

# Issue Brief



CHAPIN HALL  
CENTER FOR CHILDREN  
AT THE UNIVERSITY OF CHICAGO

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## Those Left Behind: Enduring Challenges Facing Welfare Applicants

BY MARK E. COURTNEY AND AMY DWORSKY

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 shifted the focus of the nation's primary welfare program for poor families with children from cash assistance to work-readiness services and employment supports. The explicit goals of the law were to reduce welfare dependency and increase employment among low-income parents, which presumably would result in improved family well-being. This issue brief is based on a Chapin Hall study that tracked a representative sample of Milwaukee County parents who applied for assistance from Wisconsin's Temporary Assistance for Needy Families (TANF) program, Wisconsin Works or W-2 between March and August 1999. It describes the barriers to employment they faced, their employment histories and earnings, their experiences with material hardships, and their involvement with the child welfare system. The study found that more than 4 years after they sought help, most of these TANF applicants were no better off, and, in many cases, they were worse off than when they sought assistance, in part because such personal challenges as educational deficits, mental health issues and problems with drugs, alcohol, domestic violence, and parenting interfered with their ability to support their families.

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### Background

On August 22, 1996, President Bill Clinton signed into law an overhaul of the nation's welfare system, fulfilling a 1992 campaign promise to "end welfare as we know it." The new law represented the most significant welfare policy change since the Great Depression. The law eliminated the Aid to Families with Dependent Children (AFDC) program, which for 30 years had provided poor families with children a basic level of government support, and replaced it with the Temporary Assistance for Needy Families (TANF) block grant, which gave states broad discretion to design their own welfare programs, though with several constraints. The law barred states from providing federally funded cash assistance to any one family for more than 60 months and imposed penalties on some states for failing to require a significant portion of TANF participants to work or be engaged in work-related activities. The law also froze federal funding for 5 years and barred legal immigrants from applying for benefits. Welfare, as generations of Americans knew it, did indeed end.

However, 10 years before Congress acted, Wisconsin had begun experimenting with its welfare program through a series of administrative waivers from the U.S. Department of Health and Human Services. These waivers allowed the state to impose work and other requirements as a condition of receiving cash payments and support services from AFDC. In 1997, Wisconsin incorporated many of its experimental components into a comprehensive TANF program: Wisconsin Works, commonly known as W-2, with the movement of welfare recipients into paid jobs as its stated priority. The program denies cash assistance to applicants deemed “job ready” and under a strategy characterized as “light touch” offers participants only those supportive services (for instance, childcare subsidies, food stamps, and medical assistance) that they request or for which they demonstrate a need.

Nearly 10 years after the nation’s welfare system was reinvented, most states’ cash assistance caseloads are at historic lows. These caseload reductions have led many politicians to declare welfare reform an unqualified success. However, relatively little is known about the families who still seek TANF assistance even after the “work-first” philosophy became common knowledge in low-income communities. The dramatic caseload reductions prompt the questions: Who is still asking TANF agencies for help, and what kinds of challenges lead them to seek help? What happens when they do? How many applicants for TANF get jobs — and keep them? Do they earn enough to escape poverty? And, perhaps most important, how are their children faring?

Answering these questions is critical not only for gauging the level of well-being among families that are applying for help in the wake of welfare reform, but also for measuring the degree to which welfare reform has been successful. Beyond learning whether families who have left the welfare rolls are faring better than they would have under AFDC, it is important to know whether TANF agencies are actually providing appropriate services and supports to the families who still walk in the door. Following the enactment in spring 2006 of federal legislation requiring states to have more of their TANF participants engaged in work activities, these questions take on particular urgency.

This issue brief draws from the findings of a longitudinal study by researchers at Chapin Hall Center for Children at the University of Chicago and the Institute for Research on Poverty at the University of Wisconsin-Madison that followed 1,075 primarily female family heads who applied for assistance from Milwaukee County W-2 agencies between March and August 1999.

## Milwaukee TANF Applicant Study

The Milwaukee TANF Applicant study followed 1,075 Milwaukee County family heads who applied for assistance between March and August 1999. Applicants at each of the six W-2 agency sites located in Milwaukee County are represented in the study. Baseline survey data were collected at the time of application. Seventy-nine percent of the study participants were re-interviewed during a second wave of data collection (July 2000 — May 2001) and 77 percent were re-interviewed during a third (March — December 2002). The three interviews covered individual and family demographics; employment and earnings; child care; education and training; housing; government program participation; economic hardships; and parenting. Child and parent well-being were also assessed.

