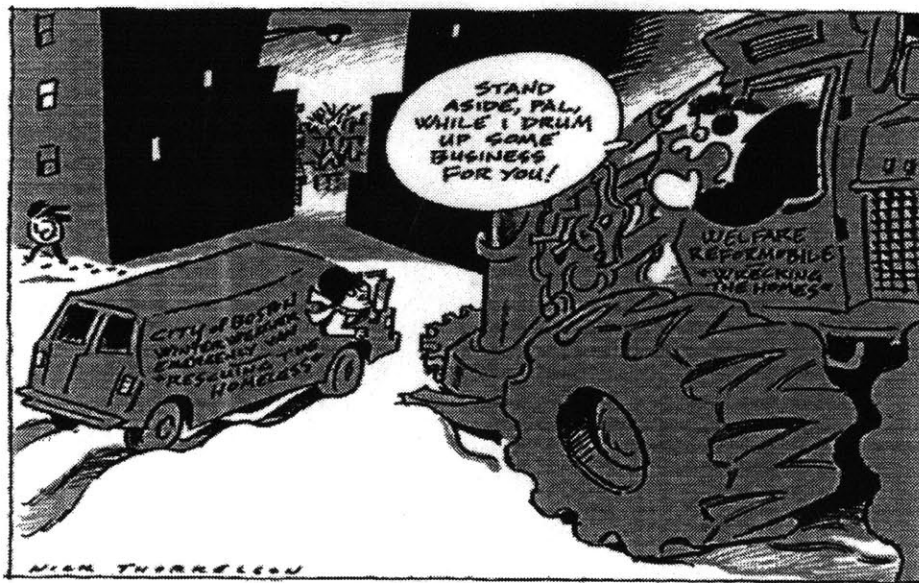
**Figure Eleven**



Source: Boston Rescue Mission

The Mayor of Boston's office recounts that homelessness in Boston rose by 5 percent since 1997. The most dramatic increase occurred among homeless families, which rose 11.6 percent. In addition, the number of homeless children rose 10.5 percent from 893 to 937 (Boston Mayor's Office, 1998).

**Figure Twelve**



Source: The Boson Globe

Philip Mangano, Executive Director of the Massachusetts Housing and Shelter Alliance speculates that as the number of Boston families being cut from welfare increases, the rate of homelessness will skyrocket as well. Homeless families, who reside in shelter will see a reduction in the amount their TAFDC grant they are allowed to keep.

The Department of Transitional Assistance provides shelter and financial assistance to homeless families in Massachusetts. DTA funds a number of the Scattered Site Emergency Shelter Programs throughout the state and provides rent arrearages to families. When a homeless family enters shelter they will lose \$40 of the rental allowance from DTA. In addition, DTA will take another \$149 per month from the family (Massachusetts Coalition for the Homeless, 1997). The following chart illustrates the breakdown of the grant cuts to families in shelter.

**Figure Thirteen**

**DTA Imposed Grant Cuts for Families in DTA supported Shelters**

<b>Family Size</b>	<b>Grant of Family in Shelter (After 2.75 percent cut)</b>
<b>1</b>	<b>\$194</b>
<b>2</b>	<b>\$285</b>
<b>3</b>	<b>\$376</b>
<b>4</b>	<b>\$462</b>
<b>5</b>	<b>\$552</b>
<b>6</b>	<b>\$643</b>

Source: Massachusetts Coalition for the Homeless

**2.8 Leaving Welfare in Boston**

It is difficult to determine how many families in Massachusetts and specifically in Boston were cut from the welfare rolls on December 1, 1998. In May of 1998 The Boston Area

Academics' Working Group on Poverty reported that about half of all Massachusetts families who receive welfare were categorized as "non-exempt" and were subject to the two-year time instituted in December 1996 (Albelda et al 1998). In Boston, 5,394 families are categorized as "non-exempt" and were cut from the welfare rolls on December 1, 1998 (Dodson, 1998).<sup>^</sup>

As thousands of Boston welfare recipients face the termination of their benefits, considerable attention must be given to their plight as they make the transition off welfare. Those in the non-exempt category who do not qualify for an extension will journey through three momentous phases as they traverse from the world of welfare into a world which provides less of a "safety net" for them and their dependents.

**Figure Fourteen**

### **Transitioning Off Welfare: Three Phases Of The Journey**



<sup>^</sup> Philip Mangano's comments were reported in a report by the U.S. Conference of Mayors. The Mayors' report on urban homelessness appears on the U.S. Conference of Mayors web site: <http://208.210.12.207/USCM/home.html>

<sup>^</sup> There are several estimates as to how many Boston families actually lost their TAFDC benefits as of December 1998. The Massachusetts Law Reform Institute reports that over 5,100 families reached the 24-month limit on December 1, 1998, but it has not been determined how many of these families applied for extensions.

## **2.9 Transitioning off Welfare: Three Phases of the Journey**

As Temporary Aid to Families with Dependent Children (TAFDC) recipients face the 24-month time limit and other new rules under Massachusetts welfare reform, they also experience new challenges and opportunities at three distinct stages of their transition. Phase one for a non-exempt TAFDC recipient is the time period when she is required to find employment or participate in a Department of Transitional Assistance (DTA) approved job training program.<sup>1</sup> Phase two begins on the day the recipient's TAFDC benefits are terminated and extends for 12 months. Phase three is the period of time after the former TAFDC recipient stops receiving benefits for one year, but before they can re-apply for benefits after five years.<sup>2</sup>

## **2.10 Why Three Phases?**

As welfare recipients embark on the journey to transition off welfare, they encounter barriers and opportunities. The degree of benefits, services and supports vary as the recipients move from phase to phase. The availability of child care support, job training and employment requirements, transportation subsidies, health care, Food Stamps allotment and housing assistance are differentially available in each of the three phases. In a rather short period of time, the recipient must learn to navigate from one phase to

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<sup>1</sup> A non-exempt TAFDC recipient is required to work after 60 days of receiving assistance and whose youngest child is of mandatory school age. They are required to work 20 hours per week unless they fall in one of the exempt categories or they have a "good cause" for not participating. The 60-day clock starts ticking from the date of the family's TAFDC application. Also, if the youngest child is a "cap baby" (a child conceived after the family starts receiving TAFDC benefits) the parent is required to work when that child turns three months old.

<sup>2</sup> Non-exempt families who receive TAFDC benefits are subject to a 24-month limit on the receipt of TAFDC benefits within a five year period. Once a non-exempt TAFDC recipient has used her 24 months of benefits, she is no longer eligible for benefits until the five year period is up.

the next. Tracking the TAFDC recipient through the three phases reveals most prevalent barriers, where gaps exist in the system and establish which phases leave the most room for the recipient to “fall through the cracks”.

**2.11 TAFDC Benefits Granted During the Three Phases**

DTA provides a welfare recipient with different benefits, services and subsidies in each of the three phases. The provisions made by the Department are granted to recipients who meet the TANF eligibility requirements. The recipient receives the most services from DTA during phase one and least in phase three. In some cases DTA “contracts out” to other agencies like the One-Stop Career Service Centers and Metropolitan Boston Housing Partnership to provide recipient services. The following figure details the benefits and services provided by DTA during each phase.

**Figure Fifteen**

<b>Benefits</b>	<b>Phase One</b>	<b>Phase Two</b>	<b>Phase Three</b>
<b>Transportation</b>	While receiving benefits, a non-exempt recipient is eligible for a transportation subsidy or reimbursement of transportation costs as long as she is meeting the work requirement.	No transportation subsidy is provided by DTA. In some cases, other advocacy groups may provide assistance.	No Transportation subsidy is provided by DTA. In some cases, other advocacy groups may provide assistance.
<b>Health Care (Medicaid)</b>	Medicaid coverage is provided for TAFDC recipients.	Medicaid coverage can continue for up to one year after a recipient is terminated from welfare, provided she is working and has a dependent child.	In 1997, the MassHealth program was enacted which extend coverage to the disabled and the short-term unemployed. Pregnant women and infants up to 185 percent poverty are covered, as well as, youths to age 18 to 133 percent poverty. MassHealth also includes an Insurance Reimbursement Program for low-income workers. This component provides subsidies for workers with incomes below 200 percent poverty.

<b>Benefits</b>	<b>Phase One</b>	<b>Phase Two</b>	<b>Phase Three</b>
<b>Child Care</b>	A Non-Exempt Recipient who is either participating in a community service program, employed (full or part time) or enrolled in a supported work program is eligible to receive a child care voucher which is authorized by her case worker and issued by the CCRA <sup>2</sup> . If the recipient participates in community service, a full employment program, or a supported work program the voucher is issued for 6 months. <sup>3</sup>	A Former Recipient whose benefits have been terminated and who is employed is eligible for fully subsidized child care for 12 months after their case closes <sup>4</sup> .	A Former Recipient who has been off of TAFDC for over a year and are working are eligible for Income Eligible Child Care Vouchers. The CCRA administers these vouchers, which are given based on the parent's income, number of children, ages of the children and how many hours a week the parent works <sup>5</sup> . Former recipients who qualify for the income eligible vouchers have their names put on a waiting list and when funding becomes available they are given the names of child care providers in their area that accept the vouchers.
<b>Food Stamps</b>	All TAFDC Recipients are eligible to receive food stamps. Most non-citizens are ineligible for the food stamps program.	With some exceptions, able-bodied adults between the ages of 16 and 60 must work (at least 20 hours) or take part in an approved education / training program in order to be eligible.	Non-welfare families are eligible provided the income and resources are met. If a food stamp recipient is laid off from her job, she can receive an additional three months of food stamps.

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<sup>2</sup> CCRA is the acronym for Child Care Resource and Referral Agency.

<sup>3</sup> After six months the case is reviewed by the CCRA to determine if the recipient is still eligible for fully subsidized child care assistance. If the recipient finds employment and their case is expected to close due to earnings, the case worker is instructed to only authorize a voucher for two months. If the case is not expected to close they may authorize the voucher for six months.

<sup>4</sup> If a former recipient is not employed by the time their case closes, they are not eligible for child care. If they do become employed within this 12-month period, they can receive fully subsidized child care for the remaining months left in the year. For example, if a recipient is unemployed for three months after her case closes, then she finds a job; she is only eligible for 9 months of fully subsidized child care.

<sup>5</sup> In order to qualify for the Income Eligible Child Care Voucher, the parent's total household's gross monthly income cannot exceed \$1,862 for a family of two, \$1,931 for a family of three and \$2,299 for a family of four and \$2,667 for a family of five.

<b>Benefits</b>	<b>Phase One</b>	<b>Phase Two</b>	<b>Phase Three</b>
<b>Education Job Training Job Search Employment<sup>6</sup></b>	In order to qualify for any “transitional year” benefits like fully subsidized child care, a former recipient must be working full or part time. An education or training program alone does not qualify it must be combined with work.	A Non-Exempt Recipient must work 20 hours per week in a paid job, in a “work-study position, doing community services, providing child care, participate in a full employment or supported work program or perform a combination of community service and work equaling 20 hours.	After 12 months off welfare, a former recipient may still use the One-Stop Career Centers or other programs through various organizations, however, they do not qualify for TAFDC-only programs.
<b>Housing<sup>8</sup></b>	Homeless families placed in temporary emergency shelter by DTA or staying in a community room within a DTA shelter who are meeting their housing search obligations are exempt from the work requirement (even if their status is “non-exempt”). Families participating in a substance abuse shelter program or a battered women’s residential program are also exempt from the work requirement. <sup>7</sup>	Homeless Families who become “over-income” because of employment are required to leave shelter.	Former recipients in phase three are still eligible for the Section 8 related housing programs. However, in some cases they may no longer be eligible for DTA family shelter programs.

## **2.12 Three Categories of TAFDC Recipients**

Journalist David Zucchino, author of the book *Myth of the Welfare Queen* interprets the popular “welfare queen” myth as the belief that the typical welfare recipient spends the government’s money recklessly, while producing more babies in order to receive addition cash benefits (Zucchino, 1997). Those who subscribe to the “welfare queen” credence may view welfare recipients as one dimensional individuals determined to exploit the government’s “generosity”, however, my interviews with direct service providers and welfare recipients produced an alternative view.

<sup>6</sup> During each phase, a client may use the One-Stop Career Center Services. In phase one, the client is eligible for special programs for TAFDC recipients. Please see Chapter Three for more details.

<sup>7</sup> Please see the “Impact on Families with Housing Subsidy” chart for a more detailed description of welfare reforms impact on those whom also receive a housing subsidy.

<sup>8</sup> In some cases a victim of domestic violence who is still living in her own home may also be exempt from the work requirement. These decisions are made on a case-by-case basis.

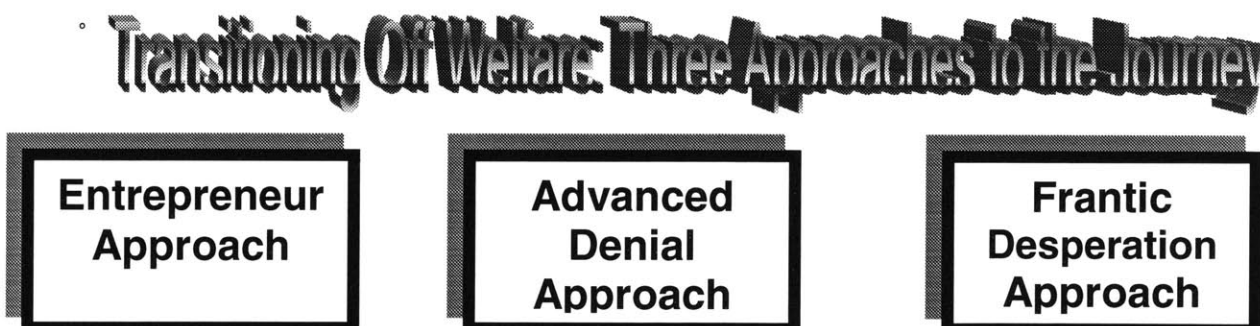


TAFDC recipients are under an immense amount of pressure to provide food, clothing and shelter for themselves and their family members. The National Coalition for the Homeless reports that Temporary Assistance for Needy Families (TANF) benefits and Food Stamps combined do not provide enough resources to raise a family above the poverty level. This contradicts the notion that welfare provides an alternative way of life, one that substitutes paid work. The empirical literature suggests that, in reality, welfare recipients often must combine welfare and work in order to make ends meet (Edin and Lein, 1997).

