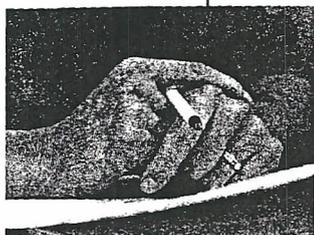




Churners:



A Focus Group Analysis of the Return Rate of Former Rural TANF Recipients

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With many states approaching lifetime benefit limits for their welfare recipients, the study of welfare recidivism is more important than ever. Yet little is known about families and individuals with high return rates (Born, 1999). Studies estimate that approximately one-fifth of welfare dependents—known as *churners*—return to the system after only one month of independence (Welfare and Child Support Research and Training Group, 1999; Born, Caudill, Spera & Kunz, 1998). But these studies do not offer insight into the factors that induce people to return to welfare dependency.

In rural Robeson County, North Carolina, the most effective methodology to uncover these factors was the focus group. Two issues were important for laying the foundation for the focus group: operational definitions and the configuration of the focus group.

To be classified as a churner, our research subjects had to be current recipients in the Temporary Assistance for Needy Families (TANF) program or a TANF recipient within the last three months, and had to have been successfully removed from the TANF roster only to return as a recipient at least once.

Of the 19 recipients who met the criteria, seven agreed to participate. Of the seven, three withdrew because of personal reasons¹ and did not participate. Four women participated in our focus group interview. The interviewees ranged in age from 22 to 49. Two were African American, one was Hispanic, and one was Native American.

Configuration of Focus Group Staff at the Robeson County Department of Social Services (DSS) and the researchers mutually expressed concern regarding the level of participation. The agenda within the focus group would include extremely sensitive and confidential issues. Because we believed that recipients would be resistant, all agreed that collecting an adequate sample would be a herculean task. During a conference between researchers and DSS staff, three vital aspects for motivating recipients to attend were uncovered.

First, we knew that if child care was a problem, recipients would not attend. As a result, a contract with the University of North Carolina-Pembroke's (UNCP) day care center was established. Thus, recipients would be assured their children would receive care by a North Carolina state-licensed child care facility that is frequently used by faculty, staff, and students. In addition,

1. Two of them found jobs and did not want to miss work. Another was compelled to meet with a lawyer.

since the focus group meeting and the child care facility are located on the campus, parents would be within a short walking distance from the child care provider.

Second, Marson and Powell (in press) illustrate that the most compelling problem for becoming welfare independent in a rural environment is lack of transportation. As a result, a contract was made with the Council of Governments (COG) Transit. COG Transit would provide transportation to UNCP for recipients and their children. After completion of the focus group, the transportation service would return recipients and their children to their homes.

Third, in terms of enticing recipients to voluntarily attend, all agreed that child care and transportation would not be sufficient. The DSS staff and the researchers believed that offering lunch would be a key factor in gaining participation with a seemingly resistant sample. Thus, after each recipient was asked to participate, the alternatives for the lunch menus were addressed. Recipients would become involved in selecting the lunch menu.

Concepts

Several concepts emerged during focus group analysis that helped explain why some rural welfare recipients become churners. First, churners have inadequate support systems. Although DSS offers various types of services to clients, many of their services are inadequate to meet the needs of these clients. Additionally, churners have poor informal support systems. Only one of our interviewees had parents in the area. The others tended to have no friends or family members to offer assistance or emotional support. Second, churners face hostile attitudes and disrespect from service agency workers and the general public. We find that this may result from the gap in language and culture between service agency work-

ers and clients. And third, fear is a constant in their lives.

Inadequate Support Systems

When we asked interviewees to rank the problems they face in order of importance, their top three answers had to do with inadequate support systems. The number one problem rural churners face is lack of reliable transportation. Although Robeson County has a public transportation system for the needy, this system does not meet the needs of welfare recipients who are trying to move off welfare by obtaining jobs. According to the churners in the focus group, the transportation system is inadequate in two ways. First, the vans do not have a regular route or schedule. Consequently, van drivers cannot guarantee that they can get a person to work on time or pick them up on time. The women said the vans' erratic schedule does not work because they are fired for being late to work. Second, many of the jobs welfare recipients are able to find require weekend, evening, and holiday hours. The vans do not run during these hours.

