TANF and the First Year of Life: Making a Difference at a Pivotal Moment

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Overview

• Background: Two Generational Strategies
• CLASP Report: *TANF and the First Year of Life*
• Background: TANF
• Why TANF and the First Year
• Foundational Policies to Seize the Opportunity
• Enhanced Policies to Build on the Foundation
• Group Discussion
• Young children, particularly minorities, are the most likely to be poor.
• Children born to poor families are at very high risk of being poor for most of their childhood.

Source: CLASP calculations of American Community Survey 2014 data, Table B17020B-D and I, http://www.census.gov/acs/
Consequences of Childhood Poverty

- Child poverty increases the risk of unemployment and adult poverty.
- By age 4, poor children have heard 30 million fewer words than well-off children.
- Poor children are more likely to be hungry and less likely to have affordable quality health coverage.
- Poor children are less likely to graduate from high school.

Source: Children’s Defense Fund
Two-Generational Strategies for the First Years of Life

• Two-generational strategies take into account:
  ▪ Parents’ importance to children both as nurturers and as providers; and
  ▪ Children’s importance in parents’ lives.

• Parents are essential in a child’s earliest years.
From Vicious Cycle to Double Boost

- Parent misses work, loses pay and/or job
  - Child behavior and development problems
  - Parental health, less stress, stable income
  - Parent succeeds at work, good workplace
  - More nurturing parenting, better physical conditions
  - Child’s development on track
- Low-wage work, bad conditions
  - Parental health, less stress, stable income
- Stressed parent, unstable income and child care
  - Few interruptions to parents’ work
  - Child’s development on track
  - Less-than-optimal parenting
  - Parent misses work, loses pay and/or job

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Introduction

Poverty is bad for children, and particularly bad for the youngest children. Poverty affects children is through direct material hardships such as food insecurity and hunger, inadequate clothing or diapers, lack of health care, living in overcrowded or substandard housing, or being homeless. But poverty also harms children by imposing high levels of stress on their parents, which impairs their capacity to give children the care and attention they need to thrive. The harsh realities of today’s low-wage labor market—with the norm being little paid leave and unpredictable and unstable schedules—ratchet up the stress and make it harder for parents to fulfill their dual roles as wage-earners and caregivers. As a result, poor parents, however loving, often struggle to meet their children’s needs. At the same time, children’s needs are a major source of motivation for parents, as well as sometimes a cause for economic vulnerability and stress.

Public policies and programs have an important role to play in both reducing the harmful effects of poverty and in providing opportunities for families to escape poverty. But too often, these programs are not provided in a coordinated manner and do not address the needs of the whole family. In recent years, a growing number of health and human services policymakers, practitioners and researchers have promoted “two-generational” approaches that bring together worlds that are often separated (focusing only on children or only on parents) to modify or create new policies that focus on the needs of parents and children together.
Temporary Assistance for Needy Families (TANF)

- Provides time-limited cash assistance to some of the lowest income families with children.
- Parents are generally required to participate in work activities in order to receive benefits.
- States have very flexible funding that can be used for almost any service for low-income families with children
  - Home visiting
  - Job training
  - Child care
TANF and Child Care

• For parents receiving TANF, child care assistance is typically guaranteed.
• Child care subsidies are an enormous benefit for TANF families with infants, often more valuable than the cash assistance itself.
• In some states, receiving TANF assistance is the only way to access child care subsidies without a waiting list.
Opportunity to Make a Difference

Cash Assistance + Work Activities + High Quality Child Care + Supportive Services

More Money
Better Child Outcomes
Narrow eligibility criteria and burdensome requirements have combined to limit the share of poor children that TANF reaches.
TANF: A Missed Opportunity

• “Work-first” policies do not account for the realities of today’s low-wage labor market
  ▪ Increasing need for education for good jobs
  ▪ Variable and unpredictable schedules
  ▪ Challenging for anyone, but particularly problematic for parents of young children

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TANF: A Missed Opportunity

• Families have limited access to high-quality child care, even with child care subsidies.

• TANF programs rarely look at the holistic needs of families with infants and connect them to the full range of services.
  
  ▪ E.g. Even when TANF funds are used for early childhood home visiting programs, there is rarely a focus on serving families receiving cash assistance.
Mixed Effects

More Money
More Stress
?? Child Outcomes

Cash Assistance + Work Requirements + Sanctions + Child Care
## State Policies Vary Widely

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<tr>
<th>State</th>
<th>TANF to Poverty Ratio</th>
<th>Max Grant for Family of Three</th>
<th>Time Limit</th>
<th>Family Cap</th>
<th>Exemption for Parents of Newborns</th>
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Why the First Year of Life?