Through the progression of my interviews I learned more about the challenges recipients face as they move through the three stages of the transition. Furthermore, certain characteristics began to emerge, which developed my understanding of recipients' approach to the transition.

It is impossible to divide all welfare recipients into three groups in an effort to explain how they approach the transition, however, a three part division can assist service providers in understanding the needs of their clients leaving welfare. Moreover, direct service providers, advocate agencies and DTA can better intervene and help ensure that clients leaving welfare are prepared and equipped for the transition.

**Figure Sixteen**



### **2.13 Transitioning Off Welfare: Three Approaches to the Journey**

The direct service providers and advocates with whom I spoke to described three strategies, that recipients employ, each approach dictates the way the advocates can serve the clients, and to a certain extent, the degree of success clients have transitioning off welfare.

Likewise, as the clients describe their experiences and the experiences of their peers, the same three strategies or approaches began to materialize. I named these approaches to the transition off welfare: (1) the entrepreneur, (2) advanced denial and (3) frantic desperation. In the following three sections, I detail the strategies that recipients use in each of the three approaches.

### **2.14 Entrepreneur Approach**

A welfare recipient uses the *entrepreneur approach* will most likely make the most successful transition off welfare. Entrepreneurs in some cases have prior work experience and at least a high school education. Some may even have college experience, however, an employment history and prior education are not requirement in this category. This group begins to plan a self-sufficiency strategy from the moment they begin receiving welfare benefits.

° The entrepreneur's strategy may involve figuring out how to use their time on welfare to get additional education, training, social services, escape a dangerous situation (domestic violence cases) or secure affordable housing. Recipients in this category also maximize the services they receive from DTA, advocacy groups, social service agencies and housing providers. Entrepreneurs try their best to understand the new regulations under welfare reform and they keep abreast of the amount of time left on their "clock"<sup>^</sup> as well as the type of services and benefits they should receive in each of the three phases.

Entrepreneurs are often the TAFDC recipients who politicians flaunt as examples of the "ideal" welfare recipient. They are praised for their ability to pull themselves up by their bootstraps and enter the mainstream.

**Vignette:  
The Entrepreneur Approach**

Tracey is a 28 year old African American mother of two daughters ages 8 and 2. Tracey grew up in a working-class suburb of Boston. After graduating high school, Tracey worked, but she unexpectedly became pregnant. The father of her child did not pay child support, so Tracey chose to go on welfare so she could support herself and her baby and enroll in an education program. While on welfare, Tracey took college courses and participated in several programs geared toward teaching welfare recipients computer and office skills. Her family provided child care for her child. During Tracey's last year on TAFDC assistance, she began working part-time at a Boston Neighborhood Development Corporation (NDC) doing part-time clerical work. She acquired the job through her participation in the Jewish Vocational Services employment-training program. While working at the NDC, she enrolled in the agency's co-op home ownership program and became member of a co-op mixed income apartment complex. Tracey became a valued employee at the NDC and became an informal peer mentor to other welfare recipients who used the NDC's services. When Tracey's TAFDC clock expired, she was hired full-time at the NDC. When I interviewed Tracey, she was completing a personal success training program and still looking for ways to improve her situation.

Often, politicians overlook the fact that these exemplary welfare recipients are

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<sup>^</sup> The "clock" refers to the 24 months of TAFDC cash assistance that a non-exempt recipient receives within any 5-year period. Service providers (and welfare recipients) will often use phrases like, "You (I) have 10 months left on your (my) clock."

successful do to their own determination and a strong support network and safety net, which allows them to do more than just “survive” day-to-day. Without this support, many of these same people would still be struggling just to make ends meet.

### **2.15 Advance Denial Approach**

° The *advanced denial approach* is undertaken by TAFDC recipients who are unclear about the specific regulations and benefits that apply to them under the “new” welfare reform legislation. This “unawareness” often creates a sense of non-acceptance of the fact that their welfare benefits will be terminated can lead those in this group to be unprepared for life without TAFDC benefits.

Some recipients who appear to be in “denial” have a difficult time grasping the concept that DTA (and by extension the government) would completely take away the paltry safety net that welfare provides. Most recipients already struggle to provide life’s necessities

**Vignette:**  
**The Advanced Denial Approach**

I interviewed Luisa 33-year-old welfare recipient who came to the United States from Cuba as a child. She is the mother of a 9-year-old son and has received welfare since he was a baby. She is also the primary care taker for her grandmother who is disabled.

Luisa and her family have a Section 8 voucher and live in a two-bedroom apartment in Boston’s Fenway neighborhood. When I asked her about the impact that welfare reform had or will have on her life, she told me she was not sure. So far, her benefits have not been terminated, but she thought they might be in December 1, 1998. She was not sure how much time was left on her clock or if she qualified for an extension or exemption. Currently she is doing community service work and before that she worked briefly for a temp agency. Luisa told me she was unaware of how she would support her family if her benefits were terminated. She depends on the child care voucher, which pays for her sons after-school program. Also, she and her son are in need of affordable health care. Currently, does community service work at a local Neighborhood Development Corporation in her neighborhood.

At the end of the interview, she told me that she enjoyed caring for her mother and worried about who would care for her Mom if she is forced to work fulltime.

with their TAFDC benefits, therefore, it is strenuous to imagine supporting a family on low wages with no benefits. TAFDC recipients who fled domestic violence situations,

have learning disabilities or are raising children without any support from the other parent can get so consumed by these pressures that they ignore the impending termination of their benefits.

Denial can also be a coping mechanism that recipients invoke to help them deal with the stress of the transition off welfare. Several of the direct service providers told me they often see clients who are in denial, because they deduce that they are unprepared to face the challenges that lay ahead. Welfare recipients with limited education and work experience may not realize what is expected of them in the labor force.

### **2.16 Frantic Desperation Approach**

The final approach, *frantic desperation*, starts TAFDC recipients on a panicked rush to take “any” job because they fear being cut from welfare prematurely or they are lead to believe that they must take a job right away. Similar to the advanced denial approach, those in frantic desperation frequently do not have a strategic approach to the transition off welfare.

The causes of frantic desperation can emanate from the recipient or in many cases her case manager or direct service provider. All non-exempt welfare recipients must begin working 20 hours a week after they receive benefits for 60 days. A recipient’s DTA case worker may pressure her to take a job with less upward mobility in an effort to get her working. The Massachusetts “work-first” model of welfare reform places DTA case workers in a position to encourage recipients to chose work over any other options. In addition, some direct service providers place so much emphasis on the fact that if the

client uses her entire 24 months of benefits she will not be eligible for another 5 years. This realization can cause the client to presume that finding a job is the alternative, because she fears she could be without a safety net for up to three years.<sup>6</sup> In the end, the client might panic and take the first available job in an effort to “bank” her time.

In Chapter Five, I will give a more in-depth definition of “banking” one’s time on welfare. In short, banking refers to a welfare recipient who purposely leaves welfare voluntarily so she can use the remaining time on welfare later.

DTA policy can also enhance the frantic desperation approach.

I mentioned earlier that non-

exempt recipients must find a job and work within 60 days of receiving

TAFDC benefits. If they do not find a job and work at least 20 hours a

week, they must perform community service (unpaid work) for 20 hours per week.

Furthermore, if a non-exempt welfare recipient conceives a child while she is receiving

TAFDC benefits, that child will not be added to the cash grant unless the child meets

**Vignette:**

**The Frantic Desperation Approach**

Elizabeth is 28 years old and the mother of two daughters ages three and two months. Liz (as friends and family call her) is African American and has received TAFDC benefits for one year.

I interviewed Liz in her apartment located in Boston’s Fenway neighborhood. Liz does not have a Section 8 voucher and pays market rent for a two room apartment that is badly in need of repairs.

Since Liz’s newborn daughter was conceived while she was on welfare, she does not receive cash benefits for the baby and she must find a job by the time her baby is three months old.

It would be an understatement to say that Liz was frantic about finding a job. She felt guilty that she would have to leave her baby with someone else while she works and she was disappointed that she would not be able to attend school because the pressures of working and caring for her two children were too great.

When I asked about how she planned to conduct her job search, she told me she would take the first available job even though she really seeks a position that would allow her to learn a marketable skill.

Furthermore, Liz was concerned about providing adequate housing for her family. She is anxious to move out of her present housing situation, but she does not think she can afford anything else in a relatively safe neighborhood. She applied for a Section 8 voucher, but she is so far down the list she figures it will take years before she gets the voucher.

<sup>6</sup> All non-exempt clients are entitled to two years of TAFDC benefits within a five-year period. If the client uses the 24-months of benefits concurrently, they must wait at least three years before they can apply for welfare again.

the exemptions to the family cap rules.<sup>1</sup> Also, the mother is required to work once the “child of exclusion” is three months old. Given that it can take up to six weeks or more for a woman to recover from childbirth, that only gives a mother in this situation less than two months to secure child care and find a job.

Purdue University’s Management Placement Office at the Krannert Graduate School of Management, reports that the average job search (for an MBA) can take up to eight months to year.<sup>2</sup> One can deduce that a person with limited education and work experience might have more difficulty securing a job than an MBA. Furthermore, once a welfare recipient has secured a job, she must coordinate child care, transportation and if time permits education and training. All this must be done on a limited budget and under the DTA mandated time constraints.

Regardless of the approach a TAFDC recipient employs, the transition off welfare is riddled with challenges and barriers that one can only conquer with support services and the security of a strongly woven safety net. The TAFDC’s safety net can be composed of a variety of institutions, family members and peers.

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<sup>1</sup> The exemptions to the family cap are listed in chapter 2.

<sup>2</sup> This information is found on the Krannert Graduate School of Management Placement Office Web Site. May, 1999.

# CHAPTER THREE

## CHAPTER THREE

### **The Institutional Players: An Analysis of the Agencies that Implement, Facilitate and Monitor Welfare Reform in Massachusetts.**

**Chapter Summary:** This chapter explores the ways institutions, advocacy organizations, direct service providers and affordable housing agencies interact with TAFDC recipients transitioning off welfare. First, an explanation of the organizations' differing views on poverty alleviation strategies is explored. Second, a demonstration of how the agencies collaborate and at times oppose one another as they serve TAFDC recipients in Massachusetts.



*"If they [TAFDC recipients] are under the time limit and their time is almost up, the goal would be to do everything you can to help them find a job. Before their time ends."*

-Adrienne Anderson,  
Director  
Massachusetts Department of Transitional Assistance  
Bowdoin Street Office

*"The cycle of poverty will not be broken on \$8 per hour. You need to have skills to earn a living wage"*

-Gene Finnin,  
Case Manager  
Metropolitan Boston Housing Partnership  
Scattered Site Family Emergency Shelter Program

### **3.1 The Connection Between TAFDC Recipients and Service-Institutions**

As a welfare recipient makes the transition off welfare, she goes through the process of losing benefits and braving the challenges of being the sole provider for her family members. During this transition, the TAFDC recipient may receive intervention and support from a variety of agencies, or she might only interact with the Department of Transitional Assistance. The previous chapter explores how the recipient's "approach" to the transition can often determine her success in navigating the system and the level of her prosperity. This chapter delves into the methods that service agencies employ to assist welfare recipients through each phase of the transition.

### **3.2 Who are the Institutional Players?**

There are multiple agencies in the Boston area that work with TAFDC recipients at various points in their lives. I was able to gather information and interview employees from such agencies. Although the agencies I focus on do not encompass the breadth of TAFDC recipient support agencies in Boston, they do provide a view of the most critical agencies that constitute the recipient's support system.

Like players in a drama about the struggle to survive amidst arduous circumstances, these institutions perform in concert and sometimes in opposition as they aid the welfare recipient on the road to self-sufficiency.

The institutional players or agencies are divided into four categories or groupings. The first group includes organizations that are funded and controlled by the federal, state or city government. The Massachusetts Department of Transitional Assistance, One-Stop Career Centers, Massachusetts Bay Transit Authority, and state funded child care providers are in the first group.

The second coterie encompasses advocacy agencies and groups. These institutions provide legal support, information and links to other support groups for TAFDC recipients. Advocacy groups will often serve as representatives for welfare recipients and present their requests to the legislature. The agencies in this category are Greater Boston Legal Services, Massachusetts Coalition for the Homeless, Massachusetts Immigrant and Refugee Association and Massachusetts Law Reform Institute.

The next category comprises agencies that provide human and social service support. Often these groups do not have complete autonomy and are attached to affordable housing providers or larger social service organizations. Jewish Vocational Services, Morgan Memorial / Goodwill Industries and Transitions to Work form the third group.

Affordable housing providers and Shelters constitute the final assembly. In some cases, these organizations provide social services as well, but their primary objective is

the provision of shelter. The “housers” may receive some financial assistance from the federal or local government, however, they retain a certain level of autonomy and often oppose government policy. The providers in this group are Metropolitan Boston Housing Partnership and Project Hope.

