

---

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

by Sandra S. Butler, Ph.D.

Professor and MSW Coordinator, University of Maine

---

## Introduction

When Governor Paul LePage and the Maine Legislature enacted new time limits on eligibility for Temporary Assistance for Needy Families in 2011, protections were put in place to ensure that people with significant barriers to employment could apply for extensions.

The law set up eight criteria that should qualify a person for an extension:

- Disability;
- Caring for a family member with a disability;
- Domestic abuse or violence;
- Participation in an education or training program at the time of termination;
- Third-trimester pregnancy;
- Working at least 35 hours a week;
- Losing employment after 12 months following TANF termination; and
- Serious emergency.

Based on two independent studies done in 2012 and 2013, the law is not working as intended. The circumstances of families moving off of TANF are not improving; instead they are getting worse and hardships are increasing. Families that are eligible for an extension are discouraged from seeking assistance and are being denied help with terrible consequences.

This new time limit is creating significant hardships for already vulnerable people, including increased homelessness, family separation, deteriorating health and increased instability.

Building off groundbreaking research in 2010 that created the most complete picture available today of Maine families who receive assistance from TANF and follow-up field research from 2012, this new study uses proven qualitative methods to track the impact of new eligibility restrictions on low-income families.

Maine's new eligibility requirements for TANF have caused a significant reduction in the number of people who qualify for assistance, including the loss of support for an estimated 6,000 children. But the changes in the law have done nothing to address the underlying obstacles and poverty that these families are struggling to overcome.

Instead of creating a pathway to opportunity, the implementation of the new time limit policy and the uneven and incorrect administration of legitimate claims for extensions have left families to struggle without homes, heat, running water or income.

The research is clear that Maine is failing to fairly and properly implement important requirements in the TANF law and that failure is causing low-income families with children to suffer.



## 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.

## **A View of Maine TANF Families from 2010 to 2013**

Since the inception of the Temporary Assistance for Needy Families Program (TANF) in 1996, I have been involved in numerous studies on the impact of this program on low-income families. More recently, I have authored or co-authored three studies that examine the lives of parents and children receiving assistance from Maine's TANF Program.

The 2010 Study (McLaughlin and Butler, 2011) (hereinafter the 2010 Study) was a comprehensive analysis of a randomly selected, representative sample of TANF households. It examined the lives of these families in the context of their experience in the labor market; their educational attainment; and the prevalence of disability, domestic violence and other family-related hardships. The 2010 Study found that most families received TANF for a short period of time. The median length was 18 months for study participants. It further determined that families who received assistance for longer periods — 60 months or more — faced significant barriers to employment, including a high prevalence of disability.

The 2010 Study findings are corroborated by numerous national studies that have examined the circumstances of families who receive TANF. For example, Seefeldt and Orzol (2005) investigated the factors associated with TANF families in Michigan that accumulated more months on the program and found a higher prevalence of persistent maternal and child health problems, domestic violence and low levels of education. Similarly, in Utah, in-depth interviews with a random sample of 284 TANF recipients who were nearing that state's time limit revealed multiple barriers to self-sufficiency including physical health problems that prevented work, educational deficits and learning disabilities, domestic violence and severe mental health issues (Taylor & Barusch, 2004).

The 2012 Study (Butler, 2013) focused on families recently terminated from TANF as a result of a new 60-month time limit on the length of time that families could receive assistance. This policy was enacted by the Maine Legislature in 2011 and went into effect in June 2012.

The 2012 Study was conducted in the summer and fall of 2012 immediately following implementation of the new time limit. Its purpose was to determine the preliminary impact of this new policy on the first wave of families to lose assistance. This work included both a survey and interviews with a sample of individuals within this group. The 2012 Study found that families losing assistance faced multiple barriers to work and experienced extreme hardships as a result of losing TANF assistance.

One year later, in October 2013, I conducted a subsequent study that sought to follow-up with families that participated in the 2012 Study. The goal was to provide a longitudinal perspective to determine how these families are faring just over a year after losing assistance. That research is the subject of this report. Collectively, these studies provide a context for better understanding the lives of the families and children who receive TANF assistance in Maine and, in particular, those whose assistance was terminated as a result of the time limit policy. Study findings shed light on the impact of this policy decision with respect to the financial circumstances and well-being of this group of families. Taken together, they provide valuable facts and lessons for policymakers who seek systemic solutions to poverty.

### **Maine's TANF Program Today**

In May 2012, the month before the new TANF time limit took effect, 12,764 Maine families were receiving TANF assistance. By November 2013 — 18 months later — the TANF case count was 7,695; a total of 5,169 families were no longer receiving assistance. Of that reduction, 3,331 families lost assistance due to time limits. This represents 26 percent of all families receiving TANF prior to implementation of time limits, including an estimated 6,000 children. Approximately 1,000 additional families lost assistance since 2012

as a result of other new policies, including sanctions for alleged non-compliance with program rules that removed both parents and children from assistance. Altogether, approximately 4,300 families, including nearly 8,000 children, lost assistance due to new policies implemented in the TANF Program over the last two years.

In Maine, only one in four children living under the poverty level actually receives help from the TANF Program (Maine DHHS, 2013; Maine Children's Alliance, 2012). As of November 2013, only 12,600 of the children living under the poverty level in Maine were receiving TANF.

TANF families receive a basic monthly benefit equal to only 30 percent of the federal poverty level (\$485 a month for a family of three). Maine's TANF benefits have lost 22 percent of their purchasing power since federal welfare reform was enacted in 1996 (Floyd & Schott, 2013).

More than one-third of current TANF households (2,231 households or 36 percent) are "exempt" from time limits. This means that the time in which they receive TANF is not counted toward the 60-month time limit. These families are "exempt" either because the family is headed by a parent (or parents) that receives SSI (30 percent) or by an adult who is not the child(ren)'s parent, but rather a grandparent or other extended family member caring for the children (467 households or 6 percent).<sup>1</sup> In all of these cases, only the children in the household receive assistance; the adult does not.

