

## EPI ISSUE GUIDE

# Welfare

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### General Information on Welfare:


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For more information or questions about the EPI Issue Guide on Welfare, contact Jared Bernstein [[jbernstein@epinet.org](mailto:jbernstein@epinet.org)].

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# ECONOMIC POLICY INSTITUTE

## WELFARE

# Facts at a Glance

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### **Temporary Assistance for Needy Families (TANF) replaced Aid for Families with Dependent Children (AFDC) in 1996.**

In 1996, Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act, commonly referred to as “welfare reform.” Replacing AFDC with TANF marked a significant change in welfare law. AFDC was a 61-year-old cash assistance program that was passed in 1935 as part of the Social Security Act. TANF is a block grant which requires work in exchange for time-limited assistance. Block grants are lump sum funds allocated to states by the federal government.

### **States set income eligibility levels for TANF.**

Individual states, not the federal government, set income eligibility levels for TANF. The one requirement put forth by the federal government is that TANF funds be used for families with children. Women make up around 90% of TANF’s adult caseload, the vast majority of which are single mothers. Some states may provide certain services—like child care—for working poor families whose income is just above the TANF eligibility cutoff. However, due to massive budget shortfalls, many states have cut work support subsidies for families with incomes above the TANF eligibility levels.

### **Immigrants are eligible for TANF on a limited basis.**

The passage of welfare reform brought dramatic changes in services for immigrant families. Current law states that families who entered the country before August 22, 1996 may immediately receive services, while those who entered after this date may only receive services once they’ve been in the United States for five years. In May 2002, the nutrition title in the Farm Bill restored food stamp benefits for all immigrant children (as of October 2003) no matter what their date of entry to the United States.

There’s one important caveat to the issue of immigrant eligibility for TANF: under current law, the income of an immigrant’s sponsor can be deemed to be the immigrant’s income. Not only does this provision make the radical assumption that a sponsor’s income is accessible to the immigrant, it also effectively boosts the income of many immigrants, thereby making them ineligible for TANF.

### **TANF requires that 50% of welfare recipients spend 30 hours in “work-related” activities each week.**

Current welfare law says that states must have 50% of their TANF caseloads involved in “work-related

activities” (also referred to as “countable” or “allowable” activities) for 30 hours each week. The first 20 of the 30 hours must be spent in “core activities,” which can include community service, on-the-job training, subsidized or unsubsidized employment, job search and readiness activities (up to six weeks per year) and vocational education (states may only have 30% of their caseload in vocational education at any one time, and individuals may only participate in these activities for a total of 12 months). Many advocates are pushing hard to expand the list of allowable activities to include post-secondary education and drug and alcohol treatment.

The 10 additional hours can be spent in any of the “core activities” listed above or in education or training activities directly related to a job. Those without a high school degree may spend those 10 hours completing their degree or earning a GED.

The “universal engagement” provision under TANF requires that individuals must be involved in work-related activities within two years of receiving welfare assistance.

**The caseload reduction credit allows states to have fewer than 50% of their caseloads in work-related activities.**

Under the “caseload reduction credit,” states with declining caseloads can have less than 50% of welfare recipients in work-related activities. For example, if a state’s welfare rolls have declined by 5%, then they are only required to have 45% of their caseload working. Many worry that the credit encourages states to push welfare recipients into any job, regardless of its quality, salary and suitability for the individual. It’s important to note, however, that despite the credit, most states report that well over half of their recipients are working.

**Some states do not have to follow federal TANF guidelines.**

When TANF was passed in 1996, several states were exempted from the program. The requirements were only waived for states that had effective programs already in place. States currently operating under a waiver include: Hawaii, Kansas, Massachusetts, Montana, Nebraska, Oregon, South Carolina, Tennessee, and Virginia. Six other states had waivers that expired in 2002.