### **3.3 The Department of Transitional Assistance: The Central Agency**

In Massachusetts, three agencies provide cash assistance for low-income residents. Emergency Aid to the Elderly, Disabled and Children (EAECD) and the federal Supplemental Security Income Program (SSI) provide low-income support, however, Transitional Aid to Families with Dependent Children (TAFDC) is the largest cash assistance program in Massachusetts (Kirby, 1997). TAFDC replaced Aid to Families with Dependent Children (AFDC) in 1995, and the Department of Transitional Assistance (DTA) was bestowed the responsibility of administering the program in Massachusetts.<sup>13</sup> The Department of Transitional Assistance is one of the 15 agencies under the domain of the Massachusetts’ Executive Office of Health and Human Services (EOHHS). There are 40 DTA offices located throughout Massachusetts, the central office is located in Boston.

Prior to the reform of welfare in Massachusetts, the Department of Public Welfare (now the Department of Transitional Assistance) administered welfare benefits families

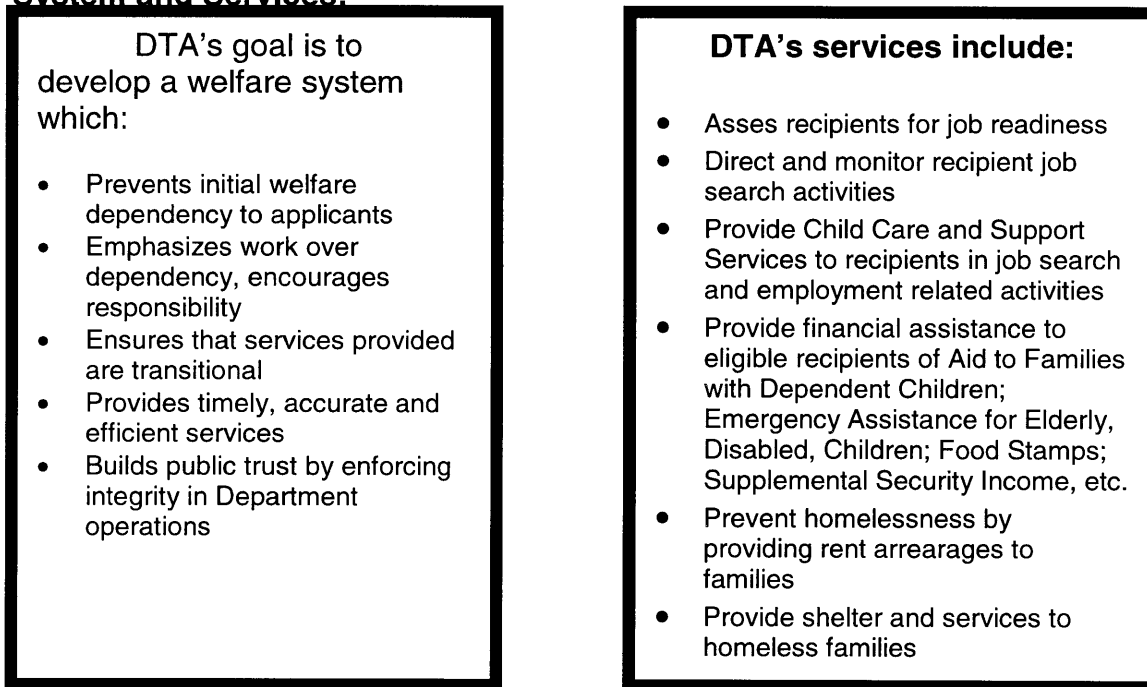
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<sup>13</sup> The Urban Institute Report, *Income Support and Social Services for Low-Income People in Massachusetts*, states “Chapter 5 of the Massachusetts Laws of 1995 authorized the waiver application for TAFDC implementation of which began late in 1995.”

eligible to receive Aid to Families with Dependent Children.<sup>14</sup> In the post-welfare reform era, DTA's mission is to provide transitional services that promote responsibility and self-sufficiency to eligible recipients.<sup>15</sup> The following figure details DTA's goals and services.

### **Figure Seventeen**

#### **Massachusetts's Department of Transitional Assistance Goals for the Welfare System and Services:**



Source: Department of Transitional Assistance

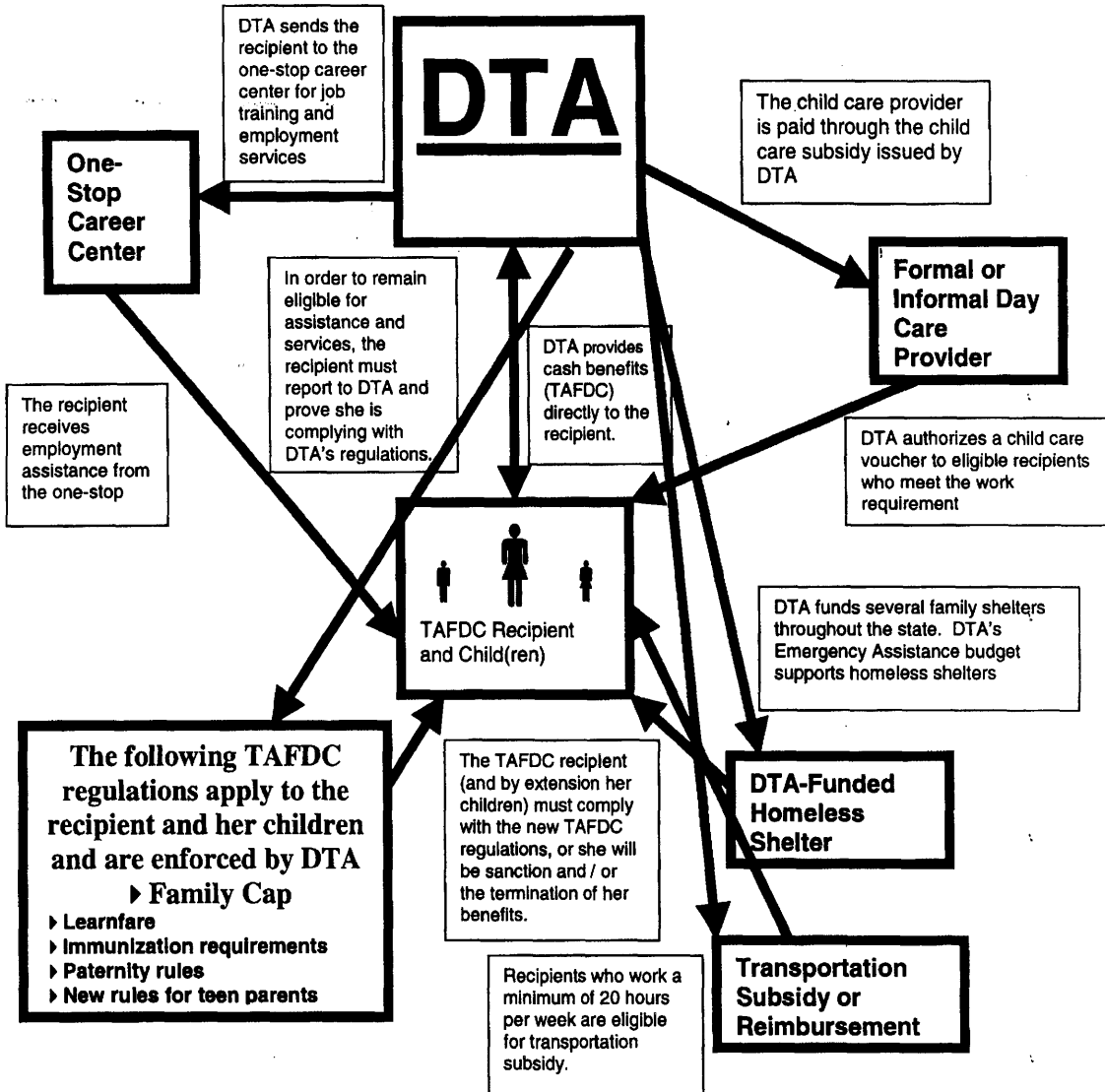
DTA does not try to meet all of its goals or provide its services alone. There are several agencies that assist DTA in this endeavor. The Department's goals place emphasis on dissuading recipients from "dependence" on the assistance. TAFDC recipients receive employment and training assistance, child care subsidies and transportation subvention

<sup>14</sup> Aid to Families with Dependent Children (AFDC) is the name of the federal program, which supplied cash assistance to low-income families. After the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 was passed, AFDC was renamed Temporary Assistance for Needy Families (TANF).

<sup>15</sup> DTA posts its mission statement, goals and services on the EOHHS web site.

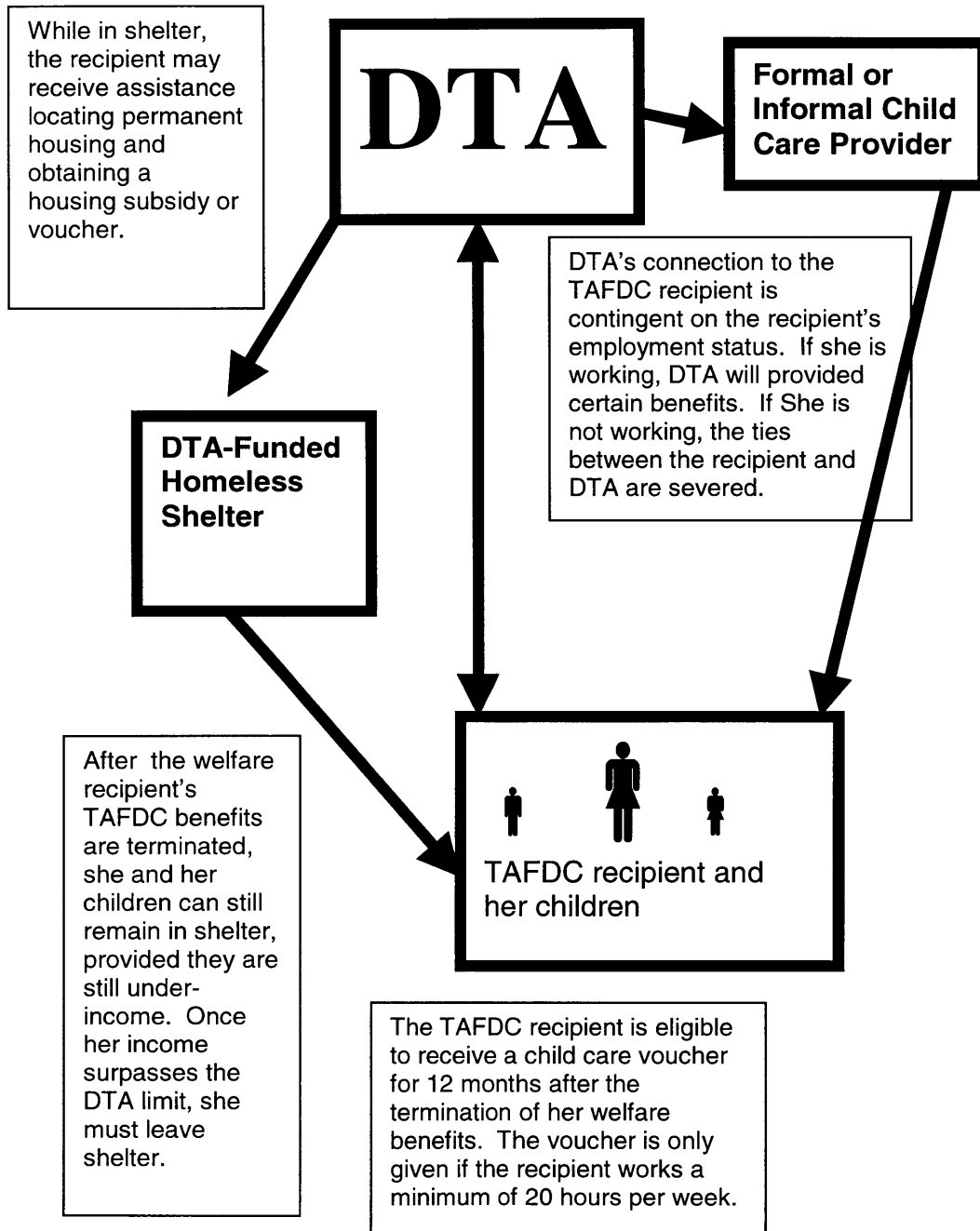
through DTA's partnerships with other agencies. Of all the agencies that provide services and assistance to TAFDC recipients, the Department of Transitional Assistance is the most influential institution in the recipient's life. The following diagram illustrates the myriad of benefits DTA regulates and supplies to welfare recipients in phases one and two.

**Department of Transitional Assistance and the TAFDC Recipient (Phase One)**



**Figure Eighteen**

**Figure Nineteen**  
**Department of Transitional Assistance and the TAFDC Recipient (Phase Two)**



When the welfare reform legislation became law in Massachusetts in 1995, welfare recipients were not the only ones hesitantly waiting to see how the changes would affect their day-to-day lives; DTA employees were also uncertain about the new reforms.

DTA staff members began training programs in February of 1995, to prepare for service delivery in the Post-Welfare Reform Era. In total 8,600 DTA employees were trained through 220 classes. By the Fall of 1996 the all Massachusetts TAFDC cases were assessed using the new welfare rules (Kirby, 1997).<sup>16</sup>

There were several reasons that contributed to DTA's expeditious transition from the old procedures to the new. In 1997, the Urban Institute published the report *Income Support and Social Services for Low-Income People in Massachusetts*, the paper attributes three factors which explain DTA's smooth transition: DTA's focus and commitment to the ideals of the welfare reform policy (employees at all levels are indoctrinated into the new philosophy), DTA's senior staff members closely monitored the transition and at the same time the transition occurred the number of welfare cases declined.

