

“I WANT TO MAKE IT ON MY OWN”

A Qualitative Assessment of How New Jersey's
Welfare and Workforce Development Programs
Can Better Perform Their Core Mission of
Moving People From Welfare to Sustainable Work



A Report from the
Legal Services of New Jersey Poverty Research Institute

November 2010

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The Poverty Research Institute (NJPRI) was established by LSNJ in 1997. It is the first and only initiative exclusively focused on developing and updating information on poverty in New Jersey. Our hope is that by providing poverty information, data dissemination, and analysis, major problems, especially including legal problems, of people experiencing poverty may be obviated and the consequent need for legal representation thereby reduced. A primary and continuing area of inquiry concerns the legal needs of the poor, including those for which there is no legal representation, those for which there is only partial or limited representation, as well as those for which lawyers are secured. We examine gaps in representation, assess causes and patterns, consider demographic aspects, study the consequences of having and not having representation (including having only limited representation), and analyze the effects of judicial and non-legal assistance.

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All opinions are those of Legal Services of New Jersey.

Melville D. Miller, Jr.
Edison, New Jersey
November 2010

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Introduction

The Ideal of Work First New Jersey

First Viewpoint: The Words of Recipient Grace

When Grace decided to apply for welfare, she was desperate. Like many other welfare clients, she had nowhere else to turn. *“I couldn’t work and I would have severe panic attacks and I had a new baby and everything, so things were really hard for me.”* As the sole parent to her young son, Grace was barely getting by after being abandoned by an abusive husband. Her parents, who both struggled with substance abuse, were unable to provide emotional support or financial assistance. In addition to mental health issues, Grace’s learning disability had always prevented her from finding a job, leaving her with scant employment history to build on in order to find work that would cover all the bills, especially the cost of child care. Despite these setbacks, Grace was hopeful when she learned about Work First New Jersey (WFNJ). The program’s work activities, training opportunities, and support services encouraged her to believe that *“this is going to change my life and I’m going to get something out of this.”* She was hoping to use her time on WFNJ to turn her life around, starting with getting her General Equivalency Diploma (GED).

Unfortunately, Grace’s experience did not turn out as she had hoped. Grace informed her caseworker about her history of panic attacks, family violence, and learning difficulties, but she was left feeling discouraged: *“They don’t seem to be effective or care.”* Grace was assigned to work activities that she felt were *“very unprofessional”* and *“nothing was taught, there was like no structure, no nothing.”* After being enrolled in a GED training course that she felt was not particularly helpful, Grace was unable to overcome her educational barriers and, as a result, did not receive her GED. Living in a small apartment on a busy street in one of the state’s most impoverished areas, Grace was working a minimum wage job and struggling to make ends meet. She summed up her experience on welfare saying,

I was so excited. I’m like, “Oh wow, I’m going to get my life back.” I was so devastated when I found out it doesn’t work like that.

— Grace, TANF client

Second Viewpoint: The Basic Program Design of Providing a Path Toward Self-Sufficiency

In August 1996, enactment of federal welfare reform, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), dramatically altered the landscape of federal funding for public cash assistance. Welfare now included the mandate that all able-bodied clients engage in work activities and restricted their lifetime receipt of benefits to 60 months. PRWORA provided states with considerable leeway to design and implement their own programs. New Jersey complied with PRWORA in early 1997 by redesigning the state's welfare program for families as Work First New Jersey (WFNJ). WFNJ provides cash assistance and support services to families with children under the federally funded Temporary Assistance to Needy Families (TANF) program, and also includes a state program for single adults without dependent children through the General Assistance (GA) program. One of the more significant shifts in the program was the 2004 consolidation of all employment and training-related services under the Department of Labor and Workforce Development (DLWD). The shift from the Department of Human Services (DHS) to DLWD meant that the oversight and coordination of work activities, provided at the county level, was the responsibility of DLWD, while the non-work services provided by the county Boards of Social Services, such as administering cash grants and other support services, were the responsibility of DHS.

New Jersey, similar to many other states, focused its new welfare program on work. Assistance is restricted to a lifetime limit of five years, and support services such as child care and transportation are provided to help recipients progress toward work.¹ Work First New Jersey is designed to be a stepping stone for many welfare recipients from a period of temporary need for public assistance to a transition into the workforce and, ideally, long-term sustainable employment. The program also articulates other objectives, including assisting recipients as they resolve drug and alcohol problems, addressing issues of family violence, ensuring efficient use of state funds such that recipients avoid cycling back onto public assistance, and providing diversion and emergency assistance to help families circumvent the need for ongoing cash assistance, among others.² Additional supports assist clients once they begin working to encourage them to move toward self-sufficiency. These include the ability to retain income from work for a period of time before a case is closed and, for TANF clients, to continue receiving health care, transportation, and child care assistance under certain circumstances. TANF clients who choose to close their case when they obtain consistent employment may receive additional financial support on a monthly basis for up to two years.

While the goal of achieving self-sufficiency is referenced in program materials, DHS has not issued an explicit definition. Many transitional benefits, however, are available to families

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with income levels below 250 percent of the federal poverty line, the level of income that DLWD defines as self-sufficiency.³ This income level translates to roughly \$44,000 a year for a family of three or \$25,000 for a single adult. In an attempt to help clients reach these goals, WFNJ provides cash assistance and support services that are vital to the stability and survival of many New Jersey families.

Reasons for the Study

For households with low-income, the support provided through WFNJ is of vital assistance to their well-being and future success. Even though cash grants are far below the income necessary to meet the Real Cost of Living⁴ and even the Department of Human Services' own Standard of Need,⁵ the monthly welfare payments are all that stands between recipients and complete destitution. Moreover, in offering some last-ditch protection for individuals and families facing severe poverty, WFNJ also provides greater social stability for the entire state, by reducing the disruption and ensuing economic costs that can result from the circumstances of poverty, among them homelessness, poor health, educational problems, and domestic and other violence.

Recognizing the critical importance of WFNJ, LSNJ and its PRI undertook this study to try to identify ways that WFNJ can be strengthened, to better serve its core mission of moving those who can work to employment at earnings that can sustain economic self-sufficiency, while fully protecting those who temporarily or permanently are unable to join the workforce at a sustaining wage. For many years, growing anecdotal accounts have suggested that WFNJ leaves many behind; too many are unable to find or keep work, protect their families and themselves, and keep their head above water. While affirming the essential role of WFNJ, we sought to understand how more of those who do not now succeed can be reached and helped, and to document that understanding so that others may act on it.

New Jersey's welfare and workforce development programs carry out critical responsibilities and must succeed; failure cannot be an option. At every level they are staffed by people concerned with fulfilling their mission. Nonetheless, anecdotal and now scientific evidence demonstrates that important improvements can and must be made, for the good of the clients, and our society. We offer our research to this — and no other — end.

Research Approach

The study used a qualitative approach to provide detail about people's experiences with New Jersey's welfare program. Qualitative research can illuminate and examine individual experiences such that nuances obscured within quantitative data are brought to light. To accomplish this, the research team analyzed data from 125 in-person interviews held across

the state. In total, 61 caseworkers, 59 clients (28 GA and 31 TANF), and five senior staff interviews were conducted.

For the client sample, a criterion sampling technique⁶ was employed to screen applicants who were in a work activity for two weeks or more during the past 12 months prior to screening. This procedure was used to target the client sample towards work-mandated clients so as to assess the effectiveness of WFNJ at helping clients progress towards self-sufficiency through work activities and placements.⁷ The sample was drawn from Monmouth, Cumberland, Camden, Essex, and Hudson counties. In order to ensure representative perspectives, these five counties were selected to include the majority of the welfare population in New Jersey, covering rural, urban, and suburban areas within the state, and are spread between the northern, central, and southern regions. County participation was contingent on confidentiality agreements in order to encourage candor and, therefore, the report does not provide an assessment of a particular county functioning except when it highlights promising practices and policies with the potential to be replicated throughout the state. To protect confidentiality of individual respondents, fictitious names have been substituted for real names, maintaining consistency with gender and ethnicity.

Interviews occurred in three phases and were conducted one county at a time. The first was a group interview with members of the DHS and DLWD senior staff in each county in order to familiarize the research team with each county program. The second phase consisted of in-depth, face-to-face interviews with TANF and GA clients. Lastly, in-person interviews were held with caseworkers and specialists in each county. Interviews were conducted from January to December of 2008, a time when the state was already in an economic recession.⁸ The data used for this analysis focuses on the assessment provided by clients, caseworkers, and senior staff during the interview period. In addition to interviews, case file reviews were conducted for those clients who authorized the research team to access their file.

Interviews were professionally transcribed, entered into NVivo qualitative software, and coded based on a detailed coding structure. Respondent groups are identified as clients, caseworkers, county senior staff, or, where more specific, as TANF or GA clients. The term “respondents” is used to indicate the general perspective of all respondent groups as a whole, particularly when clients and caseworkers shared similar opinions. Data analysis followed the principles of numerical and operationally defined verbal counting. Throughout this report, the term “many” indicates a numeric range of respondents that compose at least 25 to 50 percent of the respondent group being discussed. The term “majority” refers to over 50 percent of the respondent group, and “most” denotes 75 percent or more of the respondent group. Additionally, the terms “some” and “others” are used to indicate an unidentified but considerable number of respondents where no numeric range of respondents is reported. For several broader findings, the exact numeric value is reported.⁹

As qualitative research, our data does not purport to represent the voice of everyone involved in WFNJ. It does, however, provide a unique window into life on the frontlines of welfare and poverty. Time has passed since the data collection in 2008 and the release of the report. Few policy changes have been implemented since that time, however, and no major policy shifts of the magnitude to render the data irrelevant have occurred. If anything, the continuing impact of the economic recession and recent cutbacks in the state budget for services to those in poverty only serve to intensify the challenges to WFNJ identified in this report.

Report Structure

The report begins with a summary of the principal findings, outlining the seven major themes that will be explored more fully throughout the remainder of the report. The first section, *Part A: Examining Client Circumstances*, focuses on reports from clients and workers about the circumstances present in clients' lives. The second section, *Part B: Examining WFNJ Assessment Tools and Placement Practices*, undertakes a thorough review of the assessment and placement process. The third section, *Part C: Examining WFNJ Responses to Client Needs*, examines how WFNJ responds to client needs after they have been assessed and placed. The report concludes with a chapter on the proposed recommendations and the identified promising practices in *Part D: Essential Steps for an Improved WFNJ*. Additional materials, including *Core Functions of WFNJ* and a *Detailed Methodology*, are provided in the appendices.

Summary of Principal Findings

Every person interviewed for this study provided a unique perspective on WFNJ. At the same time, their stories described a central sentiment — that client challenges and program goals too often overwhelmed the resources and services available. The WFNJ design intends that its staff will assess client needs, respond with appropriate programming, provide pathways to self-sufficiency, and provide skills and training to transfer the unskilled quickly into work. Yet, these goals frequently remained out of reach, leaving clients and workers frustrated and discouraged.

*I think we are... putting a band-aid on something
but not really treating a terrible ailment
aggressively.*

— Phyllis, Social Worker

There were many individual examples of success — a caseworker with a particular penchant for empathy and motivation to link clients with resources; a client empowered by a job skills instructor; a senior staff member able to set aside concern for numeric results to focus on client needs. But such examples did not override the challenges facing most clients, which clients and caseworkers alike described in both practical and emotional terms.

*I think we are... putting
a band-aid on
something but not
really treating a terrible
ailment aggressively.*

— Phyllis —

It will get you by but that's about it. That's about it. I don't think it's meant to really help you get a start in life because it doesn't give you anything to base it on. There is no foundation and you're just waiting and hoping someone calls you for a job. And if not, you'll be waiting for that next check, you know, and that's kind of sad.

— Maribel, GA client

The TANF funding mechanism centers on meeting the work participation rate set by PRWORA legislation. This work participation rate is one of the central drivers of program expectations. Because of credits for caseload reduction and certain expenditures, New Jersey must engage 35 percent of its caseload in full-time work activities each month, or face a

financial penalty. The pressure to meet this goal among the TANF population was felt throughout WFNJ. As this comment from a member of the senior staff highlights, the desire to meet numeric goals can bring county operations to an “*impasse*.”

The issues of the customer and the needs of the customers is what is driving us. But if you have state and federal regs that are saying that the participation rate is supposed to drive us, then we are at an impasse. And if no one is dealing with the actual barriers that the clients face every day, they are never going to get to that point anyway.

— County Senior Staff

Some caseworkers also described the work participation rate as casting a shadow over everyday operations. As the following caseworker stated, striving to meet the work participation rate was primary and drove his interactions with clients.

Right now, I'm just going to be honest with you, the goal is to bring the participation rate up before we're out of a job. I mean right now it's the bottom line. Bring the participation rate up or we're going to be losing our jobs. And at this point, I'm pretty much taking care of four children by myself. I cannot afford to lose my job.

— Carter, Caseworker

In addition to the work participation rate, another target of the program is to bring clients to self-sufficiency through work. During the course of conversation with caseworkers and senior staff in all five counties, the research team inquired about the goal of self-sufficiency for clients. In total, there were 55 responses to this question — 34 responses indicated that it was not realistic and only seven responses indicating it was something staff viewed as possible, albeit requiring great determination and willpower on the part of the client. The tension between programmatic expectations and the capacity of WFNJ was evident among those discussing self-sufficiency.

If you are going to have that goal, provide us with the means to achieve it. It is a wonderful goal. It is a very high goal.

— County Senior Staff

Caseworkers interviewed for this research frequently emphasized two key points: (a) the program's regulations and funding mechanisms centered around getting clients into the workforce, and (b) clients faced life emergencies so enormous they were unable to focus on maintaining work. This report explores the challenges in identifying those needs or barriers, the current capacity of WFNJ to respond to those needs, and the complications inherent in bringing a client population with significant barriers toward self-sufficient work. The

overriding sentiment expressed by respondents was three-fold — the people in need of assistance really need it; those needs can overwhelm a response system; and WFNJ was not always able to respond in a way that would have helped move clients toward long-term, self-sufficient work.

Principal Study Findings Concerning Improvements in WFNJ

Thematic analysis of the data collected for this study revealed the following findings:

- ▶ ***Clients Had Overwhelming Life Circumstances, and Their Success in WFNJ was Less Likely If Their Circumstances Were Not Addressed Effectively:*** The data demonstrates that typically clients had multiple, severe barriers, and that the welfare program was not always able to respond to these complex barriers and help clients move toward self-sufficient work. The expectation placed on clients much of the time was to center their efforts on looking for work; for some clients, this conflicted with their daily circumstances. Their need to deal with short-term emergencies superseded longer-term goals.
- ▶ ***Uneven Use of Assessments Limited the Ability to Identify Client Needs:*** The use of formal assessment and screening tools was inconsistent and results were not always utilized to determine the appropriate services for each client. As a result, the services provided to clients did not always match their needs and risked the potential of hindering their progress towards self-sufficient work. Furthermore, WFNJ's focus on moving clients into work and work-related activities overshadowed barrier identification and resolution.
- ▶ ***Emphasis on Work First Often Limited or Barred Access to Necessary Services:*** The centrality of the work goal above all other goals, in conjunction with the previously mentioned inconsistent assessment of client barriers, resulted in some clients being channeled into inappropriate work activities rather than being matched with appropriate and necessary support services. While some client barriers went undiagnosed and untreated, clients were expected to maintain their participation in training and work activities and, ultimately, encouraged to seek employment. The end result, after clients were encouraged to return to the workforce in haste, was that some clients remained financially unstable and were no closer to developing self-sufficient income streams. Many clients obtained low-wage jobs that later compelled them to return to welfare.
- ▶ ***Limited Flexibility to Respond to Individual Needs:*** Some respondents expressed frustration with a welfare program that was frequently unable to respond to emergent or unique needs or deviate from a standard approach to client engagement, expectations, or service provision. In some cases, clients were unable to procure necessary services due to inflexible policies. Clients also expressed frustration with logistical challenges (accessing office locations, long wait times, and confusion with application procedures) and

balancing work requirements with other responsibilities (child care, employment searches, housing searches, etc.). Caseworkers sometimes felt constrained by policy and resource limitations in the services they were able to provide to their clients.

- ▶ ***Weak Transfer of Information about Services and Program Elements Inhibited Effective Navigation of WFNJ:*** Information about policies and available resources and programs was not always clear or accessible to clients and caseworkers, which limited their ability to secure, and provide, necessary services to help clients resolve their barriers and move into self-sufficiency. Clients and caseworkers both discussed having limited information about available client resources. This included information about programs that existed within WFNJ (i.e., transitional benefits) as well as external resources (i.e., assistance with criminal records). In some cases, clients and caseworkers relied on information from other sources, including other clients or other services providers, which was not always accurate and perpetuated confusion about and frustration with WFNJ services. Similarly, caseworkers were not always informed about the policies in place to guide their practices, which resulted in an inconsistent provision of services.

- ▶ ***Relationships Between Clients and Caseworkers Too Often Were Not Positive and Helpful, Limiting Clients' Ability to Draw on WFNJ Staff:*** Client-caseworker relationships varied from helpful and supportive interactions to impersonal and distrustful relationships. Clients and caseworkers were not always able to establish effective relationships, and failure to do so limited workers' ability to appropriately assess client needs and determine the necessary service response for each client. This also strained the ability of the program to maintain client engagement. Clients and caseworkers described various elements as potential inhibitors to developing effective relationships. These included, but were not limited to, caseload size, time spent with each client, caseload redistribution practices, inhibitions in client disclosure, impact of sanctions and other regulatory policies. Not having established effective relationships sometimes was associated with reports of inaccurate assessment of client information, inappropriate placement of clients in work activities and supportive service programs, and client and caseworker frustration with each other and the WFNJ program. Supportive relationships, though rare, were highly valued for their ability to provide guidance and access to sufficient resources. Incentive-based relationships, such as those in the Substance Abuse Initiative (SAI) program, showed promise.

- ▶ ***The Adequacy and Quality of Benefits, Services, and Activities Impacted Clients' Progress toward Self-Sufficiency:*** Respondents expressed a strong critique of the quality and adequacy of some benefits and programmatic services. Although clients were generally appreciative of the basic services provided (food stamps, Medicaid,

transportation, etc.), clients and caseworkers both expressed frustration with the adequacy and quality of some services and activities. For many clients, an inadequate level of cash assistance, as well as service gaps and other complications in housing, transportation, and child care assistance, created destabilizing effects on the clients as they attempted to progress through WFNJ. Many clients were also affected by limited placements and options for work activities, as well as limited quality and effectiveness in various training and education programs. Some clients described the limited employment retention services and transitional supports as constraining their success after they moved into the workforce.

Part A: Examining Client Circumstances

Every client interviewed for this study told a unique story of their particular circumstances, hopes for the future, and challenges of their past and present. Caseworkers and senior staff alike described clients with overwhelming, nuanced, and harrowing life circumstances intimately linked to situations present in that county or town. No two stories were alike. As one client aptly put it:

Every life, I think, is like a world.

— Gineveve, TANF Client

And yet, amidst the individual descriptions of patched together housing situations, despair at the past, and hope for the future emerges a picture that unifies clients' life circumstances. It is a landscape of clients' lives in flux. Unsteady and filled with uncertainty, clients' circumstances are best described as vulnerable and unstable.

Within the body of academic literature about poverty measurement is the concept of vulnerability measurement. Vulnerability, in this context, is described as *the risk today of being in poverty or of falling into deeper poverty in the future*.¹⁰ Similarly, many families with low-income, particularly those who receive public assistance or are attempting to transition off of assistance, are vulnerable to slipping back into welfare. A large contributing factor of this “slipping back” can be attributed to both economic and family instability. Prior research indicates that events that trigger entry into poverty include changes in employment status (particularly the loss of employment), household composition (particularly the birth of a child and/or succession from a two-parent household to a single-parent household), and disability status (particularly the onset of a disability to the household head).¹¹

The clients interviewed for this study described their current situation in terms that the WFNJ program would classify in one of three ways: work-ready, not-work-ready, or in need of long-term support. Work-ready clients were typically clients with the requisite



skills and work history to find and maintain employment. For some in this category, a single event led to a need for public assistance. The design of the WFNJ program is targeted towards providing these clients with the necessary income and support services to allow them to transition into long-term employment within the five-year window of their public assistance time clock.

Other clients interviewed for this study had much larger barriers that needed to be addressed and could be classified as not-work-ready. Some of these clients faced multiple trigger events and compounding barriers, including substance abuse and physical and mental health complications. These clients required assistance with major barriers in order to return to full-time employment. Some would benefit from improved education and work skills in order to improve their employability. For these clients, a full return to long-term employment within their five-year time limit may be a more daunting task.

A third group of clients could be classified as long-term support cases. These were not-work-ready clients who were less likely to transition into employment. Some were hoping to secure long-term supports, such as SSI, due to physical and mental health disabilities so severe they were unable to work.¹² For these clients, a full return to full-time employment within the five-year time limit was the least likely, and some spent years on deferral status as they waited for their SSI applications to be reviewed.

While this division of the client population is accurate as a static portrait of current circumstances, the interviews with clients revealed a less straightforward categorization. Over time, clients may jump from one client group to another. Respondents spoke of how unstable and uncertain housing situations, jobs, child care, transportation arrangements, and health complications left clients unsure of even how the next day might work out. One GA client, in particular, spoke humbly about his daily battle with recovering from a recent addiction while embracing a new job opportunity he was thankful to have found. His past experiences with a variety of destabilizing life events, countered by seemingly small, personal victories, taught him to take a simplified approach in piecing his life back together.

I'm not trying to make 20 goals at one time. Just live life on my terms and, you know, one day at a time

— Miles, GA client

In an attempt to better understand the challenges facing WFNJ in its efforts to move clients toward self-sufficiency, this section takes an in-depth look at the various circumstances of clients seeking assistance. Respondents depicted two basic constructs as having a direct influence on a client's ability to retain employment and secure self-sufficiency — barriers and resources. More specifically, clients with fewer, less severe barriers and greater numbers of resources were described as more likely to overcome challenges and subsequently move

toward self-sufficiency. This section begins by examining the resource limitations clients face, including financial and in-kind resources. It follows with an investigation of barriers to self-sufficiency, including both non-work and work-related barriers. This provides the groundwork for evaluating the program's overall response to client needs, assessing expectations on clients as they progress through WFNJ, and reviewing strategies for their eventual succession into the workforce.

Clients' Limited Resources

Most of the clients interviewed (56 out of 59) discussed the impact of limited resources on their ability to maintain financial stability and make ends meet. Out of those that disclosed their reason for applying to welfare, the majority of clients (31 out of 52) discussed situations where they had exhausted their resources or strained existing support networks prior to applying for public assistance. Clients described two kinds of resources, both of which tended to be in short supply and of nearly equal importance. The first was financial resources and the second was the emotional, in-kind assistance received from family and friend support networks. Some of the challenges facing WFNJ were a direct result of the resource limitations that clients faced, leading to their need for public assistance.

Limited Financial Resources

Most respondents (101 out of 125), including both clients and caseworkers, spoke of the struggle clients faced in affording their basic needs. This included daily needs, such as food, housing, utilities, and health care, as well as educational and employment-based needs, such as child care, transportation, school supplies, and professional clothing for work. Some respondents spoke about situations where the severe and/or compound issues clients faced outweighed the limited resources they had to respond to or resolve their circumstances.

A lot of the problems that these people go through would make anybody poor. I mean, we all have problems and issues, but like when you're poverty stricken it's just 10 times worse, because you have absolutely no resources.

— Elisha, Class Instructor

A lot of the problems that these people go through would make anybody poor...when you're poverty stricken it's just 10 times worse, because you have absolutely no resources.

— Elisha —

Costs for food and housing presented themselves as dominant challenges in the face of economic hardship. One caseworker described the struggle to meet basic, daily needs as a common theme among her clients.

We see the same [client issues]: they don't have any income. So income is the main issue. They lost a job, OK. In some cases the husband and wife were living together, the husband left, the client is by herself and there is back-up rent; she hasn't paid the rent. She has to feed the kids. So they have issues with the child care, with the school; they need to have the rent. Rent is the main issue for them right now but they don't have money to pay the rent.

— Esha, Caseworker

Another caseworker highlighted the financial difficulty her clients faced in getting from one place to another. This, as she went on to describe, had an impact on clients' ability to look for work, as well as put their children in child care.

A lot of my clients have to walk. They may have to walk three miles, four miles, just from their home to the closest bus stop. And that gets... when you have kids... that's hard to do. You can't afford taxis... They can't afford that kind of stuff. So transportation has always, I thought, been an issue.

— Luz, Social Worker

Some clients acknowledged their circumstances were further complicated by a number of factors, including a lack of or inconsistent child support payments and outstanding bills, debts, or fines. These clients faced the additional struggle of trying to pay down debts or provide for a family on their own while struggling to make ends meet.

The majority of respondents (66 out of 125) described frustration with the poor job prospects available to clients, including the low starting hourly rates of jobs available to low-income workers. These respondents believed minimum wage jobs did not provide enough for a family, even though those were usually seen as the only jobs clients were able to realistically secure. Some caseworkers expressed the belief that minimum wage jobs were not enough to ensure solid entry into the workforce, nor would they ultimately lead to self-sufficiency.

One caseworker compared her client's work situation with that of her teenage son's. Her client not only made less than her son, but also had to support her family with it; whereas her son used that money as disposable income.

I had a woman in the other day and she has been working three years... She makes less than my 17-year-old does [at his] summer job. That's pretty sad; and she's got two kids and a \$1400 mortgage or rent. My kid is making money to go

to the Gap and hopefully save a little for college, you know. There is something not right.

— Phyllis, Social Worker

Not only were limited financial resources one of the many compelling factors that led clients to apply for welfare assistance, but the ongoing financial challenges clients faced, even after receiving cash assistance and support services from welfare, made it hard for some to maintain their work requirements and continue to make progress through the workforce development program. For some, attending to daily personal emergencies took precedence over looking for employment or complying with work requirements.

Even with the limited resources to make ends meet, both clients and caseworkers expressed the desire for clients to be able to help themselves, without governmental assistance. These clients initially applied to welfare only after exhausting all other options. Some turned to welfare because they were in need of assistance and had no other alternatives.

Honestly, I wasn't going to do Welfare because... my pride wouldn't let me go. I felt like it was free money and people take advantage of it and I felt like since, even though I was pregnant, I should still be able to work. But like, I got tired of not having any food. So I went and applied.

— Claudine, TANF client

Many clients were unemployed and unable to find any type of work. They searched for jobs and were unsuccessful. Some of them took temporary or odd jobs until they were no longer available. They collected unemployment insurance until they exhausted their benefits. They dwindled down whatever financial resources were available to them. They did whatever they could to avoid turning to welfare. But ultimately, without any source of income, they were left with no other options than to apply for assistance.

Most of the time when they come here it's if they lose their job, or if it's difficult for them to get a job. I have so many clients complaining, "I went to different places. I put in my resume," or "I applied. Nobody called me. This is frustrating." We have many clients here that are losing their jobs, good jobs.

— Rosa, Caseworker

Many clients discussed an unsuccessful job search as a leading cause for their application to welfare and caseworkers supported this finding, based on their own client interactions. Clients and caseworkers alike described a variety of reasons a job search might not result in employment. Some clients experienced searching for a job for such an extended period of time that the client transitioned from unemployment insurance straight to welfare benefits. Since our interviews took place during the recessionary period, some respondents attributed

clients' inability to find a job to the poor economy. Other respondents discussed a lack of skills, a need for more education or certifications, or a lack of work history as a reason clients were unable to secure employment.