The sample was predominantly female (95.9%) and African American (81.5%). Most applicants had never been married (79.5%), and two-thirds did not have a high school diploma. All were caring for at least one minor child when they completed their first interview; the median number of children was two.

Almost nine in ten of the applicants participated in the TANF program at some point during the study (through December 31, 2003). Participation peaked at 78 percent in 1999, the year in which sample members applied for assistance, and declined over the next four years, reaching a low of 36 percent in 2003.

This study differs from most other welfare reform research in that it tracks outcomes for a representative sample of the entire help-seeking population deemed eligible for TANF over a period of 6 months. Nearly all other welfare reform research has focused on household heads who left the welfare rolls (so-called “leavers studies”) or on a cross-section of the welfare caseload at a particular point in time. Leavers studies cannot shed light on the characteristics and outcomes of families who remain on TANF, and cross-sectional samples tend to over-represent the experiences of long-term welfare recipients. The Milwaukee TANF Applicant Study provides a unique opportunity to understand the experiences of low-income families seeking help from Wisconsin’s TANF program.

This study is the first major, long-term study of a representative sample of welfare *applicants* in the era of welfare reform. Unlike previous studies that have examined cross-sections of state welfare caseloads at a point in time or welfare recipients who have left the welfare rolls (so-called “leavers’ studies), a study of the TANF-eligible, help-seeking population paints a vivid portrait of the residual welfare population after welfare reform has radically reduced the size of the population seeking assistance. The study provides a singular opportunity to understand whether the new welfare office is really equipped to help the new welfare-seekers. Although states’ TANF programs differ in their details, many states have incorporated many of the work-focused components of Wisconsin’s pre- and post-TANF welfare reforms. Moreover, many states have now seen the magnitude of caseload reduction that Wisconsin had already experienced by 1999, the year in which our study began. Thus, as welfare caseloads nationally continue to hover at historic lows, an understanding of the characteristics and experiences of TANF applicants in Milwaukee during the period of our study may be relevant to other jurisdictions.

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## For Many TANF Applicants, Formidable Barriers to Employment

During the national debate over welfare reform, critics expressed concern that pre-1996 welfare reforms combined with the new work requirements and time limits on the receipt of cash assistance would produce a more troubled caseload than state welfare agencies had served in the past. Parents with few barriers to employment either would not seek assistance or they would leave the caseload more quickly than they would have in the past, leaving a pool of help-seekers who were likely to have difficulty balancing the demands of parenting with those of work.

By the time Wisconsin launched W-2, a decade of experimentation had already led to a substantial decline in Milwaukee County’s cash assistance caseload. Between January 1993 and January 1999, Wisconsin’s caseload declined by 80 percent while the number of families receiving welfare in the U.S. declined by 56 percent. About half of Wisconsin’s decline occurred after enactment of the federal law (U.S. Department of Health and Human Services, Administration for Children and Families, 2004). Only three states had greater proportional decreases, although eight states had declines of 70 percent or more.

## Wisconsin’s TANF Program: Wisconsin Works (W-2)

Wisconsin’s TANF program, Wisconsin Works (W-2), exemplifies the work-first approach to welfare reform that many states adopted. At the time of the Chapin Hall study, all W-2 participants (except parents of infants under 12 weeks) were placed in one of four “tiers” based on an assessment of their employability:

- Those who were already employed or deemed to be “job ready” were not eligible for monthly cash payments.
- Participants with basic job-readiness skills, but no work experience, received no cash assistance, but were eligible for subsidized minimum-wage jobs with employers who received up to \$300 a month from the program to defray training and other costs.
- Participants who needed to develop job-readiness skills and appropriate workplace behaviors were assigned to up to 30 hours of week in a community service job and up to 10 hours a week of education or training. They could receive a cash payment of up to \$673 per month.
- Participants facing significant barriers to employment, such as a disability or a family member requiring care, were eligible for a maximum monthly grant of \$628. They could be required to participate in up to 28 hours a week of counseling, rehabilitation, or other treatment activities and up to 12 hours a week of education or training activities.