The transition has not been completely "smooth sailing" for DTA. The Department continues to come under fire for its implementation of welfare reform. For example, several advocacy organizations criticized DTA for imposing tough sanctions on welfare recipients who could not meet the work requirements. DTA terminated the benefits of 1,253 non-exempt TAFDC recipients, from July to December of 1996, because the

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<sup>16</sup> Approximately 88,000 cases were evaluated.



recipients did not comply with the work requirements (Kirby, 1997). Later in the chapter, I present a thorough examination of accusations against DTA and the organizations who express grievances against the Department.

### **3.4 One-Stop Career Centers: A State Funded Employment Services Provider**

Figures Eighteen and Nineteen illustrate how DTA provides services and financial assistance to welfare recipients through collaborations with government agencies. The Massachusetts's One-Stop Career Centers<sup>17</sup> are instrumental in assisting DTA provide employment and training services for TAFDC recipients.

After welfare reform swept through the state of Massachusetts, the state-funded employment assistance program went through its own metamorphosis. The One-Stop Career Centers Initiative came to fruition through the efforts of the MassJobs Council, Massachusetts's Human Resource Investment Council (Kirby, 1997).

At the time the MassJobs Council was created, the Massachusetts legislature transfigured the sixteen Private Industry Councils (PICs) and changed their names to the Regional Employment Boards. In November of 1995, Massachusetts received a One-Stop Implementation Grant from the United States Department of Labor. The legislators envisioned the One-Stops as entities that provide education, employment training and career transition services (under one roof) for all residents of Massachusetts (1997 State of Massachusetts: One-Stop Profile).

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<sup>17</sup> At times, I will refer to the One-Stop Career Centers as One-Stops or Career Centers.

Currently, there are eight Career Centers located throughout Massachusetts. Four of the One-Stops are located in Boston, the Boston Centers are: Boston Career Link (located in the South End), The Work Place (located in Downtown in the financial district), JobNet (located in Boston) and a second JobNet Satellite Office (located in Roxbury). The Boston Career Link is operated by three nonprofits: Dimmock Community Health Center, Morgan Memorial and the Women's Education and Industrial Union. The City of Boston and Jewish Vocational Services run The Work Place, while the Massachusetts Department of Employment and Training operates JobNet.

Although the One-Stops provide a wide range of services for employers, job-seekers and those changing careers; the centers required by the state to provide programs that specifically target: veterans, dislocated workers, youths seeking summer employment, older workers, the unemployed and jobs and training programs for welfare recipients (Davis, March 1999).<sup>18</sup>

Welfare recipients are referred to the One-Stop by their case workers. The age of the welfare recipient's youngest child dictates how soon the case worker encourages the recipient to seek assistance from the Career Centers. If the recipient is non-exempt and her youngest child is six years old, the case worker would encourage her to go to the One-Stop as soon as possible because state and federal law requires her to find a job

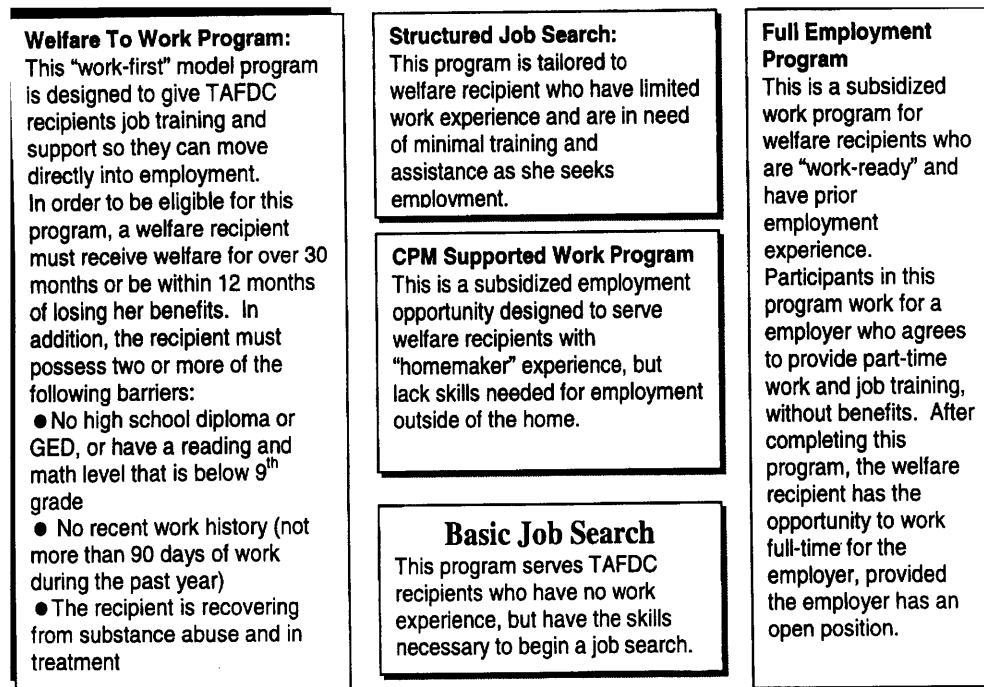
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<sup>18</sup> The One-Stops are also required to provide: Employment Services, Adult Basic Education, Community-college based education and training, Vocational Education programs and Massachusetts Rehabilitation Services.

in 60 days (Anderson, March 2, 1999).<sup>19</sup> In addition to the DTA case workers, the One-Stops also send staff members to the recruit welfare recipients from DTA offices.

Once a TAFDC recipient enters the One-Stop, she is given a brief interview by a One-Stop staff member to determine her education level and employment history. The One-Stops employ several multi-lingual staff members who are able to determine a recipient's proficiency in English and assist them accordingly. Based on the initial interview, the One-Stop employment counselor recommends an employment plan for the recipient. The employment plan can include a variety of options for the recipient based on her level of education and work history. The following figure explicates the options welfare recipients and their employment counselor can select.

**Figure Twenty**



<sup>19</sup> According to Chapter 5 (the Massachusetts welfare reform legislation) all new non-exempt TAFDC recipients are required to find employment 60 days after they begin receiving benefits. If the recipient is unable to find work, she is placed in an unpaid community service position.

The One-Stops work with the welfare recipient until she is able to find employment, enroll in a job training program or participate in a Welfare to Work program. Once employment is found, the One-Stop tracks the welfare recipient's progress for 30 days after she begins working (Davis, March, 1999). If the welfare recipient is unable to find employment or is unable to complete one of the employment / training programs, her DTA case worker should send her back to the One-Stop for a re-assessment to determine if she should enroll in another program. If the recipient is unable to complete the newly suggested program, she is required to fulfill the work requirement through a community service position unless it is determined that she is unable to work due to a disability (Anderson, March 1999).<sup>20</sup>

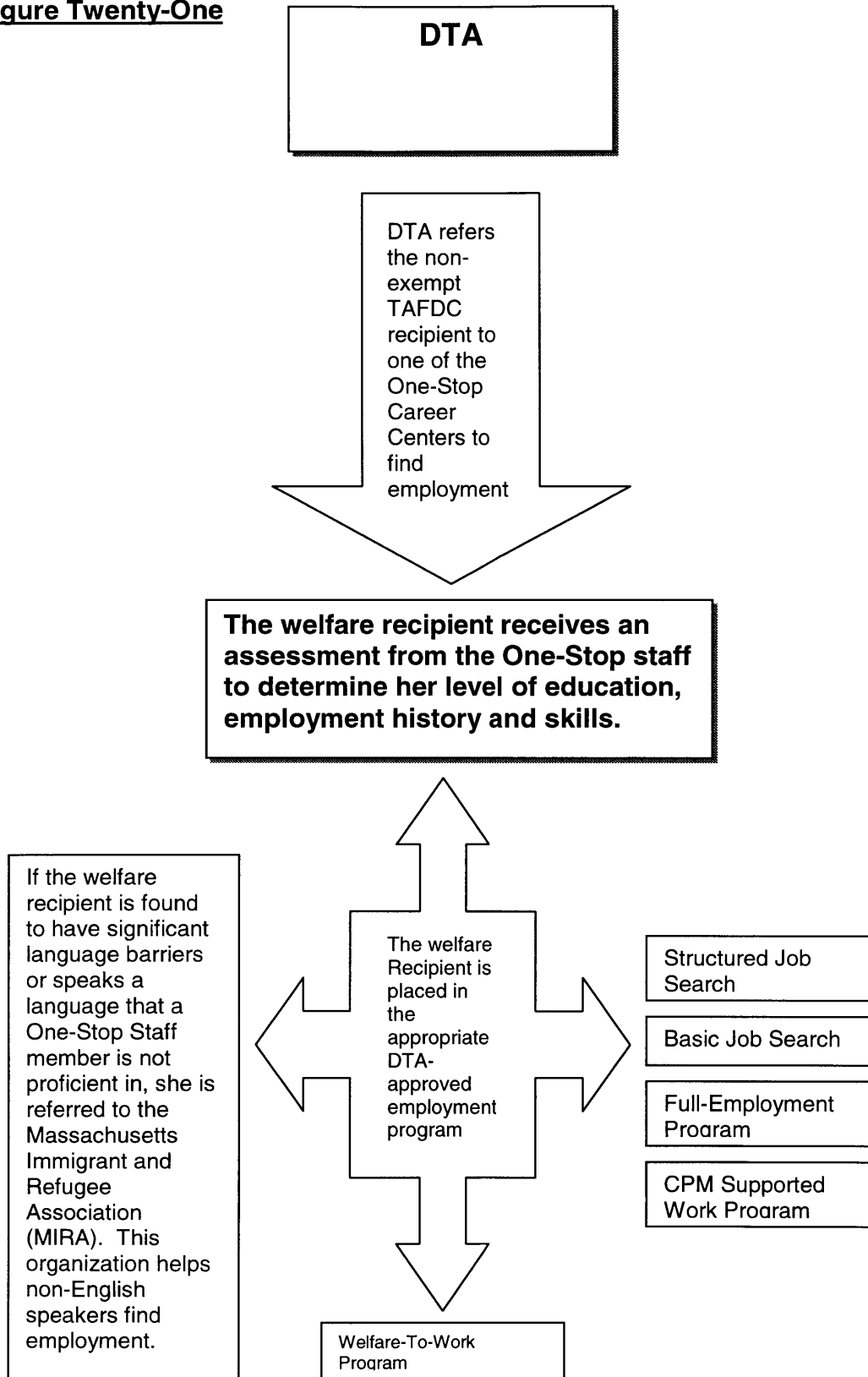
The One-Stops are partially funded by DTA through an Interagency Service Agreement with MassJobs Council. In 1997, DTA consigned approximately \$3 million in FY97 to the Career Centers to provide job search assistance to welfare recipients (Kirby, 1997). In order to be reimbursed by DTA, the One-Stop must assist the welfare recipient find and secure employment (1997 State of Massachusetts: One-Stop Profile). In 1998, each of the One-Stops placed approximately 200 TAFDC recipients in jobs with an average wage of \$9.75 per hour.

The following chart exhibits the referral, assessment and job placement process a welfare recipient would go through using the One-Stop Career Centers.

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<sup>20</sup> In some cases the re-assessment identifies a learning disability that prevents the recipient from completing a job training or education program. Recently Greater Boston Legal Services and the Massachusetts law reform Institute assisted welfare recipients in receiving exemptions from the work requirement due to the recipients learning disability.

**Figure Twenty-One**



### **3.5 State Funded Transit Authorities: Transportation Providers for TAFDC Recipients**

The Massachusetts Bay Transit Authority (MBTA) is the sixth largest mass transit system in the United States.<sup>21</sup> Close to 3 million people are served by the MBTA in 78 cities and towns with an area of 1,038 square miles. The MBTA operates 155 bus routes, 3 rapid transit lines, 5 street care routes, 4 trackless trolley lines and 13 commuter rail routes (Massachusetts Bay Transit Authority, 1999).

Low-income individuals and welfare recipients in Boston depend on the transportation services that the MBTA provides. Chapter Four describes the transportation barriers that welfare recipients face as they transition off welfare: lack of transportation options to the suburbs, deficiencies in the existing routes and lengthy commutes. In spite of these barriers, DTA requires that all non-exempt TAFDC recipients work a minimum of 20 hours, which usually requires recipients to spend several hours per week on the bus or "T".

When welfare reform took shape in Massachusetts, there was little discussion between DTA and MBTA around the transportation barriers that welfare recipients face. During phase one of the transition-off-welfare process, DTA provides a transportation subsidy to recipients who work a minimum of 20 hours per week. In general, DTA allocates this subsidy in the form of a monthly bus or "T" pass. The recipient is eligible to retain the subsidy until her welfare benefits are terminated, after that point, DTA no longer provides transportation assistance (Anderson, April 1999).

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<sup>21</sup> As of 1993, the MBTA remained the sixth largest mass transit system.

Thus far, MBTA or DTA have yet to create improvements to the transit system in an effort to better serve low income people, however, the two organizations have come to the table in an effort to discuss the issues. Steadily, the two organizations are beginning a relationship to address the issues of transportation provision for current and recently terminated welfare recipients.