**There is a five-year lifetime limit for receipt of TANF.**

Under current law, welfare recipients may only receive assistance for a maximum of 60 months in their lifetime. However, states may use federal money to extend this lifetime limit for up to 20% of their caseload. Exemptions may be provided for individuals with disabilities, victims of domestic violence, residents of high unemployment areas and those caring for young children. Twenty-eight states have time limits that exceed 60 months, 20 have shorter time limits, and two states have no time limits at all.

Many individuals receive some form of support, like child care assistance, while they are working. In many states, these supports are counted against the 60-month limit for TANF assistance. Most advocates for the working poor believe that such services should not be counted against this time limit, since the individual is working while receiving the assistance.

**For each of the last six years, the federal government has provided \$16.5 billion for TANF**

## **programs.**

Since the passage of welfare reform in 1996, the federal government has provided \$16.5 billion annually for TANF services to the states. Because these funding levels are not adjusted for inflation, the real value of TANF funding dropped by more than 11% between 1997 and 2001. In 2001, states spent \$18.5 billion on TANF services, since then-declining caseloads left extra dollars from previous years that states could access. Some of these dollars went to individuals who were not TANF recipients—for example, those whose income put them just above the program’s eligibility level. Such surplus dollars are now a thing of the past—most states are struggling with massive budget shortfalls and TANF caseloads are now beginning to increase. The entire law, including TANF funding levels, was set to be reauthorized in September 2002, but has instead been extended in its current form through September 30, 2003 (see below).

## **Many TANF recipients experience one or more “barriers to employment.”**

Many TANF recipients have “barriers to employment,” which make it difficult for them to obtain and maintain jobs. Common barriers include low skill levels, lack of reliable transportation, unaffordable child care, domestic violence, limited English proficiency, inadequate housing, and physical or mental health problems.

Such barriers are very common and have been documented by several organizations. For example, the Manpower Demonstration Research Project found that 32% of welfare recipients report fair or poor health, and between 15% and 30% of welfare recipients are victims of domestic violence (Goldberg 2002).

## **Several possible improvements to current law would address these barriers to employment.**

One important way that such barriers could be addressed is by allowing “barrier removal activities” to count as “allowable work activities” under TANF. Such activities could include substance abuse counseling, post-secondary education, mental health counseling, and English-as-a-second-language classes (Goldberg 2002).

Additionally, providing welfare recipients with important support services when they return to work will increase the likelihood that they will maintain jobs, increase their incomes, and pull themselves out of poverty in the long run. Child care and health care are among the most crucial support services. Those who receive employer-provided health care are 2.6 times more likely to remain employed after two years than those who have no health insurance. And those who receive child care subsidies are twice as likely to remain employed after two years as those who do not receive such assistance (Boushey 2002).

## **Welfare reform coincided with the economic boom of the mid- and late-1990s.**

Experts disagree on whether or not welfare reform has been a success. However, one thing is clear: the timing of welfare reform benefited those who were cycling off of welfare thanks to the strong labor market. The boom of the mid- and late-1990s brought about lower unemployment and higher wages for low-income workers. This led many to declare welfare reform a success; however, many of those cycling off of welfare and heading into the workforce continued to experience great difficulty in making ends meet. With average wages around \$7 per hour, many families faced significant hardships in the areas of

food security, housing, inadequate child care, and insufficient access to housing (Boushey and Gundersen). Overall, wages did increase and more jobs were available for former welfare recipients, but while many families experienced income boosts that pulled them above the poverty line, most didn't experience enough of a boost to make ends meet.

**Today's weak economy is having significant negative impacts on welfare leavers.**

While the strong economy of the 1990s benefited former welfare recipients, the weak labor market of the last couple of years has had significant negative impacts on this same group. Unemployment is up among low-income single mothers, earnings have declined, and the safety net that was once in place to catch these women has been disappearing. The jobless rate for low-income single mothers averaged 12.3% in 2002, more than twice the national average. And real annual earnings have fallen by \$343 for this group, which has also decreased the benefit they receive from the Earned Income Tax Credit (Chapman and Bernstein 2003). At the same time, many states are cutting funding for work supports like child care and transportation subsidies. New research suggests that low-income women are not receiving unemployment insurance at an adequate rate (Boushey and Wenger 2003).