### **The 2013 Study: Time Limits, One Year Later**

In June 2012, Maine DHHS implemented a 60-month time limit in the TANF program, affecting 1,813 Maine families, or 13.6 percent of the total TANF caseload at that the time. The 2012 study sought to describe the immediate impact of this new policy on families losing benefits with a survey that was distributed in the summer and fall of 2012 to agencies that had contact with low-income families in Maine. Fifty-four individuals completed the survey; and 37 (68.5 percent) of these respondents indicated they would be willing to be contacted for telephone interviews or future surveys. Our report, *TANF Time Limits and Maine Families: Consequences of Withdrawing the Safety Net* was published in March 2013, summarizing the findings of the 2012 survey and telephone interviews with eight of those survey respondents.

One year later, in October 2013, I attempted to contact the 37 survey respondents who had previously given permission for ongoing communication. Thirty-two of these study participants had provided telephone numbers; 14 or 44 percent of these phone numbers were disconnected one year later. Fourteen respondents had provided e-mail addresses, but only two responded to e-mail inquiries one year later. Letters were sent to the 28 people who could not be reached by telephone or e-mail, of which three were returned as non-deliverable. Among the 18 respondents with whom I was able to make contact, 15 agreed to participate in a telephone interview regarding their current circumstances. Ultimately, due to limited telephone access, two of these individuals could not be interviewed. Thirteen (72 percent of those contacted) were able to participate in this study. This report is based on interviews conducted in October and November 2013 with those individuals.

---

<sup>1</sup> A small number (less than 100) of Native Americans are also exempt due to high rates of unemployment.

## The Families: A Snapshot

- Twelve of 13 study participants were women;
- Participants ranged in age from 26 to 55, with a mean age of 38.2.
- All 13 individuals were caring for dependent children, ranging in age from 1 to 17; two of the households included grandchildren.
- Most (9) of the study participants were parenting alone; the remaining four had partners (three husbands and one fiancé) living with them.
- Two of these partners were employed and two were disabled and receiving Social Security Disability Insurance (SSDI) benefits or Supplemental Security Income (SSI).

## The prevalence of disability among families is high; some have qualified for disability benefits while others remain insecure and unable to make ends meet.

The prevalence of work-limiting disability among TANF families generally has been found to be four times greater than in the population as a whole (Loprest & Maag, 2009). Maine TANF families also experience a high rate of disability. Beginning with the 2010 Study I found that nearly half (48.3 percent) of all respondents themselves had health conditions that limited their ability to work; 67 percent lived in families that included at least one member with a disability. Disability was considerably greater among families that received TANF for longer periods of time. Nearly 90 percent of families receiving TANF for 60 months or more reported a work-limiting disability for themselves or for a child or other family member.

In the year since they responded to the 2012 Study, three of the 13 participants in the 2013 Study had been granted Social Security disability benefits or SSI; three others were unable to work, had applied for SSI and were awaiting a decision. Three additional study participants were working despite disabling conditions.

In addition to their own disabilities, five study participants were caring for family members –husbands and children — with disabilities. These included both physical and mental health conditions; some required considerable caretaking responsibility. In all, 11 of the 13 study participants were either disabled themselves or caring for a disabled family member. Such a high level of disability is consistent with the findings of research on families affected by TANF time limits in other states (e.g., Pavetti & Kauff, 2006; Taylor, Barusch, & Vogel-Ferguson, 2006).

Since their TANF benefits were terminated, disabling conditions for study participants and their family members with disabilities had worsened for eight of the 13 families, some of which could be attributable to the increased financial stress. The stories of Laura, Leo and Kate (names are changed to protect confidentiality) illustrate the impact of disabilities in these families' lives.

*Laura is 49 and has severe osteoarthritis in her knees, shoulder and back that creates chronic and extreme pain and prevents her from working. Laura has applied for SSDI and was waiting for a hearing on her case at the time of the interview. She did not understand that she could apply for an extension and had not asked for one. She has had no income since losing TANF. Fortunately, she lives in public housing, which has provided her with shelter.*

*Her 11-year-old son has been diagnosed with anxiety and attention deficit and hyperactivity disorder (ADHD). His condition has worsened in the past year. Laura spends considerable time advocating for him at school meetings. Without her intervention, she worries that he will end up dropping out of school.*

*Leo is 55, widowed and caring for his nine-year-old grandson. For nearly a year, he and his grandson lived with no income before he received SSI for physical disabilities in April 2013. They went without power for three months during that time. He recalls, "It was really rough. I went without a lot. The only thing that was helping me was that I owned my house, and I was getting food stamps." He stated, "I didn't have money for over a year, so everything was so backed up. Just trying to get everything caught up is running me ragged."*

*Kate is 38, lives with her husband and their children. The loss of TANF has been extremely traumatic for her family. She lost housing twice, was separated from her children, and she and her children all suffered from worsening mental health conditions. Kate was found eligible for SSI in August 2013. Her husband has applied for SSDI and was waiting to hear the decision on that application at the time of the interview.*

*Kate finally got an extension of her TANF benefits, but only after involving legal services. When she first lost TANF, she couldn't pay her rent and lost her housing. With help from general assistance (GA) and a TANF extension, she was able to secure another apartment, but a paperwork error at DHHS led her to lose her extension and then her housing for a second time.*

### **Time limit "extensions" that were intended to protect those at greatest risk have failed most families.**

Both Maine law and DHHS rules provide for extensions to the 60-month time limit for families that meet certain conditions. These include: (1) disability, (2) caring for a disabled family member, (3) domestic violence, (4) participating in an education or training program at the time of TANF termination, (5) third-trimester pregnancy, (6) working at least 35 hours a week, (7) losing employment after 12 months following TANF termination, or (8) facing a serious emergency. Extensions may be granted for periods of up to six months and may be renewed for successive six-month periods although, in practice, seldom are.

Among the 13 families in the 2013 TANF Study, six did not apply for an extension to their benefits. In each case, these families did not apply because they were either discouraged from doing so by workers at DHHS or because they did not understand the process. Five participants did apply and were denied.

Only two study participants received an extension.

Kate, described above, received an extension only after she engaged the help of Pine Tree Legal Assistance. Michelle, the other study participant who received an extension, stated that it was the assistance of a very helpful ASPIRE worker that allowed her to receive these needed benefits soon after losing TANF. The same worker also helped her get benefits reinstated when she lost them after moving to escape a violent relationship. Unfortunately, Michelle's experience was unique among the study participants. Most spoke of either being advised by caseworkers not to bother applying for the extension, as they were likely ineligible, or being frustrated by the process if they did apply.