### **3.6 State Funded Child Care Providers and TAFDC Recipients**

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 did more than usher in welfare reform across the nation, it also created the opportunity for individual states to rehab their subsidized child care systems. Prior to welfare reform, Massachusetts's state-funded child care program was heavily regulated and decentralized. In the Post-Welfare Reform Era Massachusetts combined the funding and management process in an effort to streamline the delivery of subsidized child care services. In 1997, former-Governor Weld created the Office of Child Care Services (OCCS), and consolidated all Human Services child care purchasing programs in that agency. The creation of OCCS transfers the child care functions previously administered by the Department of Social Services, the Department of Transitional Assistance and the Executive Office of Health and Human Services to the new agency. Welfare recipients in Massachusetts are eligible for DTA-funded child care assistance during phases one and two of the transition off welfare. The recipient may qualify for child care assistance in phase three and beyond provided she meets the income eligibility.<sup>22</sup> In phase one of the transition off welfare, a recipient is eligible for child care

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<sup>22</sup> Chapter two details the income eligibility for child care assistance in Massachusetts

as long as she is working 20 hours per week or is enrolled in an approved job training program. The recipient's DTA case worker fills out a child care authorization form, which gives the recipient authorization to go to the local Child Care Resource and Referral Agency (CCRA); this is the agency that administers the child care voucher. At the CCRA, the recipient decides if she would rather enroll her child in a formal child care setting (day care center) or in an informal child care setting (child care provided in a relative or neighbors home). Every six months, the recipient must renew the child care voucher. After her benefits are terminated, she qualifies for the voucher for an additional year, as long as she remains employed.

DTA is the primary provider of child care funding for the welfare recipient during phases one and two. In phase three, the recipient must go on a waiting list with thousands of other low-income families and wait for a child care voucher to become available. Currently, welfare recipients have priority over non-welfare affiliated low-income families in need of a child care voucher.

### **3.7 Welfare Recipient Advocate Institutions**

Legal aid organizations are instrumental in providing counsel and protection for low-income individuals in need of advocacy. Since the passage of welfare reform, several of these agencies have become "watch-dog" organizations who attempt to ensure that DTA administers the new reforms fairly and accurately. In Massachusetts, several of these organizations conduct research, lobby and brought awareness to several "gaps" that exist in the welfare system. Some of the advocates institutions have even brought lawsuits against DTA for what they called "mistreatment" of a welfare recipient.



The welfare recipient is the advocacy organizations primary focus. At times, advocacy organizations will collaborate with other service providers if it is in the best interest of the client. These “alliances that the advocacy groups can easily be broken if the advocacy agency deems the partner organization as a coconspirator with DTA against the client.

Greater Boston Legal Services (GBLS) and the Massachusetts Law Reform Institute (MLRI) are examples of advocacy agencies that often find themselves in “showdown” situations with DTA. Greater Boston Legal Services places it self in a position to interpret the welfare laws for recipients. Often, welfare recipients will come to GBLS with questions about extensions and exemptions, and the GBLS staff will contact DTA on the recipient’s behalf and facilitate the recipients acquisition of and exemption or extension.

### **3.8 Human and Social Service Providers: Agencies that Fill in the Gaps**

Human and social service providers furnish welfare recipients with services that fulfill basic needs and prepare recipients for the transition off welfare. These organizations will at times partner with other service providers and at other junctures collaborate with DTA. In either case, the social service providers seek way to optimize their usefulness to welfare recipients.

When welfare reform became a reality in Massachusetts, social service providers like Jewish Vocational Services and Morgan Memorial / Goodwill Industries expanded their services to catch the “overflow” of welfare recipients who would soon lose their benefits

and enter the labor force. These organizations serve the welfare recipient population through employment training and job placement services. In both cases, the organizations sponsored employment programs that DTA recognizes and approves as acceptable fulfillment of the 20-hour work requirement.

In addition to working with DTA, the human service providers also work closely with organizations that provide other types of human services. For example, Morgan Memorial joined a Family Self-Sufficiency Collaborative group with other housing providers around Boston. The collaborative enabled the housing providers to send their clients leaving welfare to Morgan Memorial for information and training opportunities.

Transitions To Work (TTW), is an example of a human services provider conceived for the purpose of assisting a sub-group of welfare recipients transitioning off welfare. Two years ago, a group of homeless shelter providers developed Transitions to Work as a way to serve the specific needs of homeless welfare recipients who faced the challenges of finding employment and permanent housing. Since its inception, Transitions To Work has assisted over 200 welfare recipients locate employment, education and training programs. In addition, TTW assists homeless-welfare recipients in phase three, providing financial assistance for child care and transportation (in phase three, DTA discontinues its provision financial support for these vital services).

### **3.9 Affordable Housing Providers:**

The changes in welfare legislation places Massachusetts (and specifically Boston) affordable housing providers in a unique and uncomfortable situation. As the economy

continues to strengthen, the cost of living and housing cost skyrocket. Homeless shelters report a dramatic increase in the demand for shelter, while the organizations that provide Section 8 vouchers describe waiting lists in the tens of thousands.

When welfare reform became reality, many of affordable housing providers braced themselves for a flood of former welfare recipients who could potentially become homeless due to the loss of income, possible unemployment and rising housing costs, and low vacancy rates throughout Metro Boston.

Metropolitan Boston Housing Partnership (MBHP) is one of the largest affordable housing providers in Boston. Hundreds of welfare recipients also receive some form of housing subsidy from MBHP. The Scattered Site Housing Program is operated by MBHP staff, but receives its funding from DTA. The Scattered Site program provides temporary housing for homeless families, most of whom receive TAFDC benefits, by housing them in apartments located through out the metro-Boston area.

The MBHP Scattered Site program is one of about a dozen scattered site shelter providers located throughout Massachusetts. All of the Scattered Site programs are funded through DTA, however, because the DTA funding is by contract, the scattered site employees do not work directly for DTA. This funding structure puts the scattered site staff in a catch 22 situation.

### **3.10 Providers of the Trapeze vs. Providers of The Safety Net**

Several types of institutions impact the lives of TAFDC recipients on a daily basis. Some of the agencies, namely the government-funded agencies, are the ones who enforce and implement the rules and regulations of welfare reform. In addition, this group of institutions provide the cash assistance, services and subsidies allocated by the by the state and federal government for welfare recipients. DTA, the One-Stops and the state-funded child care agencies that provide vouchers fall into this category, because they are mandated to supply the “trapeze” that carries welfare recipients from dependency to self-sufficiency.

At the same time, advocacy agencies, human service providers and affordable housing providers view their organizations as the suppliers of the safety net that catches the welfare recipients when they slip off the DTA funded trapeze. Although the government agencies and the non-government service providers both seek the goal of liberating welfare recipients from poverty, the two groups fundamentally disagree on the remedy and approach to challenge. The next section explores the differing views of the two groups and their approach to serving welfare recipients.

### **3.11 Two World Views**

In his book *The Undeserving Poor: From the War on Poverty to the War on Welfare* Michael Katz argues that there are two prevailing attitudes towards the poor in that persist and effect policy. Some argue that the “underclass” are determined by their values (or lack thereof) and behavior. While others subscribe to the idea that institutional forces are the primary determinant of underclass status.

Randy Albelda and Chris Tilly, authors of the book *Glass Ceilings and Bottomless Pits: Women's Work, Women's Poverty* go as far as to say that the current welfare reform policies are "Lean, Mean and Ineffective". The authors resolve that the policies are punitive and emphasize behavior modification as a way to move recipients off welfare (Albelda and Tilly, 1997).

Officials at DTA appear to adapt the belief that the "behavior" of welfare recipients is the most critical and significant factor that keeps them dependent on welfare benefits and out of the labor force. Adrienne Anderson, director of the Bowdoin Street DTA office, explains that welfare reform is a method of changing the "behavior" of recipients. By placing welfare recipients into jobs, it teaches them how to budget and be responsible for their families. Furthermore, Anderson postulates that people on welfare view themselves as different from "working" people. By helping the welfare population find work, the assumption is that they will see themselves as equal to working and middle class people and will subsequently adopt positive behaviors like budgeting, paying bills on time and providing for their own family without government assistance.

In February of 1999, a conference was held, in Worcester, MA, to discuss how welfare reform affects housing providers and human service providers.<sup>23</sup> One of the guest speakers at the conference was Edward Sanders-Bey, who serves as Assistant Commissioner, Policy and Program Management for DTA. He stated that, "a job was

better than no job,” and he stressed that getting to work was one of the best ways that people on welfare can learn to be self sufficient.

Several of the direct service providers I spoke with agree that people on welfare can benefit from training in money management and job skills, however, they also argue that the barriers that stand in the way of former welfare recipients obtaining and maintaining jobs that can support a family must also be addressed. Issues such as rising housing costs, the connection between low skills and low wages and the lack of child care facilities are a few of the issues that the direct service providers and advocates claim hinder their clients as they make the transition.

A case manager in a Boston Scattered Site shelter program thinks that the legislators who created the welfare reform policy do not understand the challenges the poor face in their quest to survive. The case manager surmises that direct service providers like herself are on "the front lines" and therefore see the struggles that welfare recipients go through to find work. Once recipients are cut from welfare, case managers and other direct service providers I interviewed, become frustrated as they scramble to meet the basic needs of the former welfare recipients.

All of the direct service providers and welfare recipients I interviewed told me that work, not welfare, is the optimal way for parents to provide for their families. Unlike the DTA philosophy, the direct service providers and welfare recipients maintain that education,

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<sup>23</sup> On February 11, 1999, the Citizens' Housing and Planning Association (CHAPA) sponsored a conference for Massachusetts housing and human service providers. The conference was entitled, "Adjusting to Welfare Reform:

training, health care, child care and affordable housing are a must for one to make a successful transition off welfare.

The service providers form the “safety net” for welfare recipients throughout all three phases of the transitions off welfare, however, it appears that in phase three recipients depend on the safety net the most. In phase three, former welfare recipients do not receive any TAFDC assistance from DTA, even though many of the minimum wage jobs do not pay enough to pay for child care, health care, housing costs and food.

These differing views of the underclass at times puts DTA and the advocate and housing communities on opposite sides of the welfare reform debate. DTA stresses the need to put clients into jobs first and foremost, while the direct service providers are concerned with eliminating the barriers that hinder the recipients from working in jobs that pay a “living wage” and provide stable work that allows for upward mobility. The following figure details how the conflicting world views play out on the ground between the trapeze providers and the creators of the safety net.

**Figure Twenty-Two**

<b>DTA vs. Homeless Shelter Providers</b>	<b>The One-Stops vs. Direct Services Providers</b>	<b>DTA and the One-Stops vs. Advocate Agencies</b>
<p>Currently, there is a debate going on between homeless shelter providers and DTA (also other state officials). The "housers" claim that the new welfare regulations are making it difficult for people to leave shelter and it is making it difficult for the shelters to operate.</p> <p>The Shelter Providers want DTA to increase the income Eligibility for families trying to access shelter, because the current income level is forcing some families to remain homeless because they are over income [for shelter] and still cannot afford market rent.</p> <p>Currently, DTA is not required to report where families move to when they move to a new community. The providers want the Governor to mandate that DTA must track the movements of families who leave shelter.</p> <p>DTA believes this is an issue of the lack of affordable housing, not income. Furthermore the Governor does not want shelter provided for people with rent arrears in the past 12 months.</p>	<p>Organizations like Greater Boston Legal Services would like to see more information put out by the One-Stops on the actual number of welfare recipients placed in jobs and how many were able to retain the jobs for a year or longer. In addition to wanting to know this information, some advocates like Aida Navarro of Transitions To Work, realize that the one-stops are limited in the services that they provide for clients with learning disabilities and other disorders. Aida does not refer clients who have these challenges to the one-stops.</p> <p>Cheryl Obele, a former family advocate in the Family Self Sufficiency program at Metropolitan Boston Housing Partnership reported that some of her clients were initially intimidated when they went to the One-Stop because they were unaware that "anyone" who wanted career information used the facility. According to Cheryl, some of her clients did not return to the one-stop because they felt out of place.</p> <p>In interviews with the direct service staff members at MBHP, Transitions to Work, Project Hope and NSCAP / Scattered Site Shelter Program I found they believe it is most important that TAFDC recipients receive training and education first so they could find a job that paid a "living wage" and had the potential for upward mobility.</p> <p>In contrast, DTA and the One-Stops encourage clients to find work first, even if it is not the optimal job, so the client can get in the habit of working, earning a living and budgeting.</p>	<p>Greater Boston Legal Services and the Massachusetts Law Reform organization both presume DTA and by extension the One-Stop Career Service Centers are not identifying clients with learning disabilities. The legal advocates argue that the reason some of DTA's clients are not able to hold a job or complete an education program is due to a learning disability, language barrier or some other disorder that was not identified.</p> <p>The Family Economic Initiative and the Massachusetts Law Reform found in their interim report on welfare reform that some DTA clients are not receiving the type of services and exemptions they require due to a disability.</p> <p>The report cites findings by the U.S. Department of Labor and the U.S. Department of Health and Human Services, which determined that, "at least 25-35 percent of adults receiving welfare benefits may have learning disabilities that substantially impair their ability to read, write, do math or process or remember information."</p> <p>As the report goes on, it highlights several examples of cases where DTA clients did not receive the type of services necessary to help people with learning disabilities become self-sufficient. In the majority of cases, the client wanted to go to school and find work, however, they also wanted to be placed in a program that could meet their unique needs.</p>

Advocate organizations like Greater Boston Legal Services (GBLS) often find themselves caught in the middle. GBLS is often at odds with DTA because they argue that DTA has not considered the barriers that inhibit most recipients from becoming



completely self sufficient. Many of the housing and human service agencies often refer their clients to GBLS because the attorneys are often experts on welfare policy. Clients often receive expert advice from the GBLS staff, however, the staff has been overwhelmed by the demand for their services.

### **3.12 Trouble on the Trapeze and Dissention in the Safety Net.**

Aside from the disagreements and differing approaches, which can cause conflict between the government institutions and the direct service providers, there can also be squabbling inside both groups. DTA and the One-Stops differ in their philosophies of how to prepare welfare recipients for the world of work, while advocate groups and direct service providers can disagree on how to create the optimal safety net.

