

Adult-Aided and Child-Only TANF Take-Up and the Promotion of Child Well-Being

Richard Speiglman

Child and Family Policy Institute of California

Jane Mauldon

Goldman School of Public Policy

University of California at Berkeley

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Child-Only Cases and Connections to

Child Well-Being in TANF

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or, let's talk sticky wickets. . .

. . . in pursuit of a safety net for children, is it possible that in some *areas* Child-Only TANF use isn't comprehensive enough while in other areas it's use is too widespread?

For details see the 12/2012 report

TANF Child-Only Cases: Who Are They? What Policies Affect Them? What Is Being Done?

by Mauldon, Speiglman, Sogar and Stagner

posted at Chapin Hall web site

[http://](http://www.chapinhall.org/research/report/tanf-child-only-cases-who-are-they-what-policies-affect-them-what-being-done)

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- Office of Planning, Research and Evaluation; Administration for Children and Families; U.S. Department of Health and Human Services
- Assistant Secretary for Planning and Evaluation; U.S. Department of Health and Human Services

The Child-Only Report

- National, state, and county policies shaping TANF child-only caseloads
- Cross-state and over-time analyses of 4 TANF case types
- In-depth in four “focal states”: CA, FL, IL, NY
 - Caseload counts by Case Type every 6 mos for 5 yrs
 - Interviews with state and county officials and advocates
 - Policy-focused survey of TANF administrators
- Annual caseload counts over 5 yrs for 35 “study states”
- National caseload data from Administration for Children and Families

Sharp decline in TANF's safety net role

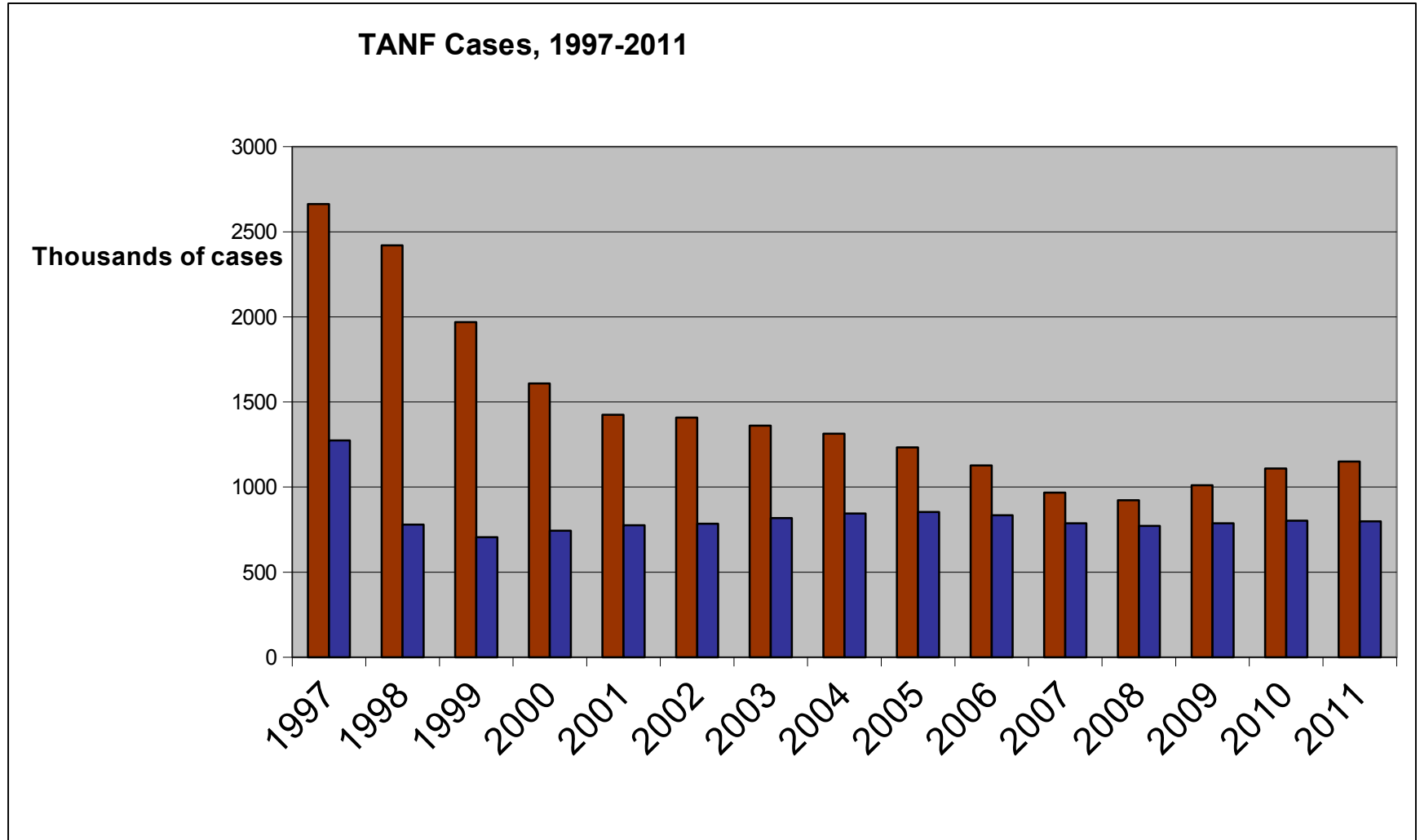
“In 1996, for every 100 families with children living in poverty, TANF provided cash aid to 68 families. By 2010, it provided cash assistance to only 27 such families [AFDC] lifted out of deep poverty 62 percent of the children who otherwise would have been below half of the poverty line; by 2005, this figure for TANF was just 21 percent.”