Participants in all tiers can receive case management services and work supports, such as food stamps, child-care subsidies, and Medicaid. But fundamental to the design of Wisconsin’s TANF program during the period of study was the notion that families should not be provided with all possible services for which they might be eligible, but only those they specifically requested or needed. This so-called “light touch” was intended to reduce the probability that participants would become dependent on government supports. More recently, Wisconsin has moved away from this approach.

One reason for the shrinking caseload was that families were receiving benefits for shorter periods of time, but another was that applications declined. As predicted, low-income parents who saw themselves as able to function in the labor market without state assistance simply didn't apply for TANF. Those who did apply were likely to be parents who needed substantial help before they would be employable.

The Milwaukee TANF Applicant Study began in 1999, 2 years into implementation of W-2. In general, the parents who sought help from Milwaukee's TANF program from March through August 1999 faced substantial and in many cases multiple barriers to employment. At their baseline interviews, more than four of five W-2 applicants reported at least one potential barrier to employment, including being disabled; caring for a family member with a disability; being in poor or fair health; having a problem with alcohol or drugs in the past year; lacking a high school diploma or GED; being involved in an unsafe or physically abusive relationship in the past year, or having a mental health problem. More than half of parents reported two or more barriers to employment, and almost three in ten reported three or more.

Although the prevalence of these barriers to employment decreased over the course of the study, 4 years after applying for W-2 (and in most cases receiving assistance) three out of four participants still reported at least one. Two out of five were still reporting two or more barriers, and more than one out of five was reporting three. More than half still lacked a high school diploma or GED, and almost two in five still reported mental health problems. Almost one in four still described his or her health as poor or fair, and nearly one in five reported a disability.

**Table 1**

Prevalence of Barriers to Employment Reported at Each Survey Interview  
(*N* = 706)

Barrier	Baseline		First Follow-Up		Second Follow-Up	
	#	%	#	%	#	%
Ability to work limited by a disability	149	21.1	134	19.0	124	17.6
Caring for a child or other family member with a disability	61	8.6	43	6.1	37	5.2
Poor or fair health	177	25.1	182	25.8	164	23.2
Problem with alcohol or other drugs during past year	42	5.0	34	4.8	27	3.8
No high school diploma or GED	402	56.9	384	54.4	373	52.8
Involved in "unsafe" or physically abusive relationship during the past year	100	14.2	56	7.9	52	7.4
Self reported a mental health problem or scored in clinical range on CESD	365	51.7	287	40.7	261	37.0
Any barrier	602	85.3	561	79.6	530	75.0

Other studies have reported similar prevalence of barriers to employment among welfare recipients and leavers in other states. However, the Wisconsin applicants were more likely to be experiencing mental health problems or lack high school diplomas or GEDs than the other samples studied.

It is important to remember that personal challenges are only *potential* barriers to employment, not necessarily *actual* barriers. However, an analysis of employment data for the Milwaukee families found a statistically significant relationship between reporting a barrier to employment and not being employed. A parent who faced any particular barrier to employment, except for domestic violence, was less likely to either be employed at the time of the interview or to have worked in the past year than a parent who did not face that particular barrier. And the more barriers a parent reported, the less likely she was to be employed.

**Table 2**

Relationship Between Number of Barriers and Employment

Number of barriers	Currently employed		Employed during past year	
	Wave 2	Wave 3	Wave 2	Wave 3
0	73.79	60.8	91.03	85.23
1	59.92	57.6	86.77	85.2
2	46.62	35.48	79.05	66.13
3	30.86	30.85	59.26	55.32
4	29.63	9.43	61.11	35.85
5 or more	16.67	0.0	47.61	33.33