When the Massachusetts legislature decided that the One-Stops should be the “port-of-entry” for welfare recipients in need of employment, many DTA workers were unsure about the One-Stop strategy. The One-Stops have a “customer-centered” approach to helping their clients prepare for and find employment, while DTA’s primary objective is to get recipients working as soon as possible.

The non-government, direct service providers’ conflicts usually center around disagreements over the provision of services. For example, Greater Boston Legal Services and the scattered site shelter program at MBHP often collaborate help inform clients and staff members about welfare reform. MBHP often refers their TAFDC-recipient clients to GBLS for legal assistance and information on exemptions and

extensions. In turn, GBLS keeps the MBHP staff informed about changes in the welfare system and gives advice on how to advocate for recipients. Strong as they may be, these ties are easily broken when it comes to situations where MBHP wants to remove a client from their program because the client broke the rules, while GBLS advocates for the client so the client can remain in shelter.

GBLS, is a “floating” organization that primary loyalty rests with the individual clients it serves. If its in the best interest of the low-income GBLS clients, then the organization will join forces with other service providers to better serve its constituency. However, GBLS will not collaborate with other organizations if it will jeopardize the well-being of the GBLS client.

### **3.13 Common Ground**

In spite of the conflicts, the TAFDC client serves as the “tie” that binds all of the service organizations together. The fate of the recipient as she transitions off welfare is largely contingent on the recipients use of the institutions mentioned above.

# CHAPTER FOUR

## CHAPTER FOUR

### **Survival in the System: Strategies for Welfare Recipients Transitioning through the Three Stages**

**Chapter Summary:** This chapter postulates the strategies that TAFDC recipients can adapt to make the transition off welfare as manageable as possible. First, an exploration of the primary challenges recipients face is presented. Next, an analysis of the optimal uses of the service institutions is presented, from the welfare recipient point of view. Finally, the chapter tracks how welfare recipients in Massachusetts have successfully implemented the proposed strategies.

#### **4.1 What Holds Recipients Back?: An Examination of the Barriers Recipients Face**

Welfare recipients making the transition off welfare are faced with barriers that can hinder their transition partially or completely. In each of the three phases, recipients must find employment, secure child care, navigate and coordinate transportation and maintain affordable housing. In addition, some recipients find that participating in education programs and qualifying for exemptions and extensions are added challenges that can make the welfare system difficult to navigate.

#### **4.2 Barriers to Employment and Job Training**

All non-exempt TAFDC recipients are required to work a minimum of twenty hours per week when their youngest “child of record” turns two years old. The majorities of welfare recipients have limited education and qualify for jobs that pay minimum wage. Furthermore, if a recipient cannot find a paid-work position, then she must do community service if she wants to retain her benefits. The community service positions are unpaid and in most cases do not provide any type of training that could lead to a better job. Although recipients are not obligated to keep the community service job the entire time they are in welfare, it may be difficult to find a better position while they are working in the community service position.

#### **4.3 Child Care Barriers**

Childcare is a critical issue for parents from all walks of life. This is especially true for single-parent households, who depend on childcare providers to supply affordable and reliable care for their children while they earn a living. Often, it is impossible for a single

parent to work outside of the home without access to such childcare. The lack of childcare can present a major barrier to parents transitioning off welfare and attempting to enter the labor force.

When the PRWORA was enacted, certain childcare provisions were created on the federal level and were both adopted and modified on the state level. The Child Care and Development Fund (CCDF) was produced under the PROWA, this fund was assembled through the combination of four federal childcare assistance programs. The states are required to use 70 percent of the CCDF funds to assist welfare families with childcare. In addition, the funds can also be used to assist other low-income families. The states may use 30 percent of their Temporary Aid to Needy Families (TANF) funds towards the development of childcare as well. The federal law also stipulates that single parents who have children under the age of six are exempt from working if they cannot find adequate childcare.<sup>24</sup>

In Massachusetts, welfare recipients are provided with vouchers for childcare as long as they do community service, participate in an approved education / training program or work 20 hours per week. The voucher may be used to pay for childcare services at an approved facility or institution or in an informal (home) setting. If the parents are employed at the time their welfare benefits are terminated then they are eligible for an additional year of childcare. After the year has passed, they may still qualify for a

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<sup>24</sup> Pachikara, Susan "Welfare Reform and Barriers to Work in Massachusetts," (The John W. McCormack Institute of Public Affairs University of Massachusetts Boston, 1998), p. 3.

subsidized childcare voucher, which the state makes available for low-income working families.<sup>25</sup>

Although the state makes child care available to welfare recipients, there are barriers that prevent families from accessing and maintaining childcare. Recently, the Dudley Street Neighborhood Initiative with the help of Sister Margaret Leonard of Project Hope generated a report chronicling the impact that welfare reform has had in Dorchester and Roxbury.<sup>26</sup> According to the report, although subsidies were made available for those leaving welfare, in 1998 there were 13,000 children who were put on the waiting list even though they were eligible for a subsidy. Researchers for the Dudley Street study sampled five daycare centers in the two neighborhoods that serve clients transitioning off welfare. Collectively, the childcare centers have 231 slots, but have almost 600 children on their waiting lists to get into the centers.<sup>27</sup> The study goes on to report that three of the five daycare centers claim that parents leaving welfare to go to work have had difficulty receiving vouchers, which entitle them to 12 months of subsidized childcare while they are working (and not receiving welfare benefits).

Furthermore, organizations that were able to provide money for clients to receive child care have seen a reduction in their funding. This has forced some advocacy organizations to discontinue the provision of a child care subsidy. Transitions to Work (TTW) is an example of an organization that is no longer able to provide child care

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<sup>25</sup> This information was gathered during my interview with Adrienne Anderson, Director, Bowdoin Street Massachusetts Department of Transitional Assistance. The interview took place on March 2, 1999

<sup>26</sup> The report entitled, "We Need To Stand Together," Studies the impact of welfare reform on the Dudley Street Neighborhood and the communities response to the challenge. The report was published in February of 1999.

subsidies to their clients who are homeless, living in shelter programs and are transitioning off welfare. Transitions to Work employs 5 career advocates who assist clients in shelter become self sufficient and find permanent housing. According to Aida Navarro, one of the TTW career advocates, the program was able to provide child care, but because of budget cuts and the increased demands put on the agency by clients leaving welfare, they are unable to.<sup>28</sup> Although the Transitions to Work staff continues to help clients get a childcare voucher from DTA, they are unable to fill the gap that exists for those clients who are unable to access childcare due to financial limitations. In spite of Transitions to Work's shrinking childcare resources, most of the shelters still refer their clients to the TTW staff when a childcare access problem arises. In some cases, the TTW staff must refer the client to Greater Boston Legal Services (GBLS), which can intermediate between the client and DTA.

Most people leaving welfare take jobs, which are entry level and sometimes at odd hours. Both the Marriott and CNA programs can sometimes require women to work odd hours and at night. Not only do the odd hours make accessing public transportation difficult; it also creates a problem finding childcare. Unless a single parent can find a sympathetic relative or friend to watch their children overnight, it is almost impossible to find a daycare service for the odd hours of the night. Melanie Malherbe, Managing Attorney for the Employment and Welfare Unit at GBLS expressed concern over the lack of child care during odd hour shifts. While acknowledging that there is currently a lack of formal childcare families that work nights, Melanie is also concerned that so

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<sup>27</sup> "We Need To Stand Together" p. 12.

many of the jobs available for people transitioning off welfare are during non-traditional hours.<sup>29</sup> Like Melanie, other direct service providers would like to see DTA and other organizations make more efforts to reach out to employers that have entry level jobs during traditional working hours. These types of jobs could help those transitioning off welfare overcome transportation and childcare barriers.

In addition to the lack of child care facilities and providers, the cost of unsubsidized child care can be staggering. The Dudley Street Report estimates that in Boston, full-day childcare can cost \$10,000 annually. This amount equals approximately more than half of the yearly salary of a minimum wage worker.<sup>30</sup> DTA offers child care vouchers to recipients for one year after their case closes and they find work, however, after the year is over, the former welfare clients must join the ranks of other working poor families who are on the waiting list for Income Eligible child care vouchers.<sup>31</sup> As it stands now, families transitioning off welfare are given priority and are able to receive childcare vouchers faster than the income eligible families. It is unclear how this pattern will impact families “at the bottom” of the waiting lists and former welfare families who no longer have “priority” status. It can be assumed that many of the families will be new to the workforce and the childcare barriers could be disruptive to their job performance or even cause them to lose their jobs.

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<sup>28</sup> This information was gathered during my interview with Aida Navarro, Career Advocate, Transitions to Work on March 30, 1999.

<sup>29</sup> This information was gathered during my interview with Melanie Malherbe, Managing Attorney, Employment and Welfare Unit, Greater Boston Legal Services on March 9, 1999.

<sup>30</sup> “We Need To Stand Together,” p. 1.



#### **4.4 Child Care Challenges for Children with Special Needs**

In a recent study conducted by the Radcliffe Public Policy Institute, researchers determined that children of poor families often have more health problems and greater care needs than children in non-poor families.<sup>32</sup> The study found that out of 70 children whose parents participated in the study and receive TAFDC benefits, 50 percent of the children had a clinical health condition or a diagnosed mental health disorder. Several of the children suffered from acute asthma or attention deficit/hyperactivity disorder (ADHD). Finding childcare for children with special needs is a challenge in itself, not to mention the issues of cost and access, which are critical to low-income families. If the need for special childcare services is not addressed, it could inhibit a parent from entering the workforce. Furthermore, if DTA and other agencies are not sensitive to the needs of the parents who care for these children, it could cause severe harm to the child as well as the parent.

The Family Economic Initiative and the Massachusetts Law Reform Institute Time Limit Documentation Project completed an interim report, which examines the experiences of Massachusetts families impacted by welfare reform. The report details that certain families are exempt from the two-year time limit, work requirement and grant cut if individual circumstances beyond the family's control exist and prevent the parent from

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<sup>31</sup> This information was gathered from the Greater Boston Legal Services fact sheet on child care benefits, which was distributed at the "Adjusting to Welfare Reform: How Can Housing and Human Service Providers Work Together" conference held February 11, 1999

<sup>32</sup> Dodson, Lisa; Joshi, Pamela; McDonald, Davida. (1998) "Welfare in Transition: Consequences for Women, Families, and Communities", Radcliffe Policy Institute, Radcliffe College. p. 9-10

working. According to DTA's policy, if a child is ill or disabled and requires the care of a parent, that "circumstance" makes the parent eligible for an exemption.<sup>33</sup>

Unfortunately, the report found cases where DTA case workers were not granting exemptions to parents with ill or disabled children. Furthermore, the study notes that in some cases DTA is only granting exemptions to parents whose children receive Supplemental Security Income for Children with Disabilities (SSI). This "unauthorized" requirement can penalize families who have applied for SSI benefits because it can take 12 to 18 months to receive SSI approval. The report goes on to add that in some cases the child may not be in need of 24 hour care, but the child's disability may have an adverse effect on the parents ability to sustain employment.<sup>34</sup>

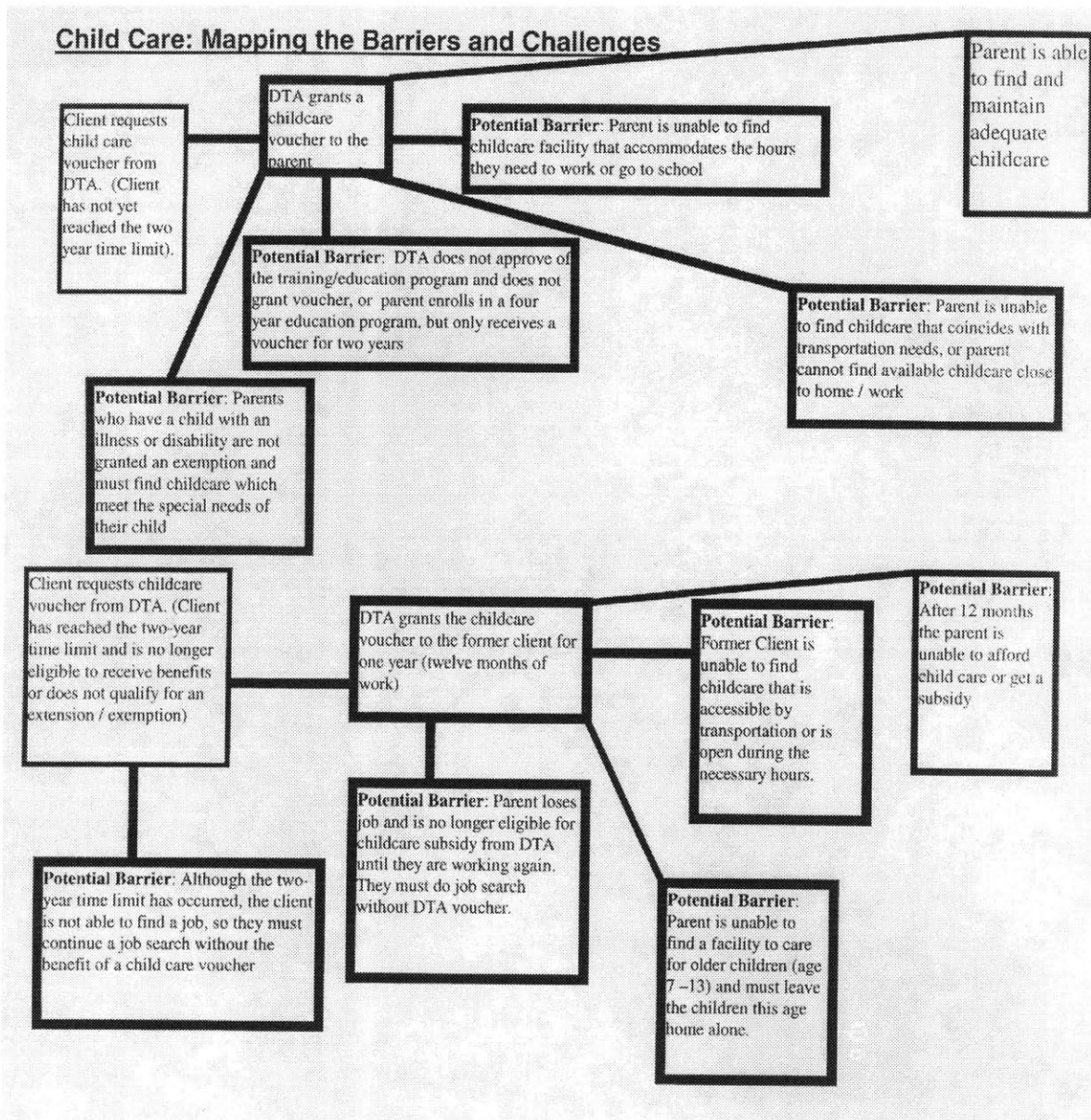
The above childcare barriers could seriously impede on a parent's ability to transition from welfare to work. Unless these issues are addressed and the "gaps" are closed, many parents and children will be harmed (not helped) by the welfare to work policy. The following figure details the potential barriers and challenges that TAFDC recipients can encounter as they transition off welfare.