*Ellie and her husband both struggle with disabilities, but when she was terminated from TANF, she did not apply for an extension because “they told me we wouldn’t qualify, so don’t bother to even apply.”*

*Jane lives with her three children and disabled husband. She also has work-limiting disabilities, but she too was discouraged from asking for an extension. She stated, “They pretty much told me it was impossible.”*

*Laura was confused about the extension process and believed it was an extension she had received from January 2012 to June 2012, when she received the letter from DHHS in January, letting her know her benefits would end in five months. Despite being disabled and in the process of applying for SSDI, she did not understand that she could apply for an extension when her benefits actually ended. She had been living without income for 18 months at the time of the interview.*

*Sarah and her child had also been living without income since losing TANF. She had attempted to get an extension while also applying for SSI but eventually gave up after getting the “run around.” DHHS suggested she call her ASPIRE worker and go to Augusta, but she no longer had an ASPIRE worker and didn’t know what to do. She reports that “it was kind of scary because I didn’t know what was going to happen.”*

*Leo, with the help of a caseworker from another agency, eventually was able to secure SSI benefits, but prior to that was told he was not eligible for a TANF extension despite his disability. He said that his other caseworker advocated for him but “we still got nowhere” with DHHS. As a result, he and his grandson went without income for more than a year while they waited for his SSI to be approved.*

The experience of these study participants with the extension process is consistent with that suggested by data provided by Maine DHHS (personal communication Jan. 17, 2014; Mayhew 2012) detailing extensions requested and granted since the time-limit law was implemented in June 2012 through November 2013 (18 months).<sup>2</sup> These data indicate that only 23 percent of all those terminated from TANF due to time limits received an extension. Moreover, only 3 percent of those terminated received a second extension despite ongoing hardships and the fact that it commonly takes in excess of a year to receive final approval of an SSI application.

The rate of extensions granted is troubling particularly given the known prevalence of disability and domestic violence situations among Maine TANF families. Despite the very high rate of disability that exists among families that need TANF for five years or more — nearly 90 percent according to the 2010 Study of TANF families in Maine (McLaughlin & Butler, 2011) — only 666 of 3,812 of terminated families (17 percent) received an extension for a disability or caring for a disabled family member.

Only 37 extensions were granted for reasons of domestic violence, or 1 percent of all those terminated. This too is a surprisingly low number given that many women — 23 percent of those in the 2010 TANF Study — apply for TANF after leaving an abusive relationship. National studies have found that more than half of the women receiving public assistance report experiencing domestic violence in their lifetimes (Casey, Davies, Gifford, & Menard, 2010). This would suggest that women who should receive extensions based on domestic violence are not receiving them. This is particularly worrisome given research that demonstrates that being without financial resources dramatically decreases a woman’s ability to remain independent from an abusive partner (Casey et al., 2010).

2

Data were not available for two weeks in October 2012 and are not included in these numbers.

Only five extensions were given for emergencies during the 18-month period, representing only 0.1 percent of the 3,812 families terminated. Wendy, a respondent in the 2012 Study, reported that the loss of TANF, along with transportation and childcare support, resulted in her loss of employment and ultimately her home. Despite living in a homeless shelter with three very young children, one of whom has special needs, she was denied a TANF extension. She was told that homelessness was not an “adequate reason” to receive an extension. Wendy was not one of the five people in the state to receive an extension based on an emergency.

The experience of the 2013 interviewees is very similar to that of respondents to the 2012 Study. This pattern raises troubling questions about how well extensions, intended by lawmakers to protect families facing severe hardships, are working for families and their children.

**While the majority of timed-off families have very low educational levels, individuals that responded to the 2013 Study recognized the importance of education; however, pursuing an education has proven difficult.**

Maine’s overall high school graduation rate is 83 percent (Maine Department of Education, 2012). In the 2010 TANF Study, 75 percent of TANF parents reported that they had a high school diploma or GED (McLaughlin and Butler, 2011). That percentage, however, is significantly lower among those who remain on TANF for longer periods. Data provided by Maine DHHS (Jan.17, 2014) indicates that more than half (51.4 percent) of those terminated as a result of the time limit policy between June 2012 and November 2013 did not have a high school diploma or GED. Included in that number are 219 non-English speakers. Studies in other states that have implemented TANF time limits also indicate that parents who remain on TANF for longer periods of time have significantly lower educational levels than those leaving TANF before reaching the time limit (e.g., Taylor et al., 2006).

Among the 2013 Study participants, only one — Lillian — had a college degree. She had earned this degree through the Parents as Scholars program, and ultimately did find full-time work at \$12 per hour (the highest wage earned by study participants) in the year after losing TANF. Lillian was not working at the time that her TANF was terminated due to pregnancy-related complications. As a mother with young children, subsidized childcare has been the key to helping her maintain her new job even with a college degree.

Ten other study participants had earned either a high school diploma or a GED. This is a considerably higher rate of completion than that of all Maine families terminated as a result of time limits, perhaps explaining, in part, their greater facility for participating in this study. In fact, half of the 2013 Study participants had pursued some post-secondary education prior to losing TANF.

Five of the 2013 respondents had pursued more schooling in the past year. However, at the time of the interview, two had abandoned those efforts; one had to quit for financial reasons and another due to family responsibilities. The remaining three were still working toward degrees that each felt would increase her employability. These degrees were in accounting, business administration and special education. All three of these women were taking out student loans despite concerns about the debt they were accruing, their ability to pay their bills and keep their children fed.

Two study participants had less than a high school diploma. These individuals were also disabled and both were among the three participants to receive SSI in the preceding year. These individuals are particularly disadvantaged in today’s job market and are unlikely to return to school. Their educational

level is typical of that of the majority of parents in Maine losing TANF due to time limits. Ellie and Jane were two of the study participants who did have high school diplomas. Their stories help to illuminate the role of education in the lives of such families.