• Critical moment in child development.
• TANF already serves about 250,000 deeply poor families with infants.
• Federal rules give states flexibility regarding work requirements for parents of infants.
• Some states are already implementing pieces of this proposal.
  ▪ California effort to remove the family cap (MFG)
  ▪ Home visiting efforts in Washington, Minnesota
Seizing the opportunity

• Foundational policies ensure that TANF is helping low-income families meet their basic needs and is not adding to parents’ stress levels in a way that interferes with their ability to parent responsively.

• Innovative policies build on the foundation and go further.
Table 1: Checklist of Foundational Policies

**TANF provides adequate income support to enable pregnant women and parents of infants to meet their basic needs and stabilize their lives, and is available and accessible to all who need it.**
- Pregnant women with no other children are eligible for TANF cash assistance.
- Work requirements, including up-front job search, are waived for pregnant women in order to avoid creating a barrier to participation.
- All needy babies are eligible for benefits; no “family cap” policies that deny benefits based on parents’ history of welfare receipt.
- Pregnant women and parents of infants may receive benefits even if they would otherwise be denied benefits due to time limits.
- State has reviewed implementation of minor parent requirements to ensure they do not prevent needy young families from receiving assistance.

**TANF recognizes the realities of today’s low-wage labor market, including variable and unpredictable hours, and does not force parents of infants to take jobs that are incompatible with their parenting responsibilities. TANF allows parents to take the time needed to develop secure attachments with their infants, recover from childbirth, and establish a breastfeeding relationship when appropriate.**
- Parents of infants are exempted from mandatory TANF work requirements (or engaged in appropriate services that recognize their unique circumstances) until babies are 12 months old.
- Policies are in place to protect parents of infants from sanctions, particularly full-family sanctions.
- Exemption policies do not inadvertently deny access to child care.

**When parents work or participate in employment-related activities, they have access to affordable, high-quality child care that supports the developmental needs of infants.**
- TANF recipients who work or participate in employment-related activities are provided with child care subsidies at the 75th percentile of the current market rate, ensuring access to high-quality child care.
- Parents receive good cause exemptions from work requirements if high-quality child care is not available.
- Parents are given time to locate and obtain high-quality child care before they are required to participate in work activities.
- State applies new CCDBG rules, as the result of the 2014 reauthorization, regarding quality and continuity of care to TANF-funded child care in order to provide infants with stable, nurturing care.

**TANF connects families with infants to other needed services that support long-term success for both children and parents.**
- TANF families with infants are referred to home visiting programs and Early Head Start, and receive credit toward their TANF work requirements for participating in such programs.
- TANF recipients with infants are screened for mental health needs and provided with supportive services needed for treatment.
- Families with infants are enrolled in other safety net programs including Supplemental Nutrition Assistance Program (SNAP), the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Medicaid, and housing, with a minimum of additional paperwork.
Adequate income support

- Pregnant women can receive TANF cash assistance, and work requirements are waived.
- No “family cap” policies that deny benefits based on parents’ history of welfare receipt.
- Time limits waived for pregnant women and parents of infants.
- Minor parent requirements do not prevent needy young families from receiving assistance.
Parents of infants are exempted from mandatory TANF work requirements until babies are 12 months old, as allowed by federal rules.

Policies are in place to protect parents of infants from sanctions, particularly full-family sanctions.

Exemption policies do not inadvertently deny access to child care.
Access to high quality child care

• Subsidies pay enough to provide TANF recipients access to high-quality child care.
• Parents are given time to locate and obtain high-quality child care.
• Parents receive good cause exemptions if high-quality child care is not available.
• State applies new CCDBG rules regarding health and safety, and quality and continuity of care to TANF-funded child care.
Connections to other supports

- TANF families with infants are referred to home visiting programs and Early Head Start, and receive credit toward TANF work requirements.
- TANF recipients with infants are screened for mental health needs and provided with supportive services needed for treatment.
- Families with infants are enrolled in other safety net programs with a minimum of paperwork.
Building on the Foundation: Enhanced Programs for Vulnerable Families with Infants

- Expand cash assistance for vulnerable families with infants
- Develop holistic service package to meet both parents’ and children’s needs
  - Expanded home visiting services
- Develop employment programs that will lead to economic security and that take into account parents’ caregiving responsibilities.
Tell us what’s happening in your state?

• What do you know that is currently happening in your state?
• What ideas do you have?
• What are the challenges?
• What are the opportunities?
Wrapping it up!

- Promoting economic security and combating the intergenerational transmission of poverty is the central purpose of TANF.
- Investing in pregnant women and infants will produce both short- and long-term benefits that greatly outweigh their costs.
Resources and Contact Information

- TANF and the First Year of Life: Making a Difference at a Pivotal Moment
- Thriving Children, Successful Parents: A Two-Generation Approach to Policy
- Strengthening TANF Outcomes By Developing Two-Generation Approaches To Build Economic Security
- 2014 Child Care Reauthorization and Opportunities for TANF and CCDF

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