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<sup>33</sup> "A Closer Look at the Massachusetts Families Hitting the TAFDC Two-Year Clock" Prepared by the Family Economic Initiative and the Massachusetts Law Reform Institute Time Limit Document Project. February 9, 1999.

<sup>34</sup> "A Closer Look at the Massachusetts Families Hitting the TAFDC Two-Year Clock" p. 4.

**Figure Twenty-Three**



#### **4.5 Navigating, Scheduling and Utilizing Transportation**

Reliable, affordable and accessible transportation is critical to the success of Boston welfare recipients who are transitioning off the system. Without sufficient transportation, welfare recipients cannot access job training, education programs, childcare facilities, service providers, and/or jobs.

In the United States and in Boston, the majority of low-income families, including those on welfare, rely on public transportation as their primary source of mobility. The United States Department of Health and Human Services' Administration of Children and Families, reports that 94 percent of welfare recipients do not own cars and as many as. Furthermore, nearly 40 percent of families who earn less than \$10,000 per year commute without access to an automobile. The report goes on to affirm that transportation is a key barrier to those moving from welfare to work.<sup>35</sup>

In Annalynn Lacombe's report entitled, "Welfare Reform and Access to Jobs in Boston," it was reported that in Massachusetts, only three percent of welfare families reported that they owned a car.<sup>36</sup> In an earlier study of welfare mothers conducted by researchers Edin and Lein they determined that in the city of Boston, 24 percent of these women reported owning cars, this still keeps a great majority of recipients

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<sup>35</sup> This report was published by the U.S. Department of Health and Human Services and announced the first round of competitive grants under the Job Access and Reverse Commute grant program sponsored by the U.S. Department of transportation's Federal Transit Administration. The information was gathered from the Dept. of Health and Human Services website and was published on November 6, 1998.

<sup>36</sup> Lacombe, Annalynn. *Welfare Reform and Access to Jobs in Boston*. U.S. Department of Transportation, Bureau of Transportation Statistics, January 1998. January 1998. The author reports that this information was gathered from the U.S. Department of Health and Human Services 1997.

dependent on public transportation.<sup>37</sup> As the literature on spatial mismatch suggests, job options for the lower skilled are more prevalent in suburban locations. Currently, the MBTA is ill equipped to serve some in this population. Similarly, if the jobs in the city are at odd hours, when busses and trains are not expected to run, low-skilled workers without access to private cars will be at a considerable disadvantage. Furthermore, the time spent commuting can severely curtail time spent with family, supervising minor children and can potential increase child care costs.

For over 20 years, employers of low-wage workers have steadily relocated themselves for the city of Boston to the outlying suburbs. The spatial mismatch hypothesis addresses the issue of the disconnect between low-wage jobs and low wage workers. In many cases, the lack of transportation perpetuates this model. The hypothesis, developed by John Kain in 1968, determines that residents living in the inner-city are isolated from the low-wage jobs they are qualified for. The largest growth area for these jobs has been the suburbs.

In the report on job access in Boston, Annalynn Lacombe explains that in northeastern cities, like Boston, manufacturing and trade jobs have been replaced by “information-processing” industries that require employees with training and education beyond high school. Therefore, even many of these “information-processing positions are located in urban areas, the welfare population often lacks the education needed to attain these positions. Boston is a prime example of this “industry-shift”. By 1990, the number of high-education industries grew by 41 percent. At the same time, low wage jobs only

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<sup>37</sup> This information was originally reported by: Edin, K. and Lein, L.

grew by 14 percent. Like other cities, Boston has thousands of people competing for a few minimum wage, low-skilled positions.

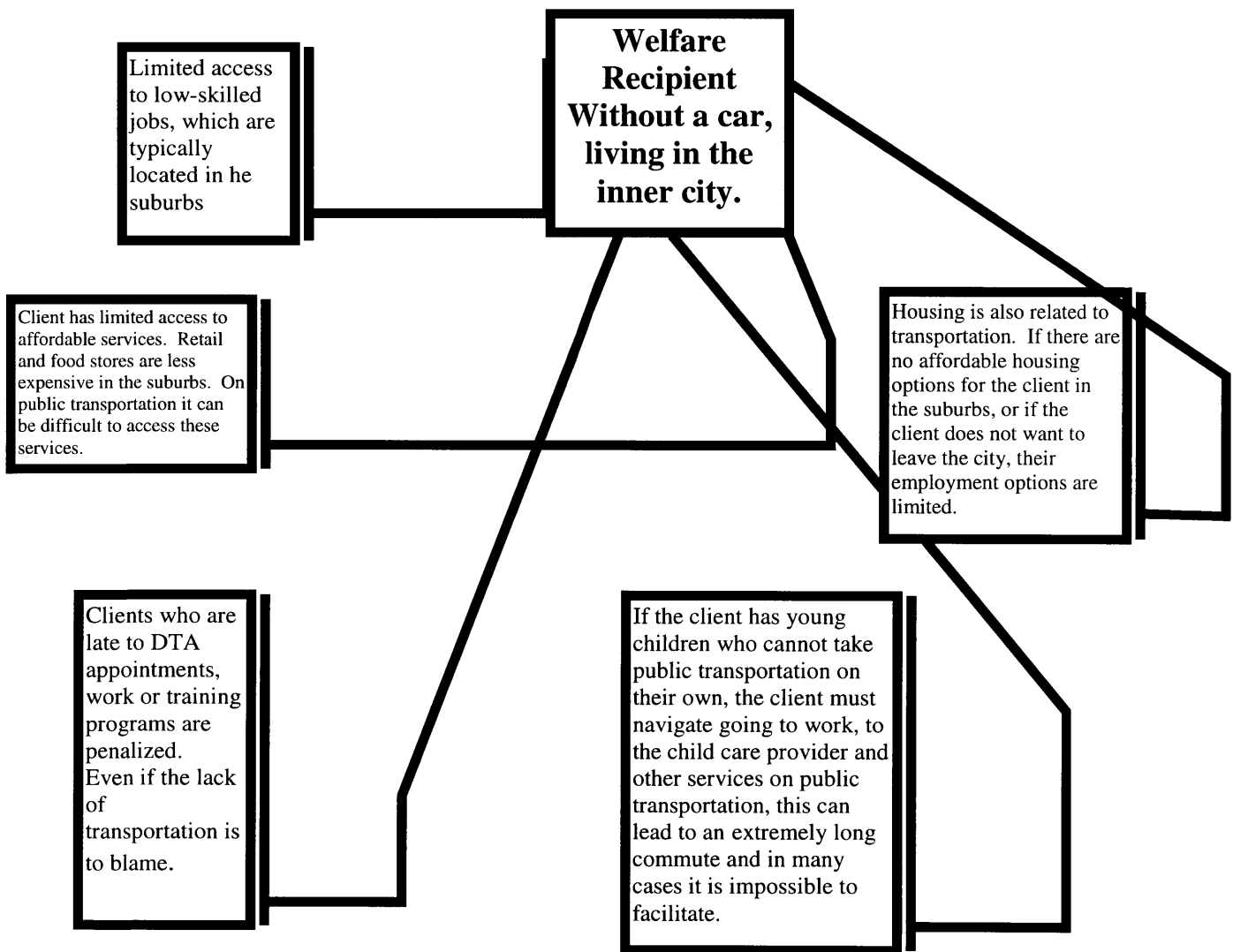
A study of the Gautreaux housing program in Chicago, which relocated low income women from the inner-city to the suburbs found that the relocated women were 14 percent more likely to be employed than the women who relocated to another part of the city. Part of the reason for the women's employment success can be linked to the shorter commute time to work.

Although the city of Boston has one of the best public transportation systems in the U.S., these services often do not extend into suburban areas. In some cases, the buses that take people for the city to the suburbs stop running before the typical "night-shift" has ended. Without a car, many welfare recipients will not have access to these jobs.

The following figure detail the transportation barriers welfare recipients can encounter while on welfare and during the transition off assistance.

**Figure Twenty-Four**

**Potential Transportation Barriers for Inner City TAFDC Recipients**



#### **4.6 Affordable Housing in Boston: Barriers for TAFDC Recipients**

Recently, the Boston Globe did a special profile on homelessness and the lack of affordable housing in Boston. The article explains that a “new” type of homelessness is developing and increasing among families in the Boston area. The new homeless population is composed of young families (largely headed by females) who are unable to find affordable housing even with the help of a Section 8 voucher. These families are forced to live with relatives and friends, often sleeping on mattresses in kitchens and living rooms. This lifestyle is extremely stressful on family because the family members are never sure when they might be kicked out, or where they will go next.

I interviewed Beth,<sup>38</sup> a 36 year old mother of five who lives in South Boston with her five children. Beth is currently in the Scattered Site Program at MBHP and is in the process of applying for a Section 8 voucher. Beth became homeless six months ago when her building went up for sale. She searched for housing for one year, but could not find an affordable apartment that would accept her and her five children. Like the families in the Globe article, Beth lived with friends and relatives when she lost her housing. Her children were misrelable and she became distressed over the lack of permanent housing. Beth told me that sahe has several friends in the same situation.

Beth recieves TAFDC and has found that her benefits do not pay enough for her to find housing. Although she works part time as a caterer, the responsibility of raising five children alone makes it difficult to work more hours and make more money. Several

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<sup>38</sup> Dee is not the real name of the recipient, she asked that I not use her real name in this report.



TAFDC recipients in Beth's situation will find it difficult to find permanent housing, meet the work requirement and secure child care.

#### **4.7 Education Barriers**

Massachusetts is one of the few states that discontinues welfare recipients' benefits in less time than the federal limits. Since those who drafted the Massachusetts welfare reform legislation adopted the "work-first" model, most welfare recipients are encouraged to find a job first and seek additional education and training second. By restricting the number of years a recipient is eligible for childcare and requiring that all non-exempt TA<sup>39</sup> recipients work 20 hours per week (even if they are in school and caring for children) the Massachusetts legislature set up a scenario that encourages welfare beneficiaries to take entry level jobs and leaves little room for upward mobility.

Researchers examining the impact of welfare reform on the Dorchester and Roxbury communities state that almost 50 percent of all adults on welfare have below a high school education. Furthermore, on average, TAFDC recipients between the ages of 17-21 read at the 6<sup>th</sup> grade level.<sup>40</sup> In her policy brief detailing the barriers that welfare recipients face as they attempt to find work in Massachusetts, Susan Pachikara explains that 76 percent of all Massachusetts welfare recipients have a high school education or less. This lack of education generally qualifies this population for jobs traditionally meant for teenagers who wanted to earn extra income while completing high school. The jobs that the majority of welfare recipients qualify for do not pay enough or provide adequate benefits to support a family. Although agencies exist to

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<sup>39</sup> TA is the acronym for Transitional Assistance (welfare benefits)

help TAFDC recipients gain training and education, the recipients must comply with DTA's regulations (see Figure 25 and 26 for more details).

**Figure 25**  
**Education and Wages**

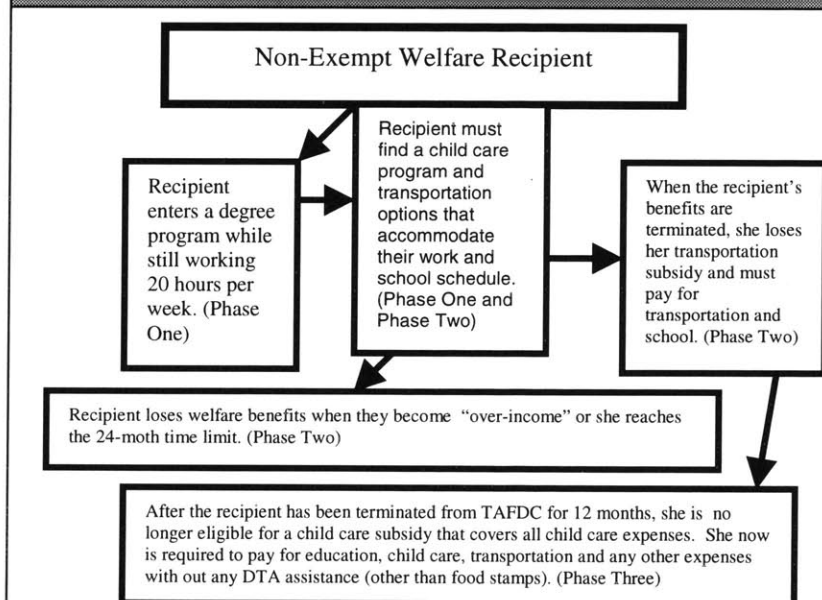
In her policy brief detailing welfare reform in Massachusetts, Susan Pachikara argues that the new welfare reform legislation makes it difficult for TA recipients in Massachusetts to pursue bachelor and associate degrees. Under the new legislation, training and education programs cannot be substituted for work. This makes it difficult for single parents to complete their education because they are required to perform 20 hours of work or community service while on welfare.