When I lost my job, I started to collect unemployment, but then I ran out of unemployment benefits. And then I found myself, you know, because the economy — it's not just me, the entire country is in crisis... So, I found myself in the position that I had to go and ask for financial assistance... My unemployment benefits ran out, so I was, you know, kind of forced, you know, to go and apply.

— Cecilia, GA client

One TANF recipient described her transition from unemployment to welfare, but attributed her unsuccessful job search to her need for more experience.

I was laid off about three years ago... I went through my unemployment and then eventually I wasn't able to find work in that particular field because all I was hearing was, "We need someone with more experience." I'm used to working and it was taking too long for me to become employed, so I went back to school again to enhance what I learned before... and during that time, as I said, my unemployment ran out so, eventually, I did have to apply for public assistance.

G Michelle, TANF client

Other clients described their willingness to accept any job just to be able to have some sort of income. They accepted temporary, seasonal, or odd jobs or one or more positions with inconsistent hours. These clients recognized that this was not a permanent solution and these jobs did not provide enough income to be able to support their families, but they did it anyway because they felt the "need to work" and to "have to support the kids and the household."

One particular client, who was disqualified from receiving GA benefits shortly before being interviewed due to the income she made from an eight dollar per hour job, described the challenge she faced in trying to improve her situation by going back to school, but still needing to make ends meet.

I mean, just the cost of living... I live on my own and I do everything and a regular routine like everyone else. I go to college full-time... and with gas, food, and your regular needs... I actually picked up a second job because of it. I do waitress on the weekend. I had to... you know, I barely get by and the second job kind of keeps me above water, but it's too much.

— Emily, former GA client

Another client described her challenge to avoid applying to welfare. She struggled as a single mother who needed to balance maintaining a job with caring for her children.

So, basically, to avoid getting on welfare, I took jobs here and there, there and here, and I was getting fired because the daycare would call and say, “Your son has a fever. Your son threw up. Come pick him up.” You know, jobs don’t want to hear, “My kid’s sick. I gotta go.” So, I applied for Welfare.

— Nadia, TANF client

Still other clients made efforts to stay away from public assistance by exhausting their finances or any savings they might have had or by waiting until they were in a situation where they had no other means to meet their basic needs.

They’re desperate. They have no other place to go to. And a lot of people will say it, and I really can sympathize with them, “I had no other choice but to come here.”

— Margarita, Caseworker

Strained Support Network Resources

Clients and caseworkers both described the importance of support networks as a source of financial and in-kind assistance, which included depending on friends and family for child care, transportation, and housing, as well as emotional support. In addition to exhausting job options and dwindling down savings, the majority of clients (35 out of 59) sought help from family and friends in order to mitigate financial disasters and make ends meet. Having a support network can make a significant difference in terms of how much assistance a client requires. At the same time, some clients expressed concern about relying too heavily on a support network.

I was homeless a couple of times. I slept in a car and, sometimes, I would walk all night long. And sometimes, when you get to that point, you might have friends but they just don’t want to be bothered... Because you don’t want to involve everybody in your problems also because everything ain’t for everybody.

— Doneisha, GA client

Some clients were able to avoid homelessness by living with friends or family. They described paying a small portion of the rent or “pitching in” whenever possible towards household expenses, such as utilities or food. Others, unable to contribute any money, set up arrangements where they would help out around the house as a way to compensate for their rent. Others still were able to remain in their own home, but relied on friends and family to lend money to cover some type of housing expense. Occasionally, clients discussed the ability

to make an arrangement with their landlords, who were lenient in allowing back payments until they got back on their feet. At the same time, this patchwork approach was insecure and kept clients scrambling to maintain stable shelter for themselves and their families.

But a lot of times, it's, you know, they started out and they had this mortgage payment or this rent and they were working and they were employed and then they were let go, or laid off, and now they are stuck and they are being put out or family members are helping them and they can't help them anymore.

— Pam, Caseworker

Just as all clients were not able to achieve financial security once they got a job, some also continued to struggle even with assistance from friends and family. Many of the clients who discussed relying on their support network in some way (11 out of 35), either for financial assistance or in-kind assistance, also discussed the strain this put on their relationships.¹³ In describing the consequences of receiving this type of assistance, some clients explained it as a financial burden for their support network, while others had actually put their friends or family at risk of losing their own housing.

In one such instance, a GA client was released from prison and had no money and nowhere to live. Respondents described that sometimes a parole officer will encourage someone to go directly to welfare, but other times, people seek help from their friends and family in an effort to avoid applying for assistance. In this client's case, by moving in with his sister, he put her at risk of being in violation of her lease, which stated that no additional people could live in the apartment.

I came [here to live with my sister]... The reason why I got on Welfare is because I was broke... and the owner said that he didn't want nobody staying in the basement. So I didn't want to cause my sister any problem... So I said, "Listen, I've got to go to Welfare."

— Emilio, GA client

In another example, a young woman described the struggle she faced when she became a teenage mother. She moved from one family member's house to another until they could no longer offer her a place to stay. In one case, her mother became too financially strapped herself and was being evicted from her apartment while the client was staying with her. The client had nowhere else to live and at that time, she applied for TANF benefits.

My mom, she started to struggle as far as being able to keep up with the bills and the rent... So it was kind of hard for her to be doing everything on her own, even with me helping her pay half the rent and, you know, taking utilities and saying, "Well, I'll pay this and I'll pay that." We eventually ended up getting evicted. I

went to stay with a friend of mine and the situation didn't work out... I went to social services and I was like, "Look, I need help, you know. I have a three-year-old. It's just me, you know. I am eighteen and I have nowhere to go."

— Tandra, TANF client

The presence of strong support networks can be critical to the success and future prospects of welfare clients. Even with support networks available, some client barriers were too severe in nature or required a level of support that some friends and family members were unable to provide. Additionally, the family and friends of some clients were already under strain and could not always bear the weight of helping an additional person.

Barriers to Self-Sufficiency

Most respondents (104 out of 125) described a WFNJ client population with significant barriers to self-sufficiency. Some clients found they were able to overcome their barriers because those barriers were fewer in number or less severe than the barriers of other clients. As both clients and caseworkers pointed out, however, some barriers, because of their severity or due to compounding challenges, were difficult to overcome. These barriers can be categorized into two types: non-work barriers and work-related barriers. Non-work barriers include physical disabilities and other health-related problems, mental health issues, substance abuse, and homelessness. Work-related barriers include employability challenges, such as lack of education and work history, criminal background, and the presence of familial and generational dependency on welfare. Such debilitating barriers were further complicated by other factors, including transportation and child care needs.

Non-Work Barriers

The first type of barriers to be examined encompasses those barriers clients faced that were not directly related to work. These included barriers to their physical or mental health, including substance abuse, and homelessness.¹⁴ Also included, are non-work barriers that did not directly impact the client, but impacted a family member; for example, a client who cared for a disabled child.

Quite a few have mental health issues along with the substance abuse... They don't have support, they don't have family, and they don't have friends and the friends that they do have, they're no

Quite a few have mental health issues along with the substance abuse... They don't have support, they don't have family, and they don't have friends.

— Leslie —

friends... They're doing the same thing they're doing. So it's hard for them to just get out of that... And so many of them are homeless... If you don't have a job in three years or two years, then you have issues that you need to deal with.

— Leslie, Caseworker

The majority of respondents (65 out of 125) discussed the challenge that clients faced with trying to find work when they, or a family member they were responsible for, had a physical disability or other major health-related barrier. Some clients were unable to work due to chronic physical limitations, inhibiting their ability to continue working at their previous place of employment or in the field in which they were trained, certified, or had work experience.

I got into a car accident. I had five surgeries in a year. I had a pin put in my shoulder... I had a knee replacement done... I had right ulnar surgery done on my elbow because I had severely damaged a nerve... So, when I went back to try and do CNA work, the lifting, I could not do it, because I also herniated two discs in my lower back... The lifting, I could not do... So I kept looking for a job, kept looking for a job, couldn't find one. I got back on welfare.

— Nadia, TANF client

Some clients also described their inability to work while they cared for the needs of their children. One mother, in particular, detailed the health complications of her newborn infant, which interfered with her long-term desire to return to work.

When my son was born, I was on bed rest for three months and then I was in the hospital for three weeks and then I had him as an emergency c-section... He wasn't able to go to daycare the first year because of RSV... it's a breathing problem. It's a virus that preemies are very susceptible to and they have to go get the shots every month to boost up their immunity. But they can't be around other kids, or anything like that, so that was really tough because I wanted to get out and I wanted to work and I wanted to do these things... But I had to put it on hold.

— Justine, TANF client

Many clients and caseworkers described how suffering from a mental illness interfered with clients' ability to develop the proper skills and work history for employability. Work pressures and challenges that are commonplace in many jobs were not easily handled by some of the clients with long-term mental health issues.

I have bipolar so it's hard for me to hold a job because I get stressed out very quickly. So it was like, as soon as I start doing really good at a job something would happen and I'd leave my job. Then I had to go back and tell them, "Look, I am not working" and I would have to get back on. It's been like a roller coaster for me with that.

— Casey, TANF client

This same client discussed the challenge of caring for her child while being placed on medication that made it hard for her to “function.” This complication with her medication also impacted her ability to maintain a job and participate in work activities.

Q. So if you were taking those medicines, would you be able to work? A. No, I wouldn't even be able to function. I take them and I would sit on my couch. My mom said that I would zone for hours. I wouldn't move. I couldn't take care of my daughter and she was a baby at the time when they put me on it, she was like nine months old. My daughter was sitting right next to me in her seat crying hysterically and my mother had to come up from downstairs because my daughter was screaming so bad and I was zoned out on the couch like I was frozen.

— Casey, TANF client

Some respondents not only described the difficulty in maintaining employment for clients with mental health complications, especially as it related to working with other people, but also described the high rate of clients who suffered from mental illness that were also dealing with homelessness and substance abuse problems.

A large segment of the population that we saw certainly had mental illness as an identifiable cause for not being employed... and substance abuse, people self-medicating with alcohol but with underlying mental illness... And not being treated... I think we have seen much, much more of that... These people are roaming the streets... and just not getting the services that they need.

— Phyllis, Social Worker

Clients who struggled with substance abuse also found it difficult to maintain employment while they were working towards sobriety. The majority of caseworkers (32 out of 61) discussed the challenges that clients faced when struggling with substance abuse problems. Caseworkers described these addictions as a primary reason some clients applied to welfare, in an attempt to “get clean” or “turn their lives around,” but that some suffered from relapses or faced compounding issues, such as legal problems, which further complicated their ability to achieve self-sufficiency.

It seems like to me, I would say a good majority of my clients, I would say that a good half is SAI, which is Substance Abuse Initiative. And I think along with just the drug issues, a lot of them have a lot of other issues behind it and there is just so, so many barriers, you know, that they're just not able... they wouldn't know how to go to work and maybe maintain a job.

Josie, Caseworker

Homelessness was a barrier that was described as coexisting with many other barriers. The majority of respondents (65 out of 125) spoke about complications associated with maintaining affordable housing as a key reason clients sought assistance from welfare and why some were unable to successfully transition into employment. Some of the clients interviewed were on the verge of losing their housing arrangements due to an associated housing cost, while others were already homeless, sleeping on friends' couches or wherever they could find a place to sleep. Some of the clients dealing with the threat of homelessness acknowledged they were not in a place where they could focus on employment; their housing was simply a more dire issue to be resolved.

I don't want to do nothing until I find me a place to stay. I'm not going to be able to sleep good until I find me a place to stay. There's no way I'm going to go out there and look for a job if I don't have a place to stay. That doesn't make any sense.

— Brieta, GA client

One caseworker also described a desperate cycle in which unemployed homeless clients found they needed employment to secure housing but needed housing to secure employment.

They want to try and find that affordable, permanent housing so they can try to get a permanent job so they can be self-sufficient but it's like that vicious circle — “Well, okay, I can't find a job because I really don't have a place to live and I can't, you know, find a job to afford a place to live.” So it goes back and forth.

— Luz, Social Worker

The reality of dealing with major challenges to their overall well-being was a burden for clients that, occasionally, outweighed their WFNJ responsibilities. Desperate to maintain cash benefits and support services as a means of survival some clients sought to overcome these challenges by seeking deferrals from work activities. Deferrals are when the client is exempted from participating in the mandatory work activities due to health problems or related barriers. Although the deferral option offers clients with major health concerns a period of

stability to deal with their barriers, it also limits them from working towards developing skills and career training, the lack of which creates a major barrier to self-sufficiency for some clients.

Work-Related Barriers

The second type of barriers to be examined encompasses those barriers clients faced with regards to their employability; including the ability to not only secure a job, but also to establish a career. This includes barriers such as a lack of education, certifications, training, skills, or work history; a learning disability, a criminal record, or the inability to speak English fluently. Also included are barriers that fostered client dependency on welfare, including the presence of familial or generational welfare dependency.

I try to at least get them started on figuring out what they are going to do for the rest of their lives. And it seems like the average ones don't really know. They'll say they want to, you know, go to school or get a job or whatever it is, but I think they are just saying that because they don't really know what's involved... And, you know, if somebody is in his mid-to-late thirties or early forties and he hasn't really had steady employment for a long time, what are his possibilities?

— Wade, Caseworker

The majority of respondents (71 out of 125) discussed the educational challenge clients faced when attempting to establish a career. Without a high school diploma or a GED, clients struggled to find jobs that paid more than minimum wage. Some clients and caseworkers attributed clients' limited education to a learning disability or the inability to fluently speak English. Others attributed it to teenage pregnancy or the inability to catch up on lost time if they dropped out of school when they were younger.

I had a young lady in my [career planning] class and this was her fourth time in the class since I have been teaching it. She started out being like maybe a second-grade reading level. She is now at a fourth-grade reading level and she is like in her early forties. Are we kind of like pressing her in a different way that maybe she may not be able to...? So it's not really working for her.

— Hal, Class Instructor

Besides lacking basic education and skills, some clients described a “spotty” work history with fluctuating jobs as a determinant for their struggles to find long-term employment. Some clients identified family responsibilities or health-related concerns as interfering with their ability to maintain consistent work. Others spoke about being unexpectedly laid off, forcing

them to take on odd jobs “*here and there*” until they were able to find more stable employment.

It's like two months here, two months there. It doesn't look good on a resume. You know? That's why I can't find a job either, they're looking at my work history on my resume, and they're like, "The resume is spotty," and they don't want to hire me.

— Brieta, GA client

Many respondents also described the challenge for clients of trying to secure employment with a record of arrest or conviction. Some clients were not able to expunge their records because it was not an expungable offense. Others were unable to do so because not enough time had passed since their convictions or because they were unaware of the expungement process altogether. When clients applied for jobs, they needed to indicate their record or risk losing any job they secured if they had not disclosed that information. Some of the respondents who discussed this issue described it as a “*catch-22*” for clients seeking employment.

We have quite a few clients that have a criminal background and a lot of jobs today, they require the background check. As soon as they do that, then they are knocked off. They don't have a 10-year clean background check. You know, and it might be something that... should not negatively affect them for the rest of their lives, but it's happening.

— County Senior Staff

Respondents, particularly caseworkers, also felt that some clients were susceptible to becoming dependent on welfare assistance. Some of these clients were described as former welfare recipients who were unable to successfully transition into self-sufficiency. Other clients were described as being at risk of becoming dependent on assistance due to issues of familial receipt of welfare over time. In these cases, clients were described as having been encouraged by their support networks to apply for welfare without considering other options, such as employment or higher education.

Some caseworkers described these clients as having been raised on public assistance, by parents or even grandparents who received welfare assistance. These caseworkers held the belief that clients struggled to break this cycle because they had not been adequately prepared with the knowledge of how to function without assistance. A number of caseworkers stressed the need to provide targeted services, helping these clients realize their potential and preparing them for maintaining employment.

These are people for the most part who have never grown up seeing anybody get up at a certain hour. They have never had an alarm clock or heard an alarm clock ring in their lives. They have never had to get up, take a shower and get dressed and present themselves to an employer. That's a big key issue.

— Phyllis, Social Worker

Complicating Factors

For some clients, the compounding effects of multiple work and non-work barriers were further complicated by transportation or child care needs. More specifically, when compounded by other complicating factors, such as inconsistent child care provision, client barriers could quickly snowball into a much more difficult situation to overcome.

I ended up not being able to go to school any longer because the living arrangement, it was too complicated. And I started not having a baby-sitter, or the baby-sitter wasn't dependable. Things started going downhill. It got to be too much to handle, too much to bear. Like I ended up losing my job... I had to quit basically because the arrangements were just, it was too much.

— Tandra, TANF client

The majority of respondents (72 out of 125) discussed the challenges clients faced without access to reliable and affordable transportation, which included owning a car, securing rides from family or friends, or having access to public transportation. When clients lacked transportation, they struggled to get to work activities, job interviews or to the jobs themselves, as well as bringing their children to child care. Clients described the need to walk miles to the nearest bus stop, “begged” friends or family to give them a ride, or turned down jobs because they either could not get a consistent ride or public transportation did not run during their work hours.

Transportation is a major problem. We do not have a good mass transit system and these people can't just get in a car, turn the key and go. When I was working in the unit that placed homeless people, we'd often say, “Okay, there is a motel room.” “Well, how am I supposed to get there?” “Well, it's not my problem.” How are they going to get there from here, some 20 miles... especially if they are dragging three little kids behind them? So unless they can get... on the bus or the train, and be fortunate enough to have a job that's then accessible to whatever route their going, it's pretty difficult.

— Phyllis, Social Worker

Child care was also discussed as a major complicating factor for clients. Many clients and caseworkers described the struggle clients faced in trying to maintain their employment when they could not find or afford consistent child care. Clients needed to structure their work schedules around available child care, but found that the jobs available to them did not work with child care hours. Also, some places of employment were inflexible if a client needed to leave work to deal with child care issues, such as tending to a sick child or finding out the child care location was closed on a workday. Additionally, some clients felt they were unable to rely on their friends or family to help watch their children, at least on a consistent, reliable basis. In some instances, they did not have a support network to begin with or their support networks were also employed, with restricted schedules.

You want to go to work; you don't want to be a statistic on welfare. But when something happens with your kids, or you don't have the type of child care that you need, or you don't feel safe with... And you want to make sure, more than anything, your kids are safe first.

— Bernadette —

You want to go to work; you don't want to be a statistic on welfare. But when something happens with your kids, or you don't have the type of child care that you need, or you don't feel safe with... And you want to make sure, more than anything, your kids are safe first. You could be at work, I mean, but the worst thing is to get a phone call telling you anything about your kids.

— Bernadette, TANF client

The vulnerability in the lives of many WFNJ recipients is pervasive. It is in the stories of mothers balancing everyday worries about the safety of their kids or losing housing with long-term concerns about finding work and the search for a viable, financial future. Caseworkers identified this vulnerability when they struggled to assist with the transportation, housing, and mental health needs of their clients. As the state's safety net program, WFNJ is the program that is best positioned to provide much-needed stability. Indeed, many respondents described TANF and GA participants whose personal barriers and

life challenges made it difficult for them to move directly into work or work-related activities without receiving support.

Part B:

Examining WFNJ Assessment and Placement Practices

In order to effectively respond to individual client needs, WFNJ must first be aware of and understand the complicated client barriers to employment. Gaining an understanding of clients' life situations is the first step to providing beneficial programs and services, both within WFNJ and externally. Assessment for interfering barriers, such as mental health issues, substance abuse, family violence, learning disabilities, reading and math literacy problems, lack of an employment history, housing and family emergencies, as well as dominant medical issues, is a component of the operating structure of all the counties visited for this study. Unfortunately, conversations with respondents revealed that formal assessments were not consistently administered and even when they were administered, they were not always effective.

Assessment Tools of WFNJ

As a client progresses through the WFNJ program, there are a handful of assessment tools intended to fulfill two primary purposes; the first set assists in uncovering personal barriers and gathering essential information such that a client can be directed to the most useful program activity. The second set of assessments serves more technical purposes such as assessing skill level or determining the degree of a health issue for deferral.

The assessment tools developed to assist workers in identifying client barriers to employability and directing clients toward the most useful activities are:

- ▶ **Employability Plan Development Tool (EPDT):**¹⁵ The EPDT is used to screen clients during the initial application process. This tool is split into two portions, Part A and Part B. Part A is intended to be used by a Department of Human Services worker at the county of municipal welfare agency and Part



B is designed for use by the Department of Labor worker at the One-Stop Career Center. Part A is structured to identify a number of case management issues, including language barriers, disabilities, immediate need of housing, utility services, impact of past or present family violence, and health problems. Completion of Part A results in either a referral to social services for clients in need of emergency housing; a diversion from WFNJ cash assistance through a program called the Early Employment Initiative that provides intensive job search and job placement; a referral to the One-Stop Career Center where Part B of the form is completed. Part B of the EPDT focuses on employability including assessing formal education level, learning disabilities, work history, and child care or transportation difficulties.

- ▶ **Comprehensive Social Assessment (CSA):** The CSA is completed by the county or municipal welfare agency and is designed as a detailed social assessment and an employability assessment. The CSA has three parts: (1) self-assessment for the client to explore her or his strengths and weaknesses; (2) the comprehensive social assessment tool, completed by both the client and the worker, to identify barriers that hinder recipients from reaching self-sufficiency; and (3) an assessment summary sheet indicating any actions taken by the agency as the result of the assessment. Issues identified through the CSA should trigger referrals, which must be recorded in the Individual Responsibility Plan (IRP). Actions taken as a result of the CSA may include referrals to Family Violence Option (FVO), Substance Abuse Initiative (SAI), Behavioral Health Initiative (BHI)¹⁶ or other specific barrier-removal services. The welfare agency may also address the identified barriers — such as providing transportation, child care, or housing assistance — and the client is scheduled for an appropriate employment-related activity. County agency practices differ with regard to the administration of the CSA, but it is required within the first 12 months on assistance.¹⁷ With the most recent changes in sanctioning procedure, regulations required that a CSA be in a client’s file before they can be sanctioned. As a result, many counties are now completing the CSA up-front in order to have it in the file in case they need to proceed with a sanction.

The assessment tools with a more technical purpose are:

- ▶ **Individual Responsibility Plan (IRP):** The IRP’s primary purpose is to outline a work activity plan for clients with mandatory work requirements and a support service plan for clients unable to participate in work activities. The form details the assigned activity, the days of required attendance, duration of the activity, and additional supports that are being provided, such as child care and transportation. IRP’s are designed to be jointly completed by clients and their case managers and constitute a signed agreement to participate, show good cause for non-participation, or face sanction. They are intended to use information gathered from the EPDT Part A to build an informed work activity or

support service plan tailored to the needs and barriers of the client. Clients exempt from participation in work activities might include a client who is parenting a child less than 12 weeks old, the sole caretaker of a disabled or seriously ill child, or has a history of family violence.

- ▶ **Test for Adult Basic Education (TABE):** The main skill-level assessment used by WFNJ is the TABE. Generally completed by workers or vendors associated with the Department of Labor, the TABE is conducted at either the One Stop Career Center or during a job search class, though it varies from county to county. The TABE tests reading and math literacy levels as well as employment competence. Test results are used to assist in the placement of WFNJ clients into appropriate training or educational programs. A high score may qualify a client for referral to vocational training programs or expedited GED classes, while a low score may mean assignment to remedial education courses, such as Adult Basic Education (ABE).
- ▶ **Medical Deferrals — Form WFNJ/MED-1:** Clients who seek deferral from work activities due to physical or mental health issues are required to submit Form WFNJ/MED-1. Commonly referred to as the MED-1, this form must be signed and completed by a certified physician and returned to the county or municipal agency worker for review and final determination. In order to be deferred, the MED-1 must document a medical condition significant enough to interfere with a client's ability to work, including pregnancy during the third trimester. Physicians determine the duration of the medical condition up to 12 months and clients are responsible for submitting any additional Med-1 forms if their medical condition extends beyond the initial determination period.

The Impact of WFNJ Screening and Assessment Practices

From interviews with both clients and caseworkers, a number of challenges were identified concerning the quality, consistency of use, and overall impact of WFNJ screening and assessment practices. The primary findings from this analysis suggest that assessments are not consistently practiced in part because of time and resource constraints but also due to varying levels of expertise among staff. There are also programmatic limitations on how a worker can respond to an identified issue, and many workers have developed their own informal assessment methods. The result can be that clients are placed into inappropriate work activities that emphasize the primacy of work over response to barriers and client needs.

Uneven Use of Assessments Limit Their Overall Effectiveness

Conversations with caseworkers revealed that the use of assessment and screening tools was uneven — some workers found them useful while many found them ineffective for a variety of reasons. Likewise, many clients did not remember whether they were administered or not. In particular, assessment tools developed with the intention of uncovering client barriers and helping direct client's to the most appropriate work activity or support services, such as the EPDT and the CSA, were reported to be under-utilized tools for making decisions on client needs.

Alternately, the more technical assessments — the IRP, Med-1, and TABE test — were more likely to have been administered on a regular basis, but these forms were less geared toward uncovering hidden barriers and challenges. That said, some disclosed that even the technical forms were not consistently used.

Some caseworkers also intimated that they did not trust the results because they did not feel clients would disclose to their worker about their barriers and challenges. Caseworkers occasionally questioned the utility of the assessment tests given the low disclosure level among clients.

If they tell me the truth from the beginning, I think it can be helpful... If you find out stuff later and it's like, "Well, if you would have told me that before, I could have helped you before."

— Vicky, Caseworker

Caseworker experience with the CSA form was particularly problematic as it delved into multiple, significant areas of concern for clients. One worker described how issues revealed in the self-assessment portion of the CSA form were rescinded once the worker tried to explore the issue.

There are times where we have down-times and we're given the CSAs to do. I had people checking off "Yes" to certain questions and when you'd get to it in the CSA and say, "Okay, you checked off 'yes' to this question," like there is domestic violence. "Oh, I didn't mean to check 'yes'," because it meant that we were going to pry into that and they would turn around and change their answer because they didn't want us to pry.

— Maureen, Caseworker

Lack of Time and Resources Interferes with the Assessment Process

The low faith in assessment results and uneven use of important assessment tools was compounded by the lack of time and scarce resources provided to workers. Many

caseworkers described feeling they did not have the adequate amount of time to perform formal assessments, considering their high caseload sizes and other work responsibilities.

The case managers don't have time. Some of them are just burnt out, and it is unfortunate, but they really can't give [the clients] the services that they need. They don't even have time to evaluate the client half the time.

— Elisha, Class Instructor

Another worker described the time pressure and a feeling that the forms were redundant, all of which resulted in him feeling it was a poor use of his time.

It's just going to take a long time because, you know, you're basically checking off — Do you have a GED? Do you have a high school diploma? Check it off. Do you work well with others? "Yes." Are you independent? "Yes." Do you possess any certificates or special training? "Yes." What is it? Then I have to pen all that in below. Or I have to type it in on the strengths identified. Then the same thing. Service outcome... to help the participant to become self-sufficient and get off public assistance. Like I said, I can just put that on the first page, and it's pretty much done.

— Carter, Caseworker

Similarly, other caseworkers discussed intense work pressures and high caseloads that left them concerned with completing their work. These pressures sometimes conflicted with the mandate to conduct thorough assessments. For one caseworker, a high caseload and little time to invest in each individual client left her feeling intense pressure to move quickly through clients and, as a result, skip over assessments.

I've got another client, and another client, you feel that anxiety build up. Like, oh God, I got to get through this [assessment form] because I have four more waiting, and it's almost 12 o'clock and you can't work through lunch, you know, even if you want to you can't.