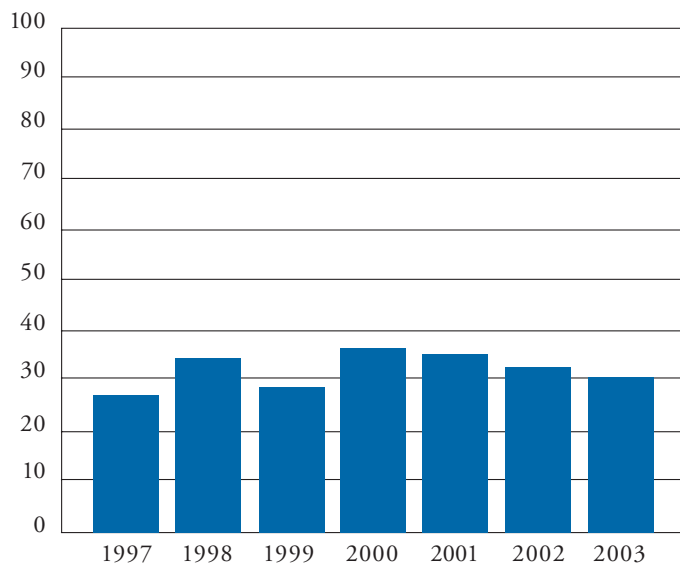
## Despite a “Work-First” Approach, Few Applicants Worked Consistently

In his remarks upon signing the welfare reform law, President Bill Clinton described its fundamental purpose: to “create a system of incentives which reinforce work and family and independence... With this bill, we expect work, [and] we have to make sure the people have a chance to go to work.” Judged against this goal, Wisconsin’s TANF program has clearly come up short.

Like many states, Wisconsin adopted a work first approach to welfare reform. Even so, the percentage of the applicants in the study sample who were employed in any year declined steadily after peaking in 1999. State employment records show that by 2003, only three out of five had worked in at least one quarter. Employment stability was also a problem for these applicants. On average, only one-third was employed in all four quarters in any given year, and even those who were employed were not necessarily employed continuously.

**Figure 1**

Percentage Employed in All Four Quarters by Calendar Year



Trends in the broader economy undoubtedly influenced the parents’ experience in the labor market, particularly the expansion of the late 90s, the downturn in 2001, and the subsequent recovery. Still, the overall picture of applicants’ employment experience is sobering, given the emphasis that W-2 placed on work.

## W-2 Participation Did Not Cure Poverty

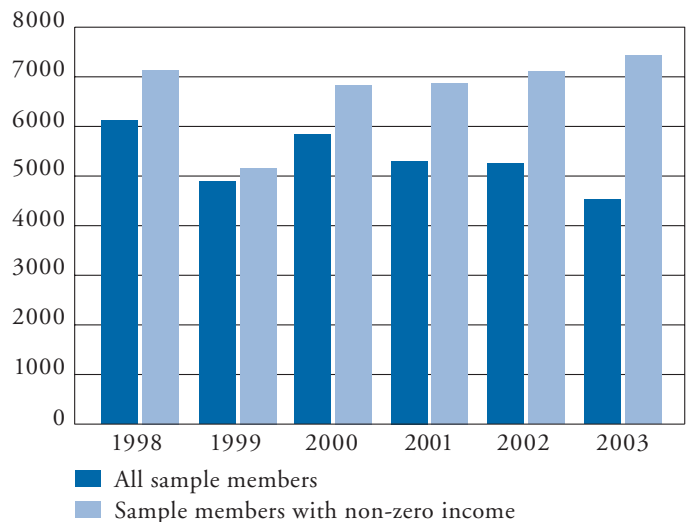
Although not an explicit goal of welfare reform, reducing poverty among TANF participants was at least a hope, if not an expectation, of many advocates. The new law, Clinton said, represented “a new day that offers hope, honors responsibility, rewards work...” Yet 4 years after applying for W-2, few of the parents in the study sample reported sufficient income to lift their families out of poverty.

It is important to note that these families, as a group, already had very low incomes when they sought help from W-2. In 1998, the year before they entered the study, almost nine out of ten parents had incomes from earnings and TANF that were well below the official 1998 poverty threshold of \$13,001 for a family of three. The 1998 median income for the full sample was just \$6,114, well under half of the annual income required for a three-person family to be considered non-poor.

Yet in 2003, 4 years after they sought help, the sample’s median income from earnings and TANF payments had fallen to \$4,530, a net decrease of \$1,584 in constant dollars. In part, this reflects the fact that more than a quarter of the parents had no income from either earnings or TANF as late as 2003—almost twice the percentage with no income from earnings or TANF in 1998. If sample members with no income are excluded from the calculation, median income rose slightly over time—from \$7,139 in 1998 to \$7,425 in 2003. But the higher figure still represents less than half the 2003 federal poverty threshold for a family of three (\$15,260.)

