Variations in Maternal and Child Wellbeing by TANF Eligibility and Participation

Background
The years leading up to and following the landmark 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) have been mired with controversy over the costs and benefits of our welfare system for both the nation as a whole and poor families in particular. Although many have deemed welfare reform legislation a success, it is important to know how poor families are faring under the new rules and more complex environment. To address this question, we examine the material wellbeing, mental health, and physical health of mothers who had a child between 12 and 18 months and were eligible for Temporary Assistance for Needy Families (TANF). Our analysis examines current participants and eligible non-participants, as well as mothers who had left the welfare rolls (both voluntarily and involuntarily) during the previous year.

Measuring TANF Status
Using data from the one-year interview of the Fragile Families and Child Wellbeing Study [See Box], we grouped mothers into one of five categories: those who were ineligible for TANF, those who were currently receiving TANF (stayers), those who had received TANF during the past 12 months but had left of their own will (voluntary leavers), those who had received TANF during the past 12 months but had been disqualified for one of several reasons (involuntary leavers), and those who were eligible but not receiving TANF (non-participants).

Voluntary leavers had left welfare either by finding a job or by substituting welfare payments with other forms of public or private support. Voluntary leavers have not been subject to sanctions or term or time limits. Involuntary leavers had left welfare as a result of being sanctioned for non-compliance or reaching term or lifetime limits. Because of data limitations, some "involuntary leavers" may have left of their own volition and thus be misclassified. Differences between voluntary and involuntary leavers, therefore, are likely to be underestimates of true differences between these two groups. [See the paper for further detail.]

Measuring Hardships
For each of the aforementioned groups, we examined whether a mother had experienced any of 12 different types of material hardships during the year prior to the follow-up, including receipt of free meals, hunger, inability to pay rent, mortgage or utility bills, eviction, homelessness, and lack of medical care. We denoted as extreme hardship cases where a mother's children went hungry, she herself went hungry, she was evicted from her home, or she had to stay in a shelter or car during the year.
Mothers’ health was considered to be suboptimal if she reported that she was in fair or poor health (versus excellent, good, or very good). Depression and anxiety were measured by a set of questions taken from the Composite International Diagnostic Interview - Short Form (CIDI-SF), which asked respondents about despondency, weight gain or loss, sleep patterns, inability to concentrate, and worries.

Children’s health was considered to be suboptimal if the mother reported that the child was in fair or poor health (versus excellent, good, or very good). We also considered whether the child was hospitalized at least once during the prior year. We controlled for measures of hardship and health status at baseline in order to assess whether welfare receipt was associated with increases in hardship and declines in health. For material hardship at baseline, we used a measure of whether the mother had enough money at the end of the month to "make ends meet."

Results

Figure 1 shows that 45 percent of TANF-eligible mothers were not receiving benefits at the time of the follow-up interview. This group consists of mothers who chose not to apply for welfare, those who were deterred from applying (perhaps because they did not want to accrue time toward their lifetime limit), and those who were actually not eligible due to their immigration status. We could not distinguish among these groups with our data. Thirty-nine percent of eligible mothers were receiving TANF at the time of the follow-up interview. About one-in-nine mothers were voluntary leavers, and one-in-twenty were involuntary leavers.

All groups of eligible mothers reported high levels of hardship. Figure 2 shows that about 60 percent of each group experienced some sort of material hardship as opposed to 44 percent of ineligible mothers. Furthermore, while only 6 percent of TANF-ineligible mothers experienced extreme hardship, 30 percent of the involuntary leavers and 15 percent of current recipients reported such experiences. Eleven percent of voluntary leavers and 12 percent of non-participants suffered an extreme hardship.

Involuntary leavers were markedly worse off than other groups. When we consider the percentage of mothers who have experienced some sort of extreme hardship, involuntary leavers have more than double the rate of every other eligible group and five times that of mothers not eligible for TANF. Specifically,
among involuntary leavers, 19 percent of mothers had gone hungry and 14 percent had been evicted. Moreover, 22 percent of involuntary leavers suffered poor physical health as compared with only 12 percent of the ineligible mothers. Although these disadvantages are not associated with poorer infant health, the families have been disconnected from TANF for less than a year. It may take more time for maternal hardship to translate into adverse child outcomes.

**Conclusion and Policy Implications**

The most striking finding in this report is that almost one-half (45 percent) of eligible families are not receiving TANF. The low participation rate makes it clear that many, if not most, poor families are disconnected from the welfare system.

A second important finding is that none of the groups of eligible families is doing particularly well. Despite a few measures with significant variation, non-participants and voluntary leavers are not faring much better than current recipients. These findings lend support to the need for greater income supports for working families that are poor.

The most dramatic findings are among involuntary leavers, who disproportionately experience poor health and hardship and who will need more than income supports to cope in the wake of welfare reform. Data to help us analyze effects of time limits, sanctions, and other restrictions on the wellbeing of preschoolers will soon be available from the three-year and five-year waves of the Fragile Families Study.

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Inside...
This research brief uses data from the Fragile Families and Child Wellbeing Study to examine the relationship between TANF participation and maternal and child wellbeing.

The Fragile Families and Child Wellbeing Study is following a birth cohort of nearly 5,000 children, including 3,712 children born to unmarried parents and 1,186 children born to married parents. The data are nationally representative of births in cities with populations of 200,000 or more. For more information about the study, visit the Website of The Center for Research on Child Wellbeing, http://cr cw.princeton.edu/fragilefamilies/ or email the CRCW at cr cw@princeton.edu.

This research brief was adapted from “Variations in Maternal and Child Wellbeing Among Financially Eligible Mothers by TANF Participation Status” by Nancy Reichman, Julien Teitler, Irwin Garfinkel, and Sandra Garcia. To download a copy of the paper on which this brief was based, visit http://cr cw.princeton.edu, go to the Fragile Families link, click on Publications, then click on Working Papers Series.

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