Churners ranked lack of child support from fathers as their next major obstacle. The problem is not simply that fathers do not pay but that DSS

holds the women responsible for tracking down the fathers. Welfare recipients who cannot provide addresses for errant fathers face losing services for being "uncooperative." All of the women we interviewed expressed high levels of frustration about this issue. As one woman noted, "If I knew where he was, don't they think I would tell them?" Another woman described how even when fathers are located, they are often able to bypass their financial obligations to children through plea bargains in court. For example, one woman explained that when her ex-husband was located and jailed, the court rescinded all past child support as part of the plea bargain. The women believe men often try to get jail time so they can be relieved of paying child support. Another woman said she was unable to do anything against her ex-husband because he was making a "good faith" effort to pay. She had received \$2.00 for a month's child support for two children.

Churners ranked child care as their third pressing concern. Again, part of the problem has to do with timing of services offered. DSS offers child care benefits but the benefits are often inadequate to meet clients' needs. Two central problems emerged in this area:

Non Churners difficulty list

1. Transportation
2. Basic Education
(GED or High School)
3. Child care
4. Lack of personal motivation
5. Criminal activity
6. Medical (disability)
7. Substance abuse
8. Lack of job opportunity
9. Lack of job skills
10. Poor or no work history
11. Domestic violence

Churners difficulty list

1. Transportation
2. Support from father
3. Child care
4. Attitude of DSS Worker
5. Feelings about myself (stress)
6. Support services
7. Time lag
8. Medicaid/Food stamps
9. Education



Major concepts that differentiated rural churners from other rural welfare recipients were discovered—inadequate support systems, hostile attitudes and disrespect, and fear as a constant.

- Churners were deeply concerned about the quality of child care. They are troubled by caretakers whom they do not know. According to our focus group, welfare recipients need to know the caretakers and be assured that the day care center (selected by the social services department) is a quality placement. The uneasiness of day care unfamiliarity produces increasing stress that in turn creates greater difficulty in becoming an effective employee. Commented one interviewee, "It's hard to work if you're worried about your kid."
- When a child becomes ill in a single-parent family, the parent must take time off work. Some employers who have minimum-wage employees are unsympathetic and will fire such employees for missing work.

One observation about churners is clear. They lack family support. Thus, they have no means of informal psychosocial support. The lack of support reduces churners to adopt the state as their family.

The lag time between need and service concerns churners. They pointed out that they need service when they apply, not 45 days² later, which is the soonest they can expect their applications to be considered. Repeatedly, they are told there is nothing DSS can do for "emergencies." As they point out, however,

most people who are eligible for any kind of help are people who live from paycheck to paycheck. As one woman pointed out, "When that paycheck's gone, it's gone. I ain't got no money to last me no 45 days until they get around to looking at my application."

They also mentioned that when they find jobs, they are cut off from some services before they begin collecting a paycheck. One interviewee said she had to wait three weeks before she got her first paycheck even though some of her benefits stopped immediately.

Although not ranked numerically by interviewees, they frequently mentioned being shuffled from one office to another because "no one seemed to know how to help." These interviewees indicated that service workers often do not know the answers to clients' questions or where clients need to go to get the help they need. Part of this may be the result of clients and service workers speaking a "different language," but some of it can be explained by ignorance on the part of staff members. Service staff members face rapid changes in procedures and laws as well as unstandardized caseloads. For example, the average size caseload of the local TANF social worker is 65. Because we know so little about TANF, however, no one is able to say if 65 is reasonable. The system

often appears to be a large undecipherable maze to clients, especially when no one seems to be able to answer their questions. Based on what our focus group stated, TANF workers might be in the same undecipherable maze.

Hostile Attitudes and Disrespect

Churners expressed frustration and anger at the treatment they receive from TANF workers and from the general public. They perceive many of the service agency workers as rude and uncaring. One churner described an instance where a service agency worker doubted her word that she had no money when she went to apply for help. She said, "Did she think I'd humiliate myself and beg from her if I didn't absolutely have to?" Churners described "being talked down to" for not knowing how the system works. They described sitting and waiting for hours with small children while workers walked back and forth eating candy bars in front of hungry children. They questioned a system that claims it wants to help while simultaneously treating clients as though they choose to live in poverty. The churners claim that service agency workers often act as though "the money is coming straight out of their pockets."

Although we cannot know for certain, we conclude that some of what clients understand to be hostile attitudes results from a gap in the language used by service workers and clients. Service workers have a particular jargon they understand and use regularly. Clients, however, do not use the same language. Welfare recipients often do not understand terms that seem commonplace to service workers. Some of the hostility may, indeed, be real but may result from what service

2 The average processing time is 26 days. This discrepancy does not suggest lying. However, it does support our finding that churners are subjected to greater problems.

agency workers perceive as clients not paying attention to their directions. When we asked clients what they do when they do not understand, some said they ask again but that the directions are repeated in the same way but slowly as though they are "feeble minded." One said she learned not to ask again because the service workers "get huffy" when questions are repeated.