**Welfare reauthorization—slated to occur in September 2002—is still pending in Congress.**

Although TANF was slated to be reauthorized in September 2002, Congress was unable to pass a reauthorization bill. As a result, the law has been extended in its original form through several "continuing resolutions." A continuing resolution allows ongoing activities for a specific program, generally set at the previous year's funding level, for a specified period of time.

While Congress was unable to come to agreement on a TANF reauthorization bill, there has been legislative action in both houses of Congress on the issue of welfare reform over the past year. In 2002, the House passed a bill that would have increased the work requirement from 30 to 40 hours without providing additional funding for child care. In early 2003, President Bush introduced a proposal that is nearly identical to the 2002-passed House bill. And once again, in February 2003, the House recycled and once again passed its bill from 2002.


The Senate has not yet taken up the issue this year. However, in 2002, the Senate Finance Committee passed a reauthorization bill that did not increase the work requirement, restored some Medicaid benefits for pregnant immigrants and children, allowed some welfare recipients to keep their health insurance, and increased child care spending. The bill never made it to the full Senate floor, since it was clear that they could not come to agreement on spending levels for child care. The funding level in the bill was \$5.5 billion (an increase of \$1 billion); many Democrats believed the level ought to have been around \$11.5 billion.

Both Democrats and Republicans have said that TANF reauthorization is a priority for the 108th Congress.

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# ECONOMIC POLICY INSTITUTE

## WELFARE

# Frequently Asked Questions

### **What is Temporary Assistance for Needy Families?**

In 1996, Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act, commonly referred to as welfare reform. It transformed the Aid to Families with Dependent Children program (AFDC) into a block grant called Temporary Assistance for Needy Families (TANF). AFDC had provided cash assistance to families since 1935, when it was first established under the Social Security Act. The passage of TANF in 1996 made several major changes to welfare law. The primary difference is that welfare was changed from a program that provided cash assistance to needy families to one that required work in return for time-limited assistance.

### **Who is eligible for TANF?**

Individual states have a considerable amount of flexibility in determining who is eligible for TANF, since they are given discretion to set income guidelines. The primary federal requirement is that funds be used for families with children. Around 90% of the adult TANF caseload are women, the vast majority of which are single mothers. Some states may provide TANF funds only for the neediest families, while others may provide particular kinds of assistance, like child care, to working poor families whose incomes are above the TANF eligibility cut-off. Due to massive budget shortfalls, many states are cutting assistance to these families.

### **How are federal TANF dollars distributed?**

Under current law, federal TANF dollars are distributed in the form of block grants, which are lump sum funds allocated to the states. States must also provide funding for welfare programs through a “maintenance of effort” (MOE) requirement, which stipulates that states contribute a minimum level of funding to a program in order to receive federal funding for it. States can use federal funds for several purposes, including cash assistance, child care, transportation, education, and job training.

### **What are the law’s work requirements?**

Under TANF, states must have 50% of welfare recipients in “work-related activities” (also referred to as “allowable” activities or “countable” activities) for a minimum of 30 hours each week. (Single parents with children under six are only required to work 20 hours.) However, the “caseload reduction credit” allows states to have fewer than 50% of recipients in such activities if their welfare caseloads decrease. States can reduce the work requirement rate by the number of percentage points that their welfare caseload has declined since 1995. Despite the break provided by the “caseload reduction credit,” most states report that well over half of their TANF recipients are engaged in work-related activities.