*Ellie is 34 and lives with her children and her husband. Her husband works full time despite a chronic and debilitating illness. Ellie herself struggles with several mental health conditions, which she reported had recently stabilized. This improvement has allowed her to return to school.*

*Her youngest child has only just reached school age; another child has epilepsy and has required considerable care over the years, particularly in the year preceding our interview.*

*She began taking classes at the University of Maine at Augusta (UMA) in order to complete a degree in business administration and accounting. She loves being in school. She said, "I was at the right place to do it. I got on the right medication to control my anxiety and felt like I could finally move ahead."*

*Jane, unlike Ellie, has not returned to school and regrets not having been guided in that direction when she had been receiving TANF. She said, "I would say to anyone getting TANF, definitely use the ASPIRE program to go to school and get a degree." Jane has three young children, two of whom are under age 6. Her husband receives SSDI and SSI for paranoia schizophrenia. His condition has worsened since they lost TANF, leading him to be hospitalized more frequently.*

*Jane works a part-time job and depends on her husband to provide childcare, something she cannot always count on. "The hardest thing is if he gets hospitalized and I don't have a sitter. I'm forced to call out of work myself, which isn't good for our financial situation." Jane, who does not have a driver's license, works per diem doing housekeeping at a nursing facility within walking distance of her home. When she is unable to work due to her husband's condition, she not only loses pay, but is also jeopardizing her job. Jane found, when looking for work, that she did not have the skills to earn a livable wage. She plans to return to school once her two-year-old is in pre-school or kindergarten. She would like to earn a degree that will allow her to do office work.*

## **Stable employment remains elusive for most respondents; jobs were an important source of income for some, but many were unable to find or sustain employment.**

Employment data from the 2010 Study indicate that TANF recipients are eager to work; 97 percent of them reported that they had work experience with an average of three jobs in the past five years (McLaughlin and Butler, 2011). However, findings from that same study also show that this work experience was most commonly in low-skilled sales or service sector jobs with little job security, often requiring irregular work hours that posed difficulty for families with young children.

The first look at time-limited families in the 2012 Study found that approximately one-quarter (24.1 percent) of survey respondents reported that they or someone in their household was working at the time of losing their TANF benefits. Just under a quarter (22.2 percent) of survey respondents were working at the time of the 2012 Study. For those respondents who were working both before and after termination of their benefits, there was no statistically significant increase in hours. After losing their TANF benefits, the number of employed respondents or other family members increased by seven percentage points, but still comprised less than one-third (31.5 percent) of the study group. The jobs of survey respondents paid an average of \$9 an hour.

At the time of the 2013 telephone interviews, five of the 13 study participants were employed. Their wages ranged from \$8 to \$12 per hour, with a median wage of \$9.25. Of these five working respondents, three had disabilities that affect their ability to remain employed, and a fourth — Jane, described above — had a husband whose disabling condition affects his ability to consistently care for their children, thus impacting her availability to work.

Only two of the 2013 Study participants were employed at the time they lost their TANF benefits in 2012. Both of these individuals have since lost those jobs. Their circumstances exemplify the insecurity associated with limited income, work-limiting disabilities and often a combination of both.

Marta lost her part-time job when her apartment was condemned and she needed to move in with a friend in another town. She had recently started a new job, but she did not yet have the money for an apartment or a car. Sarah, who had been working as a cashier when she lost TANF, developed tendonitis on the job and was let go. Due to lack of transportation, limited education, and substantial mental and physical health issues, Sarah has not been able to sustain employment. She did find one other job but lost it after two weeks when her work schedule did not match that of public transportation and she couldn't get to work.

Only two study participants lived with partners who were employed. These two men worked full-time jobs and earned wages that were considerably higher than those of the female study participants, who all had primary responsibility for the children. One of these men earned \$18 per hour as a mechanic and the other earned about \$13 per hour in commissioned sales.

More than half of the families in the 2013 Study had no adult employed in the labor force. Barriers to employment for individuals reaching TANF time limits have been well documented in studies of these populations in other states (e.g., Pavetti & Kauff, 2006; Taylor et al., 2006; Zedlewski, Edin, Koball, Pomper & Roberts, 2003).

The following snapshots of Marta, Julie, Lillian and Sarah provide more detail regarding the employment experiences of the 2013 Study participants.

*Marta, age 45, lost her Section 8 housing after a fire. She sent her younger daughter, who is disabled, to live with her daughter's father, and Marta and her older daughter moved in with a friend in another town. This meant she lost her part-time work caring for her mother through the Alpha One program.*

*At the time of the interview, Marta and her daughter were sleeping on couches without a home of their own. Marta had just begun a job at a fast food restaurant located within walking distance of where she was living. She earned \$8 per hour and expected to work about 30 hours per week, once her training was complete.*

*In addition to bipolar disorder and arthritis in her back that have limited her ability to work in the past, she has a degenerative condition in her elbow. She said, "my doctor says I need surgery on my elbow, but said it was going to be a three or four month recovery. And I said that I can't do that. I'm the only income." When asked how she was managing working the nearly full-time job, she said "I push through the pain to work. I have no choice right now."*

*Julie* also struggles with physical and mental health conditions but was working part-time at the time of her interview despite these conditions. She has three children and a fiancé who has a full-time job. Her eldest child has married and moved out to live with her own husband, but Julie has remained a primary support to this daughter due to her serious health issues. Julie works assisting people with disabilities. She generally works less than 20 hours per week, making \$9.25 per hour. She said she wished she had more hours, but also knew that physically she could not handle a full-time job. She said, “The job I’m working, I love, they just don’t have enough hours. It’s a pro and a con. The part-time hours are good for me physically, because I can only pretty much make it until 12:30 or 1:00 before my body starts to give out on me.”

*Lillian* is 27 and has three children. She has recently begun a full-time job at a bank making \$12 per hour. She said, “It is the best job I’ve ever had.” Two things have allowed her to secure this employment: subsidized childcare and a college degree. When she was terminated from TANF, she had a newborn baby and was physically unable to work due to pregnancy-related complications. Nonetheless she was denied an extension with no explanation for the denial. She experienced considerable stress during the year after losing TANF, having no income, and caring for her young children as a single parent. She saw a mental health provider as her mental health deteriorated. She recalls, “I had some anxiety after all that happened. It was hard to deal with. I mean I couldn’t find work. I felt completely worthless.” The first job she obtained, she was unable to keep due to lack of affordable childcare. She said, “I still owe the lady for the two weeks she watched my children. My paycheck was \$200, and I owe her \$500. I couldn’t continue working because I didn’t have the day care.” Once she received subsidized childcare, she was able to secure her current job.