— Wanda, Employment Specialist

Likewise, some caseworkers felt that there were limited referral options for clients, which decreased the value of performing assessments and identifying client needs. Faced with the reality that referral options were limited, some caseworkers were not encouraged to take assessment of client needs seriously.

You can't say, "What are your barriers to employment?" "Well, transportation." Well, that person would have no way to fix it. So that would just lead to a completely frustrating experience for everybody because you're not going to say,

“Well, these are all the things you need and I’m just here to tell you that I can’t possibly do anything for you because I don’t know how or have access to any of those things.”

— Corina, GA Caseworker

Some resource limitations led to inadequate staffing levels to perform some assessments. During the study period, limited resources in some counties led to the temporary suspension of implementing TABE tests. The lack of TABE scores led to inappropriate assessment and placement of clients into activities without regard to the formal skill level.

No one’s taking the TABE test now. Even though we don’t have their scores, they are just being put into activities ‘willy nilly’.

— Summer, Employment Specialist

Varying Levels of Staff Experience and Training Impact Quality of Assessments

It’s an uncomfortable position to be in to say, “Why aren’t you working?” Is it they just don’t want to work or they can’t work or there is something else, because I’m not a clinician...there could be some great big flag there?

— Corina —

Some caseworkers acknowledged that the skill level of the worker played a role in whether the assessment was effective or not. Trained social workers may be more qualified to perform assessments, as opposed to income eligibility workers or employment specialists. Some caseworkers who were faced with the challenge of assessing for specific client needs felt like they were just “not trained to do that” and suggested that the issue required a clinical assessment.

It’s an uncomfortable position to be in to say, “Why aren’t you working?” Is it they just don’t want to work or they can’t work or there is something else, because I’m not a clinician... there could be some great big flag there?

— Corina, Caseworker

Because welfare agency staff experience and training levels vary, assigning caseworkers with the responsibility of assessing for and identifying unobserved client barriers may be problematic. Some caseworkers mimicked the opinion of experts in that “*the diagnosis of a mental health or substance abuse problem should be conducted by a trained clinician or medical professional.*”¹⁸ Due to resource limitations, and the paucity of trained

clinicians on staff, some caseworkers were thrust into the role of performing important client assessments without feeling they had the background or skills to be effective.

We deal with people with a lot of issues, mental issues and drug issues, but we are not... We do not have the proper information to deal with those issues. Even though we send them to other places, when you are interviewing somebody, that person is telling you all the problems that person has going on and you are limited just to listen to them.

— Ricardo, Caseworker

Indeed, the skills required to perform eligibility functions differ markedly from those required to conduct case management. Most notably, skilled assessment requires the development of relationships with clients that foster trust and facilitate disclosure of barriers.

In my opinion, while [the CSA is] useful as a tool... to really hone in on that kind of stuff really takes... some good communication skills... and the ability to tap into a person's thinking and getting them interested in sharing. Because I think it's more about them coming down with the wall than it is coming up with what's going on. Once you can get them to grasp that you are there to help them... Once they sense that you care... and you mean them well... they can trust you. They want to be responsible and then they want to open up, but they've got to feel like you're really there to help them.

— Destiny, SAIF Worker

Of course, skill levels vary in many respects from worker to worker, but some workers interviewed for this study drew on personal experiences or natural skills to build rapport with clients. One worker described the delicacy and awareness required to encourage disclosure among clients, a sensitivity she acquired as a result of her own personal experiences as a victim of domestic violence. Her technique was to separate couples that come in together and ask questions about domestic violence to both members of the couple, individually, in order to encourage them to disclose. At the same time, she noted that her practice was unique in her unit and was not an across-the-board policy.

Because if you are sitting there with your abuser and then I ask you these questions, you know: "Are you afraid to stay at home because you have been hurt or hit? Has anyone else hurt or hit you? Have you had to go to the hospital?" And the person is sitting across from you giving dirty looks... you know, you are not going to tell me the truth. Q. Do you know if other workers in your unit do the same thing? A. They don't. It's probably just because of my personal experience. That is just why I do it.

— Summer, Employment Specialist

The Good and Bad of Informal Assessment Methods

While many workers disclosed that they did not conduct assessments and those assessments that were conducted were not always followed through with services, many individual workers and even whole units relied on their own screening methods for servicing new clients. Many caseworkers discussed the use of informal means to assess the clients and determine the appropriate course of action. In particular, some caseworkers preferred the use of interviewing methods over formal assessments.

Q. Is there a screening that you do or anything like that? A. Not really. Each individual social worker has their own way of interviewing to get the answers that they need and depending on, you know, how long you have been doing it you know how to pull questions.

— Luz, Social Worker

For some workers, the informal method they adopted was to trust that clients would “just bring up” anything that was an issue with their personal life. In fact, one worker’s personal strategy was to purposely keep the conversation “light” rather than use a formal assessment.

I usually get them to open up by, I mean, I just sit down with them and I’m like, “Hey, what’s going on?” Like just keep it very light and like, “What did you do this past weekend, like what have you been doing?” I just try to keep it very light. I don’t know if that works for everybody, but it seems to work for me so far.

— Bryn, Caseworker

Indeed, some caseworkers preferred to avoid formal screenings because many of their clients expressed the relevant information upfront without being prompted. One of the common criticisms of the EPDT heard by caseworkers was that it was seen as a waste of time since caseworkers could determine clients’ basic needs and service requests based on a short, informal conversation.

Q. Do you receive the EPDTs? A. We get them back when they come back from exit interviews. Q. Okay and do you find those helpful in terms of...? A. Not at all, a waste of time. Unless there is a domestic violence issue that’s come up that we didn’t know about, they’re a waste. They are a waste of time. We only... We do them because we have to, but they are a total waste of time. There is nothing on there that the client hasn’t already told us about 90 percent of the time.

— Maureen, Caseworker

Of course, this strategy was troubling for the clients who were not prone to disclose their barriers and, indeed, without this line of direct questioning many clients seemed to have had the impression that their caseworker was not concerned with their barriers or challenges.

They don't want to hear your personal problems or, you know, they don't want to hear you trying. They want to know if you are working, yeah, but you know they don't give you advice on nothing like stuff like that or, you know, if you tell them what you want to do or whatever. You know, they are just there to do your paperwork and that's it.

— Calvin, GA client

There were two primary ways in which informal methods were described by caseworkers as superior to formal assessment tools. The first was that, by disregarding the formal tools, caseworkers found creative ways to complete screening and assessments in a shorter amount of time. This allowed them to process more clients and better handle an overwhelming caseload size. Some caseworkers discussed developing their own methods for limiting the amount of time spent performing assessments.

There's a CSA form. It needs to be redone. I'll tell you that right now. There are a lot of questions on it that are unnecessary. It could be shorter. What I do is I go through it, you know, I ask a few key questions, not the 15 or 20 questions. You can usually figure out if there's an issue with one question. Whereas, the CSA will have 25 questions.

— Lucy, Employment Specialist

The second benefit to developing alternative, less formal means of conducting assessment was that caseworkers described having greater flexibility to develop rapport with clients and, as a potential result, draw out more of the necessary information from them. Some caseworkers were concerned about being sensitive with clients when asking them about personal issues. Informal methods allowed them to slowly draw out the necessary information from clients, where a formal assessment form would seem insincere and could ultimately result in the clients limiting their disclosure about specific barriers.

You have to really be kind of careful... without pushing too many buttons... if you are just meeting a person for the first time to do a CSA and they are saying that they have mental health [problems] and they are no longer in treatment and you want to think of ways to re-engage them, you have to kind of tread softly on those areas because they could be very upset if you say, "Well, maybe you should go back to treatment." You could say the wrong thing. So you kind of explore what they have done and how they are feeling now.

— Diana, Social Worker

Although informal methods may have been useful for those who were well-trained and skilled in performing quality assessments, a caseworker not trained in performing assessments and barrier identification may overlook major barriers when veering from the use of formal screening and assessment methods. Clients with straightforward issues may be able to be easily assessed without the use of formal methods, but clients with multiple or complex barriers may be overlooked and “slip through the cracks” due to many of the informal screening and assessment practices being used. As a result, some caseworkers felt that formal assessment methods were a necessary tool for drawing out helpful information from the clients.

I think with clients you do a CSA on, you do find a lot of information by asking the questions because if you don't ask, I think people could be pretty good about not saying. And even ones you do a CSA on, some people will not disclose... So it's not a really answer-all, but I think it brings out, more times than not, situations.

— Diana, Social Worker

Additionally, screening and assessment tools that were effectively administered aided caseworkers in providing clients with the proper services. Screening tools helped caseworkers gather client information, which they described as having led to more appropriate work activity placements and support service referrals. One worker described how the increasing number of CSAs conducted early in the application process had an impact on reducing client sanctions.

So that to me looks like [the number of sanctions] slowed up. I think because of the assessment... they're being screened to where they know what their barriers are... they're settling those issues before they even schedule them. Before, we just kind of put them in classes and they had all these issues.

— Kate, Caseworker

Another worker identified how formal assessment can uncover less visible barriers such as learning disabilities, which requires a specialized response.

We do find a number of our clients have gone through special education, you know, when we do the CSA — the high school, educational component. A number of them have graduated but it was with a special education background. So you sort of wonder what was their problem and what really will help them after this because they are not always going to fit into the same category or the same as people who maybe didn't have any trouble learning and can go right into a job search. They may have other issues.

— Diana, Social Worker

Lack of Response to Identified Issues and Low Utilization of Assessment Results

Another issue discussed by caseworkers, in particular, was the limited resources available to respond to identified needs and the low rate of responding to issues identified within the assessment, particularly the CSA. For workers, the lack of an effective programmatic response to *address* client needs may limit their motivation to *uncover* client needs. It may have contributed to their reluctance to conduct the assessment from the start. This conundrum may also create a resistance from some counties to fully invest in the use of formal assessment tools.

[The CSA] is filed away until I don't know... It's a little frustrating... because it just seems like a monumental waste of time and it also... I think it's unfair to the client that these issues are easily recognized but not addressed.

— Phyllis, Social Worker

Workers charged with conducting assessments sometimes described a mostly informal process for passing on information to other workers. One social worker, responsible for conducting the CSA, described her process as leaving a summary in the case notes for the client's caseworker to view "if they want to." When significant issues were identified, the social worker would take a more direct approach, suggesting specific actions for referral.

I also do a little summary in the case notes of that case for the worker. So the worker could access my notes. And they also know that we have their CSA on file and, if they want to, they can look in there to see. But if there is anything really outstanding, I do mention, I tell their workers that I think the client has an immediate concern or you might want to refer your client to a program because they expressed this to me.

— Diana, Social Worker

This informal method was problematic, however, as the caseworker had to be personally motivated to investigate the assessment results. Given their time pressures and high caseloads, combined with few programs available to respond to client needs, the likelihood of fully utilizing assessment results on their own accord were slim.

Some clients also discussed confusion and frustration with the lack of follow-up on issues identified within the assessment forms.

Why did they want that kind of information? I don't know. It seemed like it don't go nowhere.

— Moses, GA client

Occasionally, clients described feeling hurt, after they presented their barriers to a caseworker and found them overlooked with no follow-up services provided to resolve them.

I told them my highest level of education. I told them I had panic attacks. I told them about domestic violence. I told them all of my concerns about not being able to... get to work if I don't have gas money and they basically failed, I feel, as far as doing anything concerning... when I needed help from them.

— Grace, TANF client

Inconsistent Assessment Results in Improper Activity Placement

WFNJ's inconsistent assessment combined with the program's emphasis on work can mean clients are rushed into work activities without the skills they need to progress toward self-sufficiency. The troubling aspects of the assessment process — intense work pressure, varied worker skill and training, few referral options, and the predominance of informal assessment methods — can make it difficult to direct clients to the most useful work activity that suits

Somehow [the clients] have 10 different workers that have suggested 10 different things.

— Olivia —

their current needs. As a result, clients may be at risk of “killing time” in a work activity from which they may be unlikely to gain benefit. All of which can result in clients losing months of valuable cash assistance from their five-year time limit.

Somehow [the clients] have 10 different workers that have suggested 10 different things. I mean, there are cases that I find that I'm like, “What is going on in this case?” I mean, four years of receiving rental assistance and nobody has ever

told the person to apply for SSI... and the issue is a health issue so, you know... it's hard because it just gets pushed along.

— Olivia, Social Worker

When client issues were not clearly assessed, or disclosed, clients were placed into positions from which they were not equipped to benefit. One labor case manager discussed the challenge of placing not-work-ready clients into job-related activities.

I'm going to say at least 35 to 40% come in not job-ready. Either they have a domestic violence situation that is going on or they have substance abuse problems, they have mental health — clearly, clearly — or they have multi-layered problems... and to open their case they have to do an activity.

— Wanda, Employment Specialist

In an extreme example, one TANF client — a mother of five who was in recovery after battling a drug addiction and who had just regained custody of her children — was placed in a 16-week training course that lead to certification to work in a child care facility. Because of her DYFS background, this client was banned from work with children and yet would have faced a sanction had she not attended her training program. Her placement into this program meant she received certification to work in a field that would not be accessible to her, and she used up a full four months on her five-year time limit without gaining any educational benefit.

I don't expect them to remember just my case because I know they got a lot of people to deal with. But if they would look in their notes and do what they are supposed to do, they would see it. You know, and any problem I have I always give my DYFS worker their number and let her talk to them, you know what I'm saying? So they know... and they still went and put me in that [child care certification program].

— Brenda, TANF client

Some caseworkers identified seeing clients placed in training programs without having their educational barriers adequately assessed. In particular, some clients were placed into vocational training programs, such as the Certified Nursing Assistant (CNA) certification, but were not able to work in the field because they lacked a high school diploma or GED.

The lady I was [working] with today... they put her in a medical assistantship program. She is certified to work as a medical assistant. She has her certificate and everything. They won't hire her because she doesn't have a high school diploma. "You dropped the ball!" Like, that's just so insane to me that you

wouldn't think that the high school diploma or GED is the first thing she should be doing, and then let's think about the medical assistantship program. It doesn't make any sense because they won't hire her. She has a certificate for nothing, it's pointless.

— Olivia, Social Worker

Beyond the issues already mentioned, some clients were not properly assessed for language barriers and were placed into English-only work activities. Many of these clients struggled to maintain full participation and lost the full benefit from the work experience. One job search class instructor discussed the challenge of being sent clients with clear English as a Second Language (ESL) needs.

Sometimes it slips through the crack when they send us somebody that doesn't speak English well enough and I think it's to their benefit to go to an ESL class instead.

—Toni, Class Instructor

The concerns about uneven and inconsistent screening and assessment are problematic not only because clients lose valuable time and opportunity but also because of the additional consequences of improper placement in work activities. Central among these is the concern suggested by experts that, “*Work First program approaches adopted by many states may not be consistent with early identification of barriers. Such approaches rely on the labor market to be the first screen of whether or not a client is job-ready instead of incorporating formal screening or assessment early-on.*”¹⁹ Indeed, formal screening and assessments are intended to ensure clients are able to participate in the work activities associated with WFNJ. Focus on ensuring work participation alone, however, can lead to diluted assessments that may fail to authentically identify and address client barriers. Consequently, the practice of using the labor market as the “first screen” was identified within the WFNJ program, whether intentional or not.

In some instances, clients were encouraged to re-enter the workforce once they were able to get back on their feet, despite their inability to improve their level of employability and work-related skill sets. Many clients and caseworkers admitted that this compulsion lead clients to take on low-wage jobs that required very little skill or education. Because many of these jobs were seasonal or temporary and the level of pay did not provide for basic costs of living, many clients were compelled to return to welfare assistance.

So again, I don't encourage my clients to get a minimum wage job because I encourage them to get training so they can get more than the minimum wage job. I don't feel successful if somebody is flipping burgers somewhere and making minimum wage, and their benefits are cut. After six months, they're not helped

with transportation. After two years, they're not helped with child care. So they're off the system, but they don't have any of our supports and they're making minimum wage. They're going to be right back.

— Lucy, Employment Specialist

The pressure to place clients into work activities also plays a role in improper assessment and placement into Community Work Experience Programs (CWEP). CWEPs are intended to provide clients with real-world work opportunities and, in some cases, even lead to full-time job offers.²⁰ One case manager discussed the pressure she faced with having to place a certain number of clients into CWEP programs in order to meet expected work participation rates. As a consequence of some CWEP placements, a number of individual barriers, which were not originally diagnosed, were discovered once the client showed up at the work site.

We ask them about substance abuse. "Are you on any medications?" You know, "anything at all that could possibly deter you, in your eyes, from going to a full-time CWEP site?" And most of the time, I'm going to say 60% of the time, maybe even higher, 70% of the time, they'll say no until they get to the [CWEP] site... And the site will call us and tell us, "Did you know that she's running from her boyfriend?" Or, "Did you know that she has a heroin problem?" You know, that type of thing. "No, they didn't disclose that." So they send them back, and then we send them back to case management.

— Wanda, Employment Specialist

Some counties identified the dilemma with prematurely placing clients into activities prior to the proper assessment and resolution of client barriers, acknowledging their own county-specific initiatives to place screening and assessment at the forefront in a more comprehensive approach to client needs.

Work First New Jersey preaches work first; thus, you must go to job search and all the little acronyms that we put around it. We got to the point where we were tired of seeing people go to something with the idea that you must go there first and fail before we are allowed to serve you in the proper way.

— County Senior Staff

An adequate response to client needs requires the use of screening and assessment practices to preface a client's placement in work-related activities. Ideally, an intake process would combine with thorough employability planning and ongoing assessment for non-work-related barriers. In such a scenario, clients could have the opportunity to remove barriers before facing the challenge of maintaining work activity requirements. For those clients with limited barriers, a work history, and the necessary skills, this process could help clients return

to the labor market as soon as possible. In other instances, up-front and comprehensive assessments for clients could uncover a need for long-term treatment for health or other reasons. For these clients, work-related activities and a plan for returning to the labor market may not be on their immediate horizon.

Part C: Examining WFNJ Responses to Client Needs

WFNJ clients enter into public assistance with a multitude of service needs. Adequate response to these needs is crucial to the success of individual clients, as well as the overall success of the WFNJ program as a whole. Although work is the main emphasis of the program, each step through the welfare and workforce development system is meant to provide the client with the dual purpose of removing barriers while providing skills and experience for future success.

The appropriateness and overall impact of each offered service and activity is dependent upon proper knowledge of individual client needs and appropriate placement into the required services. The ideal response by the system is not only able to effectively assess for needs but also allows for flexibility in responding to individualized client barriers. Likewise, welfare, as an ideal response system, must be equipped with the necessary “tools” to be effective — helpful policies, plentiful resources, adequate communication and information networks, relationships between individuals, and quality services and activities. When these areas are lacking, or show a certain level of deficiency, clients experience a less than ideal response to their most pressing needs.

This section examines the major themes identified that impact the overall effectiveness of WFNJ in responding to individual client needs. Clients and caseworkers both revealed numerous systemic barriers and challenges that limit WFNJ’s ability to fully serve clients. First, the centrality of the work goal above all other goals, in conjunction with the previously examined inconsistent assessment of client barriers, resulted in some clients being channeled into inappropriate work activities rather than matched with the appropriate support services. Second, the program’s limited flexibility in serving clients with differing individual needs led some to experience WFNJ as rigid and unresponsive. Third, transparency about services and other program elements was sometimes obscured by incomplete, unclear, or lacking information. Fourth, lack of staff time and resources, high caseload



sizes, and a punitive or impersonal orientation within WFNJ inhibited relationship building, which, in turn, affected clients' ability to access the necessary services. Fifth, inadequate cash benefit levels, service gaps and eligibility issues with support services, and quality concerns with regards to training programs and work activities left some clients with chronic instability and little progress toward long-term employability.

These factors combine to limit the overall effectiveness of WFNJ. Each aspect that causes limited effectiveness for WFNJ lends itself to enhancements and policy adjustments that would benefit overall system functioning. The following sections identify the major challenges facing WFNJ and its ability to respond to client needs, with a concluding section which attempts to identify possible solutions to challenges and barriers discussed throughout this report.

Work First, Services Later

The emphasis of WFNJ is on providing TANF and GA participants with the opportunity to transition into work via direct job searches or work-related activities designed to lead to employment. WFNJ clients are provided incentives to return to work with transitional programs that temporarily allow them to keep a portion of their cash assistance, including their entire grant for one month, while they begin receiving employment income. In coordination with efforts to encourage an early return to employment, the process by which clients are channeled through WFNJ places work-related activities at the forefront. Shortly after their initial entry, save for those eligible for deferral, TANF and GA participants are placed into a work-related activity, usually consisting of a four-week orientation or job search class.

Clients and caseworkers raised concerns about the immediacy by which clients were placed into a work activity and identified unintended consequences that potentially interfered with the best service delivery options for each person. Clients and caseworkers were provided with limited options for determining whether or not a job search or related activity was an appropriate work activity for each client. Additionally, life circumstances can impede a client's ability to participate in job-related activities and respondents, including both clients and caseworkers, indicated a limited amount of adequate, alternative options when complications occurred.

Most of the clients interviewed (51 out of 59) discussed the need for help with formal training or educational opportunities to overcome a lack of work history or strong skill sets. Clients and caseworkers alike described how a limited focus on assessment of major barriers, concurrent with the push to find work, resulted in clients unable to maintain stability and develop self-sufficient income streams even with a job. Some found themselves stuck in low-

wage jobs and eventually compelled, due to insufficient means, to return to welfare. Indeed, the majority of TANF and GA clients interviewed (43 out of 59) discussed experiencing some history with cycling back and forth between employment and public assistance.

The Immediacy of the Job Search Class

The program's emphasis on work places participation in work-related activities at the forefront of a client's time on assistance. All TANF and GA participants who are not qualified for a deferral from their work requirements are placed into a mandatory job search class.²¹ The job search class was typically conducted at the county's One-Stop Career Center or it was contracted out to a private vendor. The class lasts for four weeks and can vary widely in both the number of participants and the program elements that are covered by each class depending on county and/or vendor.

The majority of respondents (71 out of 125) offered criticism of the job search class and its ability to help clients achieve success. One of the common criticisms, heard from both clients and caseworkers, was the immediacy by which clients were expected to search for employment, regardless of their own personal circumstances. For one client, the requirement to attend a job search class meant that her plan to enroll in a vocational program for computer programming was interrupted so she could attend the required class. She found the job search class not only delayed her entry into a more targeted educational experience but also lacked substance. Luckily for Emily, the computer programming class was still available after she completed the job search class and it provided her with the skills she needed to secure a job — albeit six-weeks later.

[My housing counselor] said, "Welfare just called," it was a big mess. "Welfare just called and said that, until you completed a 60-hour work activity, you will not get a grant for school." — Which came out of nowhere! I was all ready to start school... so I didn't get to start school until the middle of May, when I was supposed to start in April... The lady at the One-Stop was, "Absolutely not! Emily is all set up with [her computer course]," because she had to fax over papers saying that I got the grant... It was all ready to go and then Welfare said, "No, she has to complete this dumb..." That's why I was so ticked off, because it was a waste of time. I could have been in school. I said, "You mean to tell me you'd rather have me go to this than school?" I mean, there's a lady in there giving out condoms and I'm like, "What does this have to do with school?" Like, I wanted to learn something.

— Emily, former GA client

I don't really have no schooling and no skills and they put me in job search. What kind of job could I get with no skills and just a GED?

— Lisa —

Some clients described feeling unprepared for the job search class and discussed steps they needed to take before they felt ready to look for a full-time job, specifically with regards to their training and education needs.

I don't really have no schooling and no skills and they put me in job search. What kind of job could I get with no skills and just a GED?

— Lisa, TANF client

Although initial screenings attempt to identify major barriers that would limit clients from participating in the program, respondents indicated there were limited opportunities for clients and caseworkers to discuss whether the services provided by a job search class would be appropriate for the client at the outset. As a result, some TANF and GA participants attended their initial job search class before they ever got a chance to meet with their permanent welfare caseworker. One caseworker, in particular, acknowledged that clients are not always able to benefit from a job search class considering their employability barriers.

I know they say they help them do resumes, but if they have nothing to put on their resume, then why are we doing resumes? You know, you have to start from the beginning. And they just take them in and they say, "You know what, you're going to be in a resume writing class." "Well, you are going to teach me to write what, there's nothing to put on this resume. I have no work history, no work experience and nothing to put on here. So what am I in this class for?"

— Devin, Caseworker

The majority of caseworkers (31 out of 61) discussed challenges associated with serving not-work-ready clients, specifically in a job search setting where a client's ability to seek employment is limited by major ongoing barriers. For some clients, criminal records and substance abuse issues both limited the effectiveness of the job search class and the client's ability to look for steady employment.

So okay, you are applying for GA and now you have to go to Job Search and look for a job. They have a hard time finding a job because of their criminal background, or because of their substance abuse history, so it's not as easy. We have people, we know them by heart, and they are in and out of here left and right.

— Marilyn, Caseworker

Some class instructors discussed the challenges associated with teaching job search skills to a hard-to-employ client population. The combination of large class sizes and a growing percentage of program participants who should be deferred, or filtered into not-work-ready activities, created challenges for one class instructor, in particular.

[The WFNJ agencies] are under an obligation to keep these people occupied. And in the beginning we were used as a — how can I put it? — a holding pen. So we would get 170 names, more than half of them were not even work-ready, job-eligible, you name it... and that got to be unbelievably impossible for one person to do. So we made an agreement with the county that the most that they can refer in any one-month period is 70 people... I'd say 70 percent of the people... shouldn't be sent to me [because they are not work-ready].

— Marty, Class Instructor

Training and Education as a Secondary Option

Instead of targeting clients' educational needs at the outset, job search and employment re-entry are given priority with the current WFNJ model. The majority of clients interviewed (40 out of 59), however, were hoping to be given the opportunity to increase their employability through vocational training and college education. As a result of the WFNJ emphasis on work, training and education programs geared towards improving clients' long-term employability were sometimes presented only as secondary options.

They really don't want you in school; they want you to have a job. But how can you get the job that you want if you can't go to school first?

— Navaeh, GA client

Some caseworkers believed that the original work-first focus, which was appropriate at the time WFNJ originated, was no longer adequate considering the growing percentage of clients who fit not-work-ready criteria and had specific training and educational needs.

When they imposed Work First, that law, it was great 10, 15 years ago because there were a lot of people in the system who needed that. Now it's no longer Work First, now its training or preparation first because the individuals that we work with have very major barriers to employment.

— County Senior Staff

The majority of clients (40 out of 59) expressed an interest in attending school and developing skills in a wide variety of fields that would help them obtain better paying jobs. Clients talked about the low pay of jobs available for unskilled workers and the level of

education and training needed to find better paying jobs. Some expressed frustration that their request for schooling, and acknowledgement of limited employability, did not exempt them from the job search program.

They wanted me to do, what is that, the job search? They wanted me to do some type of classes in there regarding, I guess, resume prep and things like that. But if I'm telling you — and this is what never made any sense to me — if I'm telling you that I want to go to school, why are you going to make me do a job search?

— Marianne, TANF client

For many program participants, education-related work activities are limited to a handful of options. First, aside from secondary education completion or a certificate of general equivalence for a teen parent or a recipient who is expected to complete their course of study by their 19th birthday, education programs must be directly related to employment and accompanied by a “core” work activity. While recipients can, in some circumstances, engage in “vocational educational training” full-time for up to one year, all other education programs are considered “non-core” work activities and are limited to 15 hours per week. Education directly related to employment may include secondary education, high school diploma or GED, and post-secondary education programs. Clients in either secondary or post-secondary education programs, unless a teen parent or student under the age of 19 as noted above, will be required to participate in 20 hours per week of allowable “core” work activities.²²

Many respondents discussed some overall frustrations with the work requirements and related policies that interfered with the educational options for clients. Some clients and caseworkers, in particular, discussed frustration with policies that limited education programs to 15 hours a week, specifically with regards to GED classes. With the added burden of fulfilling an extra 20 hours with a supplemental activity, it was harder for clients to focus and succeed in a GED program.