Non-exempt welfare recipients in Massachusetts are provided with child care during the 24 months they receive benefits, as long as they meet the work (or community service) requirements. After the welfare recipient's benefits are terminated, she is eligible to receive 12 months of child care provided she is working. This only applies to former recipients who lose their benefits because they hit the time limit or their employment earning make them ineligible.

In general, associate degree programs take three years to complete and bachelor degree programs take four years. If a non-exempt welfare recipient begins a degree program while she is receiving benefits, it is likely that she will not finish the program before her benefits are terminated. This requires her to pay for school, pay for child care and other expenses without DTA assistance. It would be extremely difficult to complete one's education under these circumstances and the former recipient might choose to end her education. Pachikara associates the drop in Massachusetts's community college enrollment with the new welfare reform regulations, which makes it difficult for single parents to choose education over work.

Finally, Pachikara also found evidence that DTA case workers encourage recipients to choose "work" over education in compliance with Massachusetts's "Work First" model. Without advanced education and training recipients are limited to low-wage jobs, which will more than likely leave the recipient in poverty (Pachikara, 1998).

**Figure 26**  
**Barriers to Higher Education Attainment for Non-Exempt TAFDC Recipients**

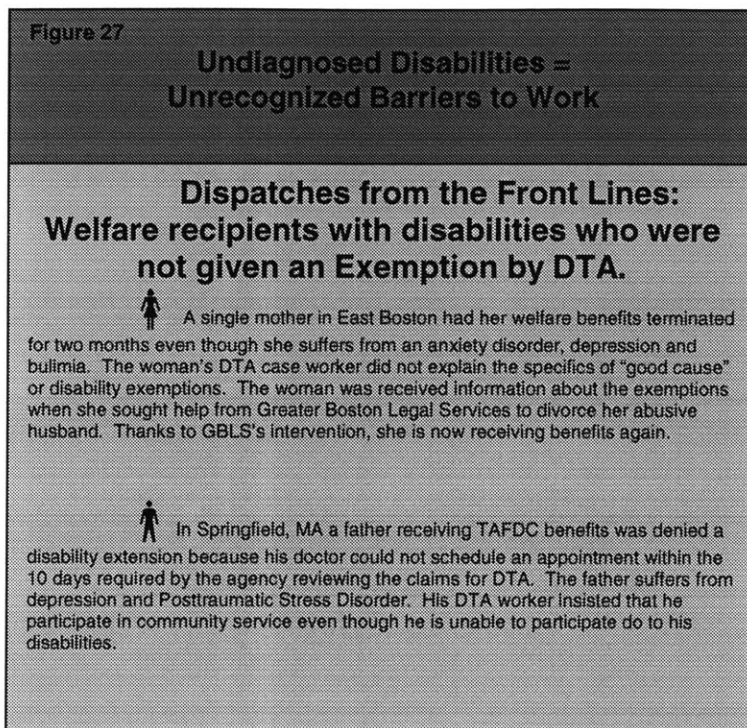


<sup>40</sup> This information was reported by the Dudley Street research team and is found in a report by Edward Moscovitch entitled, "Closing the Gap: Raising Skills to Raise Wages," Massachusetts Institute for a New Commonwealth, p.1.

For example, organizations like Transitions to Work or MBHP can find training and education programs for their clients who are receiving benefits to participate in, however, DTA requires that non-exempt clients are required to work 20 hours per week. The 20 hours per week work requirement<sup>41</sup> applies to clients whose youngest child is school aged unless that child was born while the mother was on welfare (a “cap baby”). A welfare recipient who has a “cap baby” must begin working when the child is three months old. An individual who does not fulfill the work requirement will lose her benefits in 60 to 90 days.

#### **4.8 Acquiring Exemptions and Extension: Challenges and Barriers**

Aside from the lack of education, Greater Boston Legal Services and the Massachusetts Law Reform organization both think DTA and by extension the One-Stop Career Service Centers are not identifying clients with learning disabilities. The legal advocates argue that the reason some of DTA’s clients are not able to hold a job or complete an education program is due to a learning disability, language barrier or some other disorder that was not identified. The Family Economic Initiative and the Massachusetts Law Reform found in their interim report on welfare reform that some DTA clients are not receiving the type of services and exemptions that they require due to their disability.



The report cites findings by the U.S. Department of Labor and the U.S. Department of Health and Human Services, which determined that, "at least 25-35 percent of adults receiving welfare benefits may have learning disabilities that substantially impair their ability to read, write, do math or process or remember information".<sup>42</sup> As the report goes on, it highlights several examples of cases where DTA clients did not receive the type of services necessary to help people with learning disabilities become self-sufficient. In the majority of cases, the client wanted to go to school and find work, however, they also wanted to be placed in a program that could meet their unique needs.

<sup>41</sup> Please see Figure 2, which gives a thorough explanation of the work requirements under the Massachusetts' welfare reform legislation.

<sup>42</sup> "A Closer Look at Massachusetts Families Hitting the TAFDC Two-Year Clock", Interim Paper prepared by the Family Economic Initiative and the Massachusetts Law Reform Institute Time Limit Document Project (1999) p. 11.

Gene Finnin, a case manager in the Scattered Site program at MBHP believes that several of her clients who suffer from subtle disorders like depression and nervous conditions often need special assistance to help them transition off welfare.

Unfortunately, these clients often do not receive the help they need because the disorder is difficult to identify. For example, Gene has a client who suffers from panic attacks, migraine headaches and has a learning disability. Gene has worked closely with this client and was able to have her evaluated by Massachusetts Rehab she is also talking with the client's DTA case worker to try and determine the best way to help this client become self sufficient.<sup>43</sup>

#### **4.9 Universal Strategy For Transitioning Welfare Recipients: "Banking the Welfare Benefits"**

Regardless of the recipient's approach<sup>44</sup> to the transition off welfare, it is valuable for her to think of her welfare benefits like a checking or savings account and use them accordingly. At times, it may be wise for the recipient to spend the time on welfare (like a checking account) because they are in need of the child care, health care and transportation subsidies that welfare provide. In addition, it may give the recipient the opportunity to secure affordable housing and maintain an income without working full-time.

At other times, it is better for the to "save" the welfare benefits for another time, especially since non-exempt recipients can only receive 24 months of benefits within a

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<sup>43</sup> This information was gathered from my interview with Gene Finnen, Case Worker, Scattered Site Program, MBHP. March 2, 1999.

five year period. If the recipient can secure a job that pays adequate benefits and salary, it might be wise to save the months of welfare benefits in case of a loss of employment or to use for going back to school (provided the recipient can juggle school and the 20-hour work requirement).

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<sup>44</sup> I am referring to the 3 approaches to the transition off welfare from Chapter Two

# CHAPTER FIVE

## **Conclusions, Recommendations and Lessons Learned**

**Chapter Summary:** This chapter reflects on the issues and insights expounded on through out the report. Suggestions for service providers and TAFDC recipients transitioning off welfare are discussed.

## **5.1 Reflecting While Looking Ahead**

This study examined the unique barriers and situations that TAFDC recipients face as they make the transition off welfare. Furthermore, by dividing the transition process into three phases, it became clear how recipients interact with a variety of service institutions as they make the journey. The report went on to describe three strategies that recipients use as they comply with the new rules and regulations that DTA implements.

A great deal of attention has been paid to the changes that welfare policy went through after 1996, but little information exists on the experiences of recipients who live day-to-day under the new legislation. This study sought out the perspective of welfare recipients and direct service providers who are on the “front lines” and experience the greatest impact from welfare reform. As I researched and developed my thesis, it became apparent to me that the welfare reform legislation will only live up to its goals if the implementers of the legislation develop safety net provisions for recipients making the transition.

Furthermore, one cannot forget that Massachusetts is currently enjoying one of the most robust economies in history, yet many welfare recipients are struggling to make ends meet. This study showed that most welfare recipients lack the education and skills needed to acquire the technically sophisticated service sector jobs that pay competitive salaries. In this time of surplus and growth, it is important that legislators use more



resources to protect the low-income residents of the state from falling through the cracks.

The Center for Law and Social Policy recently conducted a national study to determine if former welfare recipients are finding and maintaining employment. The study found that anywhere from 30 to 75 percent of former recipients were employed (depending on what state they lived in), however, most of the people polled were finding it hard to provide food and other necessities soon their meager earnings (Meckler, 1999).

It is critical that recipients, no matter what “strategy” or starting point they find themselves in must utilize the advocate agencies, human service providers and affordable housing providers who can form a safety net as recipients TAFDC benefits are reduced. The providers of these services must collaborate and try to determine ways they can better serve those on welfare and the masses that are no longer receiving transitional assistance. If these organization, along with DTA do not address the transportation, child care and affordable housing issues that many TAFDC recipients face daily; the barriers are sure to become more difficult to overcome.

## **5.2 Recommendations for Service Providers and Government Agencies**

- DTA, direct service providers and advocacy agencies should collaborate to provide a safety net for welfare recipients at all three phases of the journey. For example, if the advocate community can assist DTA in identifying recipients with learning

disabilities, these recipients can be granted the time and services they need to become self-sufficient.

- In addition, if clients who adopt an “entrepreneur” attitude have the best chance of making a successful transition from welfare to work, then it is critical that the advocate community identifies clients who use this strategy and continues to support them through the transition. Furthermore, advocate and service agencies must identify clients who are in “advanced denial” or “frantic desperation” and provide the services and support needed to help them become “entrepreneurs”.
- DTA, direct service providers and advocate agencies must recognize that they approach the “welfare” population from two different vantage points. Both organizations will more effectively move welfare recipients to self-sufficiency if they stop viewing one another on opposing sides and realize that each group can learn from one another.
- Those in the advocate community must continue to lobby DTA to provide more “safety net” measures for welfare recipients in phases two and three. In addition, advocate organizations must form strong relationships with direct service providers and ensure that welfare recipients in all three phases have the support needed to transition from welfare to better opportunities.

- Advocate agencies and DTA must collaborate to develop “concrete” guidelines on sanctions, exemptions and extensions. This will help to clear up the confusion that DTA case workers encounter as they determine the status of their clients’ benefits. Additionally, DTA should better inform TAFDC recipients of the options available to them during all three phases of the transition off welfare.
- Housing providers must push for the creation of affordable housing in suburban areas where jobs exist for low-skilled workers. Homeless advocates should ensure that welfare recipients are able to remain in shelter regardless of their “benefit status”. Affordable housing advocates must continue lobby DTA to restore cash benefits to welfare recipients who enter shelter (this money could be given back to the recipient when they leave shelter and used to cover moving expenses). Finally, housing providers and human services providers should collaborate to create a “shelter safety net” for welfare recipients in each of the three phases.
- Massachusetts’ political leaders and policy developers should create legislation that will protect welfare recipients and other low-income families if the state’s economy should become sluggish. As families the number of families on the welfare rolls continues decrease, the number of low-income families without “safety net” services will increase. State official must determine a strategy to make certain former welfare recipients do not fall deeper into poverty, homelessness, etc as they transition off welfare.

- DTA and especially non-government service providers must intervene BEFORE phase one and ensure that all non-exempt welfare recipients are becoming “entrepreneurs”. By the time Phase One hits, it is almost too late to do significant intervention because the clock is ticking.

### **5.3 Recommendations for Welfare Recipients in Each of the Three Phases**

- It is imperative that welfare recipients seek the help of advocacy organizations as soon as they begin to receive welfare benefits. These organizations can help to interpret the complicated rules associated with the TAFDC program and can help recipients avoid sanctions. Furthermore, these organizations can support recipients who seek extensions or exemptions.
- The welfare recipients I interviewed agreed that the more outside services and assistance one is able to acquire, the smoother the transition off welfare will be. Recipients who are able to participate in programs at agencies outside of just DTA seem to fare better than those that only interacted with DTA exclusively.
- Recipients who are able to adapt and utilize the entrepreneur approach before they enter phase one will be better prepared for the next stages of the transition.

Often, proposed strategies and recommendations appear to be too general and difficult to implement. The suggestions I pose are meant to encourage discussion and strategizing among institutions and individuals who influence the welfare system and TAFDC recipients. It is my hope that the theories and insights I propose will in some

way influence practice, help facilitate partnerships and increase the likelihood that public assistance recipients will receive the necessary support to successfully transition off welfare.

#### **5.4 Massachusetts Response to Poverty**

Charles Dickens wrote, “It was the best of times, it was the worst of times,” these words seem fitting when evaluating welfare reform in Massachusetts. During a time of prosperity, the state legislature developed a new system of assistance that is temporary in nature and limited on provisions. The notion of self-sufficiency is one that most would agree with and advocate for. However, we must ask ourselves is the solution to the cycle of poverty, introducing measures that force work before providing the means to make the most vulnerable more competitive in the labor force?

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