**Figure 2**

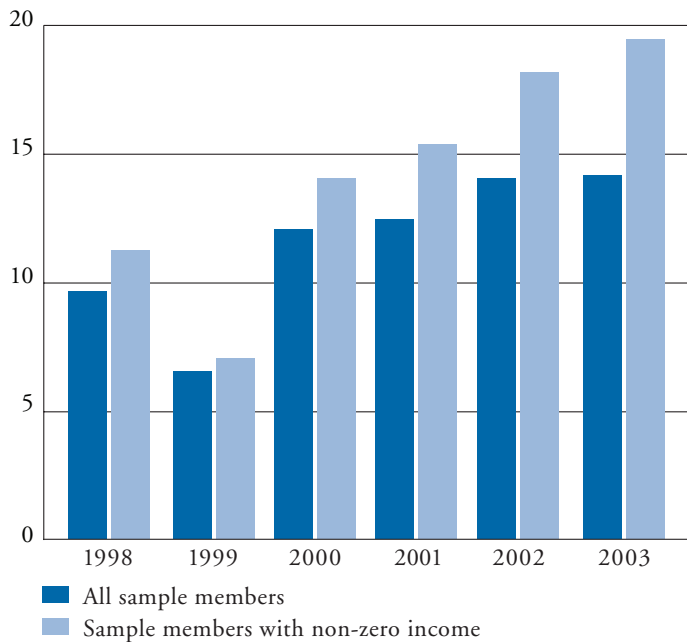
Income from Earnings and TANF Payments



On a positive note, the proportion of TANF applicants whose income from TANF and earnings exceeded the poverty threshold increased over time, from 9.6 percent in 1998 to 14.1 percent in 2003. If non-earners are excluded from the calculation, the proportion living above the poverty level rose even more, from 11.2 percent in 1998 to 19.4 percent in 2003. Although cash payments from TANF made a substantial contribution to the income of some applicants, depending upon the year, they accounted for only 1 to 3 percent of the increase in the proportion of applicants who were no longer considered poor.

**Figure 3**

Percentage of Applicants with Income Above the Poverty Threshold



For a full picture of the financial well-being of these families, it is important to include income from other sources including cash benefits from other government programs as Social Security Disability Insurance or Supplemental Security Income (SSI), as well as child support, spouse or partner earnings, and the Earned Income Tax Credit. Including those sources increased the study sample’s median income to \$8,658 in 2003. But even using this more inclusive measure of income, three out of four applicant families were still poor.

**Table 3**

Percentage of Sample Members with Income Above the Poverty Threshold

Income Measure	Above Poverty Threshold 12 Months Prior to Wave 2	Above Poverty Threshold 12 Months Prior to Wave 3
Measure 1 (Earnings + TANF)	11.9	15.2
Measure 2 (All but EITC)	16.4	19.5
Measure 3 (Plus EITC)	18.2	23.2

## Material Hardships on the Rise

Another way to measure the economic well-being of families is to consider their experiences with material hardships. At baseline, nearly three out of four applicants reported experiencing at least one material hardship in the past year, and the mean number of hardships they reported was 2.2. Four years after they sought help, an even higher proportion of parents reported experiencing at least one hardship, and the mean number of hardships had risen to 2.5. (See Table 4.)

The material hardships they reported were by no means trivial. They included lacking money to pay rent or essential bills, becoming homeless or having to double up, and losing telephone utilities services. However, families with higher earnings reported fewer hardships.

Many parents also reported problems obtaining adequate food. Based on U.S. Department of Agriculture standards, about half of families could be categorized as “food insecure” at the second and third interviews. Paradoxically, families that received food stamps in the previous year were much more likely to be categorized as food insecure than those that had not received food stamps. One explanation for this finding is that food insecurity is what leads families to seek food stamps.

Although Chapin Hall’s findings on material hardships are generally consistent with those reported in prior studies of former welfare recipients, the Wisconsin families reported more food- and housing-related hardships.