For part of the GED, they do 35 hours a week. Fifteen of it is classroom [non-core activity], and 20 of it is volunteering somewhere or doing whatever [core work activity]. Why? Why do they need to volunteer? They need to study. They need to work. I mean, you're trying to get your high school diploma. I don't see what that has to do with getting them that GED so they can get something better in life. And I'm sure there is somebody that's going to give you a good reason why, but I don't see it.

— Roman, Caseworker

One caseworker, in particular, expressed the need for leniency with clients and their education programs, acknowledging that students in any program needed time to study in order to fully learn the material.

Clients that are in school full-time at a college and, unfortunately, are unable to get a study hall, or don't fall into the category of the Smart Steps program [a state-run program providing full-time education], again have to make up [20] hours somewhere else but don't have time to study. So, we hear those complaints a lot. It would be great if there was just, I don't want to say leniency, just some sort of understanding, especially if you see a client who is consistently trying to get off the system.

— Lydia, Welfare Specialist

Policies allow for teen parents under the age of 21, or non-parent teens under the age of 19, to attend GED classes as a full-time activity, but once they are over 21, these educational programs are no longer considered full-time activities. For some adults, the challenge of dealing with personal issues, as well as adding an extra 20 hours per week in work activities, made the GED program an unrealistic option.

I have a 24-year-old woman who is [a victim of] domestic violence and she wants to go to school, but she is too old. We won't count school, GED, as her [core] activity so she keeps signing deferral forms for domestic violence so she doesn't have to do an activity.

— Maureen, Caseworker

By designing core activities around work and work-related activities, including a limited amount of training-related options, clients and caseworkers were provided with an incentive to focus on these placement options. But as suggested, the majority of clients (37 out of 59) faced daunting educational and work-related barriers and were more likely to benefit from a focus on education and training as core activities. Many caseworkers expressed frustration with the WFNJ work requirements, specifically with meeting participation rates as opposed to providing clients with the activities that were the best fit for them.

We are set up against policies that say, "That's not a countable activity and you don't meet your participation rate if you provide those needed services to individuals." So, although we don't like to go in the direction of ever being more concerned about meeting performance — our focus has always been on clients — we are in a world right now where we're sort of being forced in that direction reluctantly.

— County Senior Staff

Low-Wage Employment Leads to the Revolving Door

When barrier identification and resolution as well as training and educational needs were overlooked, clients discussed situations where they felt they were no more ready to transition back into long-term, sustainable employment than when they first applied for public assistance. Some of the respondents acknowledged that when clients attempted to return to work, before they were positioned to maintain employment, they found themselves compelled to return to welfare as the result of inadequate income. As previously noted, the majority of TANF and GA clients interviewed (43 out of 59) discussed experiencing some history with cycling back and forth between employment and public assistance.

Many caseworkers also acknowledged the presence of cycling between employment and assistance as a threat to the long-term success of clients. One case manager with the Substance Abuse Initiative expressed her frustration with “*the revolving door*.” She spoke about substance abuse clients who managed to get themselves clean and back into work, but shortly after lost housing, cash assistance, and other basic support services, which made it difficult for them to continue their progress toward self-sufficiency.

It’s like a revolving door, because the system says, “Okay. We’re done.” And I had one welfare worker say that, “We’re not for the working poor because it’s like, once a client gets the job, especially a GA client, that’s it. We’re done.” Okay. They take away your cash grant and your services and that’s it. And it’s like, “Okay. But I don’t have enough to live.”

— Joy, SAI Case Manager

Clients who felt they were encouraged to promptly return to work before the removal of their employment barriers noted that poor job prospects limited their ability to secure long-term employment. The jobs that were available to them once they did return to the labor market did not pay well enough for them to maintain acceptable living standards. One employment specialist summed up the dilemma of encouraging clients to take on minimum wage work as the “*quick fix*” approach.

You have given them the opportunity to work, but you have given them the opportunity to make minimum wage. You are looking for quick fixes. You are looking for ways to get them a job so that they can get out of the system, pretty much for now, but then they will be back in a year or two.

— Summer, Employment Specialist

Clients and caseworkers cited low-wage employment as problematic and contributing to the cycling of clients back onto welfare. Additionally, they noted that unsteady employment, such

as seasonal or temporary jobs, also left clients in positions where income unexpectedly dropped out and they were compelled to replace lost income with public assistance.

Yeah, I come on and off because like certain jobs that I have gotten actually made decent money for me to be able to stop my TANF. And then, all of a sudden, it goes downhill and the hours get cut again. The money, it's not enough to provide, so like I said, when I moved here when I was pregnant with my second son I had to start collecting TANF. So it's been on and off for like maybe four years.

— Tandra, TANF client

To ensure clients successfully transition back into long-term employment, and avoid the need for falling back onto assistance, a client-focused approach that prioritizes the identification of barriers and training needs prior to the implementation of work and work-related activities would be more effective at helping clients reach success. When clients' training and education options are limited, being recycled through repetitive job search classes or spending time on training that does not match with career aptitude or personal goals, clients find themselves in situations in which their five-year clocks continue to deplete as they shift from service to service without ever effectively gaining the tools necessary to develop a sustainable career.

Limited Flexibility to Respond to Individual Needs

Some respondents described WFNJ as a rigid program that was unable to sufficiently respond to unique needs or to deviate from what felt like a standard approach. This rigidity, or unresponsiveness, of WFNJ services and activities impacted the overall experience of both clients and caseworkers. Regulations that impact eligibility for services, along with policy and resource limitations, combined to limit the flexibility of WFNJ programs and services.

Many clients described situations where they were unable to procure necessary services due to inflexible eligibility policies. At the same time, clients must navigate the welfare system's strict requirements, which did not accommodate complicated life circumstances, including dealing with logistical challenges (accessing office locations, frustration with wait times, and confusion with office procedures) and balancing work requirements with other challenges (child care, transportation, housing searches, etc.). Many respondents discussed the impact of following the rules and meeting WFNJ requirements and how it both impeded client and caseworker relationships, as well as the effectiveness of caseworkers to assist clients to their full capacity. Caseworkers also discussed feeling constrained by policy and resource limitations in the services they could provide to their clients.

Clients Unable to Procure Necessary Services Due to Inflexible Policies

Some clients discussed situations where they were in a position to achieve small successes or personal goals but were denied a few necessary steps of assistance in order to reach their desired outcome. Both limited resources and inflexible eligibility policies were identified by some clients as factors contributing to the intractable nature of both major and minor barriers. In particular, many clients described unique situations where inflexibility and housing issues, specifically, left clients frustrated and without necessary services.

This was the case with Emily, a former GA recipient, who lost custody of her children as a result of past struggles with substance abuse. Even though she worked hard and was close to a full recovery and reunification with her children, WFNJ policies and practices created a roadblock for her. In particular, Emily was granted a house through the Temporary Rental Assistance (TRA) program which would have been large enough for her and her husband and their four kids. She even said “*it was perfect.*” In the meantime, she received a letter from DYFS stating that reunification was in process. Eventually welfare learned she had a six-person house with only two people living in it (she and her husband) and she was forced to move out of the house. She explained that she was in the process of getting her kids back but received no response. In the end, the family ended up having to live in a basement, in poor conditions, and the stress caused Emily to relapse with the consequence of losing her kids again.²³

The one thing I was upset about was when I was trying to get custody back of my kids... They told me, “You have a week to leave,” because the house was too big and they didn’t want to pay for it. I didn’t have my kids physically in the house [yet]... “We are reunifying, it’s just going to take time.” It was such a catch-22 it wasn’t even funny. Because if I lose my housing, I’m not going to get my kids back, but at the same time, without the kids living there, they wouldn’t pay and so I lost the house and I was back into the motel.

— Emily, former GA client

Limited financial flexibility also decreased the ability for WFNJ to bridge an assistance gap for a client who was close to succeeding, but just needed a few extra resources. After nearly six years on the Section 8 waiting list, Tandra was ecstatic to be awarded a Section 8 voucher. She clearly saw it as her opportunity to gain some stability and work towards permanently exiting welfare. However, when she found her new apartment that was going to accept her Section 8 voucher, which was also on a much safer street to the benefit of her three young boys, she was told by the landlord that she would need to give him a \$1500 security deposit. She went to welfare and applied for help with the security deposit through the Emergency

Assistance (EA) program but was told "*there's nothing we can do about that*" because she had already used up all of her EA funds as the result of a long history of unstable housing.

I tried to get assistance with the security deposit [for the Section 8 apartment]... And the worker that I talked to, she was like really nasty, "No, because your EA is past where it's supposed to be and we can't help you and we can't do anything for you. You have to find somewhere else to go." I'm like, "Okay, well, can you explain to me what you're talking about?" And she's like, "Well, we have helped you before when we were paying for you to be in a room."

— Tandra, TANF client

Another example of the inability to respond to individual needs can be seen with a TANF client whose apartment burned down. During this difficult crisis, the client lost her bus pass in the fire. When she went to welfare to get her bus pass replaced she was told it could not be replaced due to a policy that limits one pass per person.

One time, when the apartment burned down, the bus pass was damaged... I went to look for it 15 days after they had given me the pass, but I could never find it. I went to [the welfare office] and... I asked if they could give it to me again and I was told no because they had already passed that law that, if they give me a [bus] pass, they can't give me another one. "If you lose the pass, you can't ask for another one." I said, "I have proof that there was a fire in my house." And she said, "It doesn't matter."

— Sondra, TANF client

Some clients experienced being denied needed support services as the result of eligibility for basic services being linked to the receipt of cash benefits. Because some basic services (i.e., medical care for GA recipients, housing) are linked to the receipt of cash benefits, the loss of eligibility for cash assistance also results in the loss of eligibility for those services. Unlike GA clients, TANF clients may retain their eligibility for medical benefits once they lose their eligibility for cash benefits. The biggest impact from the loss of cash benefit eligibility, discussed by both clients and caseworkers, was seen with the loss of eligibility for housing assistance. Respondents talked about clients who managed to successfully transition back into the workforce but, as a result of losing eligibility for cash and housing assistance, they struggled to maintain financial stability.

Now we have people who are working, and just starting to make it, and they come in to get help with the rent. But because their income from the job doesn't allow them cash benefits, they're not offered a lot of the services from social services. It's really for people who get cash benefits. There's a lot of frustration with that.

— Alexander —

Now we have people who are working, and just starting to make it, and they come in to get help with the rent. But because their income from the job doesn't allow them cash benefits, they're not offered a lot of the services from social services. It's really for people who get cash benefits. There's a lot of frustration with that. Clients that just get a new job, they're just starting to make it, and they say, you know, "Can I get some help with my rent until I get on my feet?" So maybe, I mean, that would be some place they could use more help.

— Alexander, Caseworker

Logistical Challenges Make It Hard for Clients to Navigate WFNJ

Beyond the challenges associated with being denied basic services due to inflexible policies and rigid practices, the majority of clients (35 out of 59) discussed the burden that accompanied simply adhering to WFNJ requirements. For some, the complications arose due to the life circumstances they faced, but for others the program itself presented logistical and administrative burdens that interfered with their ability to maintain WFNJ requirements.

TANF clients, in particular, faced challenges associated with the interrelated issues of transportation, child care, and work. The threat and use of sanctions added to client frustrations and the pressure they felt to balance WFNJ demands with personal and family obligations. One caseworker, in particular, described the frustration clients felt when pressured with sanctions in the event that inconsistent or inadequate child care and transportation services made it hard for them to effectively comply with their work requirements.

A lot of them tell me, "Well, you know, you want me to get to the One Stop by 9:00 and my kids don't get on the bus until 9:05, and if I get there late I get marked out late... [I] don't get on the bus until five of, or five after, and then they want me there by 9:00. And I get there late." They get to the work site or they get to the One Stop multiple times late. They get referred back for sanction. "Well, I have no way to get there."

— Margarita, Caseworker

Many clients talked about the challenges associated with coordinating transportation schedules with inaccessible and out-of-the-way work activities that required them to make daily sacrifices.

I would drop my daughter off in the morning... and I'd go up there and catch the bus and I'd have to drop her off at 7:00 to catch a 7:30 bus to make sure I was at school by 9:30. That's crazy. I'd have to give myself two hours in the morning... That's crazy on a bus and then, trying to get back, it's even worse because you've got all the school kids now that are on the bus in the morning are on the bus in the afternoon. So, in my opinion, they should have some kind of Welfare here in [my city].

— Casey, TANF client

Not only did some clients have a difficult time meeting WFNJ work requirements due to child care and transportation complications, but outside agencies such as daycare centers also placed expectations on them. One client, in particular, discussed a situation where she was running around from place to place and ended up late for picking up her children at a daycare center and was faced with the threat of fines.

And then the child care providers like, you know, that they wanted me to take my kids to, I wouldn't take them to. It was too spread out, like, you know, he's here and I've got to have him with my aunt and my baby was over here. And the child care times wasn't sufficient, 'cause I wasn't getting off of work at a daycare center at time enough to get, you know, without being fined.

— Aeisha, GA client

Many respondents, including both clients and caseworkers, discussed problems associated with long wait times at the welfare offices.

What happens is that clients are also getting frustrated waiting and I understand their frustration. They come in here and are waiting since 7:00 and they don't get to see us sometimes until 1:00 or 2:00 because we have so much, where we are dealing with our clients and other clients as well.

— Adriyana, Caseworker

TANF clients may have faced the additional burden of waiting to see caseworkers while caring for their children in crowded waiting rooms. This experience caused frustration for

some clients and ultimately may have tainted their interactions with individual caseworkers and WFNJ, as a whole.

It's hard when you have kids and you're waiting in the waiting room. They are cranky and you can't eat in the waiting room and you can't drink in the waiting room. If you get up from your seat to take your kids to go to the bathroom and you miss them calling you, you're screwed and you have to wait there even more, even longer. So that's frustrating... I guess you can't complain because you are getting help.

— Gineveve, TANF client

Not only did clients experience long wait times but some discussed a sense of confusion at the offices.

Like, down here with Welfare, it's just a headache, it's ridiculous. When I go there now, it's total chaos, it's ridiculous. They should have a better system, you know, with getting people in and out, I think. I think anyway. Whenever you go, it's chaotic. They should... The line be in the hallway and it's just ridiculous.

— Shavan, GA client

Some clients also discussed the application process as leading to confusion. Clients were shuffled from worker to worker without knowing who their main point of contact was if problems or questions arose.

When you go there the first time to fill out your application, a person takes care of you. Then they assign you another social worker. The person who opens up your case is not your social worker... Then comes another person who is your case worker. But the one that sends you to Workforce is another person. And the one who is with you in Workforce is another person... "Oh, go speak to so and so. No, go speak with so and so." So you never get to meet actually the real person... that decided if you can or cannot be in the system, because you never talk to the same person twice.

— Cecilia, GA client

Besides problems associated with long wait times and confusion, many clients expressed general frustrations about the difficulties of dealing with WFNJ bureaucracy. One TANF client discussed an accident in which one of her sons was not included in her food stamps allotment. As a result, her food stamps were reduced. The process for getting the mistake corrected was so frustrating that she eventually just gave up.

I get \$424, but it's supposed to be \$488 because they never put [my son] back on and they took him off because they were pending some paperwork, but I just left it alone because it's such a hassle. It's such a hassle. To get them to put him back on because he is in school. He was in school full-time and it was pending a letter and the letter came after my [six-month] review. I faxed it to my worker and she never put him back on, so he hasn't been on.

— Sabri, TANF client

The stress that some clients felt, in order to maintain their work requirements and deal with family responsibilities, all while searching for employment, places an emphasis on the need for WFNJ to provide accessible services to clients. Some counties provide mobile outreach units which go into neighborhoods and ensure a more accessible application process, as well as other basic WFNJ services and program information. Some caseworkers spoke about the effectiveness and accessibility that mobile outreach units provide during the application process.

I truly believe that the mobile unit is a beautiful thing for these people because it's easy access for them. Some are just not interested, or embarrassed, you know, "I can't come down to Welfare." You know, they feel it's shameful sometimes, like, "Oh, I was raised differently." Some people have different ways of viewing or wanting to come down here so the mobile unit is a little more personal, you know, a little one-on-one, less sitting in a waiting area with like 60 other people, you know. So a lot of people, I think the mobile unit is a benefit, I really do.

— Irene, Welfare Specialist

Some offices were focused on providing more accessibility to clients by staying open on the weekends or offering extended office hours during the week.

I think those extended hours are an excellent thing that was available to our clients... I think they are very popular.

— Irene, Welfare Specialist

Many counties also had satellite offices in conjunction with their main office locations in order to provide clients with more options. In some counties, specifically in rural areas, transportation options were limited for clients and access to the county welfare office frequently created a burden.

It's kind of out of the way... it's very hard for them to get to on the bus services. I think there are only a couple of buses coming in and out of here. But they'll walk here, you know. They will be here sometimes before [I] get here.

— Sheila, Caseworker

Logistical Challenges related to Child Support Enforcement

Natassia is a TANF recipient with three children. Although she is not married to the father of her children, Louis, he is actively involved in supporting the family by providing child care and financial assistance. After Natassia became pregnant with their third child, Louis was incarcerated due to child support arrears which disrupted their child care arrangement (he was caring for the children while she worked). Natassia was fired due to the time she missed from work caring for the children and running around to take care of the situation with the child support charge. The incarceration caused Louis to lose his job as well.

Child support locked up... my children's father. And, that sort of got me fired because I had to take the time from work, because he had [my daughter] during the day while he worked at night... and he lost his job too.

Fortunately, Louis was still able to obtain unemployment insurance after losing his job. Unfortunately, however, the welfare agency took Louis's unemployment benefits, as well as his stimulus check, to pay for child support arrears, which is in accordance with federal regulations. The couple complained to the welfare agency numerous times that Natassia did not receive any of this money. The only thing welfare told them was that the money was going to pay for arrears. Louis felt "trapped" because if he worked, he was basically working for free because they were taking all of his money for the child support, which Natassia did not receive. If he did not work, then he would go to jail. The whole experience with welfare and child support enforcement caused Natassia's family immense stress and continued to block the couple's ability to develop financial and family stability.

Caseworkers Constrained by Policy and Resource Limitations

Not only were clients conflicted by rigid policies and practices, but caseworkers also expressed feeling constrained by policy and resource limitations. These limitations decreased their ability to adequately respond according to each individual client's needs. Sometimes constraints were implied by resource limitations, other times they were inherent in the programs being offered. Some caseworkers discussed feeling like there were conflicts with the way services were offered to clients where they did not adequately complement one another. One worker, in particular, talked about providing clients with training for a two-year program, but limiting the Emergency Assistance funds, which provides Temporary Rental Assistance (TRA), to a one-year program. For clients who were in transition, successful

education was contingent on having stable housing. When these two did not match, some caseworkers felt like they did not really know how to properly serve the clients.

And then it's crazy to see the clients come in for our services and say, "Well, [I'm] in a two-year program." "Well, we can't pay your rent for two years, because our program is limited to 12 months." So it doesn't make sense to have a client involved in a two year program when their rent can only be paid for probably 10 months and not 12. When they're in school all day from 9 to 5, they can't work. So at the end of the 12 months of the rental assistance, it's difficult. You can't extend them unless they have a promise of a job, which wouldn't even work because they're in school. Some of the stuff just doesn't match up. Some of the programs do not match up. And it's not that they need to extend the rental assistance program, it's just that they have to find a way around what type of programs they're really referring people to.

— Olivia, Social Worker

High caseload sizes ensured that caseworkers must be quick when dealing with clients from one to the next. The pressure to get through their daily cases in a timely manner limited some caseworkers from fully serving each individual to their full capability.

So I think the fact that sometimes my supervisor just wants us to pretty much bang them out, that kind of limits me. I feel that even though this is social services and it is a government thing, they are still people. I think that we need to be a little more personal. What I am required to do kind of limits me.

— Summer, Employment Specialist

Some case managers, charged with assigning clients with work activities, also felt the pressure to place clients into programs, in order to meet work participation rates. Specifically, case managers responsible for placing TANF and GA participants into CWEP programs may have felt compelled to overlook specific barriers in order to respond to a “*number constriction*” on CWEP placements.

My hands are really tied basically; unless we really fight for it, you know... you have a number constriction... They want large numbers of CWEPs, so you have to keep the CWEPs moving... you don't really have the time to say, "OK, I know that you need your GED. I also know that you're depressed. You have a definite barrier. You're in the middle of a divorce. Whatever, you lost your child..." They need grief counseling or something. You know, but it's hard to do... Very to the book. And if it doesn't fit in black and white, then it don't fit in. [Workers are]

not going to take the time to say, “Okay, well maybe there is a loophole there or here?” Nope.

— Wanda, Employment Specialist

Regardless of the limitations placed on caseworkers, one of their primary frustrations was when clients were not getting the services they needed to transition off and reach a successful outcome. Witnessing client circumstances led some caseworkers to feel ineffective in their limited capacity.

How effective can I be? Not that effective. Because it’s hard. You can be the best caseworker, know all the resources, and refer them to the most appropriate activity, help them with transportation, and get their child care, and just, sometimes, it’s not enough, for whatever reason. The system continues.

— Nicki, Caseworker

The combined forces of inflexible policies, logistical challenges that cause clients stress in maintaining systemic rules and regulations, and resource limitations constricting clients and caseworkers, created inefficiencies in WFNJ’s attempt to properly serve individual clients to help them work towards the goal of self-sufficiency.

Weak Transfer of Information about Services and Program Elements

Clients and caseworkers alike require pertinent information about policies, programs, and services to make the most of WFNJ and all it has to offer. Transparency about services and other program elements was occasionally obscured by incomplete, unclear, or lacking information for participants in WFNJ. Respondents, specifically, discussed limited information about programs, such as various support services, criminal record expungement practices, and transitional benefits.

For clients, navigating through WFNJ was complicated by lacking information about programs and services and, as a result, the majority of respondents (72 out of 125) discussed how clients were left with the very problematic strategy of deciphering what they needed to know either on their own or through informal networks. When clients and caseworkers relied on information from other sources (i.e., co-workers, other clients, other service providers, etc.), the resulting misinformation often perpetuated confusion and frustration with the WFNJ program. Similarly, many caseworkers discussed situations where they were not always informed about the existing policies to guide their practices, which resulted in an inconsistent provision of services.

Information Gaps Limit Effective Navigation of WFNJ

Most of the respondents interviewed (108 out of 125) described situations where a lack of necessary information about programs and resources inhibited proper decision-making for clients. In general, clients made it clear that lacking information about available programs and services made it hard for them to effectively navigate through WFNJ and find the services they needed to succeed within the WFNJ program.

We don't hear about these things because we don't know about these things. And if we know about these things, we don't use these programs to our advantage.

— Shavan, GA client

Some clients admitted that there were certain support services that were available to them of which they only later became aware. One client, in particular, was unaware that she was eligible to receive a bus pass from WFNJ.

I didn't even know nothing about a bus pass at one point, until recently. Q. So, did you ask your caseworker about that as well? A. Um-hmm. I asked her about it. She was, "Oh yeah. I'm going to let you know about the bus pass." And I'm like, "But, all this time, you know I'm looking for a job. Why didn't you offer me the bus pass then?" You know, that's why... "And then you get mad when I couldn't find a job because I didn't have the money to catch a bus and all that."

We don't hear about these things because we don't know about these things. And if we know about these things, we don't use these programs to our advantage.

— Shavan —

— Glenda, TANF client

Another client described a frustrating process with trying to find information about a car insurance program which offers one dollar per day insurance to eligible TANF participants. The client ended up being channeled through a series of workers before she was able to track down the information she was seeking.

I went to Welfare and I asked a security guard. And the young woman was going to laugh and I told her, "Don't laugh, because it's true. There's a program, but I don't know where it is. I know it's here." So, she asked everyone and no one knew. And she told me, "Well, go to the second floor and ask and see." I went and asked and the young man that was at the front desk also didn't know. So he asked a social worker and the social worker gave him this paper and told him,

“Look, here’s the program.” That’s what she told the front desk clerk. “This is the program. When they ask you again, tell them... ‘Yes, it does exist and these are the requirements for that program.’”

— Cassandra, TANF client

Another program that was occasionally misunderstood by clients and caseworkers was the process for clearing, or expunging, a criminal record. The State of New Jersey provides persons with criminal records a process for expunging their records but eligibility is limited to specific cases and the process can be long and confusing for clients to navigate. Many GA clients, in particular, expressed frustration when trying to find more information about this program and the specifics of how it operates.

I asked [my caseworker] about if I had a felony on my history. I tried to find out about getting it expunged, but I don’t think they do that anymore, the seven-year thing. She said she doesn’t know.

— Aeisha, GA client

Other commonly misunderstood programs in WFNJ included the post-TANF transitional support services, specifically the Supplemental Work Support (SWS). The SWS program is offered to TANF clients who have been receiving cash assistance for at least six months and have been working at a job for at least 20 hours a week for the previous four months. Prospective SWS applicants must agree to voluntarily close out their WFNJ case and end their cash assistance. In return, clients are provided with a transitional stipend of \$200 per month for up to two years. During this time period their five-year time clock stops so that if they end up needing assistance again in the future they are not losing valuable eligibility time. In addition, SWS clients receive child support payments from absent parents, instead of just the \$100 pass-through that they are provided while they are collecting cash assistance. Some caseworkers were puzzled by the lack of knowledge that clients had about this useful program.

A lot of them have never heard about the \$200 supplementary work support. Okay, so that’s another thing, is that they are not... they only really get informed once they reach the SAIF program and I’m not getting it. I can’t really conceive it.

— Becky, SAIF Worker

Along with the SWS monthly stipend, TANF participants transitioning into employment may also be eligible to receive other post-WFNFJ benefits, such as: transitional child care for up to two years, extended Medicaid benefits for an additional two years, and an additional six months of eligibility for free or low-cost bus or train passes. Although DFD policy states that clients, upon leaving the TANF program, are to be sent a letter informing them of post-

WFNJ support services, many respondents expressed a general lack of information about the transitional benefits that were available to clients.

They don't know the supports that they can get once they start working. So I explain the different supports you can get once you get a job. A lot of them don't even know that they can get child care for two years.

— Jan, Caseworker

Like the lack of information surrounding transitional benefits, both caseworkers and clients described a lack of information about Supportive Assistance to Individuals and Families (SAIF), including those clients who were close to or already at their five year time limit. SAIF was developed for TANF and GA participants who have reached their five year time limit and do not fit the criteria for an exemption from the time limit.²⁴ SAIF case managers meet with clients to provide intensive case management in an attempt to remove any major barriers that exist. The ability for SAIF case managers to spend more time with a caseworker, working on identifying barriers and designing appropriate service options, creates the potential for clients to find solutions for dealing with their unique personal challenges. Despite these useful services, some clients enter the program unaware of its intended purpose.

I have heard alluded to something about the SAIF program but I don't know too much, so maybe after Monday I will be able to, you know, I will know a little more and exactly what is the status of my case or how much longer do I have?

— Tricia, TANF client

Not only was the general lack of information about available programs and services problematic for clients and caseworkers, but equally concerning was the process of program and policy information being passed down through informal rumor networks. As some respondents indicated, relying on other clients or workers for information about policies and program information resulted in inaccurate and unreliable communication of certain program elements.