– Trisi and Pavetti, Center on Budget and Policy
Priorities

TANF's diffuse safety net role serves primarily four caseloads

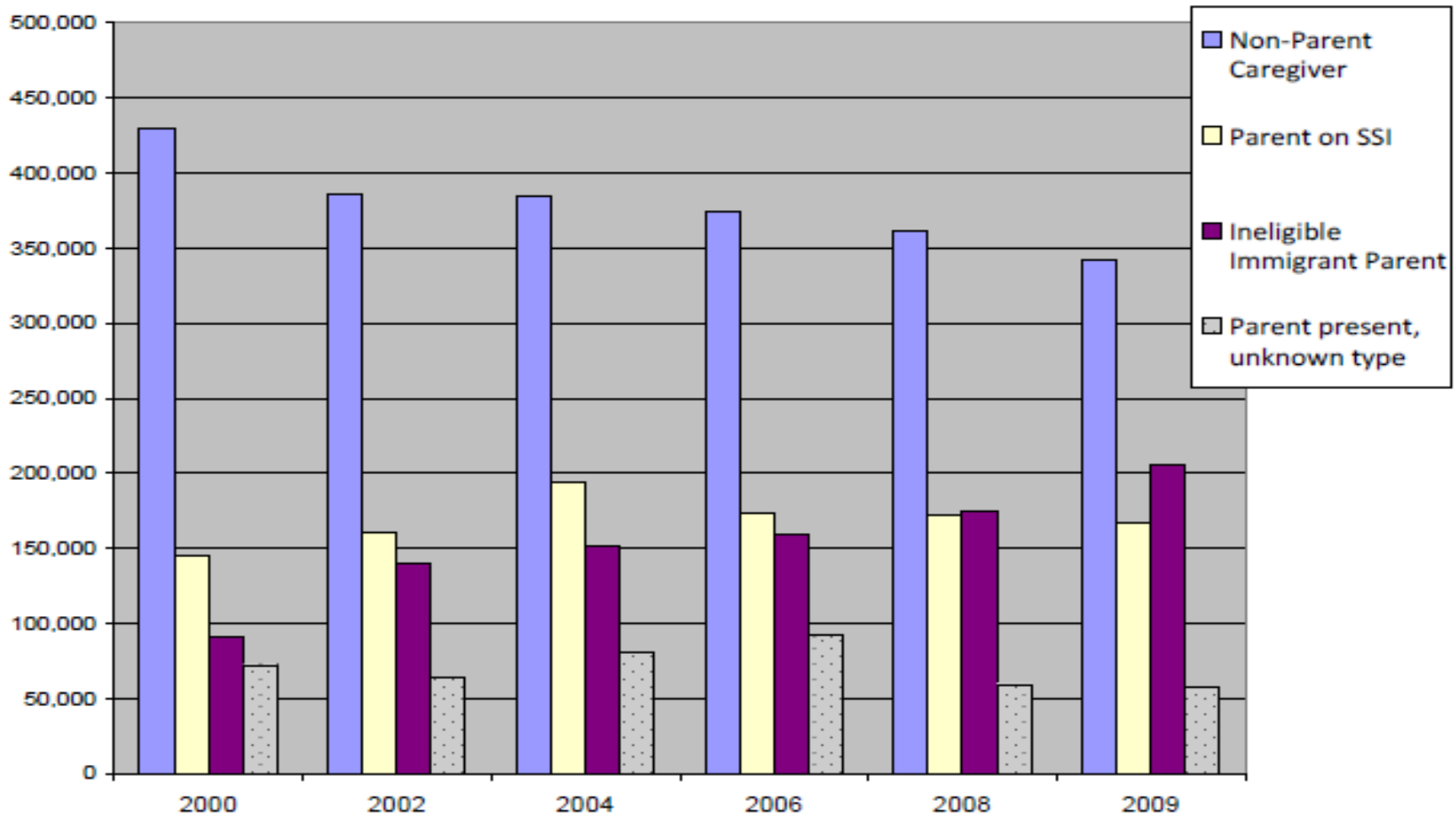
1. Provides cash aid and work supports (on a temporary basis) for aided-adult family cases
2. Supports children in kinship foster care and children living with kin outside the foster care system (we call these “non-parental caregiver” or NPC cases)
3. Supplements SSI payments to disabled parents (SSI-receiving parent cases), and
4. Provides cash aid to citizen children whose parents are denied aid due to the parents' immigration status (ineligible immigrant parent, or IIP cases)