**Table 4****Material Hardships Experienced During the Past 12 Months**

Economic Hardships	Baseline Interview N = 1075		Second Interview N = 850		Third Interview N = 832	
	#	%	#	%	#	%
Obtained food from pantry or ate at meal program	326	30.3	237	27.9	208	25.0
Not enough money to buy clothes or shoes	453	42.1	432	50.8	416	50.0
Not enough money to pay rent or mortgage	487	45.3	398	46.8	402	48.3
Utilities shut off	163	15.2	207	24.4	183	22.0
Phone disconnected	362	33.7	403	47.4	466	56.0
Evicted or lost home	116	10.8	119	14.0	141	17.0
Doubled up because family could not afford housing	275	25.6	204	24.0	201	24.2
Became homeless	137	12.7	101	11.9	82	9.9

**Impact on Children**

The same personal challenges that can be barriers to employment may also interfere with parenting. During the national debate that preceded enactment of the welfare reform law, child advocates expressed concern that TANF participants would have problems balancing the demands of parenting and work. (The old AFDC program did not require most recipients to be engaged in work activities.)

Involvement with child welfare services is one indicator of parenting problems. According to state data, families in the Milwaukee County TANF Applicant Study were much more likely to be involved with child welfare services than would be expected based on prior research on welfare recipients. Nearly two out of three experienced at least one child

protective services investigation between June 1989 and July 2005. (See Table 5.) More than half of the families had experienced an investigation before their baseline interview in 1999, which suggests that the parenting problems of many study participants preceded their involvement with W-2. But more than two out of five were investigated for child abuse or neglect between their baseline interview in 1999 and July 2005, a period during which the W-2 agencies and other organizations charged with supporting families could have offered services to prevent child maltreatment. Even more troubling, investigation by child protective services was often not a one-time, isolated event. For those families that were investigated at least once, the mean number of investigations was 5.35 and the median was 4.0.

**Table 5****Child Protective Services Investigations Among TANF Applicant Sample (N = 1,075)**

Type of Involvement	Number	Percentage
<b>CPS investigation in Milwaukee County</b>		
Since June 1989	686	63.8
Prior to baseline interview in 1999	584	54.3
Between baseline interview and July 2005	451	41.9
<b>CPS investigation between baseline interview and July 2005</b>		
Among those with prior CPS involvement	349	<b>59.8</b>
Among those with no prior CPS involvement	102	<b>20.8</b>
	<b>Mean</b>	<b>Median</b>
Total number of CPS investigations (if investigated at least once)	5.35	4.0

Percentages in boldface are significantly different at  $p < .05$

Having a child placed in out-of-home care, which generally involves a court order, is an even stronger indicator of serious parenting problems than a CPS investigation. And state data indicated that one in four of the families in this study had at least one child placed in out-of-home care between June 1989 and June 2005, an astonishingly high placement rate. (See Table 6.) Seventeen percent had had at least one child placed in out-of-home care before their baseline interview, and 16 percent had a child

placed between the baseline interview and June 2005. Overall placement trends in Milwaukee do not explain the high out-of-home placement rate for children of W-2 applicants. These placement rates are also considerably higher than what other studies of welfare recipients have found. The higher-than-expected levels of CPS involvement and child removal among families in the Milwaukee study suggest an extraordinarily high level of stress in these households.

**Table 6**

Foster Care Placement of Children Among TANF Applicant Sample  
(*N* = 1,075)

	Number	Percentage
<b>Court-ordered placement of one or more children in out-of-home care:</b>		
Since June 1989	275	25.6
Prior to 1999 baseline interview	184	17.1
Between baseline interview and June 2005	176	16.4
<b>Court-ordered placement of one or more children in out-of-home care since baseline interview</b>		
Among those whose child/children had previously been placed	85	<b>46.2</b>
Among those whose child/children had not been placed before	91	<b>10.2</b>

Percentages in boldface are significantly different at  $p < .05$

## Conclusions and Recommendations

With the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, the federal government made a bold commitment to the nation's poor families. The law's stated purpose was to give states the flexibility to design temporary assistance programs that would, among other goals:

- Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives, [and]
- End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage.

The findings of the Milwaukee TANF Applicant Study suggest that these goals are a long way from being achieved for the residual welfare population in Milwaukee County. Many of these TANF applicants continued to struggle with personal challenges that interfere with their participation in the workforce. The persistence of personal challenges suggests a possible explanation for why an overwhelming majority of applicants had not found and maintained stable employment 4 years after they sought help from W-2.