*Sarah*, who has one child and a GED, had been working part time as a cashier when she was terminated from TANF, but was unemployed at the time of the 2012 survey. She recalled, “I lost that job. I had gotten hurt on the job. They let me go.”

She has been looking for employment ever since. She was hired briefly at a restaurant, but her lack of transportation made that job unsustainable. She said, “That didn’t work out. I was there two weeks. They didn’t want me because I don’t drive. I have to take the bus. One time I was late because of the bus schedule and that was it.”

*Sarah* struggles with several mental health conditions including depression and anxiety and has tendonitis in her hands and ankles. Nevertheless, she said she would rather work than apply for disability benefits. She reported that she had applied for employment at all the places within walking distance of her home, but that she needed more training to get a job.

**While family income increased for some in the 2013 Study, those increases were more often attributable to an increase in SSI or other assistance than wages; median family income averaged 40 percent below the federal poverty level.**

While family income has increased for some of the 13 families, that increase has come largely from receipt of disability benefits or TANF regained through an extension. Only two respondents saw a marked increase in income due to employment. Nevertheless the median family income still falls far below the federal poverty level.

Monthly household income for the 2013 Study participants ranged from zero to \$2,500, with a median value of \$1,140 per month. Income was derived from a variety of sources: employment, disability benefits, child support and TANF. Households ranged in size from two to seven individuals, with the median number in the household being four, generally a single mother with three children. The 2013 federal poverty level for a four-person household is \$23,500, about \$10,000 more than the median annual income of the group of families interviewed in this study, leaving these families more than 40 percent below the federal poverty level.

### **The loss of TANF benefits resulted in the separation of parents from their children for some families in the 2013 Study.**

One of the more alarming consequences of the abrupt loss of TANF benefits was that some parents were separated from their children due to housing instability. One in three study respondents lost their home after their benefits were terminated, and for some of these families the loss of their home tore the family apart.

When these housing disruptions occurred children were sometimes sent to live with other family members or the children's fathers. Of the 13 families that responded, three families were forced to split up due to loss of housing. This is not an uncommon occurrence for families with very low incomes as indicated by a Mathematica Policy Research Study (Hill & Kauff, 2001). In the case of one of the 13 families, and also in the case of Wendy (a survey respondent in 2012, who was unable to complete the interview in 2013), DHHS removed the children from their parents when a safe place to live could not be provided. This was heart wrenching for the parents; for the children, it was deeply traumatic. This happened to Kate's family and to Wendy's. Their stories illustrate this phenomenon of family break-up due to loss of TANF.

*Kate and her husband both suffer from disabilities. Their family lost TANF benefits in the summer of 2012 causing them to lose their apartment and become homeless. This led to Kate's family breaking apart. Her eldest son, 17 years old at the time, moved out to live independently. Kate's 7- and 11-year-old children went to live with their father, despite some misgivings about his ability to care for them. DHHS took custody of her two youngest children who were just six months and two-years-old at the time, though Kate was given 30 hours of unsupervised visitation with them each week.*

*Kate, her husband and her husband's 16-year-old daughter, moved in with Kate's brother. After several unsuccessful attempts and finally with the help of legal services, Kate and her husband did receive an extension of TANF benefits due to their disabilities. Once she had TANF again, and with assistance from her town through GA, she was able to secure a two-bedroom apartment. With stable housing, DHHS returned her two youngest children to her custody in January 2013.*

*At the time of our interview, her family was reunited, she was receiving SSI for herself, TANF for her children, and her husband was awaiting a decision on his application for SSDI. In addition to her own mental health issues — which she reported had worsened with the stress of the past 18 months — Kate said she was dealing with the consequences of the emotional trauma for her children due to the separation and insecurity of the last 18 months.*

*Wendy could not complete an interview in 2013 because of her limited access to telephone service, but her story is compelling. She is 32 and has three young children under age 5. One of her children has special needs. She had just started a new job when her TANF benefits were terminated. Unfortunately, losing TANF also meant that she lost the childcare and the travel support that allowed her to work. She had a 45-minute commute to the new job, and childcare on her income was unaffordable so she lost the job and her family became homeless. She was told by DHHS that homelessness did not qualify her for a TANF extension.*

*In 2012, Wendy responded to the survey but was unable to do a follow-up interview because her phone access was very limited, and two of her children had contracted pneumonia at the homeless shelter and had been hospitalized. We made brief contact with her again in 2013. She reported that DHHS had taken her children and that she was couch-surfing. Now her highest priority was doing whatever she could to get her children back.*

### **Families whose benefits were terminated have experienced severe hardship.**

Most respondents to the 2013 Study have experienced a variety of hardships due to their loss of income. Their experiences are similar to those of other families surviving on little to no income as found by other studies (Hill & Kauff, 2001; Zedlewski et al., 2003).

Ten of the 13 respondents to the 2013 Study had to rely on a food bank; eight had their electricity, gas or phone service disconnected, some living several months without power. Nearly half reported running out of heating fuel.

Heather's story is an example of how losing TANF benefits left her family without water and heat.

*Heather lives with her children and one grandchild in one side of a duplex owned by her mother and grandmother. She moved here when she lost her previous housing after her TANF benefits were terminated. She has a disability and has applied for SSI. She is grateful to live rent free, but currently her unit has no water or central heating. She described how this happened, "We've had some vandals and literally they took the water meter with the copper pipes, so we've had no running water or heat in our unit. So we are using plug-in heaters. And the insurance didn't have vandalism coverage in it. So we've been reaching out to whomever, you know, and going to friends' homes to shower."*

*Her mother and grandmother do not have the \$5,000 that it will cost to fix the plumbing. Heather has sought help from her church and others and had raised \$1,000 at the time of the interview. She said she wanted to stay in the unit if possible. "I don't want to uproot my kids again. We're struggling, but we're all together."*

### **In many cases support for families losing TANF was simply shifted from the state to local municipalities; others went into debt to family and friends.**

Study participants reported efforts to try to raise money to reconnect their water or their lights when they were living without those basic necessities, or to put a down payment on an apartment when they were sleeping on couches at someone else's already cramped apartment. Nine of the 13 respondents had turned to their town for help through the General Assistance Program (GA); most received that assistance. Ten had to borrow money from family or friends, although these sources tended to be limited and left study participants burdened with debt.