### **What are considered work-related activities under TANF?**

Under TANF, 50% of welfare recipients must be engaged in a total of 30 hours of work-related activities per week. The first 20 hours must be spent in “core activities”—unsubsidized or subsidized employment, community service, on-the-job training, job search and readiness activities (up to six weeks per year), and vocational education (limited to 12 months and only 30% of a state’s caseload, including those earning their high school degree).

The 10 additional hours may be spent in educational or training activities directly related to a job or in any of the core activities mentioned above. Those who have not received a high school degree may spend these 10 hours earning a GED. Many advocates are pushing hard to expand the list of allowable activities to include drug and alcohol treatment and post-secondary education.

### **Are there time limits for TANF recipients?**

The federal government established a 60-month lifetime limit on receipt of welfare assistance under TANF. Under current law, states can use federal dollars to extend benefits beyond this limit for up to 20% of the caseload. Individuals who can be exempted from time limits include those with disabilities, victims of domestic violence, residents of high unemployment areas, or those caring for young children. Twenty-eight states have time limits longer than 60 months, 20 have shorter time limits, and two have no time limits at all.

There is also a “universal engagement” provision in the law, which says that TANF recipients must be engaged in work activities (as defined by the state) within 24 months of receiving assistance.

Many advocates would also like to see the law changed so that the time period during which certain benefits are received, such as child care or transportation subsidies, is not counted against the 60-month time limit as long as the individual is engaged in work activities.

### **How much federal funding is provided for TANF on an annual basis?**

Since TANF was enacted in 1996, the federal government has provided \$16.5 billion in funding for state TANF programs. This funding level is not adjusted for inflation, so its real value fell by more than 11% between 1997 and 2002 (Neuberger, Parrott, and Primus 2002). In 2001, states spent around \$18.5 billion on TANF services, some of which went to individuals who were not TANF recipients, such as those whose income put them just above the program’s eligibility level. At that time, decreasing caseloads left extra dollars from past years that states could access. However, due to increasing caseloads and state budget crises, it’s unlikely that surplus dollars will continue to be available in most states—instead, programs will have to be cut. Already many states are cutting funding for child care, transportation and other work supports. TANF was due to be reauthorized in September 2002, but has instead been extended and re-extended in its current form. It is set to expire again on September 30, 2003.

### **How much TANF funding goes to child care?**

In 2002 the federal government allotted around \$4.5 billion in child care funding for the states. Under current law, states must match a significant portion of federal funds as a part of the “maintenance of effort” (MOE) requirement. Child advocates and many state officials agree that current funding is

inadequate to meet the needs of families seeking child care assistance. Currently, just 12% of children who are federally eligible for child care subsidies receive them. The Children's Defense Fund has recommended an annual increase to \$20 billion in federal spending. Due to budget shortfalls, states are further cutting child care services by lowering eligibility rates for families, raising parent fees, shuffling more families onto waiting lists, and slashing quality improvement programs.

### **Are immigrants eligible for TANF?**

Immigrants who entered the United States before August 22, 1996 are automatically eligible for TANF. Those who entered the U.S. after that date can receive assistance through TANF only after they've lived in the U.S. for five years. Some states use their own welfare dollars to provide assistance for immigrants who do not qualify for assistance under these guidelines. The nutrition title in the May 2002 Farm Bill restored food stamp benefits (as of October 2003) for immigrant children, regardless of their date of entry to the United States.

The issue of whether or not immigrants are eligible for TANF is often confused by whether or not they have a sponsor. Under "immigrant sponsor deeming," the sponsor's income and resources are "deemed" to be accessible to the immigrant, therefore increasing the likelihood that he or she will be ineligible for TANF benefits.

### **What are "barriers to employment" and how common are they among TANF recipients?**

A large number of TANF recipients experience "barriers to employment"—circumstances that make it more difficult (or impossible) to find and maintain a job. The most common barriers include physical or mental health problems, a low level of skills, domestic violence, limited English proficiency, lack of reliable transportation, unaffordable child care, and inadequate housing.