You don't know how many people come in, "I've never done this. I don't know where to start. I don't know where to look. I only heard this. I only heard that." And then they only hear what the other clients tell them, which may not be the correct information.

— Luz, Social Worker

One client, in particular, told a story about wanting to voluntarily exit TANF and transition back into work. She was wrongly informed by a third-party worker at her transitional housing program, who had also been misinformed by a previous TANF client, that were she to inform her caseworker about finding a job she would immediately lose her child care

assistance. This advice, of course, was overlooking the fact that child care assistance is provided for up to two years through the transitional child care program.

She called me and said, “Don’t go off TANF! Don’t write that letter! Don’t call and don’t do anything or you will lose your child care services!”

— Justine, TANF client

Caseworkers Were Not Always Informed About the Relevant Policies That Guide Eligibility Practices for Emergency Assistance

Not only did clients suffer from having inaccurate information, but caseworkers also found it hard to perform their job functions without the appropriate knowledge of policies and programs. One specific program where this issue was mentioned by caseworkers was in conjunction with the eligibility process for Emergency Assistance applications. Emergency Assistance is a crucial service for TANF and GA clients struggling with homelessness or long-term housing instability. In particular, EA provides clients with the valuable Temporary Rental Assistance (TRA), allowing many clients to afford housing for a short period of time.

The determination for eligibility of EA was occasionally described as a “*subjective*” process by which caseworkers determined whether a client had the “*capacity to plan*” for their emergency situation (i.e., homelessness, eviction, etc.) which potentially resulted in a denial of services for those who needed it, and an eligibility of services for those who may not qualify.

Some caseworkers discussed problems with identifying the proper use of time limits for Emergency Assistance and sometimes displayed a lack of knowledge about the policy itself. The 12-month time limit does not always equate to a full 12 months of service for the client. Some EA services such as security deposits and furniture vouchers use up part of the 12 “units” clients are eligible for. Making determinations on the number of units clients still had on their EA clock was also viewed as a “*subjective*” process for some caseworkers.

Well, for example, they say that rental assistance... Everything is so ambiguous. Like, the three of us could read something and all interpret it a different way. I think a lot of our manuals are like that. So like EA is this big issue on exactly the length of time they can have EA. Like I said, if the three of us read it, we’re all going to interpret it different ways. I think they need to cut out a lot of the crap in these manuals and just really put it in layman’s terms. “This is the deal, you know. This is how it should be,” because like I said, you read that manual and you and I are going to see things differently. That’s a huge issue with this agency.

— Nicole, Caseworker

When caseworkers spoke about their decision-making process for determining eligibility for EA, they occasionally described the challenges they faced in making appropriate decisions about denial and eligibility for services. Some caseworkers described the process for determining eligibility as “*hard to make decisions on.*”

And lately we are getting a lot of EA [applicants]. So that’s a lot to deal with, you know. It’s hard for me to make decisions on EA anyway, but if you are under pressure, you know, it’s like... whatever it is you think you can do at the moment, you know.

— Wade, Caseworker

Limited Worker Resources and Staff Trainings Inhibit Transfer of Information and Decision-Making Processes

Most of the caseworkers interviewed (46 out of 61) talked about a lack of worker resources that made it hard for them to do their job. Specifically, some caseworkers discussed how trainings were carried out on a very inconsistent basis.

Well, they tried the training. We do get requests. But, we’ve had a period of time where the trainer isn’t always available to train for certain things. The access isn’t there. If you can pick it up quick, then you’re good to go... In sanctions, we got training [around the new policy changes] and I got to go to training. Not everybody did get it, because not everybody was here at that time.

— Odessa, Caseworker

Along with inconsistent access to training, some caseworkers discussed the limited resources and lack of up-to-date technological resources available for workers for both communicating with other caseworkers and recording necessary information.

We’re still using carbon paper. Does it work? Yeah. We should be able to use the fax machine a lot; we should be able to e-mail documents.

— Corina, Caseworker

One practice that encouraged better information transfer between departments was the co-location of DHS and DLWD workers among county offices. This was particularly pertinent when labor representatives, responsible for providing employment-related services to clients, were co-located in welfare offices.

We have job announcements posted here. And we are very lucky in our floor we have a Department of Labor representative and she is excellent. I mean, if a

client is serious about securing employment, she really... she gives them an appointment and she does a thorough assessment of the work piece and she gets them jobs.

— Kammilla, Caseworker

Access to the necessary information about available programs and services was dependent on a number of issues, including internal communication methods, staff trainings on new policies, worker resources and communication technologies. When information was shared accurately clients were better informed and, thus, better served by WFNJ programs and resources. Improved worker resources and more consistent staff training on policy details would not only enhance the transfer of information between clients and caseworkers, and among caseworkers as well, but it would also improve the decision-making processes that many caseworkers are constantly faced with when it comes to eligibility decisions for clients with emergency needs.

Relationships Did Not Always Provide Helpful Assistance

The quality and overall helpfulness of client and caseworker relationships impacted respondents' experiences with WFNJ. Relationship types identified by clients and caseworkers ranged from helpful and supportive to impersonal, inaccessible or distrustful. Not only were supportive relationships crucial in helping clients gain access to necessary services, but they also allowed clients and caseworkers to have a more positive experience with the WFNJ program.

Clients and caseworkers described many elements as potential inhibitors to developing effective relationships. The forces identified that shaped relationships include, but were not limited to, lack of time and resources, caseload size, caseload redistribution, client disclosure, the impact of sanctions and other policies, and a punitive or impersonal orientation of WFNJ, in general. Unsupportive relationships between clients and caseworkers potentially led to an inaccurate assessment of client needs, which impacted appropriate work activity placement, as well as tension between clients and caseworkers and between study respondents and the WFNJ program.

Relationships Impact Client and Caseworker Experiences

Client and caseworker interactions, and the relationships that developed from them, played a large role in both the positive and negative experiences respondents had with WFNJ. Helpful relationships allowed clients to gain access to needed services and keep a positive outlook in their quest for developing self-sufficiency. Unsupportive relationships, driven by an

impersonal office culture, inaccessible caseworkers, or distrustful interactions between workers and program participants, limited clients' ability to progress through WFNJ with a positive experience.

Client and caseworker relationships that exhibited a helpful or supportive quality were discussed in terms of the amount of focus caseworkers were able to give to individual clients. When clients developed supportive relationships with their caseworkers, they were more likely to obtain the services they needed and navigate the necessary welfare requirements. Some clients talked about the need to have a caseworker who was willing to help provide them with the information they needed to get the services that would help them.

[My One-Stop worker] will tell me, "Don't do it this way. Go see this person." Or, "Don't go to this building. Go see the supervisor in this building and he'll guide you the right way. Tell him I sent you." So, and he always says, "Let them know I sent you." Where most workers are like, "Don't tell them who sent you," he is like, "Let them know it was me." He must have a lot of connections and some pull because I get what I need.

— Casey, TANF client

When clients were able to develop personal linkages with workers and support staff within WFNJ they found their time on assistance much more positive. Some clients spoke about the need for all clients to have a specific 'go-to' person they can rely on for their pressing needs.

I have been very fortunate in having Miss Jane to help me with that, but not everyone has a Miss Jane. You know, so I think that everybody should have that

— Justine, TANF client

Caseworkers discussed the need to be able to respond to individual emergency issues by going above and beyond their normally required duties. The majority of clients (30 out of 59) discussed situations where caseworkers were able to provide effective brokering or facilitation for clients in order to get complicated issues resolved.

And I've had situations to where I actually physically took a client downstairs one time that was living on the street, and talked to the supervisor and the social worker, and, let's see, I think it was late in the day. The shelter was filled up... and the best they could do for this women... actually, since the shelter was filled up, they gave her bus money to go to Atlantic City to go to a mission there.

— Ross, Employment Specialist

Most of them, they need somebody with them taking them here. We might spoil them but to get it done that's what we need to do. Call places for them and find out the status of an application.

— Thalia —

Some caseworkers discussed the need for clients to be provided with more intensive case management, such as going with clients to various service providers and helping them walk through each step they needed to gain adequate services.

Most of them, they need somebody with them taking them here. We might spoil them but to get it done that's what we need to do. Call places for them and find out the status of an application. Apply for subsidized housing with them; going to their offices.

— Thalia, Welfare Specialist

The majority of clients (38 out of 59) also spoke about relationships, and an overriding office culture, that lacked the supportive orientation they felt was necessary to help them manage their daily struggles. In general, many clients felt that the general culture of welfare offices did not exhibit an adequate level of compassion, causing many to feel like they were “*just a number.*” This impersonal office culture impacted the overall experiences of many WFNJ clients.

Like I said, I have never heard any worker say, “Is there anything else I can help you with today?” I never, ever, ever heard that question, never... They're like, “Next!” And everything is a number, you are basically a number. They have you take a number, that's what you are. You are that number and that's the number that they're going to do the paperwork for and get you out of their way.

— Gloria, GA client

Many clients also felt that caseworkers were void of emotional support and were just there to go through the paperwork and get to the next client on the list. Clients exhibited the desire to have someone to speak with about their challenges at home and in their daily personal struggles.

A lot of welfare workers, they just do their job. What I mean by that is they just do what they do every day. They don't show no love... I mean, like sit down and talk to you and find out what types of issues you have... saying, “Sign this,” and don't ask, “You know how to write? You know how to read? I will help you... What types of issues do you have at home?” So you have a relationship with them.

— Emilio, GA client

The majority of clients (36 out of 59) discussed interactions with caseworkers in which they were left feeling a certain level of disrespect in their working relationship. These types of interactions bred a level of distrust and misunderstanding between clients and caseworkers.

It bothers me the way people talk to me and I have to take it. I'm not used to being talked to like that, but if I say anything like I want to, I will get into trouble. So you have to learn to smile.

— Horace, GA client

In addition to difficulties with impersonal or disrespectful caseworkers, the majority of clients (36 out of 59) discussed problems associated with inaccessibility of caseworkers. Clients showed a certain level of frustration when it came to contacting their caseworker with questions or concerns.

My caseworker never answers her phone and I'm like, "Why do they have numbers if they don't even answer them?" You know, they don't ever answer their phones.

— Calvin, GA client

In some cases, when they were able to leave messages for someone, clients expressed frustration with caseworkers who would not provide timely call-backs.

I have had some experience where you know you can't reach them or you can't get through or when you do you leave a message and, you know, no one gets back to you. And it's very frustrating...

— Tricia, TANF client

The end result of these unsupportive relationships between clients and caseworkers, led to clients feeling confused or frustrated about their interactions with WFNJ as a whole. Some clients expressed strong sentiments about wanting caseworkers to focus on communicating information to them, but feeling, instead, that the focus was on finishing paperwork.

When I get out of there I'm confused, 'cause they don't explain anything really right. They just want to get you in and out of there and get their paperwork done.

— Aida, TANF client

Quick and impersonal interactions between clients and caseworkers diminished client choices and appropriate placement into programs and services that fit their needs. When being placed into work activities, some clients felt like caseworkers did not really care about

considering their interests or background but were more concerned with getting them into any type of activity.

They said, “Look off of the list and find whatever you want to do that is high in demand.” But they didn’t like really care as far as what you personally want to do... it was like, “This is what we’ll pay, choose off of the list.” I just felt like I was being thrown... like a lot of things on the list, like I didn’t know what they were, or like you know nothing was ever explained... I was just kind of rushed through it.

— Grace, TANF client

Forces That Shape Relationships

A number of forces were identified by respondents that shaped the types of relationships WFNJ clients and caseworkers were able to develop. Limited staff and financial resources, as well as high caseload sizes, diminished the amount of time and attention caseworkers were able to spend with each individual client. Policies surrounding caseload redistribution potentially interrupted the development of long-standing, effective client-caseworker relationships. When relationships were clouded by distrust, clients limited disclosure about barriers, which, in turn, interfered with caseworkers’ ability to properly service them and address their needs. Clients and caseworkers were also both aware of the impact that sanctions had on relationships and the related punitive, or investigative, orientation of many WFNJ offices and programs.

Some caseworkers acknowledged that clients required more intensive services to help them deal with many of their barriers and challenges. However, limited time and resources for dealing with each individual client blocked their ability to provide intensive case management and decreased the expectations they had for what they were able to provide to their clients.

I think some people need counseling to help them get past some of the barriers that they’re facing... some sort of motivational, “get you ready for work,” “you can do it!” counseling... You know, you can do that in some capacity as a caseworker, but you can’t spend hours and hours on the phone with every person, every day.

— Nicki, Caseworker

In conjunction with limited time and resources, high caseload sizes assigned to each caseworker played a major role in the type of relationships clients and caseworkers were able to develop. The majority of caseworkers (37 out of 61) discussed a high volume of clients who were in need of services and an inability to provide services for everyone.

Sometimes the place is mobbed, so it just depends. Sometimes we do have to turn clients away. I mean, we have just so many people.

— County Senior Staff

A high volume of clients coupled with limited office space not only made it hard for some WFNJ offices to effectively service clients, but caseworkers felt the stress from their limited capacity to fulfill their expected job functions.

I just think the sheer volume of people here lately; it causes a problem because we end up with not even enough cubicles to interview people in because there are just so many people. And then, because of the amount of people, you know, people really can only do so much. You know, when you have too many people coming in and you don't have enough staff, then nerves get frayed and then you have people going out [quitting the job] because they are overcrowded and they just can't handle it and you are shorter yet.

— Pam, Caseworker

Many counties engaged in caseload redistribution — the redistribution of the caseload among available workers — in order to even out the spread of cases from worker to worker. The need for caseload redistribution can result from worker retirement, promotion, a leave of absence as well as other personnel issues. In some cases, redistributing cases eases work pressure for caseworkers by leaving them with a more manageable caseload size.

Just about the time when you are ready to go out of your mind because of it, they will [redistribute the caseload] and it seems to get a little better, but that's hard to say too. They redistrict just to balance out the number of cases that different units have... it can help out with your caseload for a little while.

— Wade, Caseworker

There were a few unintended consequences of redistributing cases that impacted the overall quality of services clients were able to receive. Some clients discussed confusion with having their caseworkers changed without being provided with proper warning. In some cases, this required clients to provide paperwork that they had already sent to their previous caseworker.

They might change my caseworker... Now I have to resend it to a whole other unit... resend everything you have done with the one person and it could be like... within two days you have to do that same thing all over again with a totally different person.

— Claudine, TANF client

Caseload redistribution also had the potential to disrupt long-standing client-caseworker relationships. Clients felt like they had to develop a solid working relationship all over again, which took a lot of emotional energy out of some clients.

You feel like, “Ok, I have worked five months with this woman and she knows everything that’s going on with me. She knows all my stuff and then now I have to switch over to somebody that knows nothing about me? All she has is a file?”

— Claudine, TANF client

Some caseworkers also expressed frustration with redistribution practices, especially when they had to send documentation regarding clients to another caseworker. In some examples, workers were not made aware that a client’s primary caseworker had been switched and they were not able to track down who the new caseworker was.

Before I knew it, my cases had new caseworkers that I didn’t even know about. Then I had to call... and say, “Who’s the caseworker for...?” I’m still sending information to the old caseworker... It takes me awhile to find out who their caseworker is.

— Joy, SAI Case Manager

Although caseload redistribution was intended to reduce pressure on caseworkers by reallocating the amount of clients, some caseworkers felt that it was an advantage to keep the same clients because they knew their issues and had an easier time providing services to clients who they knew.

It works better because most of the clients I know them now. They have certain problems. Like if they, I just don’t automatically put in a sanction or something. I try to get in touch with them, and see what the problem is... Most of the clients that I have, some with handicapped kids, and some it’s like domestic violence or something, and when I first get them they won’t talk, but once they get to, I get to communicate with them a little while, they come in to see me more often, or give me more information. I’m able to help them better.

— Ruby, Employment Specialist

When the establishment of supportive client-caseworker relationships were interfered with, some clients responded by limiting disclosure about the barriers and challenges they were dealing with. Some of this may be the result of not being able to establish trusting relationships with workers. Clients sometimes felt compelled to hide information from caseworkers because there was a certain level of distrust between the two parties.

You can't give them any information about anything [regarding personal issues]. Because they'll look for a way to say that they either gave you money or you have money or where did you get the money to do that?

— Carl, GA client

The lack of adequate office space also played a role in limiting client-caseworker confidentiality. The lack of space required some caseworkers to conduct their interviews with clients in earshot of other clients who were waiting to be seen. This limited the effectiveness of these interactions and the ability for caseworkers to properly assess and service their clients.

We really don't have a waiting room. We have a little room that they use as a waiting room; it's about the size of a closet. On busy days, there are clients like ringing the room, just like really standing around the room on busy days. So workers could be doing their interviews and, like I said, there is somebody standing right there.

— Alexander, Caseworker

On top of the impact that limited resources and high caseload sizes had on developing effective working relationships, another dominant factor was the constant threat of sanctions that clients felt. Many respondents talked about both the use and threat of sanctions and how this process impacted client-caseworker relationships. Sanctions were one of the few tools caseworkers had at their disposal to obtain client compliance with their responsibilities. Clients responded by following along for fear of seeing their benefits cut.

You're just going along with it because you don't want to get cut off or you don't want to be sanctioned. But, that's just short-term thinking, that's not long-term thinking. That's the way I see it.

— Ebony, TANF client

Some caseworkers also expressed a good deal of suspicion that clients had unreported income. Additionally, some workers described their job role as centering on financial eligibility in a “gatekeeper” role rather than working to provide services to those who needed them. Both of these dynamics tended to sway on-the-ground WFNJ operations toward a punitive-investigative orientation, as opposed to a client-focused orientation. Some

You can't give them any information about anything. Because they'll look for a way to say that they either gave you money or you have money or where did you get the money to do that?

— Carl —

caseworkers made it clear that their sole focus was on making sure clients were not receiving more funds than they were eligible for.

Q. Like what is the thing that you're primarily focused on in those conversations [with clients]? A. Changes... because a lot of times they, I find that like if they're not working, they don't think anything else is income. So you have, I mean, I'm not being smart, but you really have to break things down. "Do you receive social security? Do you receive SSI? Do you receive any type of money from anybody that is living with you?"

— Kate, Caseworker

Some caseworkers discussed frustration with clients and having to “struggle to find out” whether clients were receiving additional, unreported income. Many respondents discussed this general punitive-investigative orientation and how it impacted client-caseworker relationships.

Well, one of the most common problems is most of our clients are paying rent which is way beyond what we give them in assistance. And it's a constant struggle to find out how they're doing this.

— Alexander, Caseworker

As discussed, there were many factors that impacted client-caseworker relationships. When positive working relationships were not given time to develop, interaction between clients and caseworkers often resulted in strained relationships. This strain could result in an inaccurate assessment of client needs, especially given the limited time caseworkers had to spend with each client. As previously discussed, these factors played a role in a kind of negative domino effect. Inaccurate assessment of needs potentially led to inappropriate placement and service responses, leaving client needs undiagnosed and unmet. Not only were outcomes diminished by unsupportive relationships but tension between clients and workers decreased the quality of experience that both parties had with WFNJ. This led some clients and caseworkers to feel a general frustration with WFNJ, including its office culture, unsupportive policies, and diminished resources which interfered with positive relationship building.

The Adequacy of Benefits, Services, and Activities Impacts Clients' Progress

Even in the presence of effective screenings and assessments, appropriate placements and referrals, flexible policies and practices, clear and concise information transfer, and supportive and encouraging relationships between all parties, clients are ultimately reliant on

the adequacy and quality of the benefits and services received to provide stability to their lives. WFNJ cash benefits, support services, and work activities are intended to collectively provide a pathway for clients who are attempting to progress towards self-sufficiency. When any number of these important “stabilizers” are absent or inadequate, clients’ progress on that pathway is detoured, or even blocked.

Along with the receipt of cash assistance and food stamps, clients are offered a number of support services meant to help them comply with work activities and to work towards the ultimate goal of self-sufficiency. Support services include housing assistance, transportation assistance, child care assistance, and health care. For clients with greater needs, other barrier-removal services are available including alcohol and substance-abuse treatment, mental health treatment, disability services and other health-related services, including medical deferrals and assistance with SSI applications. Work activities and employment services are highlighted by a four-week job search or life skills class, the Community Work Experience Program (CWEP) or other volunteer work placements, and a variety of vocational training and secondary and post-secondary education programs.²⁵

From their own experiences with trying to maintain stability and work towards present and future goals, clients offered numerous critiques of the benefits, services and activities that make up the core of WFNJ. Despite a general appreciation for the basic support services received, clients identified an inadequacy in the level of benefits; limited quality of and placement options for work activities and training and education programs; eligibility issues that interfered with the receipt of required services; administrative complications with the timely receipt of benefits and reimbursements; and service gaps in all areas of need. These systemic barriers impacted the overall effectiveness of WFNJ programs and resources.

Overall View of Services

Clients expressed much gratitude for the services they received and exhibited an acute awareness that without welfare they would be in a far more desperate situation. In fact, without any prompting, a majority of clients (39 out of 59) noted appreciation for the basic income supports and services of WFNJ. They were particularly thankful for food stamps, Medicaid, child care assistance, and transportation assistance.

Well, I received a bus card. That was helpful. The Medicaid is helpful. The food stamps is helpful. Everything is helpful. Everything that they give me is helpful.

— Brieta, GA client

Some clients, especially GA recipients, identified Medicaid as a crucial service they received from welfare due to their inability to pay for it on their own.

Medicaid is the most important thing, 'cause I couldn't pay that cost at all right now.

— Aeisha, GA client

Clients were also generally appreciative of receiving food stamps. Some clients with children saw it as the one service they would be unable to do without.

We make it through with the food stamps. I mean, I'm thankful for that too cause it helps me get through

— Rhonda, TANF client

Some respondents, including both clients and caseworkers, felt the welfare program provided ample services but that not all clients took advantage of the opportunities and services made available to them. Caseworkers discussed their role in encouraging clients to take advantage of the services and activities provided to them through WFNJ.

I tell 'em, "Listen, anything that is free, you take advantage of it. Take advantage of it because it's there today, it may not be there tomorrow, so utilize it. Grab it and... get behind the wheels... high school diploma, training... and they're paying you. You're getting a grant, you're going to school, and they'll also provide you child care and transportation — six dollars daily, I believe it is, for transportation, but it's still something. They're helping you so use it."

— Madeline, Employment Specialist

One client summed up her decision to use her time on public assistance “to move forward,” taking advantage of the programs and services provided through WFNJ.

Well, I have heard a lot of people say that, "The Welfare system is a set-up!" You know, "They're trying to hold you back!" But I don't feel that way. You can abuse it, you know what I mean, and I use it to move forward.

— Michelle, TANF client

Financial Assistance

As welfare recipients work towards regaining employment and a sufficient income level, they are vulnerable to the pitfalls of poverty. Financial instability, inconsistent access to emotional and financial support from family and friends, and unstable housing situations take a toll on clients as they attempt to piece their lives together and take advantage of the services provided by WFNJ. Despite the general appreciation for the services received, the majority of clients (41 out of 59) identified low cash grant levels as a major barrier in their progress towards self-sufficiency.

Under the WFNJ/TANF program, the maximum payment for a family with one adult and one child is \$322 per month. A family with one adult and two children would be eligible to receive up to \$424 per month. The scale increases likewise for each additional child in the household. As a result of WFNJ's Family Cap policy, TANF clients are not entitled to an increase in cash benefits for any child born at least 10 months after the initial receipt of benefits. These additional children are 'capped' from receiving cash assistance, but the child may be eligible for other benefits, such as Medicaid, food stamps and child care assistance.

Under the WFNJ/GA program, an "employable" single adult with no other income can receive \$140 per month. An individual who is unable to work due to a disability or medical condition will be deemed "unemployable" during the time that the condition exists, and can receive up to \$210 per month. A childless "employable" couple can receive \$193 per month.

The Impact of Inadequate Cash Benefit Levels

One of the common themes from both caseworker and client interviews was the acknowledgement that cash grant levels were far below the necessary levels needed to provide for basic needs. Low cash grants created a number of affordability issues for clients that frequently impacted their ability to successfully progress through the welfare program and into full-time employment.

It's just so hard to live off of the little bit of money you have to buy conditioner and toilet paper and just the basic household needs. \$322 isn't... and that's for with a child. And then they take all of your child support and only give you \$50. They want you at such a low level, but it's so hard to bounce up when you are so... you know. So it's very hard living off of Welfare.

— Grace, TANF client

Because cash grants were too low to pay for basic needs, some clients were compelled by their circumstances to take on side jobs to supplement their income. In order to do this without being cut from their cash grant, clients reported limiting disclosure about their side work. They described this as an extra burden on them, which required balancing demands with welfare-imposed work requirements.

And then as far as the welfare was concerned, I would work off the books and collect as well, because the money that they were giving me it wasn't getting me anywhere. So that became a problem as well, because... I would want to go back to school, but between that and juggling the work, and the kids and this and that, it just became very difficult. Because they don't pay for child care unless you're in an activity. And then I can't tell them that I'm working because then

they'll take my cash and whatever. So that became an issue that was a very big stress factor for me.

— Marianne, TANF client

Many of the clients who reported taking on side jobs described reluctance to disclose information about their paid employment, due to their fear that it would impact their level of cash assistance received. Many respondents, including both clients and caseworkers, talked about the problems associated with adjusting benefits based on clients' fluctuating and unstable household income.

Another one, I would have to say, would be frustration, just constant... well, I think a lot of them feel like they're constantly getting the runaround. Like, "Well, you know, I work but I don't have enough money to pay for this and I've got four kids." And you know, "If I work, you cut my food stamps, and even though I get more money, it's still not enough money." And they're constantly frustrated.

— Nicki, Caseworker

An Overview of Cash Benefit Levels in New Jersey

In New Jersey, grant levels have not risen since 1987 and remain only \$424 per month for a parent with two children and just \$210 per month for a disabled single adult. As a result of not increasing welfare grant levels in New Jersey, a single parent with two children has witnessed a 28.1% decline in real-dollar (inflation-adjusted) benefit levels from 1996 to 2010. The percentage of HUD Fair Market Rent in New Jersey covered by TANF benefits has also declined from 43% in 2002 to 34% in 2010. Overall, 2010 TANF benefit levels account for just 28% of the Federal Poverty Level (FPL) in New Jersey. Even when TANF benefits are combined with food stamp (now renamed SNAP) benefits, the combined benefit levels only account for 62% of the FPL.

Source: *TANF Benefits Are Low and Have Not Kept Pace with Inflation: Benefits Are Not Enough to Meet Families' Basic Needs*. Center on Budget and Policy Priorities, Liz Schott and Ife Finch, October 14, 2010.

Challenges with Child Support Payments

Along with cash grants and food stamps, TANF clients are also eligible to receive a portion of child support payments made by absent parents. Custodial parents receiving TANF are required to identify the absent parent and authorize WFNJ to pursue child support payments from them. In New Jersey, the parent receives up to \$100 monthly of the child support

collected, regardless of the number of children and the number of absent parents, often referred to as the child support pass-through. The remainder of the child support collected pursuant to a child support order for a TANF recipient is then divided between the state and federal government. During the majority of the interview period, the maximum child support pass-through was \$50 per month.

I would say that the child support program is a good program that's offered through welfare. Many of the women that come in, surprisingly, feel that they should be raising children on their own, providing for them on their own and the fact that it is mandatory, that we refer our clients to child support if they are looking for any cash assistance from Welfare, I think is a very positive thing. Many women, or many single parents, wouldn't take that step if we didn't do it for them.

— Evelyn, Caseworker

Although the child support pass-through was helpful for some clients, both the inconsistency with which absent parents paid their child support dues and the limited amount of funds that were actually passed through to the welfare clients were identified as problematic.