In addition, however effective welfare reform has been in reducing Wisconsin's cash assistance caseload, it has done little to increase the incomes of families seeking assistance. Moreover, Wisconsin's TANF program did not succeed in lifting many W-2 applicants out of poverty. By 2003, 86 percent of the entire applicant sample (including those with zero income) and 81 percent of those with some income still lived in poverty. Many also continued to experience a variety of material hardships and food insecurity.

Finally, a disturbing percentage of these applicant families were involved with the child welfare system, and many of their children were being cared for by the state, despite the promise in the law to provide assistance that would help children be "cared for in their own homes."

It is possible that the families in this study were better off than they would have been under AFDC. However, based on Chapin Hall's research, it would be difficult to argue that welfare reform has been an unqualified success. The continued economic precariousness of so many of these



families raises doubts about the success of the Wisconsin TANF program, which has been widely touted as a model of reform. Other states have adopted different approaches to welfare reform and may have very different applicant pools than Wisconsin. However, these findings suggest that in states like Wisconsin that experienced significant caseload reductions in the early years of welfare reform, TANF agencies are increasingly working with the most service-needy and hard-to-employ parents. Because our study was not an experimental evaluation of a particular intervention, our findings should be used with caution in drawing conclusions about how TANF applicants might be better served. Nevertheless, what we have learned about the experiences of TANF applicants in Milwaukee may help provide guidance to other jurisdictions. Our study should also ring a note of caution regarding recent changes in federal welfare policy.

Put simply, the findings of the Milwaukee TANF Applicant Study call into serious question the appropriateness of the Thompson administration's "light touch" strategy when it comes to meeting the needs of the residual welfare caseload. The kinds of work-focused interventions traditionally provided by welfare-to-work programs are certainly needed by this population, and arguably for a longer period of time than for the early cohorts of welfare leavers, but many TANF applicants need much more. The prevalence of barriers to employment among Milwaukee TANF applicants--and the relationship between those barriers and the likelihood that parents would find and maintain employment--suggest that TANF agencies should routinely screen applicants and program participants for a wide range of psychosocial challenges (e.g., mental illness; substance abuse; family violence; chronic health problems; responsibility for caring for family members with a disability; very limited education). These challenges were common enough in our study population that it seems cruel rather than non-intrusive to wait until they pose obvious problems for parents trying to support their families.

Once barriers have been identified, they should be addressed through appropriate supports and services, either by the TANF agency itself or through cooperative arrangements with other public and private institutions that provide services to parents and their children. The latter strategy is probably preferable because it will usually make little sense for TANF agencies to reinvent services that have already been developed by other institutions. If TANF programs in other jurisdictions are serving a population that has anywhere near the level of involvement in child welfare

services as that seen in our study, coordination between TANF, family support, and child welfare services agencies will be particularly important.

Given our findings, recent changes in federal welfare policy may be seriously misdirected. The Deficit Reduction Act passed by Congress in the spring of 2006 directs states to significantly increase the proportion of TANF participants engaged in work activities, and severely limits their use of caseload reduction credits to meet federal work requirements. The findings of the Milwaukee County TANF study suggest that states that experienced caseload reductions similar to Wisconsin's will have a difficult time satisfying the new mandate. The majority of TANF applicants may be too service-needy, too unhealthy, too poorly educated, and too psychosocially challenged for the states to easily meet the federal governments' new work requirements.

Before simply pushing the residual TANF caseload into the workforce, states should re-examine whether their TANF programs are providing the adults they serve with the supports they need to succeed both as workers and parents. Interestingly, in recent years Wisconsin has abandoned the "light touch" approach and has tried to better coordinate the activities of its workforce development and social service systems. Some other states are also attempting to broaden the range of family issues that TANF agencies are equipped to address. Although it is too soon to know if these efforts are producing better outcomes for poor parents and children, it is difficult to see how a narrow work-first strategy that does not take into account the significant needs of the residual TANF caseload will be any more successful.

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## About This Study

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*What Happens to Families Under W-2 in Milwaukee County, Wisconsin?*  
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