The reluctance to repeat questions leads to another problem. With the exception of one woman, the rest of the women we interviewed have very little knowledge of what kinds of services are available to them. They have little understanding of the welfare system as a whole and seem very ill equipped to maneuver the system to become economically independent.

Fear Is a Constant

According to our focus group, fear permeates everything in their lives. They specifically mentioned feeling fearful that they would not "be able to make it," that they would not be able to "feed [their] children," and that they would "end up out on the street." One of them said her fear of failure is so great that she has panic attacks on a regular basis. Churners described how frustration and anger quickly turn into deep feelings of helplessness and hopelessness at not being able to negotiate a system that seems to work for some, but not for them. One interviewee attempted suicide and became even more frustrated because she was then treated as though she were "crazy." She said, "Couldn't they see I was just at the end of my rope. I needed help, but no one seemed to know anything to tell me. I was running around in circles getting no where, and I just couldn't take it no more. Is it crazy to be depressed because you can't feed your babies?"

Churners are afraid they will not have enough money to feed their children. They are afraid they will lose their jobs because they do not

have reliable transportation. They are afraid they will be fired for taking time off to care for a sick child when they should be "on the job." They are afraid they will "blow up" at the next service worker who treats them disrespectfully or "talks down" to them.

Recommendations

From our study of churners, a cohort with a high rate of return to welfare dependency, two major goals were achieved. First, major concepts that differentiated rural churners from other rural welfare recipients were discovered—inadequate support systems, hostile attitudes and disrespect, and fear as a constant.

Second, patterns among churners were uncovered. As a group, churners appear to experience a higher level of "fear" (used interchangeably with "stress" by the focus group) when compared to other recipients. These fears include fear for the safety and protection of their children, fear of being forced to have contact with the father of their children, and fear of failing to successfully procure and maintain employment.

The central problem for churners is the absence of a psychosocial support network. They do not have a family to come to their aid (e.g.,

watch their children when they are sick). County government and DSS employees were not meant to replace a family. Yet, family is what churners need to become welfare-independent.

The question becomes, What changes can a local government produce to facilitate economic independence for churners? Several recommendations can be made to facilitate the process of leading churners to economic independence. The central focus of these recommendations is fear reduction. According to members of our focus group, the environment encompassing welfare return rates must be the central focus of the strategy for change. They do not want psychotherapy. From the concerns expressed by our focus group, we can extrapolate three areas of policy change that will simultaneously decrease stress and increase economic independence.

Changes in Medicaid Rules

Fear of losing Medicaid emotionally immobilizes rural churners. Welfare recipients retain their Medicaid benefits for two years after being discharged from the welfare caseload. The assumption is that with continued employment, the former recipient will be promoted to a

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The key point is that if county governments want people to be economically independent, we must pursue successful strategies. Many years ago Hopkins (1936) wrote that it is wasteful to spend tax funds on welfare programs that are not likely to be effective. Funding should focus on programs that are enabling.

higher paying job that includes health benefits.

A more effective policy is to phase out Medicaid beyond the two-year period. A three-phase policy is suggested:

- Medicaid I: These services include normal Medicaid benefits for two years. The current policy is retained.
- Medicaid II: These services include normal Medicaid benefits, but former recipients are required to pay for the services on a sliding-fee scale. The fee for Medicaid benefits will be based on a proportion of their income, based on their previous year IRS report. This benefit should be offered for five years.
- Medicaid III: These services include Medicaid benefits that would operate as any insurance policy. Thus, if former recipients are unable to obtain health insurance from their employer, they are entitled to purchase Medicaid at the current market value. Medicaid III health care plans would vary in price based on the benefits selected by the former TANF recipient.

Currently, each state is allocated Medicaid grant funds from the State Children's Health Insurance Program (SCHIP) to aid a parent after the two-year period. As a result,

each state may not share the identical policy and procedure, and this insurance is limited to children. The parent is not covered. In addition, none of our churners was aware of this service. Being aware of this service would reduce anxiety.

In addition to the movement from a discrete Medicaid policy to a continuous one, a sick benefit should be offered as part of Medicaid I. Many minimum-wage employers cannot tolerate employees missing work for sick children. Medicaid benefits should include home health for sick children to enable former recipients to attend work. Simply stated, a nurse or nurse's aide should be available to a single parent who has a sick child.