## **Many reported that they were “worse off” or “much worse off” since losing TANF.**

Study participants were asked whether they felt they were better off, about the same or worse off compared to the time before they were terminated from TANF.

The majority of participants (7) said they were “worse off” or “much worse off.” Sarah’s story is one example of how living conditions deteriorated for many of the families in the study.

*Sarah has not been able to find employment since losing TANF. She struggles with both physical and mental health conditions that limit her ability to work. Nevertheless she has never completed an application for disability benefits, saying: “I’d rather work, if I could find a job.”*

*But with just a GED, no transportation and some health-limiting conditions, finding stable employment hasn’t been possible since she lost her TANF benefits. She is fortunate to live in subsidized housing, but still she has had her utilities cut off, has had to borrow money from friends and has received help through GA to be able to stay in her home.*

*She describes her family as worse off since losing TANF, “It is because I don’t have any income. My child is not getting any younger. She needs things. I can’t get them for her. That is hard.”*

Two individuals considered their situations to be better at the time of the interview than when they were receiving TANF. One was Lillian, the only study participant with a college degree, who had secured full-time employment when she obtained subsidized childcare. The other was Michelle, who reported that her family was better off because she was finally granted Social Security benefits based on her disability. Her situation is described below.

*When Michelle — age 26 — was interviewed in 2012, she was living with a friend after a period of homelessness, and her three children were living with other family members. One year later, her life had stabilized. She began to receive SSI and SSDI. Her children received TANF and child support. Her family’s total income is \$1,273 per month, still far less than the federal poverty level for a family of four, but far more than when she was terminated from TANF. She reflected, “In March, I got my own apartment, when I got my disability approved. And I have all three kids living with me now. I was able to keep TANF for my children because I’m on disability...Now I don’t always have to worry.” She gives a lot of credit to her ASPIRE worker who helped her to get two TANF extensions while she applied for her disability benefits. She said of this worker, “It felt like she went above and beyond to help me get it back. It was really nice to feel like I had someone on my side for once.”*

Four of the study participants did not have a straightforward response. They described themselves as better off in some ways and worse off in others. Caroline’s story illustrates this perspective.

*Caroline is 42 and had just one of her children living with her at the time of the interview. She receives child support (about \$400 per month) and does some babysitting for income. She returned to school in spring 2013. Once she has earned her associate’s degree, she will be qualified to be an “ed tech” and hopes to secure employment in the school system; she may go on to get her bachelor’s degree in special education. Caroline had worked on a degree in medical office management while in the ASPIRE program, but she found the course load requirement too difficult while raising her young child, and she did not finish the degree. She wished ASPIRE would have allowed her to take fewer classes. If so she would have her degree by now.*

*When asked to compare her current situation to her life prior to being cut off TANF, she said, “I would like to say better off, just the fact that I don’t have to rely on them [DHHS], not knowing what cuts they are going to be making, what is going to change. But it was a struggle when they just completely cut me off, to find out where I was going next. I did have to go to the town to request assistance to pay my rent so that I wouldn’t be evicted.”*



## Conclusions and Recommendations

The hardships faced by families responding to the 2013 Study are illustrated throughout the pages of this report. The deep poverty underlying these hardships was similarly apparent among families in the 2012 Study and is consistent with findings of the 2010 Study and other studies of families in similar circumstances throughout the nation.

The harm resulting from living in such harsh circumstances is now widely documented. In particular, recent studies on the effects of poverty on children have been linked to gaps in educational achievement and harm that persist long into adulthood creating higher risk of chronic disease and even premature death (Duncan & Magnuson, 2011).

Collectively these findings make clear that the needs of families receiving TANF for longer time periods do not go away when they reach an arbitrary time limit. Viewed together, the 2010 TANF Study and the 2012 and 2013 Studies of time-limited families suggest an even higher degree of hardship among families whose TANF has ended due to time limits. These families frequently go without basic necessities and their expenses are often shifted to local municipalities. Clearly policies that simply end family supports through TANF are not the answer to improving the economic security or well-being of these families and their children. Instead, solutions must address the underlying conditions of poverty that these families face.

Over the last several decades we have learned a lot about what keeps families in poverty and what it takes to help families move out of poverty. There are tried and true, evidence-based solutions — solutions that we know really work to improve the lives of families and children living in poverty.

Interviews with the 13 families who generously shared their experiences for this report provide further insight into changes that could both improve Maine's TANF Program and the lives of families like theirs. The following recommendations have been gleaned from the study's findings:

### **1. RECOMMENDATION: Prioritize education through DHHS' new assessment process as a route out of poverty for TANF families.**

- ◆ Finding work without a high school education is increasingly challenging in today's economy, yet that is the situation in which more than half of all families terminated as a result of time limits find themselves. In fact, it is anticipated that Maine will rank 49<sup>th</sup> in the nation by 2018 in the expected availability of jobs for those who do not complete high school (Carnevale, Smith & Strohle, 2010). At the same time, it is estimated that 63 percent of all jobs will require at least some post-secondary education or training by 2018 (Maine Development Foundation, 2013).
- ◆ Despite these facts, access to post-secondary education is shrinking among TANF families. Enrollment in the Parents as Scholars Program (PaS) has declined by 28 percent as a percentage of all TANF families since 2010 (Maine DHHS, 2010-2014). PaS is an evidence-based approach that has helped to lift TANF families out of poverty for well over a decade.
- ◆ Maine DHHS has recently implemented a new process that assesses all new TANF applicants on job readiness. It identifies employment barriers that they may have and creates a plan to overcome those barriers. This process offers the opportunity to identify the educational needs of new TANF families and promote a plan that will help them to achieve their educational goals.

**2. RECOMMENDATION: Provide assistance for TANF families with disabilities to help them navigate the SSI application and appeals process.**

- ◆ Six families in the 2013 Study were recently granted SSI benefits or had an SSI application pending. In most cases, these disabilities had been present for some time. The SSI application process is notoriously difficult to navigate; assistance from an advocate significantly increases the likelihood of success as well as increasing the timeliness of decisions (Ware & Mowry, 2012). The new assessment process discussed above also provides an excellent opportunity to identify serious disabilities when the family first applies for TANF. Moreover, the Office of Family Independence has recently established a Disability Advocacy Unit to assist General Assistance recipients access SSI. This unit could be expanded to assist TANF families as well. Once a TANF parent or child is assessed as potentially eligible for SSI based on disability, the caseworker could make a referral to this new unit to assist that person with the SSI application process. Receipt of SSI not only increases a family's economic security, but also reduces the state's cost of supporting families through the TANF Program by replacing TANF coverage with SSI for that individual.