Several organizations have completed studies on the prevalence of barriers to employment among TANF recipients. Here are some of their findings (Goldberg 2002):

- According to a study by the Manpower Demonstration and Research Corporation, 32% of non-employed TANF recipients reported fair or poor health.
- The Urban Institute found that 44% of adults who received assistance in 1999 did not have a GED or a high school diploma.
- Between 15-30% are victims of domestic violence, and between 50-65% have been victims at some time during their lives.

In addition, many welfare recipients experience more than one barrier to employment, thereby compounding the challenges they face in securing employment.

### **What improvements could be made to address these barriers to employment?**

Individuals moving from welfare to work need work supports in order to secure and maintain jobs that pay an adequate wage. For example, women who receive child care subsidies are twice as likely to remain employed after two years than those who do not. And those who receive employer-provided health insurance are 2.6 times more likely to remain employed after two years (Boushey 2002).

Allowing welfare leavers to participate in “barrier removal” activities as part of their “allowable activities” would be an important way to address the challenges faced by millions of women trying to find work. Such activities could include substance abuse counseling, post-secondary education, mental health counseling, and English-as-a-second-language classes (Goldberg 2002).

### **Has welfare reform been a success?**

It depends on who you ask. There is widespread agreement that the economic boom of the late 1990s decreased unemployment among low-income workers (including those moving from welfare to work) and consequently increased wages. However, many still had trouble making ends meet with hourly wages that averaged only around \$7. Families still faced significant hardships in the areas of food security, inadequate child care, and insufficient access to housing (Boushey and Gundersen 2001). In sum, while many of these workers experienced wage increases that helped to pull them above the poverty line, they were not enough to allow families to make ends meet.

Today’s weak labor market has had a major impact on the ability of welfare leavers to secure jobs. At the same time, the social safety net that has historically been there to catch them is disintegrating. The jobless rate for low-income single mothers averaged 12.3%, or more than twice the national average. Earnings have declined by about \$300 and as a consequence of their lower earnings, the Earned Income Tax Credit benefit levels for this group have also declined (Chapman and Bernstein 2003). States facing fiscal crises are cutting child care subsidies for low-income families, and overall public assistance levels are down. New research also suggests that former welfare recipients who have lost jobs are not receiving unemployment insurance at an adequate rate (Boushey and Wenger 2003).

### **What is the current status of welfare reauthorization?**

Since last year, Congress has extended the current welfare law through several “continuing resolutions.” These allow ongoing activities for a specific program, generally set at the previous year’s funding level, for a specified period of time. Originally, the law was set to be reauthorized by September 30, 2002, but the House and Senate did not reach agreement on a bill. The House passed a bill that increased the work requirement from 30 to 40 hours while providing no new funding for child care. In January 2003, President Bush introduced a proposal for TANF reauthorization that mirrored the House’s 2002 legislation. In February 2003, the House once again passed a bill with a 30-hour work requirement and no spending increases for child care. Even in the best economic circumstances, increasing work requirements is a step in the wrong direction. It is a particularly punitive move as unemployment rates continue to go up, wages drop, and subsidies for work supports like child care are cut.


The Senate has not taken action on TANF this year. Last year, the Senate Finance Committee passed a bill that included restoration of Medicaid benefits for some pregnant immigrants and children, maintained the work requirement at 30 hours, increased child care funding, and would have allowed some welfare recipients to maintain their health insurance after moving off of welfare. The Senate Finance Committee bill never went to the full Senate for a vote, primarily because it became clear that Senators could not reconcile their positions on child care funding. While funding level in the bill was \$5.5 billion (an increase of \$1 billion), many Democrats were requesting \$11.5 billion, and the Children’s Defense Fund has endorsed a funding level of \$20 billion. The last continuing resolution will

expire on September 30, 2003. Both Democrats and Republicans have said that reauthorization of TANF is a priority for the 108th Congress.

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