Changes in Regulations Regarding Fathers

The major threat to all churners is making a connection to their children's father. The regulation requiring TANF recipients to assist in the location of the father can be found in the Personal Responsibility and Work Opportunity Reconciliation Act (1996). The specifics of the regulations are unclear to churners and are a source of great stress. In essence, the regulations mandate that in order to be eligible for TANF, recipients are required to assist in locating the father. There

is one loophole, however. If domestic violence or child abuse seems reasonable, the recipient does not have to assist (see the March 2000 issue of POLICY & PRACTICE).

Members of our focus group were subjected to violence, but they did not understand their experience could allow them an exemption from assisting in finding the father. Based on our findings, we must recommend that "substance abuse" be included with domestic violence and child abuse.

Changes in the Service Delivery System

Our focus group suggested that several changes in the service delivery system would enable greater success for churners to become economically independent. These include mentoring or church-based assistance, deregulation and specialized training for TANF workers, and transportation.

MENTORING OR CHURCH-BASED ASSISTANCE

Churners have no psychosocial network to fall back upon when facing times of personal trouble. All churners agreed it would be helpful if they belonged to a close-knit church or had a mentor. Churners need a human resource to whom to vent their problems. Yet the research indicates that untrained church volunteers or mentors could actually do more damage than good (Virginia Office of Volunteerism, 1997), although the statistical significance of a mentoring program for TANF clients has not yet been published. However, the Virginia Office of Volunteerism (1997) offers several protocols to evaluate the effectiveness of mentoring. In addition, grant funds³ are available for training mentors for TANF clients.

DEREGULATION AND SPECIALIZED TRAINING FOR TANF WORKERS

The focus group suggested two changes for TANF workers that

would lower churners' return rate. First, churners' problems are highly individualized and may require highly creative intervention strategies to be successful. For example, one churrier was about to lose her new job because she lost her ride to work. She called her TANF worker at home that morning. The TANF worker drove her personal car to the client's residence, then drove the client to her place of employment. This act of kindness made the TANF worker late for her own job. The TANF worker should not be penalized for being tardy. TANF workers must have greater professional discretion and autonomy.

Second, as stated earlier, churners expressed a great deal of distress regarding the "attitude" of the TANF workers. Are TANF workers culturally insensitive? Are caseloads for TANF workers too large to be manageable? Either of these would result in the ineffective flow of necessary information to recipients. The focus group voiced a consensus. Oftentimes the delivery of information is incomplete or done in a manner that discourages recipients from asking questions. Regardless of the root cause, the result is that churners will be unsuccessful in becoming economically independent.

Several low-cost recommendations can be made. Churners need to be identified and included in small caseloads with specialized TANF workers who receive cultural sensitivity training. In addition, greater professional discretion must be afforded these TANF workers. That is, the local DSS must be able to establish caseload policies and procedures rather than being given regulations established at the state or federal level. Accountability must be left in the hands of the DSS director,

"doing what works" rather than complying with regulations established by a distant bureaucrat.

TRANSPORTATION

The number one problem for all rural recipients who seek to become independent from welfare is transportation. Rural churners experience this problem, but seemingly to a greater degree when compared to other rural recipients. An emergency backup system for unreliable transportation needs to be established. Recipients must arrive at their jobs on time. If a transportation program cannot provide timely services, the program must be restructured or eliminated.

Some of the policy recommendations made within this article might be costly. Others clearly would not be. The key point is that if county governments want people to be economically independent, we must pursue successful strategies. Many years ago Hopkins (1936) wrote that it is wasteful to spend tax funds on welfare programs that are not likely to be effective. Funding should focus on programs that are enabling.

In addition to establishing the beginnings of a churrier prototype, from our findings emerge several testable hypotheses. These include:

- Churners manifest external locus of control, while nonchurners manifest internal locus of control.
- Churners manifest a greater degree of generalized fear when compared to nonchurners.
- Churners are less likely to have a family of origin than nonchurners.

The testing of these hypotheses will provide greater knowledge about successful graduation from TANF and should provide effective intervention strategies to reduce a return to welfare-dependency. ☉

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3 Many mentoring grants are available from the federal government. Readers of this article would be most interested in a grant offered by the Administration for Children and Families, Office of Community Services. Legislative Authorization: Family Support Act, Title V, Section 505, as amended, P.L. 100-485; 42 U.S.C. 9926