**3. RECOMMENDATION: Improve and enhance the TANF “extension” process to ensure that individuals who continue to need assistance will not be subject to undue hardship.**

- ◆ As noted throughout this report, many families that were seemingly eligible for a TANF extension did not receive one. In some cases, this occurred because families were actually discouraged from applying for an extension; others did not receive the help they needed to pursue the process; and still others did not fit squarely within an existing extension option despite being unable to meet their family's needs. Based on these experiences, the following steps are necessary to ensure the security and well-being of families that reach the 60-month limit.
- ◆ **Improve the “disability” and “caretaker” extensions with a better definition of the term “gainful employment.”** Multiple families with disabilities, including those who were ultimately determined disabled by the Social Security Administration, were unable to access extensions despite the provision in rule and law for an extension for such families. DHHS data also raises significant concerns about whether disability extensions are being administered effectively, given the variance between the number of disability-related extensions granted and the extent of known disability among families that need TANF for longer periods.
- ◆ Maine law makes clear that families unable to perform “gainful employment” due to disability must receive an extension. Gainful employment is commonly understood as a job that provides consistent, continual income that enables a person to support her family. This was not the case for many of the families coping with disability in this report. This term must be better defined so that it is clear that such parents, unable to engage in work sufficient to support their families because of disability, receive the protection that the law intends for them.
- ◆ **Provide greater flexibility in the “employment” extension to capture those working to the extent that they are able.** Three interviewees in the 2013 Study were working, but were unable to work 35 hours per week due to health limitations. If a parent cannot work 35 hours a week, current rules prevent her from receiving an employment extension. This inflexible standard fails to recognize that some families have work-limiting disabilities that prevent them from meeting this standard. This rule should be modified to accommodate the circumstances of those families that are working to the best of their ability, but cannot meet this current requirement.

- ◆ **Create a new extension providing parents without a high school diploma or GED the opportunity to achieve that goal.** As noted above, more than half of those timed-off of TANF benefits did not have a high school diploma or GED. These individuals are at great disadvantage in today's labor market. A new extension should be created so those without a high school diploma have the opportunity to continue to receive TANF while they are engaged in study or other prerequisite activities necessary to reach that goal. These families would also benefit greatly from the new assessment process.

- ◆ **Promote opportunities to achieve post-secondary degrees through the Parents as Scholars Program.** Respondents to the 2013 Study clearly understood the value of increasing their education. Progress has been difficult for those who pursued that goal, given their limited to nonexistent income and insufficient student supports. Families leaving TANF are only eligible for an "education or training" extension if they were actually enrolled in such a program at the time they reached the 60-month limit. Under the current rule, once they lose TANF, they also lose access to the Parents as Scholars Program permanently.

A person may not be able to engage in post-secondary education at certain times in their lives for many reasons, yet may be ready to do so at another time. Post-secondary education yields higher wages and more secure employment over a lifetime (Harney, 2004), yet TANF families lose that opportunity if they are not participating in an educational program when they reach the time limit. This opportunity is vitally important to families, and to our state; it should be available to these families whenever circumstances permit them to pursue it.

#### 4. **RECOMENDATION: Poverty reduction should be an explicit goal of the TANF Program.**

- ◆ The extent of poverty experienced by TANF families identified in the 2010, 2012 and 2013 studies is exceptionally troubling and is no accident of fate. It is associated with disability; inadequate employment opportunity; inequitable access to education; domestic violence and other factors illustrated by the circumstances of families described herein. It is a serious threat that affects one in every five Maine child and one in every three single parent households ("Spotlight on Poverty," 2014).

A commitment to reforming these conditions requires an intentional and aspirational approach that begins with setting a goal and a target for poverty reduction. Establishing poverty reduction as an explicit goal of Maine's TANF Program would be a step in the right direction.

#### 5. **RECOMMENDATION: Housing security must be increased for families at risk of homelessness.**

- ◆ One of the more troubling findings in the 2013 Study was the fact that one in three families lost their housing. In some cases that loss caused wrenching family separation.
- ◆ Solutions to this critical problem have been tested and proven successful in Maine. Under the American Recovery and Investment Act, Maine tested several programs designed to intervene quickly with financial assistance and coordinated case management services to help families stay housed.
- ◆ The success of the Housing Prevention and Rapid Re-housing Program (HPRP) in Portland (McLaughlin, 2012) and other similar programs throughout the nation is well documented. These programs prevented more than one million people from losing their housing during the Great Recession. The partnerships created and lessons learned from the HPRP programs are being carried forward through HUD-supported and other programs throughout the country. Recent data provided by Maine Housing shows a 19 percent increase in the number of children, including unaccompanied youth, living in homeless shelters from 2011 through 2013. Maine should reinvest in this proven approach to reduce the growing rate of child and family homelessness.

**6. RECOMMENDATION: Increase Maine’s Earned Income Tax Credit (EITC) and make it refundable in order to make work pay for low-wage earners.**

- ◆ One of the greatest challenges faced by the 2013 Study respondents was low wages. With an average hourly wage of only \$9.25, a job alone cannot raise these families out of poverty.

The EITC is designed to encourage and reward work for low-income earners. Studies show that the EITC encourages large numbers of single parents to leave welfare for work, especially when the labor market is strong (CBPP, 2014).

- ◆ Twenty-five states, including the District of Columbia, supplement the federal EITC with their own state tax credit. Maine is one of these 25 states but the credit that we provide is among the lowest in the nation. Further, Maine is one of only a small minority of states (3) in which the credit is *not* refundable, meaning that excess tax liability is not refunded to the earner (National Conference of State Legislatures, 2014). A well-designed EITC would be a valuable tool to increase the wages of families interviewed in this report, and thousands of other low-wage earners trying to make ends meet in the state.

Implementing these recommendations would go a long way to respond to very real problems — homelessness, low wages, hunger, worsening health — experienced by the 2013 Study families. These are solutions that policy makers that are concerned about the rising levels of poverty for Maine families could adopt. These are solutions that would improve the lives of the children and families in this report and thousands of Maine families in similar circumstances.

