



Getting to Know Who's on TANF

Popular ideas about parents on TANF are often riddled with misconceptions, and families pay the price.

Here four people share their stories with the program.



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Temporary Assistance to Needy Families (TANF): An Overview

TANF provides a modest, time-limited cash grant and childcare support to parents as they work to gain employment and build economic security. The grant provides critical resources that help parents meet their families' most basic needs while they complete DSHS-approved work activity requirements.

Families eligible for TANF are among the state's poorest.

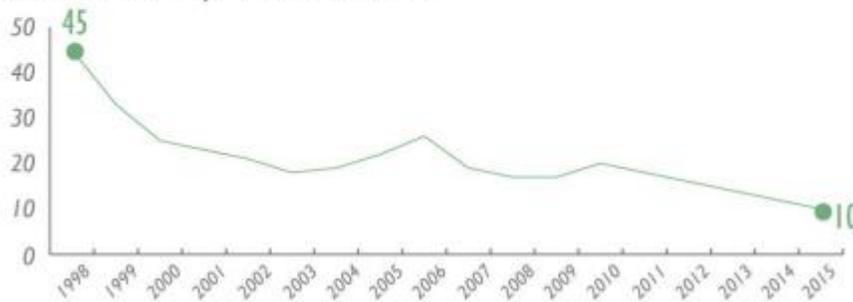
Families making more than 62 percent of the Federal Poverty Line (about \$12,500) are not eligible to receive TANF. Families with more than \$1,000 in total assets or a car worth more than \$5,000 do not qualify for the grant.

TANF is serving fewer families in poverty than ever before.

In 1998, 45 out of 100 people living in poverty were served by TANF. Today just one in ten people living in poverty receive the grant. The most recent drop corresponds with restrictions placed on the program in the midst of the Great Recession.

REACH

The number of people living in poverty receiving TANF/SFA/WF has declined over time; for every 100 people living below 100% of the federal poverty line, 10 were served in 2015 compared to 45 in 1998.



Source: Economic Services Administration, 2017.

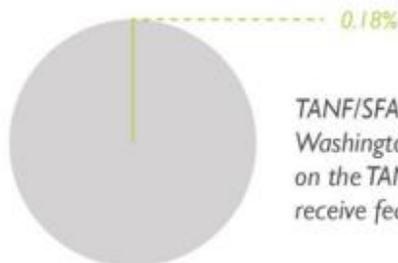
Parents work to receive TANF.

Parents receiving TANF are required to complete 20-30 weekly hours of approved work activities through WorkFirst, TANF's employment program. Work activity requirements are designed to meet a TANF client's individual needs. Activities range from addressing barriers to employment to completing a GED or apprenticeship program in their local community.

Spending on TANF/WorkFirst makes up 0.18% of state spending.

BUDGET

Spending on TANF/SFA/WF accounts for 0.18% of total state spending (NGF-S).



TANF/SFA/WF are funded by a federal block grant. Washington state is required to spend state money on the TANF program ("maintenance of effort") to receive federal block grant dollars.

Source: Economic Services Administration, 2017

It's time to invest in TANF in Washington state

Since welfare reform in 1996, the goal of TANF has been to help families transition from welfare to work. Achieving this goal requires smart policy combined with a meaningful cash grant to blunt the harsh impacts and toxic stress of deep poverty. TANF policy must recognize and assist with essential components of economic stability, including reliable transportation, the ability to save money, and education and training in in-demand fields that pay living wages.

There are several budget decisions and bills before the legislature to strengthen TANF, including:

- **Fully restoring the 2011 cuts to the TANF grant**

This is especially urgent as costs of living, such as housing, have skyrocketed in many communities. A modest increase of 7.5 percent would fully restore the cut. This would raise today's grant of \$521 for a family of three by \$41 to \$562.

- **Increasing asset limits for parents accessing TANF (HB 1831)**

Parents cannot access TANF if they have a car valued at more than \$5,000 or more than \$1,000 in assets. For any family, a well-functioning car is critical. For parents receiving TANF it is vital to get to job interviews, WorkFirst requirements and for getting kids to childcare.

Further, requiring families to reach a near complete diminishment of resources before receiving assistance only deepens the financial hole from which they must emerge. Increasing asset limits would encourage and allow people to save money and build assets, thereby helping decrease the amount of time a family would need to receive assistance.

- **Allowing 24 months of vocational education training to count toward TANF work activity requirements (HB 1566)**

Currently, TANF recipients can only count 12 months of vocational education toward TANF work activity requirements, but many programs take 18-24 months to complete.

Parents on TANF who receive a certificate or degree through a community or technical college hit an educational "tipping point" associated with distinctly higher employment rates and income. This change would make it easier for parents to achieve this important milestone.

These small policy changes will make a big difference to families using TANF.

Getting to Know Who's on TANF

No family hopes to be receiving welfare. Many have faced insurmountable barriers to stability. And no story is the same.

From across Washington, four mothers highlight how TANF helped their families in a time of crisis. They also reflect on how the program could better support families' economic wellbeing, and ultimately, interrupt intergenerational cycles of poverty.



Kelly Curley

Everett (38th Legislative District)

I am a mother of six children, five of whom live with me, and a student at Argosy University. At the beginning of December, we applied for TANF after my husband was injured on the job. I was in school and working part-time, and we were two months behind on rent. We were denied because, in a previous job, I had contributed to a ROTH IRA for two years and it had over \$1,000 in it. A few weeks later, I separated from my husband after learning he was abusing my daughters. After spending down my ROTH IRA I was able to qualify for TANF.