They take all the child support. You only get \$50. What are you supposed to do with \$50? My daughter's Pampers costs \$26. What am I supposed to do with the rest of the money? You know what I am saying?... and then to try to get him to give me more money is a hassle cause they are taking \$490 out of his check already, you know?

— Bernetta, TANF client

Alternatively, some GA clients who were required to pay child support as an absent parent found the amount of payment required, considering the limited income of financial assistance they received, created an added financial burden on them.

I get 8 dollars per hour and then after I pay child support — I don't have custody of my kids right now, I am working on it — so after the garnishment of \$55 a week, it brings me to \$216. And then you figure another \$60 and change for health care and I have to pay rent and stuff... My child support is \$55 a week now but they are raising it to \$110 in June... I'm like, "How?" I actually have a paper I have to send to the

They take all the child support. You only get \$50. What are you supposed to do with \$50? My daughter's Pampers costs \$26. What am I supposed to do with the rest of the money?

— Bernetta —

courts to try and keep it at \$55. \$110 will bury me [on a total income of] \$440 a month!

— Emily, former GA client

Support Services

Not only did inadequate levels of cash assistance create destabilizing effects on clients, but service gaps and eligibility issues, quality and adequacy concerns, and administrative complications in basic support services also contributed to a lack of client progress. For TANF and GA participants, WFNJ provides support services, including housing assistance, transportation assistance, child care assistance, and health care. Additional program supports and social services are also available, though some may vary by county.

Service Gaps and Eligibility Issues with Housing Assistance

For WFNJ clients with housing needs, Emergency Assistance (EA) is the program that provides funding for housing emergencies as well as other forms of assistance. TANF and GA clients in crisis situations are eligible to receive funds for essentials such as food, clothing, shelter, utility payments, transportation, aid in the search for housing, moving expenses, and rent or mortgage payments. Eligibility for EA is restricted to those WFNJ recipients of the highest need — including those who are homeless, or about to become homeless, and those who have experienced a loss of food, housing, or clothing due to a disaster such as fire or flood. Applicants for EA funds are required to show proof that they are either about to lose their utility services (a shut-off notice); about to be evicted (a letter from a landlord or family member); facing foreclosure; or homeless, or about to become homeless. One of the major sticking points for eligibility is when clients are found culpable of causing their own homelessness. If this determination is made, then clients will not be eligible for EA funds. As mentioned earlier in this report, these determinations can sometimes be impacted by a lack of clear knowledge about eligibility policies, or the “*subjective*” nature of the decision-making process itself.

There is a 12-month time limit for monthly EA payments, but some extensions of up to an additional 12 months are granted under hardship conditions. All recipients have a right to apply for an extension. Although the time limit for EA receipt without an extension is 12 months, initial awards are not always for the full 12 month period. The length of assistance is also reduced if recipients receive payments for additional expenses, such as security deposits or utility payments. Temporary Rental Assistance (TRA) is a specific element of EA used to pay rent for permanent housing placements and is a priority use of EA funds, but general EA funding can also be used to pay for shelters and, when no other housing is available, hotel or motel placements.

Many clients discussed the difficulty of proving their homelessness, such as getting an ex-landlord or estranged family member to provide them with an eviction letter. The burden on clients to provide documents that proved their homelessness, or threat of ensuing evictions, interfered with their ability to receive proper housing services.

Well, I told [my aunt] that she would have to write a letter stating that she can no longer afford to keep me there and it would have to be signed and certified and then they would give me a list of housing that I could go and check out. But she thinks that [she will get into trouble] because... as long as nobody lives with her, she has phone service [through a local social services agency].

— Thomas, GA client

Another commonly discussed issue concerning Emergency Assistance was that clients would use up their available EA funds (12 units) during previous housing crises. Clients discussed a history of housing instability which caused them to rely on EA funds not only for monthly rental expenses but also security deposits, furniture vouchers and back payments. Some clients expressed frustration with finding out that they already used up their EA funds and, as a consequence, were denied housing assistance in a time of instability.

And there's a certain amount of things, I think 12 [units] that he had. I was like 12 times, and all of that was combined with how long I was on TRA, how long I was in transitional housing. And they should tell you this before they give you these things. Because if they don't tell you things, you take it and you' gettin' it, and then, you know, when you really need it, you can't get it because you already used up all your 12 times, or whatever.

— Sasha, TANF client

Beyond the systemic issues that led to service gaps in housing stability, personal client barriers also contributed to a lack of eligibility for housing services. Some clients discussed being denied for housing services due to their criminal background.

Well I spoke to my mother's caseworker about TRA. And I tell her, "Can you help me at least have my own place and help me do my food stamps?" "We can't help you with that because you have a background record and we can't help you do nothing."

— Victor, GA client

Quality and Adequacy Concerns with Housing Assistance

In situations where clients were eligible for housing services, there remained a number of quality and access issues which limited the effectiveness of housing received through the

EA/TRA program. Some clients could not find landlords who would accept their EA housing vouchers. One client described the laborious process necessary to acquire housing.

Well, the TRA, it takes a long time. Well, it depends on your caseworker. It takes a long time to process. Then, after you're approved, they actually give you a paper and you have to go find an apartment that accepts TRA. There are not too many people who want to actually deal... Not too many landlords want to deal with welfare, because they don't get paid.

— Natassia, TANF client

Many clients discussed poor conditions in the motels and shelters that they were placed in. This was particularly problematic for clients who were in recovery programs. One SAI case manager, in particular, spoke about the challenge clients faced when they left recovery programs but were placed in inadequate housing situations.

Housing is a big issue for [recovering addicts]. You get them clean, and then, where do they live? Motels! Motels! And let me tell you about those motels... the worst environments. Drug-infested, lice-infested, mice-infested.

— Joy, SAI Case Manager

Quality and Adequacy Concerns with Transportation Assistance

Transportation assistance provided to welfare recipients covers travel costs while clients are looking for a job, engaged in an approved work activity or taking children to and from a child care facility (in conjunction with work or work-related activities). Clients may either receive a voucher for daily or weekly transportation costs or free or low-cost bus or train passes.

The daily transportation voucher covers six dollars per day in travel costs and must be solely used to cover transportation to and from work activities and related activities, such as travel to and from child care centers. Clients receive a reimbursement check in the mail mid-way through the month after they have started a work activity. Clients who must travel in zones where public transportation is available may opt to receive either free or low-cost bus or train passes. WFNJ participants may receive free monthly commuter passes and tickets on NJ Transit buses and trains through the WorkPass program. WorkPass enables participants to commute to job-related activities such as job training and education, employment opportunities, and child care, as well as medical visits and shopping, through provision of monthly unlimited ride passes.

Many clients who were receiving transportation benefits, such as a bus pass or monthly car fare, discussed the limited effectiveness of these services, which at times was not sufficient to cover basic transportation needs.

Q. Does it cover where you need to go? A. Hell no. What's \$40? \$40 back, well now \$40 is two tankfuls of gas. But back then, it was a tank of gas. You know what I'm saying? So you figure if they give you your \$40 that's \$10 a week.

— Marshall, GA client

Other affordability issues included transportation costs for children or other dependents. TANF clients were given transportation to cover their commute to work activities, as well as costs for commuting eligible TANF-funded children to child care in conjunction with work or work activities. Occasionally, clients were unable to pay for transportation for their children for commuting needs not associated with work or work activities, such as running errands and taking their children to extra-curricular activities. Some clients discussed the limited ability to cover transportation for children, or other dependents, beyond their basic transportation assistance.

Now if I have to take the girls with me anywhere, then I have to find some type of money to bring out of my pocket to jump on the buses with them. Because they won't give me a bus pass for them.

— Marianne, TANF client

Administrative Complications with Transportation Assistance

Another issue discussed by some clients with regards to the quality and effectiveness of transportation assistance was the receipt of monthly transportation checks. In more than one situation, a client waited for his or her transportation check to arrive but were still required to attend their work activity in the meantime. Some of these clients told stories about borrowing money from friends and family in order to pay for transportation to meet their work requirements. Four clients, specifically, discussed problems related to not receiving transportation checks on time and having to use their own money.

A lot of times if the case manager is not getting your time sheets on a weekly basis, you are not getting the money and I have ran into that problem a lot in the past and even in this last couple of weeks. You know, something was going on and it has been fixed now, but the thing is I had to borrow money to get a bus card, you know.

— Tricia, TANF client

Service Gaps and Eligibility Issues with Child Care

The vast majority of child care assistance available to lower income families is provided through the Division of Family Development (DFD) in the Department of Human Services. DFD provides subsidies for child care to low- and moderate-income working families,

including families receiving WFNJ assistance. Covered forms of child care can include infant and toddler care, pre-school instruction, after-school and summer programs for children up to age 13, and care for children and teens with special needs (physically or mentally incapable of self-care or under court supervision) up to age 19. Child care may be provided either through subsidized child care centers that contract with DFD or through voucher certificates that parents can use to pay for child care through licensed market-rate centers or family daycare homes.

Participants in WFNJ can receive free child care to assist them in participating in work and other required activities. There is no co-pay for WFNJ recipients in employment and training activities, but recipients with earned income from work must pay a small co-pay based on their income, as well as paying any incremental costs or excess fees over and above the DFD child care payment rate. The amounts of the subsidies are limited by the maximum payment rates set by DFD. Maximum payment rates are set by the type of care, the age of the child, and the number of hours of care, with higher rates for some types of special needs care. If parents select child care that exceeds these rates, they must make up the difference.

Similar to housing needs, respondents described a number of important service gaps that existed with respect to clients' individual child care needs. Some respondents discussed problems associated with limited child care options for clients who wanted to work evening or weekend hours.

There's not like nighttime child care. So what do you do when you get a job at night, if you get a great night job, but we don't offer...? What daycare do you know that has night hours around the clock like that? That's been an issue too, because you've got to have your... You can't go to work without child care.

— Nicki, Caseworker

Another child care-related barrier identified by respondents was the age restrictions on eligible child care services offered through welfare. Some clients identified this as a barrier to seeking and maintaining long-term employment. Four TANF clients with children aged 13 and over found it difficult to balance work requirements once their children lost eligibility for child care benefits.

When my daughter was in a program... and I used to get help for her... she needed help with the after-school program 'cause she had a learning disability... and when she turned 13, they stopped paying for it.

— Lawanda, TANF client

Another service gap in child care assistance could be seen with respect to children with special needs, both in terms of physical health and disabilities, as well as cognitive and

developmental disabilities. Six TANF clients talked about limited child care options for clients with disabled or special needs children.

I think they should have more programs to work with people like if they have a handicapped child. Because some of them, they want to go to school and they're not able to go because they don't have the right program to work with the kids.

— Ruby, Caseworker

Comfort Level with Child Care Facilities and the Family/Friend Option

Another commonly discussed child care-related barrier involved clients' level of comfort with leaving their children at a daycare center. Eight TANF mothers discussed problems related to clients who had a hard time finding a daycare provider because they did not feel comfortable leaving their child with a stranger.

[My daughter] wasn't old enough to go off to school, and I didn't feel comfortable to put her in daycare or anything like that while she couldn't talk. You know? People do anything to your kids and I just don't feel right about it.

— Natassia, TANF client

Although welfare provides clients with the option of using family or friends for child care, clients either were uninformed about this specific policy or had specific issues with this option. Primary to this was the fact that payments took too long to process and clients could not find family members who were willing to work for up to six weeks before receiving their payment through welfare.

But when I asked them how long it takes for the payments to start, they said about six weeks before you get the first check. Now what kind of person will watch my kids for six weeks for free? That's just not going to happen.

— Marianne, TANF client

[My daughter] wasn't old enough to go off to school, and I didn't feel comfortable to put her in daycare or anything like that while she couldn't talk. You know? People do anything to your kids and I just don't feel right about it

— Natassia —

Besides complications with the payment process, another issue that interfered with some clients taking advantage of the family/friend care option was with regards to home inspections. Some clients told stories about their relatives being willing to cover child care but

did not want to be subjected to a home inspection. Even when relatives were willing to be subjected to a home inspection, other clients chose not to deal with the time-consuming process involved and opted to pay out-of-pocket.

My aunt, she baby-sits, and she's babysitting for, like, 25 years. But she wasn't under the state thing; she was her own business or whatever. And they wouldn't let me use... even though she might have let them come inspect the house... but she said, if she wasn't on that list of child care providers, they wouldn't pay. So I was paying out of my pocket

— Aeisha, GA client

Quality and Adequacy Concerns with Health Care Coverage

TANF and GA recipients are eligible for health care coverage through the New Jersey FamilyCare Program (FamilyCare). FamilyCare provides welfare recipients with health care coverage, with a differentiation between services for TANF and GA clients. TANF recipients receive Medicaid and must enroll in a Managed Care plan. Under Managed Care, TANF clients are enrolled in an HMO which manages their health care. The state pays a set fee per beneficiary to the HMO regardless of the number of health care services provided. The HMO plans have not attracted many physicians, however, because the physician reimbursement rates are set at relatively low levels.

For a brief period of time, GA recipients were also eligible for Managed Care HMO benefits. However, in 2002, coverage for GA recipients reverted to a fee-for-service plan. Enrolled GA recipients are able to access outpatient health care services only from health care providers who accept fee-for-service Medicaid and agree to accept the GA recipient as a patient. In addition, some services that were covered under Managed Care plans, including hospitalization and substance abuse treatment for GA recipients, were eliminated. At this time, enrolled GA recipients can access substance abuse treatment only through WFNJ's Substance Abuse Initiative. The Charity Care program remains available for GA recipients for most, but not all, necessary inpatient hospital services.

Some TANF clients addressed concerns with the coverage of certain health treatments and medications and the unreliability of what they were able to get covered through the Managed Care plan.

It's good because it's Medicaid, but sometimes, I don't like it because it only allows you to get certain things. Some things, they'll pay for; some things they won't. Or they'll pay for this kind of medicine, when the doctors give you that kind of medicine. But they won't pay for it.

— Deena, TANF client

Even more problematic than Managed Care services, for GA recipients covered by fee-for-service, physician reimbursement rates were extremely low and created serious access problems. One client, in particular, discussed her ongoing challenge with finding a reliable neurologist to help her with significant back problems which made it hard for her to maintain participation in her work activity. Her health care coverage left her with limited options for finding an effective doctor to deal with her medical challenges.

I can't find one that takes the Medicaid. It's hard to find an actual regular physician, a regular doctor for anything that could fix it. Because a lot of them take the Medicaid but because I am not on... because I don't have no kids I don't get Medicaid HMO. And if you don't have Medicaid HMO they say they can't take you.

— Clarissa, GA client

Barrier-Removal Services

Beyond the necessary support services clients required to maintain full participation in the WFNJ program, some clients were faced with more severe barriers to employment, which required more intensive services. Substance abuse, mental health illness, physical and developmental disabilities and domestic violence problems all complicated an individual's attempt to maintain basic work requirements and transition into long-term employment. WFNJ provides a number of services directed towards removing these barriers from clients' lives.²⁶

The Value of the Substance Abuse Initiative

WFNJ participants who are diagnosed with a drug or alcohol dependency are referred to the Substance Abuse Initiative (SAI). The Department of Human Services contracts with the National Council for Alcohol and Drug Dependency to administer the SAI. The SAI is organized on a model of clinical case management in which a drug treatment professional, called a clinical care coordinator (CCC), is co-located, at least on a part-time basis, in all of the county and municipal welfare agencies through the 21 counties. CCCs assess clients for alcohol or drug dependency and develop individualized treatment plans. Treatment plans become a client's required work activity that must be maintained in order to remain compliant with the WFNJ program. CCCs continue to work with the recipient and with treatment providers to monitor compliance and identify appropriate levels of treatment. The SAI has both voluntary and mandatory components.

Under voluntary SAI, WFNJ work-mandated or work-deferred clients may self-identify problems and elect to enter treatment prior to any WFNJ program sanction. Clients who choose treatment but do not complete it are not sanctioned but are required to immediately

meet WFNJ work requirements. WFNJ clients may also be mandated to participate in the SAI as part of their WFNJ participation if they have been sanctioned by WFNJ and present evidence to indicate that substance abuse contributed to their failure to comply with work activities, or if they seek deferral from work activities due solely to substance abuse.

Some clients who had successfully completed the substance abuse program described a positive outlook on the welfare program and the services that were offered to them. They were, generally, grateful for what they had received.

It did help a lot. I mean, if Welfare did not have [SAI], I don't know what would have happened to us.

— Justine, TANF client

Clients also mentioned a number of helpful incentives that were employed by the SAI to gain client cooperation.

They have some good case managers. They're very helpful, and they're very skilled in their job with that substance abuse program. And they take you shopping and everything after you graduate the program that you're in. After you finish, you've completed it... You may have like a \$600, \$700 worth of clean urines they collected. I mean, they'll take you downtown to any store you want to go to. You've got three stores you can go to, and they just take you on a shopping spree. So, that's cool; that was a good incentive.

— Deena, TANF client

Affordable Housing: The Missing Link for Recovering SAI Clients

An inconsistent provision of affordable housing services, upon completion of the substance abuse program, was described by some SAI case managers as limiting the effectiveness of clients' attempts to recover from addictions.

Give them affordable housing, TRA. What happens when the TRA is finished? Can they still survive? They are going to return back to their old ways because the money is not there. Because they get so frustrated and the only thing they know, "Let me turn back to [drugs] and then I don't have to think about it." So I don't think that's good.

— Dolores, SAI Case Manager

Some recovering addicts face the dual challenge of dealing with not only substance abuse barriers but also criminal records. For clients with distribution charges, penalties are strict and eligibility for many services is limited, specifically with regards to subsidized housing. One SAI case manager talked about a client who was excelling in her recovery program and making great strides towards regaining custody of her children, but her criminal charges continued to block her from that final step, gaining affordable housing.

Yeah. That's a major barrier. When I have a client that, okay; she's living in a motel. They're not going to help her with housing. DYFS is saying, "Well, here's your son back. You're doing great." But where are they going to live? You know? And she's not eligible for anything, and she's just barely making it on 9 dollars an hour. So, what do you do with a client like that?

— Joy, SAI Case Manager

Service Gaps and Eligibility Issues with Mental Health Treatment

The Mental Health Initiative (MHI)²⁷ was designed to assist WFNJ/TANF recipients in meeting WFNJ requirements and eventually move into self-sufficiency by assessing mental health barriers and providing mental health and job readiness services. The services employ a team approach with multiple point-of-service contacts, including CWA referrals, assessment and services from trained mental health clinicians, and job placement through supported employment. The program is targeted to TANF recipients who have not been deferred from work requirements and have a demonstrated mental health condition that interferes with

employment. It is also available to those deferred recipients who may have mental health conditions.

Participation in the program is voluntary and provides an option of counting mental health activity as the recipient's WFNJ work activity. In addition to assessment and services that range from full-time mental health services to supported employment, the program involves case management of services to review program participation and progress.

Similar to, and frequently interlaced with, the challenge of identifying substance abuse needs, many caseworkers discussed a general lack of mental health services as a major resource problem within the welfare program. This issue has only been exacerbated by the recent closings of a few state psychiatric hospitals and funding cuts across the board.

Many of the caseworkers who discussed the mental health services available to clients expressed concern about the limited availability of treatment options and resources for clients with major mental health issues (nine out of 31). The Mental Health Initiative was meant to be the primary resource for clients with mental health needs, but even these referral options were limited. MHI was designed to aid clients who were attempting to return to work, but clients with major health issues were not referred to this program because they were not in a position to begin working towards employment.

Well, with the mental health issues we don't always have enough [treatment programs] because the Mental Health Initiative can't take people with serious mental problems. People who are just not likely to be able to go out and get a job, they'd have to find somewhere else to go.

— Polly, Caseworker

Quality and Adequacy Concerns with Mental Health Treatment

Not only were limited placements an issue for clients with mental health needs, but some clients experienced a problem with the quality of mental health services provided. In some cases, clients were in need of counseling or some form of professional mental health treatment. With limited options for quality treatment, many clients were placed on medication as an alternative to professional counseling. Some clients and caseworkers discussed problems associated with the mistreatment, or over-medication, of mental health patients.

And a lot of clients, they put them on medication, which is a big issue, too... Some of them are on four, five or six medications. And I tell them that, "You can't ever function as a normal person and take care of your children and stuff if you are always in a daze."

— Jan, Caseworker

One client, specifically, discussed being treated with medication for a mental health illness, regardless of the fact that she had been struggling with a substance abuse addiction. She was not comfortable with this treatment since she was working on getting clean and preferred any treatment method that avoided the use of medication.

I don't want to go there and take that medicine; I don't want to take that. Come on, I just got off [drugs] and I don't want to be dependent on [psychotropic medicines].

— Brenda, TANF client

Work Activities and Employment Services

During a client's time on welfare, in order to meet work activity requirements and to prepare for future employment, a client is directed by case managers towards various training and educational opportunities meant to increase employability, as well as the chances to find and maintain long-term employment. The primary vehicles for this intended "skill building" process available to the welfare and workforce development system include, but are not limited to a four-week job search class (conducted by One-Stop agencies and, in some cases, outside vendors); Community Work Experience Placements, or CWEPs, which provide clients with real world work experience and potential job leads for the future; and educational opportunities directly related to employment, such as GED training, post-secondary education, and vocational training directed toward high-demand labor occupations, such as Certified Nursing Assistant (CNA) and home health aide certification, and customer and food services training.²⁸

As Grace indicated in the opening passage of this report, many clients are hopeful that the activities provided through WFNJ will help them turn their lives around. Some clients shared positive evaluations of the services received through these training and educational programs.

I do go to the One-Stop; it gives me motivation. Because sometimes you can get a little down, you know, especially if you're not working. And like, every day you're not getting up and doing anything, it can get so much easier to keep doing that. So when I do go to Welfare, and I do go to those classes, it motivates me. And sometimes it gets me back to work a lot faster because I'm up and I'm out every day. Where when I wasn't, you know, I want to sit.

— Lorraine, GA client

Despite the available training activities and work-centered programs, the majority of respondents (86 out of 125) expressed frustration with the quality and effectiveness of the work activities and employment services provided to them. Due to a limited amount of work activity options, clients occasionally described being cycled through the same classes, specifically the mandatory four-week job search class, over and over again without any great impact. While CWEPs were designed to lead clients into possible employment opportunities, and some did result in part-time or full-time jobs, many respondents were skeptical of their utility and described them as a placeholder (especially thrift stores and daycare centers) to get people into a work activity in order to fulfill participation rate requirements.

Limited Placement Options for Work Activities and Employment Services

Many respondents described a lack of work activities, including training and education programs, which could be offered to clients. Some respondents indicated that the vocational training programs provided by WFNJ (CNA, cosmetology, home health aide, etc.) led to fields that provided limited opportunities for developing a sustainable career. Those who were interested in a wider variety of college courses that were not covered under WFNJ policy were required to find and pay for education programs on their own. Some clients and caseworkers identified a lack of training for “hands-on,” skilled labor trades (i.e., carpentry, electrical, plumbing, etc.), which at one time were offered and were considered by respondents to be useful programs for helping clients transition into long-term employment. Respondents also discussed a lack of activities and resources for clients who were Limited English Proficient, which resulted in either clients being placed in activities where they were not able to fully participate due to language barriers, or not being placed at all. Compounding the problems associated with having limited resources was the pressure some caseworkers described feeling to push clients into job search programs without the requisite skills, in order to meet work participation rates.

Many clients and caseworkers discussed the need for more options when it came to placing clients in work activities, identifying resource limitations as one factor.

[We] kind of recycle them through programs... I guess maybe it's funding... but it seems as if in the past... we had more options. It just seems like there could be a little bit more variety of programs to refer clients to. You hear that kind of frequently from a client. They will say, "I have done that. I went to this and I went to that." It's difficult because, you know; you wish you could say, "Well, we have something new you could try." But it's more or less, "Well, people have changed at that program and they run it a little bit differently now." It's almost like a sales job. "Maybe you would find it a little more appealing now."

— Diana, Social Worker

Some respondents, specifically GA clients, discussed the continual recycling through the job search class multiple times due to a limited number of work activities and trainings that were available to them.

Okay, well, Workforce again. They'll send me right back to that [job search class]. I know people who have been to that same program four, five, six times.

— Cecilia, GA client

Many clients and caseworkers discussed the need for more options when it comes to placing clients in training and education programs. Specifically, some clients felt like they were rushed through the process of choosing an activity or training program, without the benefit of being offered an individualized program to fit their educational needs and related employment barriers.

She gave me a little booklet with a couple of programs and none of them I liked. Food service and CNA and stuff like that I don't really like.

— Lisa, TANF client

Quality and Adequacy Concerns with Work Activities and Employment Services

Most clients (45 out of 59) expressed frustration when discussing the quality of work activities that were available to them.

The places that they send you to, like the Workforce... the places they send you to is so bootleg, it's just so ridiculous. And you say to yourself, "I know that they did not send me here. There ain't no way that they can't not know about the places that they send you to."

— Rhonda, TANF client

The majority of clients (35 out of 59) felt the job search class was ineffective because it did not provide them with skills or resources they did not already have (i.e., searching for jobs in the paper, looking for jobs online, etc.). Many clients described the class as “a waste of time.”

You can't just put a whole bunch of people in a class and say, "Look for a job." You know, there's no training. Like, they could give individual training, I feel. Or like, sit down and you know really take the time out and ask people, like, "What would you like to do?" or things like that, instead of just saying, "If you don't do this you're gonna get sanctioned."

— Aeisha —

You can't just put a whole bunch of people in a class and say, "Look for a job." You know, there's no training. Like, they could give individual training, I feel. Or like, sit down and you know really take the time out and ask people, like, "What would you like to do?" or things like that, instead of just saying, "If you don't do this you're gonna get sanctioned."

— Aeisha, GA client

One job search class instructor admitted that he let people leave early some days, due to his own frustration with the class.

You know what to look for when you are speaking and no one is listening to you anymore. And I have said to them, "Good-bye, we are done for the day."

— Marty, Class Instructor

The same job search class instructor was critical of the outdated resources that he had to work with in teaching the class.

We've got 20-year old tapes, that no one will replace, that were good tapes 20 years ago. The premise of how to look for a job is still a good premise on those tapes... but I need good, up-to-date tapes that I can use, that I can play on how to look for jobs.

— Marty, Class Instructor

Many clients described CWEP placements as ineffective at providing useful skills and leading to future employment opportunities. With the exception of a few select clients who spoke about CWEP placements turning into full-time employment opportunities, some clients expressed frustration in providing labor for vendors, in what they felt was not an equal exchange in value.

Then after that, it's basically just doing CWEP working for them for free. So it's like, whose going to sit there all day doing CWEP? Working for free? I might as well either be working or going to school where I can get a better job along the way.

— Marianne, TANF client

Training programs provided through the welfare program (GED, CNA, etc.) were occasionally viewed by respondents as inadequate for providing clients with the skills and talents necessary for long-term employment. The majority of clients and caseworkers (63 out of 125) felt that the training and education programs being provided through welfare were of poor quality. In particular, some clients complained about the GED training they received. This was particularly problematic considering the long-term employment barriers that many clients described due to a lack of proper education and skills.

I wanted to go back and get my GED... So they sent me to this school, which they would pay for three months... but the school, the school was horrible. Now, they're supposed to be able to teach you the computers and they didn't really care. They were getting paid to send you there... And the main teacher, the person that's supposed to teach the class, never showed up. She would always take vacation days off and this and that.

— Grace, TANF client

Some clients expressed frustration that many of the training programs were not properly linked into job opportunities. One TANF client discussed her job search experience after having obtained a Commercial Drivers License (CDL), which would hopefully open up opportunities for commercial trucking and other transportation-related jobs.