## References

- Butler, S.S. (2013). *TANF time limits and Maine families: Consequences of withdrawing the safety net*. Augusta, ME: Maine Equal Justice Partners.
- Carnevale, A., Smith, N., & Strohl, J. (2010). *Help wanted: Projections of jobs and education requirements through 2018*. Washington, DC: The Georgetown University Center on Education and the Workforce. Maine state level data available at <http://www9.georgetown.edu/grad/gppi/cew/pdfs/maine.pdf>
- Casey, T., Davies, J. Gifford, A. & Menard, A. (2010). *Not enough: What TANF offers family violence victims*. Washington, DC: Legal Momentum and National Resource Center on Domestic Violence. Retrieved from <http://www.legalmomentum.org/assets/pdfs/not-enough-what-tanf-offers.pdf>
- Center for Budget and Policy Priorities (CBPP). (2014). *Policy basics: The Earned Income Tax Credit*. Washington, DC. Retrieved from <http://www.cbpp.org/files/policybasics-eitc.pdf>
- Duncan, G.J. & Magnuson, K. (2011, Winter). The long reach of early childhood poverty. *Pathways: A Magazine on Poverty, Inequality, and Social Policy*, 22-27.
- Floyd, I. & Schott, L. (2013). *TANF cash benefits continue to lose value in 2013*. Washington, DC: Center for Budget and Policy Priorities. Retrieved from <http://www.cbpp.org/files/10-21-13tanf.pdf>

- Harney, J.O. (2004). *Great expectations: College as a right and responsibility for all Maine people*. Augusta, ME: Maine Compact for Higher Education. Retrieved from [http://www.collegeforme.com/action\\_plan.pdf](http://www.collegeforme.com/action_plan.pdf)
- Hill, H. & Kauff, J. (2001). *Living on little: Case studies of Iowa families with very low income*. Princeton, NJ: Mathematica Policy Research, Inc.
- Loprest, P. Maag, E. (2009). *Disabilities among TANF recipients: Evidence from NIHS*. Washington, DC: The Urban Institute. Retrieved from <http://aspe.hhs.gov/hsp/09/disabilityamongtanf/index.shtml>
- Maine Children's Alliance. (2013). *Maine kids count*. Augusta, ME. Retrieved from <http://media.kjonline.com/documents/405695-2013kidscount.pdf>
- Maine Department of Health and Human Services, Office of Family Independence. (2013, December 1). *Geographic distribution of programs and benefits for November 2013*. Retrieved from [www.maine.gov/dhhs/ofir/reports/2013/geo-november.pdf](http://www.maine.gov/dhhs/ofir/reports/2013/geo-november.pdf)
- Maine Department of Health and Human Services, Office of Family Independence. (2010-2014). *Geographic distribution of programs and benefits for January 2010-January 2014*. Retrieved from [www.maine.gov/dhhs/ofir/reports/reports](http://www.maine.gov/dhhs/ofir/reports/reports)
- Maine Department of Education. (2012). *Graduation and dropout rates 2010/11*. Retrieved from <http://www.maine.gov/education/graduates/gradrate1011.html>
- Maine Development Foundation. (2013). *Jobs in Maine: Online job postings by industry, occupation, skills, and education*. Retrieved from [www.mdf.org/publications/Jobs-in-Maine-online-Jobs-Postings-by-Industry-Occupation-Skills-and-Education/664/](http://www.mdf.org/publications/Jobs-in-Maine-online-Jobs-Postings-by-Industry-Occupation-Skills-and-Education/664/)
- Mayhew, M.C. (2012, November 29). *Public Law 2011. Chapter 380 Sec. PP-9: Report on the impact of Temporary Assistance for Needy Families program reforms*. Memorandum submitted to the Joint Standing Committee on Health and Human Services and the Joint Standing Committee on Appropriations and Financial Affairs of the Maine State Legislature.
- McLaughlin, J.C. (2012). *Evaluation of the Homelessness Prevention and Rapid Re-housing Program for Portland: Final report*. Portland, ME: University of New England. Retrieved from <http://www.portlandmaine.gov/hhs/hprpfinalreport01232012.pdf>
- McLaughlin, J.C. & Butler, S.S. (2011). *Families in focus: Moving beyond anecdotes: Lessons from a 2010 survey of Maine TANF families*. Augusta, Maine: Maine Equal Justice Partners and Maine Women's Lobby.
- National Conference of State Legislatures. (2014). *Tax credits for working families: Earned Income Tax Credit*. Available at <http://www.ncsl.org/research/labor-and-employment/earned-income-tax-credits-for-working-families.aspx>

- Pavetti, L.A. & Kauff, J. (2006). *When five years is not enough: Identifying and addressing the needs of families nearing the TANF time limit in Ramsey County, Minnesota*. Princeton, NJ: Mathematica Policy Research, Inc.
- Seefeldt, K.S. & Orzol, S.M. (2005). Watching the clock tick: Factors associated with TANF accumulation. *Social Work Research*, 29 (4), 215-229.
- Spotlight on Poverty and Opportunity. (2014). Available at: <http://www.spotlightonpoverty.org/map-detail.aspx?state=Maine>
- Taylor, M.J., & Barusch, A.S. (2004). Personal, family and multiple barriers of long-term welfare recipients. *Social Work*, 49 (2), 175-183.
- Taylor, M.J., Barusch, A.S. & Vogel-Ferguson, M.B. (2006). Heterogeneity at the bottom: TANF closure and long-term welfare recipients. *Journal of Human Behavior in the Social Environment*, 13 (2), 1-14.
- Ware, D. & Mowry, J. (2012, May 16). *Expediting SSI/SSDI applications*. Presentation by SOAR Program of the Substance Abuse and Mental Health Services Administration. Retrieved from: <http://www.nhchc.org/wp-content/uploads/2012/05/HCH2012-SOAR-Using-Your-Collaborative-Spirit-to-Expedite-Benefits-Process.pdf>
- Zedlewski, S.N., Edin, K., Koball, H., Pomper, K., & Roberts, T. (2003). *Families coping without earnings or government cash assistance*. Occasional Paper No. 64. Washington, DC: Urban Institute.