I am currently three months from finishing my degree. As a current student, I work 16 hours a week at my unpaid practicum, and then I work at the school as a work-study student, 10-12 hours a week. I also have a class one day a week for two hours. This totals 28-30 hours a week. **I am determined to finish school even though none of the hours I spend at work, practicum, or class count toward my WorkFirst requirements.** This means I do an additional 23 hours of WorkFirst activities each week in order to receive TANF.

“I was not looking for a handout. I was looking for a hand up during a time in my life when everything went sideways.”

While I have a government wanting to help me get back on my feet, I also have a family that needs me. If I could count my school toward my required 23 hours of WorkFirst requirements, I could spend time with my children as we are dealing with the new life we are experiencing.

I know from my own experience that increasing asset limits and allowing vocational education to count toward WorkFirst requirements would help lessen economic anxiety for families like mine.

Ambrosia Eberhardt

Spokane (6th Legislative District)

I utilized the TANF program at the end of my child welfare case 14 years ago. I had premature twins that had special needs. They needed lots of medical appointments including speech, occupational, and physical therapy. I also had two other children. I was involved in multiple services required by my child protective services case and my TANF requirements.

As you could imagine this required lots of driving and maintenance on my vehicle. It broke down and had been costing me every time I turned around. This meant I missed required appointments for me and my children, threatening my ability to continue receiving the assistance my family needed to get back on our feet. It almost meant noncompliance with child protective services and a sanction on my TANF amount, which could have snowballed into bills not paid, loss of housing, and a longer open child welfare case.



As I struggled to get my family back on our feet, I received \$3,000 in federal SSI back payments. I wanted to finally find a vehicle that could comfortably fit my family, such as a gently used minivan that would require very small payments so I would have a longer-term reliable vehicle for my family's needs. However, I knew if I did this, I would become ineligible for TANF. **Instead, I bought a vehicle that allowed me to stay underneath the TANF vehicle asset limit, and it broke down after a year.**

My story is not unique. There are numerous similar stories of parents needing help that are hindered by some of these rules. Currently, I drive a Subaru my dad gifted to me. It is Blue Book-listed at over the \$5,000 limit with low miles and reliability. I am not in need of TANF anymore, but what if something unexpected happened and I found myself in need of temporary help? Would I have to sell my gifted car to qualify or not be able to get access to emergency help?

“A Subaru or a minivan worth more than \$5,000 are not extravagant vehicles. They are the type of safe and reliable car my family needs.”

While you are considering the rules on TANF and how it affects the population in need, please consider my story.

Kristina Jorgensen

Everett (38th Legislative District)

In 2013, I suffered from substance abuse and my inability to properly care for my children led me into a dependency case in the Child Welfare system. I immediately engaged in services, wanting to have a better life for my children and me. I started receiving TANF and decided to go back to school to improve my skills and gain a career that could provide for my children.

After 12 months in school, I was notified I would no longer be able to continue school and remain on TANF without taking on an additional 20 hours of week of “approved” work activity requirements.

If I couldn't maintain these 20 additional hours of work activity requirements on top of my full-time school program, I would also be in jeopardy of losing the childcare I received while on TANF. As a young woman that never imagined I was ever deserving of an education, I realized how badly I wanted it when I knew it was all about to be taken away from me.

After I hit the 12-month mark, I was determined to stay in school, but I lost support from TANF because staying in my 2-year degree didn't meet the work participation requirements and I wasn't able to balance school with an additional 20 hours of work activity. It took me 5 months after I got kicked off the program to find some employment. I am now working multiple jobs and still working on completing my degree. I've had to cut back on the number of classes I can take, lengthening the amount of time I will need to be in school to complete my 2-year degree. While I am still doing well in school, I don't have the time to give the focus I did when I was on TANF; the 4.0 GPA I maintained while I was on TANF has dropped. Most challenging, **this juggling of so many responsibilities limits the available time I have to spend with my three children, which is critical for their success and development.**

I am certain allowing 24 months of vocational education to count toward TANF work activity requirements, would help parents like me to rebuild their life, receive an education, and lead to opportunities that will keep families out of our systems.



“I couldn't grasp the benefit of having to stop my 2-year degree program and why the TANF program did not support my efforts to reach self-sufficiency so that I would no longer need to rely on government aid.”

Talesha Alcantar

Federal Way (30th Legislative District)

When I first began to receive TANF I was a single mother of two daughters. My children's father was very abusive, and I could no longer stay in the relationship. I was 19 years old with no education and limited work experience, and a \$600 per month apartment. While I struggled to find a job, I was able to begin receiving TANF and receive a monthly cash grant and childcare while I started looking for minimum wage jobs. My case worker talked with me about getting an education, and through TANF's WorkFirst program, I completed my GED. This helped me get my foot in the door for some better paying jobs. I even began going to school at Highline Community College. **After one year of school, though, I could no longer count vocational education toward my work activity requirements. I couldn't figure out how to do school on top of other work activity requirements, so I left school.**

Today I am a parent ally with the Parents for Parents program in the King County Superior Court, advocating for families involved in the child welfare system.

TANF and WorkFirst helped me get where I am today. It gave me and my two young daughters a chance to get on our feet and for me to begin a journey toward a better education.

“Families who receive TANF just need a fresh start to be able to better ourselves for our kids.”

This legislative session, there are real opportunities to provide meaningful pathways to stability and interrupt cycles of intergenerational poverty.

To do this, policymakers must invest in and strengthen TANF.