I was going to school; I got my CDL. I got a lot in the program, but it was like, once it was over, it was like they couldn't give me no type of guidance of where to go. It was like, basically I got my CDL and then I got 37 college credits. So I can go back to school but I got to pay for it.

— Jovonnah, TANF client

Many of the fields that welfare clients were receiving training in and attempting to find employment in (i.e., home health aide, CNAs, cosmetology, etc.) were described by respondents as leading to few job openings or not providing long-term career advancement opportunities. Some clients and caseworkers believed that the fields, where training was provided, were not going to lead to job opportunities for clients.

I mean, you have... half of these people are going for home health aides. There are no jobs in that field!

— Olivia, Social Worker

Some caseworkers even acknowledged that they attempted to steer clients away from specific training programs if they felt that there would be limited work opportunities at the end of the tunnel.

Well, most of the programs that they offer are the programs I tell them not to take. We offer CNA. That's an assistant; it's not really setting them up to do much more. And again, a lot of the hospitals are closing down now and where are they going to get a job after they finish that?

— Summer, Employment Specialist

Post-WF NJ Transitional Services

When clients were able to transition back into the workforce, some described that a lack of employment retention services and other key supports limited their sustained success. These ongoing resource limitations and the poor quality of services and activities limited WF NJ from helping clients reach, and maintain, the overall goals of long-term, sustainable employment. Clients expressed the need for more permanent, long-term, stabilizing factors in their lives, such as affordable housing options, strong support networks and the skills, talents and work history necessary to develop long-term, sustainable employment opportunities and maintain stability.

There are a variety of services and programs specifically directed towards helping clients transition off of assistance and into employment. For clients who appear to be stagnating towards their five-year time limit with few signs of progress, the SAIF program is designed to identify any remaining barriers to employment that have yet to be successfully assessed and treated. Caseworkers also discussed a few valuable transitional benefits programs, such as the Supplemental Work Support Program (SWS), transitional child care, and transportation.

Supportive Assistance for Individuals and Families (SAIF) was developed for TANF and GA participants who are in danger of reaching their five-year time limit and who do not meet the criteria for an exemption from the time limit. (Exemptions from the time limit are offered to clients who are permanently disabled, the only caretaker of a disabled person, a victim of family/domestic violence, chronically unemployable, or over the age of 60.)

SAIF is offered to clients who have remained compliant with WF NJ work requirements but have been unsuccessful at transitioning into employment. The program may also be offered to clients who have lost their jobs, through no fault of their own, due to factors such as lack of transportation or child care assistance. SAIF is also offered to some deferred clients including those who are experiencing family/domestic violence, are six months or more pregnant, or

who are currently deferred due to illness or were deferred from 12 months or longer due to illness. SAIF clients who are not deferred are still required to maintain their WFNJ work requirements. SAIF case managers meet with them to provide intensive case management in an attempt to remove any major barriers that exist.

My job is to assist TANF clients... assessing their circumstances and situation to see if there are any barriers to employment. Ultimately to assist them to transition into employment and no longer need assistance. If it is identified that there are barriers then those barriers we tried to look more closely at to determine whether or not that client is still suitable in the program or should not be in the program.

— *Destiny, SAIF Worker*

SAIF case managers provide more intensive case management than clients' permanent caseworkers to attempt to get at the heart of what is holding clients back from a full transition into long-term employment. Originally, SAIF was meant to serve as an extension program once clients reached their 60 months of assistance. Over time, the SAIF program has been pushed up to start after 48 months so that clients may receive 12 months of SAIF assistance by the time they fulfill their 60-month time clock, at which point many clients are eligible to receive an additional 12-month extension.

To encourage work, WFNJ provides clients who work both full-time and part-time positions with an earned income disregard (EID), meaning a certain percentage of income from work is not subtracted from a client's allowable cash grant level. Prior to the beginning of the study, and continuing through the midway point, clients would receive a 100 percent disregard for their first full month of employment and a 50 percent disregard thereafter. Beginning on July 1, 2008, the new EID policies were enacted, which stated that any client who was employed for an average of 20 hours or more per week would receive a 100 percent disregard for the first full month, then a 75 percent disregard for six consecutive months, then a 50 percent thereafter. Clients who were employed for an average of less than 20 hours per week receive a 100 percent disregard for the first full month, then a 50 percent disregard thereafter. The hope was to help clients make an easier transition into full-time employment by reducing their cash benefit at a slower rate while they get stabilized at their new place of employment. Both clients and caseworkers identified the EID program as a useful tool for helping clients transition into employment.

Instead of them cutting me all the way off, what they do they do with you so you can still receive some benefits... they cut my benefits in half. They cut my cash in half. They cut my food stamps in half. So that's how that works. And it was

okay, because they were still giving me a bus card and Medicaid, food stamps, so it was okay.

— Brieta, GA client

WFNJ acknowledges that maintaining long-term employment may be dependent on the support services that one can afford, such as child care and transportation. TANF recipients are provided with a variety of transitional support services through transitional benefits including child care assistance, transportation assistance, the Supplemental Work Support Program (SWS) and Career Advancement Vouchers.

The SWS program is offered to clients who have been receiving cash assistance for at least six months and have been working at a job for at least 20 hours a week for the past four months. Prospective SWS applicants must agree to voluntarily close their WFNJ case and end their cash assistance. In return, clients are provided with a transitional stipend of \$200 per month for up to two years. During this time period their five-year time clock stops so that if they end up needing assistance again in the future they are not losing valuable eligibility time.

Oh, I like the SWS, the Supplemental Work Program. That one I like a lot... the \$200. A lot of [clients] are very happy with it too. They get \$200 after you begin working for three months. They close out your cash grant and they get the daycare and transportation for two years.

— Kammilla, Caseworker

TANF recipients may also be eligible for the Career Advancement Voucher Program if they are off welfare and employed. WFNJ will help pay for classes or training for a current job or a new job with training and education vouchers worth up to \$4,000. The purpose of the Career Advancement Voucher is to offer post-TANF recipients an educational opportunity that will provide upward career mobility. Trainings are intended to provide career growth for individuals at their current job or increased potential for growth in a new job. Applicant clients must have closed their TANF cases and be working at least 20 hours per week.

Welfare is a blessing, you know, even though it's Welfare, but it's a blessing. Because, like I said, I don't have \$4,000 to pay for me to go to school. I am grateful that they help, they are helping me do that, you know.

— Shavan, GA client

In addition, all WFNJ TANF clients who leave the program with employment, or who obtain employment after leaving, may be eligible to receive transitional child care benefits and extended health care coverage during the 24 months after they leave the WFNJ program, and transportation assistance via the Extended WorkPass Program (EWP) for up to six months, subject to the availability of funds.

Quality and Adequacy Concerns with Transitional Support Services

Some caseworkers acknowledged that there were success stories to be found with regards to clients transitioning into employment. For some, they may be few and far in between, but they were successes nonetheless.

I have a little wall and I have like six people up there, I think. For people who have gotten jobs and they have brought me in like their pay stub. Like, if it's a big deal, like if they are getting like \$15/hour, like that's a big deal, or \$10/hour, that's a big deal to these people and I post it up there... Yeah, there's only six, but, you know, you can do it.

— Leslie, Caseworker

Despite individual success stories, both TANF and GA recipients shared concerns about the transitional services available, questioning their effectiveness to aid clients in a complete transition off of assistance. GA participants, in particular, are not eligible to receive transitional support services through the SWS program and are ineligible for continuing medical or transportation services. Once GA clients start working and become ineligible for cash assistance, their services end immediately. The only transitional service available to GA clients is a one-time (one month) free monthly bus or train pass through NJ Transit's Get a Job, Get a Ride program. For many GA participants, the lack of transitional support made it very difficult for them to fully transition back into long-term employment.

TANF has a good program. When the clients go back to work, they slowly reduce their cash grant and work with them and get them that support. But, unfortunately, the General Assistance clients don't have that support... when they go back to work, and they're not making quite enough to help them stay on their feet. You know? So, that's a problem.

— Joy, SAI Case Manager

TANF clients also expressed some concerns with regards to the post-WFNJ transitional support services. Despite the earned income disregard, many clients were automatically ineligible for benefits once they took on jobs because the low cash grant level did not allow the ability to take on much additional income. The lower the cash grant level, the more of a pinch clients felt and the less helpful the earned income disregard was. Contributing to their financial burdens was the fact that food stamps were also at risk of being reduced when clients took on extra income. For these reasons, some clients found it a disincentive to begin working while they were on public assistance.²⁹

The cash is very minimum. You almost have to work, but then if you do work, you lose everything. You know, it's a catch-22 big time. If you make too much, you don't qualify; if you make too little, you suffer.

— Emily, former GA client

In order to take advantage of the SWS program, clients needed to maintain eligibility while working. Therefore, the usefulness of the EID was an important factor in whether clients were able to take advantage of the SWS. For some clients, regardless of the EID increase to 75 percent, beginning work resulted in the loss of cash benefits and they were unable to take advantage of the SWS. The common concern for these TANF clients, similar to the worries of the GA population, was that WFNJ assistance was “cut off too quickly.”

They don't even give you a chance to be at your job for a little bit, to get established, checks rolling, you know, to get your finances stable, you know, before they just cut you. I mean, it's, you know, it's like... and then they wonder why people still working and on welfare, because ya'll don't even give us a chance. You know? I think they should just, people who's getting a job, you know, if they have a job, they should at least give them, at least a couple months, maybe a month or two before they decide they want to cut.

— Glenda, TANF client

Some clients also described a fear that WFNJ would just “snatch it all away” if they began working. Some of this concern could be attributed to the fact that this had already happened to them or they had seen this happen to other clients. Some of their concern may also be fueled by a lack of information, as indicated by respondents, about transitional benefits and the options they had towards transitioning off of welfare into work.

What I think I won't really say is a challenge, just the transition you know from Welfare to workfare because it's definitely a transition and as far as myself for being on the system for the period of time that I have, sometimes a little fear kicks in. You know, “Am I going to be able to make it?”

— Tricia, TANF client

The Need for Stabilizing Factors

In addition to receiving adequate transitional benefits, clients and caseworkers acknowledged that there were various societal and personal factors which could greatly enhance one's ability to effectively transition to employment. One “stabilizing factor” that respondents identified as helping lead to success for clients was the presence of affordable, long-term housing options.

If you're not stable, how can you look for a job? Some people are living on the street. You can't live on the street and look for work, 'cause you're not stable. It's a shame... "Well, go look for work." It's not so easy living on the street and having no address, waiting for a call... It's just not that easy.

— Aida, TANF client

Increased resources for affordable housing programs would help aid caseworkers in their quest to guide clients into the proper transitional support services. Some caseworkers discussed Section 8, and the long waiting lists that are indicative of this subsidized housing program, with frustration but also indicated hope for those clients who were fortunate enough to receive this assistance.

I mean, Section 8 we say, and everybody says, it's like gold to all of our families and our clients. The waiting lists are years long. Those are the best things. If there were more availability for Section 8 it would really resolve a lot of the homelessness.

— Marilyn, Caseworker

Some of the clients interviewed who had managed to gain affordable housing indicated a greater level of hope towards their future and their ability to fully transition and be free of public assistance.

With the housing and utilities and things like that, I don't have an issue there. You know, before when I wasn't in affordable housing, I did because with the rent and the utilities and on a fixed income, there is no way. It's really impossible to get your basic needs, it's very hard. So I have just been blessed to have affordable housing, I really have. So that's been working for me.

— Tricia, TANF client

Regardless of the benefits and services clients in transition are able to take advantage of; many caseworkers see a much greater need for the current welfare population in terms of helping them gain self-sufficiency. The current transitional benefit programs are temporary; some caseworkers discussed the need for more long-term support programs.

After you put a person in an employment situation, you need to keep them there and how do you keep them there? You need to continue to provide them with services and skills so that they can upgrade to better salaries. Now you are reaching self-sufficiency.

— County Senior Staff —

After you put a person in an employment situation, you need to keep them there and how do you keep them there? You need to continue to provide them with services and skills so that they can upgrade to better salaries. Now you are reaching self-sufficiency. They don't have the benefit that we do. We have degrees and we have higher... we come through a process of higher education and we know what we need to do to get better pay.

— County Senior Staff

Any measurement of success for the WFNJ program must not only take into consideration the number of clients processed or the dollar figure on benefits delivered, but the number of lives transformed and rebuilt through supportive services and opportunities for clients to succeed. When clients are provided with adequate stabilizing factors – adequate income, affordable housing, emotional and financial supports, training and educational assets – they are far more equipped to maintain progress toward self-sufficiency. For every dollar invested in the lives of both TANF and GA recipients, clients are provided with the resources to achieve success

within their personal and professional lives. A greater success rate at rebuilding lives is not only an invaluable boost to the economy of New Jersey, but also encourages stable neighborhoods and cities with more productive members of society. The following section builds on the concerns presented throughout this report and attempts to develop solutions for bringing about a more effective and efficient welfare delivery system.

Part D: Essential Steps for an Improved WFNJ

This section builds upon the insights offered by recipients and workers to both affirm current successful WFNJ features and recommend specific improvements. An improved WFNJ model would not only need to preserve and expand upon effective existing practices, programs and resources, but would also provide greater flexibility and options, especially for not-work-ready clients.

Promising Practices, Programs, and Resources: Begin with Preservation and Expansion

Numerous practices, programs and resources currently operating were identified by respondents as effective and well-regarded. These components of the WFNJ program are identified as promising practices, and optimizing the success of the program involves not only *preserving* but also *expanding* many of these program components. Expansion of promising practices requires particularly close attention. Indeed, some things identified here as promising practices are helpful service delivery methods developed independently by innovative workers with a keen eye toward gaps in service delivery. All were identified by client and caseworkers as examples of helpful practices, whether on an individual, office, program or county-level.

- ▶ Encourage consistent use of helpful screening and assessment tools in order to enable appropriate work activity placements
 - When utilized on a consistent basis, screening and assessment tools helped caseworkers gather information, which they described as having led to more appropriate work activity placements and supportive service referrals.
- ▶ Extend practices that encourage client-caseworker relationships and enhances client



engagement and barrier resolution

- Respondents recognized the impact of client-caseworker relationships in the assessment process, specifically engaging clients and getting them to disclose information.
 - Caseworkers with smaller caseload sizes felt they had the capacity to build better relationships with their clients and serve them more appropriately and intensely.
 - When possible, some caseworkers brokered for their clients (i.e., contacting, visiting or following through with placements and referrals on behalf of or with their clients.)
 - When caseloads were not redistributed (redistribution usually occurs in order to even out the spread of cases among workers), caseworkers described being able to establish more long-term relationships with clients.
 - In order to encourage more supportive client-caseworker relationships, expand intensive case management resources, similar to the SAIF model, for harder-to-serve/not-work-ready clients
- **Increase the utilization of valuable transitional support programs:** Transitional benefits such as the Earned Income Disregard (EID) and Supplemental Work Support (SWS) provide a baseline of supports while clients transition into employment.
- The SWS is a useful tool for helping clients transition back into employment. Expand this program by informing clients about this option along with all transitional benefits during a preliminary ‘exit planning’ process that case managers can walk through with clients.
 - Expand EID, such that GA clients are able to take advantage of the program for an extended period of time, by extending the 100% disregard to the first three months of employment.
 - Include eligibility extensions to EA/TRA funds for clients as a transitional benefit.
- **Increase resources for career development-oriented services:** In many ways, the state has recognized the need for a career-focus and employment-linked jobs programs that assist clients in securing an attachment to the labor market. Many counties have also developed their own programs focused on career building and job development. A sampling of these programs includes, but are not limited to:

- Smart Steps
- On-the-Job Training (OJT)
- Career Advancement Vouchers
- ▶ Continue providing accessibility to offices and caseworkers
 - Flexible office hours, including evening and weekend availability
 - Outreach offices, including satellite offices, mobile unit, locally-based outreach offices, etc.
 - Co-location of DHS and DLWD workers and offices within the same building

Recommendations for an Improved WFNJ Model

This report collects and details an on-the-ground perspective of the state's welfare program. Our recommendations for improvement and reform track the major findings. This section proposes a future WFNJ program that envisions three central operations as key to reform:

- ▶ **Identifying Needs:** Clients have their needs and barriers assessed and identified through effective screenings and assessments. Relationships with staff provide the needed support and quality of interaction to assist with ongoing communication and foster increased disclosure. Sufficient information is provided such that clients understand, and caseworkers can communicate, the pertinent policies and programs, allowing clients to make informed decisions about use of their time on welfare.
- ▶ **Addressing Needs:** Assessment connects directly to effective, high-quality, and responsive programming, which assists clients with their multiple and unique needs. Different pathways focus on addressing personal barriers, overcoming educational and skill gaps, and providing long-term support for those that need it in addition to work-centered programming. Information about programs, services, processes, regulations, and benefits is clear and transparent to clients such that they can access all the necessary services available even as their personal situations change. Services are flexible such that they are able to respond to individual needs in a changing landscape.
- ▶ **Preparing for Success:** Benefits are adequate enough and relationships with staff are supportive enough such that clients both succeed in their work activities or support services and eventually transition into employment on solid footing. Services and work activities provide clients with the tools they need to advance in the workforce. Likewise, increased flexibility with regards to the activities and trainings that count towards a client's work participation requirement creates an atmosphere for clients to gain the skills and experience necessary to achieve long-term, self-sufficient employment.

In summary, an improved WFNJ model would provide up-front assessment of needs; adequate cash assistance and services to respond to those needs; information regarding available programs, policies and services throughout a client's time on welfare; ongoing relationships with helpful staff; alternative program models geared toward the differing needs of clients; flexibility with regards to clients' training and educational needs; and transitional benefits substantial enough to support workers entering the labor market.

Policy Implications

Much of the emphasis on work-first and the lack of flexibility regarding programming and activity placement stems, in part, from federal regulations that dictate the use of the TANF block grant funds. Indeed, the upcoming federal reauthorization of the TANF block grant has some potential to bring about instrumental change that will inevitably impact the WFNJ program. At the same time, policy change at the state level is not dependent on action at the federal level. In fact, careful attention must be paid to actions the state can take to attend to current WFNJ challenges in the event that the federal reauthorization is delayed. New Jersey has the ability to improve WFNJ's response to clients with greater flexibility, clearer information, supportive relationships and adequate, quality services, benefits, and activities. State policies and the allocation of TANF and maintenance-of-effort funds by the state are significant factors in the shaping and functioning of WFNJ. In fact, belief in state innovation is central to the philosophy behind PRWORA, and the TANF block grant was formed to foster such state creativity.

More specifically, the state is best positioned to address issues regarding the program's limited flexibility by providing a nimble response to various client situations; bridge gaps in information that inhibit effective program functioning; build successful relationships; address low benefit levels; and improve services and activities. That said, there is no doubt that improvements made to the overall program design, including the following recommendations, will continue to be subject to the policy and resource limitations that limit the effectiveness of the traditional WFNJ model. More costly, however, than these improvements is the price of doing nothing. Without addressing these areas of concern, WFNJ is in danger of leaving residents with low income, and high levels of vulnerability, lingering on the outskirts of the labor market.

1. **Prioritize assessment of individual needs and identification of barriers:** Realistically, identification of clients' barriers and an understanding of their life circumstances is not a linear process. Clients' reluctance to disclose will remain in the best of circumstances. At the same time, WFNJ must provide the environment and circumstances most likely to elicit disclosure and encourage client trust.
 - Require assessment and upfront screening prior to placing clients into work or work-related activities. Use these screenings to determine placement into the appropriate work-ready or not-work-ready programming.
 - When necessary, not-work-ready clients should be granted a temporary deferral, up to three months, that provides both clients and caseworkers with enough time for a thorough assessment of service needs and interfering barriers. Specific examples

may include identification of substance abuse, mental health, learning disabilities, and other barriers to long-term employment.

- Cross-train all workers who interact with WFNJ clients, including class instructors, such that they are capable of referral to the appropriate person in the event of disclosure of interfering circumstances. Provide open lines of communication such that these workers can easily identify a client's caseworker and reach them directly.
- Decrease caseload sizes and provide access to intensive case management, similar to that within the SAIF program, for high need clients to ensure enrollment in an appropriate activity earlier rather than later.

2. **Respond to the multiple, individual needs of clients:** Providing not-work-ready clients with alternative program options prepared to address the complicated and multifarious situations present in their lives is central to moving them toward self-sufficiency. Simultaneously, work-ready clients require high-quality, intensive assistance to reduce welfare recidivism.

- Develop alternative program models specifically focused on 1) barrier-removal; 2) education and skill gaps; and 3) long-term support needs. To properly support the development of alternative program models, the state might consider deferral of the client population engaged in these programs using a state-funded carve-out program.³⁰
 - Barrier-Removal Model: Programming for the client population with multiple or complex barriers, which could focus, for example, on the co-occurrence of substance abuse and mental health.
 - Education-First Model: Develop programs for clients with long-term employability issues that emphasizes training and education needs. For example, programming for clients with low skills, little to no work history, low computer literacy, or those lacking career education could provide basic skills education alongside career education at an appropriate pace.
 - Long-Term Support Model: If assessment reveals that clients are not likely to become work-ready, either through barrier-removal or training and education services, clients should be placed on permanent deferral status and referred to the appropriate long-term support program, such as SSI.
- Increase flexibility such that clients are better able to maintain involvement in work activities.

- Provide “flexible funding” source to respond to clients’ emergency needs and costs to help them move towards self-sufficiency (i.e., security deposits beyond the one-time limit, license renewals, costs for certifications and other work-based credentials, etc.).
 - Develop “supported participation” for clients with inconsistent participation that focuses on maintaining progress in activities and facilitates good cause determinations when barrier issues prevent participation.
 - Develop a case management role for helping clients who have reasonable disputes regarding eligibility/denial of support services
- Enhance the quality of existing programs.
 - Housing: Provide quality control inspections of partnering motels and shelters for the EA program; improve the process for providing rent through EA/TRA; and facilitate Section 8 applications whenever possible.
 - Transportation: Increase options for assistance with transportation for non-work activity purposes; provide transportation checks on the first of the month allowing for assistance ahead of verification.
 - Child Care: Increase awareness of the availability of child care assistance payments for family/friend child care arrangements, as well as the payment process for such arrangements; extend the age limit on eligibility for child care to 15.
 - Improve quality and availability of barrier-removal services, including expanding mental health service options; providing expanded medical coverage to GA clients; and increasing work activity options or language-based training for LEP clients.
- Improve the quality and options of work activities to connect participants to better job opportunities.
 - Offer individual clients the option to arrange and develop their own work activities that more closely suit their experience and needs.
 - Enhance accountability measures with regular investigation of contracted vendors.

- Provide alternative coursework to the job search class that provides basic skills training for clients including more one-on-one employment services outside of the job search class.
 - Increase opportunities for training and education programs, including more training for hands-on/skilled labor.
 - Develop work activities with a specific link to employers such that training and work activities lead directly to employment with the potential for career advancement.
- Provide more adequate financial assistance by increasing cash grant amounts, taking into consideration inflation and poverty levels and calculating child support pass-through amounts on a per-child basis.
3. **Prepare clients to succeed after WFNJ:** Use of WFNJ as an opportunity for clients to “get back on their feet” and re-enter the labor market closer to self-sufficiency, requires planning beginning at their entry onto welfare and diligent attention throughout their time on assistance. It also requires the program to provide adequate financial assistance and education activities with the rigor required to advance the skills of participants. Work activities, including volunteer work, also require detailed attention so that they can connect directly to work and employers.
- Exit planning: Develop work activity plans to target certain transitional services as end goals for clients attempting to transition into self-sufficiency.
 - Improve awareness of existing transitional services and supports within the client population, through development of an information and referral service.
 - Develop post-TANF and post-GA resources for clients who have transitioned off welfare but experience destabilizing events, including “gap funding” for clients at risk of returning to welfare due to financial hardships (i.e., back rent, license renewals, parking tickets, and other unplanned costs) and providing ongoing career counseling.
4. **Address working culture for both clients and caseworkers:** Ensure that clients are well-served and caseworkers are informed and encouraged to develop meaningful relationships
- Improve communication and information resources for clients.

- Provide waiting room reading materials that provide information on available programs (WFNJ participant handbooks, brochures, pamphlets, printed material in multiple languages, etc.).
 - Improve online resources and web tools that provide updated information for clients, including web search functions for specific policies and programs.
- Improve communication and information resources for caseworkers.
 - Online policy resources for caseworkers.
 - Increased quality and consistency of staff training.
 - Streamlined eligibility process for programs such as Emergency Assistance and TRA, renewals for medical deferrals, SSI, etc.
 - Develop formal mechanisms for front-line workers to provide feedback to policy makers on the usefulness of certain policies and practices.
 - Increase awareness of resources and tools available to caseworkers for referrals (i.e., vendor fairs, web-based case management tools).
 - Provide training on assessment and referral, for all caseworkers with screening responsibilities, in order to foster a sense of appropriate skills and capacity to engage clients in goal-setting.
- Foster relationships between clients and caseworkers.
 - Minimize disruption of relationships caused by caseload redistribution (i.e., alternative methods for equalizing caseloads).
 - Professionalize the role of caseworkers, with a focus on increasing the share of the workforce educated in relevant fields, by providing incentives for career advancement; increasing the share of certified, licensed social workers; providing compensation and benefit incentives based on development of skills and talents; and increasing training opportunities for workers.

Where many states are struggling with similar issues facing the WFNJ program, how New Jersey plans to address these challenges will ultimately decide whether the state continues to be an effective and progressive leader throughout the nation in addressing the plight of poverty. As the need for an effective safety net has never been more crucial than it is now, an improved WFNJ model would help provide stability for many individuals and families trying to piece their lives back together. With each individual victory, the state, its economy, and

communities alike, ultimately wins a more stable and productive environment to live and work.

Appendices

- I. Core Functions Of WFNJ
- II. Detailed Methodology

Appendix I: Core Functions of WFNJ

Work First New Jersey contains two major benefit programs: Temporary Assistance for Needy Families (TANF) and General Assistance (GA). TANF is New Jersey's program for families with children. GA is New Jersey's program for adults without custodial care of children, including single adults and couples. While the program is known as a cash assistance program for eligible needy families and adults, it is also designed to provide job preparation, work, and support services. Central to the program is a time limit on receipt of benefits and a requirement to engage in work or work activities. The dual focus on the five year time limit and the mandate for work participation influences many of WFNJ core policies and functions.

When eligible for financial assistance, clients may also be deemed eligible for assistance with housing through the Emergency Assistance (EA) program, which includes Temporary Rental Assistance (TRA); support services such as food stamps, health care, child care assistance, and transportation assistance; and barrier-removal services such as treatment for drug- and alcohol and mental health-related problems. If clients meet certain criteria they may be granted a temporary deferral from some work requirements.

In order to maintain eligibility, clients must not only stay compliant with assigned work activities but they must also notify the welfare agency immediately if there is any change in status that would impact their eligibility and the amount of benefits they receive. Relevant changes of status would include whether they move, get a job, make more money, or if there is a change in their family size, such as the birth of a child. Clients who do not report an increase in income, whether expected or unexpected, may be accused of committing welfare fraud, a violation which could lead to their case termination and may require repayment.

Time Limits

After clients begin receiving cash assistance, they have a lifetime limit of 60 months before their eligibility expires. There are extensions available to clients who have reached their time limit including, but not limited to, people who are permanently disabled, the only caretaker of a disabled family member, over the age of 60, a victim of family violence, or who have serious problems preventing them from getting a job. Most clients are now referred to Supportive Assistance to Individuals and Families (SAIF) when they reach 48 months of assistance. SAIF is meant to identify and remove any major barriers to employment, and SAIF case managers aid in decisions about whether or not a client is granted an extension upon reaching the five-year time limit.

