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# TANF Time Limits, One Year Later: How Families are Faring

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## Key Findings:

Over the 18-month period between June 2012 and December 2013, 26 percent of *all* families receiving help from the Temporary Assistance for Needy Families (TANF) Program were terminated from assistance due to a new 60-month time limit. Approximately 3,330 families, including an estimated 6,000 children, lost assistance.

As a researcher from the University of Maine, I conducted two studies looking at the experience of a cohort of low-income families with children who were terminated from TANF due to this limit. The first study was conducted in 2012. It surveyed these families shortly after losing TANF (hereinafter the 2012 Study). A follow-up study, conducted in 2013, sought to learn how these families were faring more than one year later (hereinafter the 2013 Study). In-depth interviews were conducted with 13 participants from the 2012 Study. The experiences of these families are corroborated by other Maine studies and national research examining the circumstances of families who receive TANF.

The studies' findings raise serious questions about Maine's TANF time limit policy and its impact on low-income families. Among the families that lost TANF in 2012 that could be contacted in 2013, most reported that they were worse off, or much worse off. Many had experienced greater hardship and/or a disabling condition affecting them or a family member had gotten worse. While the extent of paid employment did increase for some, increases were small and jobs remained unstable and insecure.

- 1. WORK: Despite claims by time-limit proponents that the limit would move more families into employment, most families in the 2013 Study did not include a working adult.**
  - ◆ Only two of those interviewed for the 2013 Study were working when their TANF was terminated in 2012. Both have since lost these jobs.
  - ◆ Most of the interviewees that were working at the time of the 2013 Study were working despite disabilities; these workers describe their employment status as insecure.
  - ◆ The average wage of those interviewed for the 2013 Study was \$9.25 per hour, not much different than the \$9 per hour average earned by 2012 Study respondents.
- 2. DISABILITY: The prevalence of disability for families that responded to the 2013 Study is high.**
  - ◆ Most of those interviewed for the 2013 Study reported a work-limiting disability themselves; still others reported a child or another adult family member with a disability.
  - ◆ Three of the families that were interviewed for the 2013 Study were able to get disability benefits in the prior year while others struggled to work despite disability; still others were unable to work at all and were living without income.
- 3. EDUCATION: While the majority of timed-off families have very low educational levels, individuals that responded to the 2013 Study recognized the importance of education. Pursuing additional education has proven difficult, however.**

- ◆ Maine Department of Health and Human Services (DHHS) data show that the household head in 1,711 families terminated between June 2012 and December 2013 (more than half of all families terminated) *did not* have a high school diploma or GED. Included in that number are 219 non-English speakers.
- ◆ Some families that responded to the 2013 Study were pursuing additional education to better their circumstances. Others had attempted to go back to school but were unable to continue due to financial stress or family obligations.

**4. HARDSHIPS: Families whose benefits were terminated have experienced severe hardship.**

- ◆ **Homelessness.** Nearly one in three families that responded to the 2013 Study lost their homes after losing TANF.
- ◆ **Utility disconnection.** Most families that responded to the 2013 Study had their electricity, gas or phone disconnected at some point since losing TANF. Some families lived several months without power.
- ◆ **Loss of heating fuel.** Nearly half of the 2013 families reported running out of heating fuel.
- ◆ **Hunger.** Most families interviewed for the 2013 Study relied on food banks to access enough food for their families.
- ◆ **Separation from children.** Parents and children in three of the 13 families interviewed (and one additional family unable to complete the interview) were separated following their loss of TANF. This finding and its apparent correlation with the loss of TANF support are particularly alarming.
- ◆ **Self-assessment.** Most 2013 interviewees reported that they were “worse off” or “much worse off” since losing TANF. Only two respondents said they were “better off”; one because she finally received SSI; and the other because she had achieved a college degree through the Parents as Scholars Program and found gainful employment.

**5. GETTING BY: Families have turned to their towns, other family members and friends to try to meet basic needs.**

- ◆ In the 2013 Study, most interviewees turned to their town for help through the General Assistance Program. Of those who applied most received some help.
- ◆ Most families also had to borrow money from friends and family to pay their bills, although these sources were limited and left them burdened with debt.

**6. TIME LIMIT EXTENSIONS: The “hardship” extensions that were part of the 2012 TANF law to protect vulnerable families are not working as intended.**

- ◆ Data provided by Maine Department of Health and Human Services indicate that only 23 percent of all those terminated from TANF received an extension lasting up to six months; only 3 percent were granted a second extension.

- ◆ This low frequency of extensions raises questions in light of the characteristics of Maine TANF families receiving assistance for 60 months or more:
  - **Disability.** Nearly 90 percent of parents receiving TANF for five years or longer have a disability themselves or are caring for a disabled family member (McLaughlin and Butler, 2011), yet only 17 percent of terminated families received a disability-related extension.
  - **Domestic Violence.** Only 1 percent of all families terminated received an extension based on domestic violence, yet nearly 25 percent of families that apply for TANF do so after leaving an abusive relationship (McLaughlin and Butler, 2011).
  - Of those interviewed for the 2013 Study, only two families received extensions; five applied and were denied; and six did not apply because they reported that they were either actively discouraged from applying or did not get the help they needed to apply.