

### An Analysis of Temporary Assistance for Needy Families (TANF)

According to a study conducted by the National Center for Children in Poverty, children make up 24 percent of the total population and comprise 34 percent of all people in poverty. Additionally, 45 percent of children under 18 live in a low-income family and one in every five children live in a poor family (Addy, Engelhardt, and Skinner 2013). The issue of poverty among children and families is obviously a pertinent issue in today's society. One of the primary policies put into place to address this issue is the 1996 Temporary Assistance for needy Families (TANF) block grant. The grant was created as part of the welfare reform act to help families and children receive temporary assistance. The four explicit purpose of TANF are: "assisting needy families so that children can be cared for in their own home, reducing the dependency of needy parents by promoting job preparation, work and marriage, preventing out of wedlock pregnancies, and encouraging the formation and maintenance of two parent families" (US General Accounting Office 2001).

The TANF block grant takes federal money and divides it between the states, while also requiring individual states to contribute from their own funds. Each state is responsible for deciding how to distribute the grant money and how much cash assistance a family can receive. However, there are several federal requirements the states must meet to qualify for the federal funding. States are required to have at least 50 percent of TANF recipients on their caseload to be participating in work or activities (Falk 2013). Washington State has additional eligibility rules and requirements for families to receive TANF. An individual has to be a Washington State resident, responsible for the care of children, or pregnant, and have resources of less than \$1,000. Once found eligible, participants must cooperate with the Division of Child Support, participate

in the WorkFirst program (if required), and live in an approved living situation if parenting a teen. Additionally, TANF families are limited to sixty months of benefits in their lifetime (Washington State Department of Social and Health Services 2013). In Washington, the maximum monthly TANF benefit for a family of three is \$478, 31% of the 2011 federal poverty guideline (Falk 2013).

Many proponents of the TANF act feel that it is an effective source of welfare for the children and families receiving services. The Congressional Research Service and the U.S. department of Health and Human Services found that the number of families receiving cash assistance has dropped substantially from 5.1 million families in 1994 to 1.8 million families in 2013 (Falk 2013). While this does show that there has been a decrease in the number of people receiving benefits, that decrease doesn't necessarily mean that the TANF block grant is truly helping people. One of the major reasons for the drop is the tightening of cash assistance rules and regulations, which significantly impacts who can receive benefits and for how long. Additionally, not all TANF participants receive cash assistance. Approximately 28.6% of the TANF funds go to basic cash assistance, 16% go to childcare assistance, 16.5% support work efforts and expenditures, 7.2% cover administrative costs and 31.7% cover other costs, such as the child welfare system (Falk 2013).

The TANF program does many great things for children and families, but because it is focused on short-term alleviation of problems, it doesn't help solve the pernicious problem of poverty. While it is necessary to address immediate problems (such as food, shelter, etc.), if the underlying forces causing the problems aren't fixed, the issue hasn't really been resolved. This issue can be illustrated by the common saying, "putting a Band-Aid on a bullet wound." It does no good to patch up a bullet wound without taking measures to remove the bullet and clean the

area. The TANF act does a great job of addressing the immediate problems associated with poverty, but fails to address the systemic issue of poverty by educating and equipping families, particularly women, with the tools and resources they need to survive and provide for their families when they are no longer receiving public assistance (American Psychological Association 1998).

According to Christopher Jencks, Professor of Social Policy at the Kennedy School of Government at Harvard University, the proportion of single mothers who had worked at some point during the year rose from 73% in 1995, to 84% in 2000 (Jencks 2002). While more single mothers had been working during the year, chances are that the work they were engaged in was not substantial enough to help them support their families. The American Psychological Association explained, “The failure to include in successful welfare to work strategies such factors as transportation, child care, clothing and other structural supports often perpetuates a cycle of poor job preparation and a return to a need for public assistance...” (American Psychological Association 1998). Similarly, the American Civil Liberties Union’s former Director, Laura Murphy explains that many TANF recipients who do obtain work are never able to come out of poverty because they are steered into low paying careers (Murphy 2005). Overall, because the TANF program generally provides participants (primarily single women) with a meager cash allowance and childcare, and very little, if any job assistance and training, women are not prepared to live without the aid of the welfare program. A major solution to this problem is education – both formal education and on the job education and training.

While no program is perfect, there is a program through DSHS in Washington that aims to help bridge this gap for TANF recipients. Career Path Services is a program that works with TANF recipients to help them obtain meaningful and gainful employment. Participants are

placed in non-profit and public sector organizations to gain hands on experience in their desired field of employment. They work one-on-one with a case manager and attend a weekly job course to learn about how to find, apply and obtain a sustainable job. Throughout the process participants are provided with childcare (if needed), a clothing voucher to purchase suitable work attire, gas or transportation vouchers, and cash assistance. This program seeks to empower individuals and bring families out of poverty by helping solve the issues that are creating and perpetuating the poverty. While a program similar to Career Path Services may not work for every state or every family, restructuring public aid and welfare programs, such as TANF to include substantial job training and mentoring could not only help participants with immediate needs, but also help them to gain meaningful and important education and skills that will enable them to bring themselves and their families out of poverty.

## References

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