Deferrals

WFNJ will defer or delay the requirement to work or participate in work activities for those who are unable to work due to age, health, or disability. Specific deferral criteria include participants who are over the age of 60, have a mental or physical disability making them unable to work, are pregnant or parenting of a child less than 12 weeks old, are the sole caretaker of a disabled or seriously ill child, have a history of family violence, are deemed unemployable according to program criteria (for GA recipients), or are not able to secure child care with program assistance. Depending on the type of deferral, clients will periodically be required to renew or reapply for deferral. Clients who are not granted a renewal lose their deferral status and are required to participate in a work activity.

Sanctions

WFNJ program policies include the potential for a reduction of cash grants if clients do not comply with a variety of program requirements, including failure to attend work activities. These reductions, known as sanctions, begin with *pro rata* reductions of only the adult's share of the cash grant, but they progress to the complete elimination of the monthly grant. Sanctions are imposed in cases where clients do not have "good cause," including a lack of available child care, illness, or a certified disability. The policy also provides flexibility to accommodate other reasonable factors.

The procedures for conducting this outreach, as well as the progressive severity of sanctions, were modified in July 2008, during the course of respondent interviews for this study. Prior to the change, program rules required that clients receive two separate notices before imposition of a sanction, which could result in a significant time delay between noncompliance and the loss of benefits. There were also multiple levels of sanctions that did not result in case closure until three consecutive instances of noncompliance. As of July 2008, the time frames for both imposition of sanctions and case closure have been significantly compressed. While clients now only receive one notice prior to sanction, counties are required to conduct outreach to clients in order to make an affirmative finding that there is no good cause reason for not meeting program requirements. Program policy instructs that, at a minimum, outreach be in the form of more than one phone call at different times of the day, an in-person visit, or contact through a third party. If no good cause is found and the client remains noncompliant, the sanction progresses from a *pro rata* grant reduction in the first month, loss of the full grant in the second month, and case closure in the third month. Supportive services and emergency housing assistance can be continued during this first month of case closure, and there is an expedited benefit reinstatement if the client comes into compliance during this month as well. After the first month of case closure, clients may

reapply for assistance; however, they may need to meet the program requirements related to the noncompliance in order to re-enroll.

Work Requirements

The primary focus of WFNJ is to encourage a full transition into work for all clients who are able-bodied and not in need of long-term disability services. Unless unable to participate due to medical conditions or similar circumstances, WFNJ recipients must engage in work activities for a minimum of 35 hours per week (30 hours for GA) as a condition of receiving cash assistance. Once found eligible for assistance, applicants are screened for deferral categories and barriers to work and are then referred to the local One-Stop Career Center for employability assessment.³¹ WFNJ participants must complete, with their case managers, an Individual Responsibility Plan (IRP) identifying the work activities that the individuals will complete and the support services, such as child care assistance and transportation assistance, to be provided to enable participation. The IRP also attempts to identify any problems clients might be experiencing that would interfere with their ability to get a job, such as drug or alcohol abuse, language barriers, poor reading skills, or a physical or mental disability.

Allowable work activities include unsubsidized employment; supported employment; Community Work Experience Program (CWEP); Alternative Work Experience Program (AWEP); on-the-job training (OJT); job search and job readiness programs; community service programs; vocation educational training; job skills training; education directly related to employment, including high school and GED programs; as well as a few other acceptable programs.

- ▶ Unsubsidized employment: Employment in the private or public sector which is not subsidized in any way.
- ▶ Supported employment: Employment activity tailored to meet the needs of those recipients who demonstrate serious barriers to employment (such as learning disabilities or illiteracy, drug and alcohol problems, and/or physical/mental disabilities).
- ▶ Community Work Experience Program (CWEP): CWEPs provide work and training to enable a recipient to adjust to, and learn how to function in, an employment setting. Placements are with a public, private nonprofit, or private charitable employer.
- ▶ Alternative Work Experience Program (AWEP): AWEPs provide temporary work and training with a public, private nonprofit, or private charitable employer that provides a recipient with experience in an employment setting. Recipients are able to combine 20 hours of AWEP work experience with 15 hours per week of education per week (which

may include English as a Second Language), substance abuse treatment, vocational exploration, and/or job training.

- ▶ On-the-job training (OJT): OJT is an employment and training opportunity. The participant is hired by a private or public employer and receives training that provides the knowledge or skills needed for the job. At the end of the OJT, the participant may be retained by the employer as a regular employee if the individual has made satisfactory progress during the OJT contract period.
- ▶ Job search and job readiness assistance: Job Search is an employment-directed activity or set of activities in which participants engage in activities with the immediate goal of obtaining full-time employment. Job search may serve participants in either group, individual, or self-directed job-seeking activities, or a combination thereof. Job readiness activities may also be combined with job search to enhance the effectiveness of job search activities.³²
- ▶ Community service programs: Community service is a self-directed or scheduled preparatory work activity in which participants provide service within the community in which he or she resides. Examples include physical or administrative labor performed on behalf of a community organization/group or volunteer work in a hospital.³³
- ▶ Vocational educational training: Vocational education is an activity involving institutional or other classroom training conducted by an instructor in either a worksite or non-worksite setting. Providers of this type of activity include, but are not limited to, community-based organizations; private for profits; community/county colleges; Vo-Tech schools; JTPA's; and adult high schools. This activity shall not be utilized for more than 12 months for any individual, although some exceptions apply to GA clients.
- ▶ Job skills training directly related to employment: Job skills training is an activity tailored for those recipients who demonstrate serious barriers to employment (such as learning disability or illiteracy, drug and alcohol problems, mental health barriers, and/or physical/mental disabilities) and may include such activity components as pre-employment job coaching and mentoring.
- ▶ Education directly related to employment: Education related to employment is an activity involving a participant without a high school diploma or a general equivalency diploma (GED) in a course of study leading to a high school diploma or GED. It must be combined with community work experience participation or other approved work activities, including employment.

- ▶ Post-secondary educational opportunities directly related to employment: Post-secondary education are those professional and educational programs offered at colleges, mostly community colleges, and other post-high school institutions that lead to recognized careers for which there is or will be a demand in the New Jersey job market as published by the New Jersey Department of Labor. Eligible participants are those with a high school diploma or GED, and must be combined with community work experience participation or other approved work activities, including employment.
- ▶ Secondary education: Satisfactory attendance at a secondary school or in a course of study leading to a certificate of general equivalence is an activity that can be utilized in the case of a recipient who is a teenage parent or a recipient under the age of 19 who is expected to graduate or complete their course of study by their 19th birthday.
- ▶ Provision of child care services: An activity that involves the WFNJ recipient in the direct provision of child care services to another WFNJ individual who is participating in a community service program or other State approved employment-directed program.
- ▶ The TANF Initiative for Parents (TIP) Program is an activity that offers comprehensive in-home visitation and/or in-community parenting, nutritional and support services including parent education programs, interactive parent-child sessions, fatherhood services, and nutritional education.

Financial Assistance and Support Services

Participation in Work First New Jersey can involve a variety of in-kind and cash assistance components, which are covered by different eligibility and benefit policies. The basic assistance package available to virtually all participant households is a monthly grant of cash and food stamps. Benefits are provided via a “Family First” card, which works like a debit card. Both TANF and GA households are also eligible for health insurance coverage under NJ FamilyCare.³⁴ While FamilyCare eligibility is purely tied to income level, both food stamps and cash assistance also involve a work requirement for those applicants assessed to be able to work. Eligibility for TANF cash assistance also requires cooperation with child support enforcement, meaning that parents have to provide information on the absent parent to assist in collection of child support, a portion of which is retained by the agency when it is collected.

A few other types of financial assistance can be available to WFNJ participants, with additional eligibility constraints. For clients participating in a work activity through the WFNJ program, the agency is required to offer assistance with child care and transportation costs incurred. This assistance takes the form of subsidies paid either to the participant or to a

third-party service provider, and can be stopped if verification of participation is not processed. Participants experiencing homelessness or imminent homelessness can also receive time-limited housing assistance, with additional eligibility restrictions.

With the exception of Medicaid and Food Stamps, initial eligibility for supplementary financial assistance programs is tied to participation in the WFNJ program. For TANF participants, however, most assistance can continue for some time after leaving the program, if the participant is working. The exception to this continuation of linked services is housing assistance, which terminates upon case closure. For GA recipients, the only transitional assistance provided is a one-month bus pass.

Barrier-Removal Services

WFNJ provides a number of services directed towards removing barriers such as substance abuse, mental health illness, physical and developmental disabilities and family violence from clients' lives.

Clients experiencing a problem with drug or alcohol abuse, when the problem interferes with the client's ability to work or participate in work activities, participate in Substance Abuse Initiative (SAI). WFNJ will pay for treatment at a licensed substance abuse facility, as well as provide supports such as child care and transportation while the client is receiving treatment.

Victims of family/domestic violence may also receive special exemptions such as no time limit on benefits, deferral from work requirements, and no family cap on a child that was born as the result of a family/domestic violence situation.

Transitional Support Services

There are a variety of services and programs specifically directed towards helping clients transition off of assistance and into employment. Clients who are employed and have been working at least 20 hours per week for at least the past four months, and still receive at least a partial cash grant, may be eligible to receive \$200 per month for up to 24 months as part of the Supplemental Work Support (SWS) program. Prospective SWS applicants must have been on WFNJ/TANF for at least six months and agree to voluntarily close out their case.

In collaboration with SWS benefits, TANF clients may also be able to get assistance with transportation, child care and health care coverage. Clients may be eligible for an additional six months of free or low-cost bus or train passes. Extended child care benefits may also be available for up to 24 months after a client leaves welfare, although co-pay requirements will be applied. The amount of co-pay changes as income changes. For clients with children under the age of 18, who are working, they may be eligible for a 24-month extension of

Medicaid health benefits. Similar to transitional child care, as income changes, so does Medicaid eligibility.

Clients who are off welfare and employed and are interested in taking work-related classes or training may be able to take advantage of a Career Advancement Voucher. Clients can receive financial assistance with classes or training for a current job or a new job with training or education vouchers worth up to \$4,000.

Appendix II: Detailed Methodology

The research for this study was carried out in three succinct stages: the interview stage, the coding stage, and the analysis stage. Overall, 157 interviews were conducted in five counties (Camden, Monmouth, Essex, Hudson, and Cumberland, performed in that order) from January to December 2008. Data analysis for this report was drawn from 125 coded transcripts, including 61 caseworkers (such as welfare specialists, labor case managers, job search and career planning workshop instructors, and social workers), 59 clients (31 TANF participants and 28 GA participants), and five senior staff interviews.

Prior to the beginning of the five-county study, PRI researchers conducted a pre-test in Mercer County for the purpose of checking the validity and reliability of the client and caseworker interview guides, as well as gaining valuable practice and experience for the interview team.

Conducting the Interviews

LSNJ PRI staff and volunteers conducted all interviews for this study. Interviews were conducted one county at a time and occurred in three phases. The first was a group interview with members of DHS and DLWD senior staff in each county in order to familiarize the research team with each county program. The second phase consisted of in-person; in-depth interviews with TANF and GA clients. Lastly, interviews were held with caseworkers and specialists in each county.

Prior to the beginning of the welfare and workforce development study, LSNJ PRI obtained cooperation from the Division of Family Development (DFD) to aid in the detailed operations of the study. DFD agreed to partner with PRI by providing a random sample of TANF and GA clients, including contact information, in each county to be studied. Likewise, DFD was crucial in helping the research team gain access to each individual county welfare office and One-Stop Career Center (OSCC), as well as coordinating meetings with the senior staff members in each county. The senior staff in each county assigned and coordinated caseworker interviews based on a range of specific job roles and titles that PRI researchers requested to interview ahead of time.

Upon receipt of the random sample of clients from DFD in each county, PRI sent letters to the individual clients soliciting participation in the study. A \$50 gift card to either Kmart, Rite Aid, or Target was provided at the completion of the interview as incentive for participation. In some counties, where individual responses to the recruiting letter were not enough to meet the identified TANF or GA county quota, PRI researchers conducted telephone calls to the individuals on the client sample list. As part of the screening process,

prospective study participants were asked whether or not they participated in a WFNJ work activity within the past 12 months, in order to ensure a sample of clients with current or recent experience with the welfare and workforce development system.

Prior to conducting interviews with clients and caseworkers, PRI researchers attempted to orient themselves with the basic operations and functions of each county by interviewing a group of senior staff members in each county. Senior staff meetings were held in the county offices, and all but one county agreed to hold a dual meeting with both DHS and DLWD staff present. Senior staff members were asked to present the typical client flow in their county, from initial application through engagement in work activities, touching on procedures for all points in that process, including eligibility determination and screenings, referral for support services and/or social services, referral for work activities, follow-up once clients are assigned to an activity, and sanctioning processes when that occurs. Senior staff members were also asked to identify all staff functions that a client/customer might interact with (i.e., income maintenance worker, case worker, employability worker, etc.) Beyond the basic client flow and the key roles and responsibilities of county staff, senior staff members were also asked about specialist roles; case management operations; work activities exclusive to their county; communication mechanisms, including all worker to worker, client to worker, county to vendor, and welfare office to One-Stop communication; program goals; and the type of files and records kept for each client.

Client interviews were conducted primarily in the respondent's homes but also at other convenient locations including regional LSNJ offices, libraries, or fast food restaurants. Client interviews generally lasted between one to two hours. Interviewers followed a detailed interview guide with the flexibility of allowing for a conversational style which allowed the clients to talk about the issues that they felt more comfortable talking about. Therefore, no two interviews were alike, and no two interviews covered the exact same number of topics in quality or depth. Clients were asked a series of warm-up questions, including details about their current status, benefit levels, living situation, work situation, etc. From there, interviewers were prompted to ask the clients about a variety of topics ranging from the client's history, and current situation, with welfare, the client's self-identified barriers and strengths, the client's experience with the services and assistance with barriers provided by WFNJ, the client's assessment of WFNJ's overall system effectiveness, and concluding with the client's suggestions for improvements to WFNJ.

Caseworker interviews were conducted in the welfare offices and One Stop Career Centers (OSCC), or other satellite offices, where caseworkers and specialists worked. Caseworker interviews began with some opening questions regarding their job title and current status. From that point on, the caseworker was asked to provide a full description of their job and the basic responsibilities of their position. Caseworkers were also asked to assess their own

perception of client issues, as well as the services provided to clients to address these issues, their assessment of WFNJ's overall system effectiveness, and their perception of the goals of WFNJ, specifically with regards to the goal of helping clients achieve self-sufficiency.

Coding the Transcripts

All interviews were transcribed by a private transcription company. PRI researchers worked with both an audio file of each interview, as well as an electronic Word format. All transcripts were "cleaned" for errors during transcription by listening to the audio file while reading the printed transcript. During the cleaning process, the research team divided all transcripts into three categories for the purposes of identifying which transcripts to focus on for the coding stage. Tier one transcripts were clear and concise and full of rich information. These transcripts were given primacy for the coding process. Tier two transcripts were a little harder to decipher but still included plenty of useful information. These transcripts were also included in the coding stage. Tier three transcripts were both unclear and provided little in the way of additional information. These were given the lowest priority during the coding process. All cleaned and tiered transcripts assigned for coding were imported into NVivo for coding and analysis.

Coding involves the process of assigning a descriptive code (such as *Reason to Apply* or *Caseload Size/Staffing Issues*) to a phrase or whole paragraph within the transcript. The full text of each assigned transcript was labeled with the appropriate codes and those codes were used to organize the data for analysis purposes. The coding schema used for this study consisted of various overarching categories including, but not limited to:

- ▶ Cross-Cutting (e.g., Barrier to Getting Off and Staying Off Welfare)
- ▶ Evaluations/Feelings/Perceptions (e.g., Overwhelmed/Discouraged)
- ▶ Interaction/Relationships/Information (e.g., Brokering/Facilitation)
- ▶ Sanctions (e.g., Use of Sanctions)
- ▶ Services (e.g., Cash Benefits)
- ▶ Other Policies (e.g., Caseload Redistribution)
- ▶ System Description (e.g., Work Requirements-Clients)
- ▶ Personal Circumstances/Life Factors (e.g., Family Caretaking/Parenting)

- ▶ Health Situation (e.g., Mental Health Stories/Description)
- ▶ Housing Situation (e.g., Housing Assistance)
- ▶ Transportation (e.g., Transportation Assistance)
- ▶ Work Situation (e.g., Job Prospects)
- ▶ Suggestions (e.g., More Flexibility)
- ▶ Goals (e.g., Obtain Job)

All in all, 125 transcripts were fully coded and included in the analysis. An additional nine tier three transcripts were read for saturation. Saturation memos were created for these nine transcripts and those memos were also coded to be included in the analysis. Of the 125 completed transcripts, 61 transcripts were caseworkers, 59 were clients (31 TANF and 28 GA) and five were from the senior staff meetings.

Analyzing the Data

The data analysis for this study was carried out in two phases: (1) identifying themes in the coded transcripts, and (2) counting the incidence levels of the identified themes. The themes identified during the initial analysis phase produced the backbone for the overall report structure. Counts were incorporated into the final report based on a qualitative method known as “operationally defined verbal counting.” For every key finding reported throughout the study, a specific label is applied to each statement signifying the prevalence of each identified theme (i.e., *many clients, some caseworkers, the majority of respondents*, etc.).

All data and key findings are reported based on the magnitude of respondents that shared similar viewpoints. Findings are reported by different respondent groups (all respondents, caseworkers-only, clients-only, TANF clients-only, GA clients-only) throughout the report.

The procedures for operationally defined verbal counting suggest that a range, or percent, is prescribed to a list of terms (for the purposes of this study: *many, majority, and most*) which transforms the data, for qualitative purposes, into a quantitative value. The term “*many*” indicates a numeric range of respondents that comprise at least 25 percent of the respondent group being discussed. The term “*majority*” refers to over 50 percent of the respondent group and “*most*” denotes 75 percent or more of the respondent group. The terms “*some*” and “*other(s)*” are used to signify findings where no specific numeric value is reported. The following table provides the numeric range of respondents that identified a given finding, unless a smaller “N” is otherwise stated.

<i>Quantifying terms to be operationalized:</i>	<i>Respondent groups serving as baseline for counts:</i>				
	All	Caseworkers	Clients	TANF	GA
	125	61	59	31	28
<i>Many, 25% <= N <= 50%</i>	32 – 62	16 - 30	15 - 29	8 - 15	7 – 14
<i>Majority, N > 50%</i>	63 – 93	31 - 45	30 - 44	16 - 23	15 – 21
<i>Most, N > 75%</i>	94+	46+	45+	24+	22+

Endnotes

¹ For more information, see Appendix I: *Core Functions of WFNJ*.

² New Jersey Department of Human Services, Division of Family Development, “New Jersey State Plan for Temporary Assistance for Needy Families (TANF) FFY 2009-FFY2011,” Submitted December 31, 2008.

³ The definition of self-sufficiency as 250 percent of the federal poverty level comes from DLWD’s Workforce Development Partnership (WDP) regulations.

⁴ Pearce, Diana M., 2008. “*The Real Cost of Living in 2008: The Self-Sufficiency Standard for New Jersey*.” Prepared for the Legal Services of New Jersey Poverty Research Institute.

⁵ N.J.A.C. 10:84-1.6

⁶ Patton, Michael Quinn, September 2003. “Qualitative Evaluation Checklist,” Evaluation Checklists Project, University of Michigan, p. 5.

⁷ Despite targeting work-mandated clients, interviews were conducted with client population subgroups that can be broadly categorized as work-ready clients, not-work-ready clients, and those who are not realistically able to achieve self-sufficiency without long-term support services. This is further discussed in the chapter on *Examining Client Circumstances*.

⁸ The Federal Reserve Bank of New York estimates that New Jersey’s recession began in June 2007. Abel, Jason. July 22, 2010. “Regional Economic Update: Second Federal Reserve District: July 2010 Regional Economic Press Briefing,” Federal Reserve Bank of New York, p 3.

⁹ See Appendix II, *Detailed Methodology*, for more information on study research and analysis procedures.

¹⁰ Coudeouel, Alice, Hentshchel, Jesko, and Wodon, Quentin. Chapter 1: Poverty Measurement and Analysis, p. 54.

¹¹ Source: “Events that Trigger Poverty Entries and Exits.” McKernan, Signe-Mary and Ratcliffe, Caroline. *Social Science Quarterly*, Supplement to Volume 86, 2005. *Note*: Changes in economic conditions, as measured by state unemployment rates and GDP, had only a slight influence on poverty entries.

¹² Although this study purposefully targeted clients who were work-mandated, and intentionally avoided talking to clients who were on deferral for health and disability issues in order to assess the effectiveness of work activities and training services, a number of the clients we spoke to “slipped through the cracks” and were placed into work activities as a result of not being able to get their deferral status approved or renewed.

¹³ Supporting documentation: “Livelihood Strategies and Family Networks of Low-Wage Wisconsin Mothers.” Jane Collins and Victoria Mayer. *Focus*. Vol. 24, No. 2, Spring/Summer 2006.

¹⁴ Another non-work barrier identified by respondents was domestic/family violence. For the purposes of this study, clients on deferral for family violence reasons were not included in the sample. Although some clients and caseworkers discussed it as a non-work barrier, it will not be examined in detail for this study.

¹⁵ The EPDT replaced the IRP Development Tool (IDT) in 2005, although this change has not been reflected in the official WFNJ manual as of June 2010.

¹⁶ Replaced the Mental Health Initiative (MHI).

¹⁷ Each county assigns different workers with the responsibility of performing the CSA. More recently, intake workers have been assigned with this responsibility since the CSA is expected to be completed upfront, but some counties may still assign this task to social workers or the client's permanent caseworker (income maintenance worker).

¹⁸ "Screening and Assessment in TANF/Welfare-to-Work: Ten Important Questions TANF Agencies and Their Partners Should Consider," U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, March 2001.

¹⁹ "Screening and Assessment in TANF/Welfare-to-Work: Ten Important Questions TANF Agencies and Their Partners Should Consider," U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, March 2001.

²⁰ See Appendix I, *Core Functions of WFNJ*, for more information on CWEPs and other work activities.

²¹ The *job search class* is often referred to as the "orientation class." In some counties, clients designated as "not-work-ready" may be placed into the Adkins Life Skills Program as an alternative to the job search class.

²² Vocational educational training is offered for a course of study that leads to a DLWD identified "demand occupation." See Appendix I, *Core Functions of WFNJ*, for more information on all allowable work activities.

²³ WFNJ Emergency Assistance (EA) regulations stipulate that EA may be authorized to a family on behalf of a child in order to facilitate the return of the child from foster care, provided that there is a specific plan in place and DYFS certifies that the return is barred solely by insufficient or inadequate housing. It is unclear if these circumstances were met in this case.

²⁴ See Appendix I, *Core Functions of WFNJ*, for more information on exemptions from the five-year time limit.

²⁵ See Appendix I, *Core Functions of WFNJ*, for more information on services and activities provided.

²⁶ For the purpose of this study, clients who were on deferral for family/domestic violence and disability reasons were not interviewed. Therefore, a review of WFNJ's disability and domestic violence services is not included.

²⁷ During the study period, WFNJ mental health supports and services were contracted through the Mental Health Initiative (MHI). Since then, MHI has been replaced with the Behavioral Health Initiative (BHI). For the purposes of this study, client and caseworker interactions with MHI were examined.

²⁸ See Appendix I, *Core Functions of WFNJ*, for more information on allowable work activities.

²⁹ GA clients, specifically, due to their low cash grant levels, were typically not able to take advantage of the EID and found it hard to maintain the balance between working to supplement their income while maintaining their cash grant eligibility.

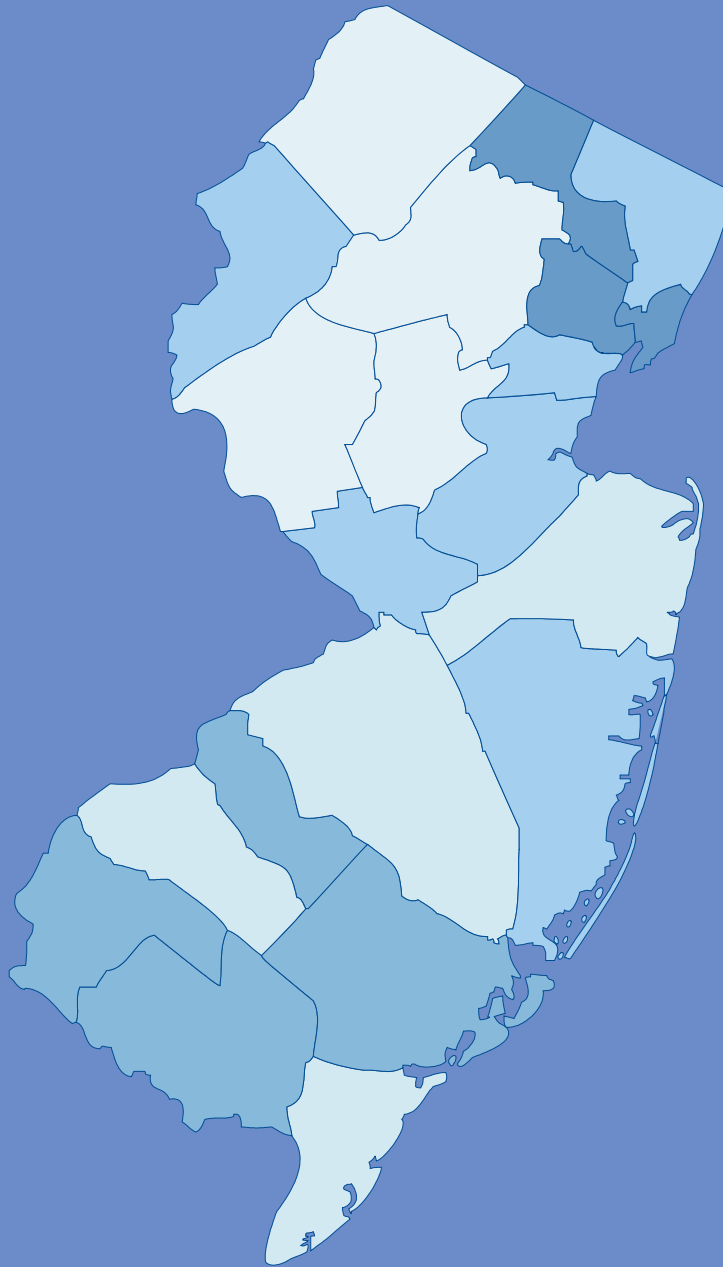
³⁰ Current work deferrals are handled through similar means; thus, an expansion of deferral options would require the expansion of the pre-existing “carve-outs.”

³¹ This process varies somewhat depending on the county, but all Workforce Investment Board (WIB) plans are required to provide for coordination of social and employment case management services provided through the welfare and One -Stop offices.

³² Job search and job readiness activities shall be counted for a maximum of six weeks (four of which may be consecutive) unless New Jersey’s unemployment rate is 50 percent greater than the unemployment rate of the United States, in which case this activity may be extended to 12 weeks.

³³ Community service programs shall be offered as a “bridge” activity to participants who are awaiting the startup of a new or subsequent activity, or for individuals who are employed part-time in order for participants to make up the rest of their work participation requirement.

³⁴ NJ FamilyCare provides coverage for Medicaid or CHIP based on income criteria.



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