TANF cases, 1997 - 2011



NPC cases are the largest category of child-only TANF nationwide

Average Monthly Counts of Child-Only Cases by Type:
NPC, SSI, IIP and "Parent-Present Unknown Type" of Child-Only Cases



State variation

- Stability in overall child-only TANF numbers disguises the important story
- Enormous variation across states
 - in caseload trajectories or growth patterns, by type of child-only case
 - in the share that child-only cases are of the TANF caseload
- In 9 states, child-only cases < 30% of TANF caseload
- In 30 states 30% - 49% of TANF caseload
- In 7 states 50% - 69% of TANF caseload
- In 5 states > 70 percent of TANF caseload

The TANF block grant

How do states make and make use of policy options to address the well-being of poor children? How do parents behave?

- Who is TANF-eligible? For what time limit?
- Access or barriers to TANF receipt
- Value of TANF in dollars
- Interest in TANF among those eligible
- Resultant take-up rate

In background, state liberality, budget, and challenges in funding child welfare and other services

SSI-Receiving Parent Child-Only TANF Cases

- Triple Burden: Poverty + Work Incapacity + Disability
- More generous benefits than TANF
- Likely to stay long-term on SSI + TANF Child-Only
 - Perhaps until youngest child ages out
 - Income unlikely to increase (no earnings)
 - No self-sufficiency, no emergence from (deep) poverty
- SSI + child-only TANF provides on average \$608 more than an adult-aided case (Wiseman 2001)
 - This increment requires that states disregard the SSI benefit as income in calculating TANF

Take-up of SSI parent child-only TANF among eligible parents: An estimation strategy

- Identify eligible parents using ACF measures
 - Has work-disabling condition – Reports any SSI income
 - Has low income – Separate estimates for men, women
 - Exclude SSI recipients with non-disabled spouses
- Nationwide: 13% - 14% of SSI parents **would receive** child-only TANF if they applied. The others are married or co-parent with other adults who do not receive SSI, and the family income > the SSI eligibility threshold.
- This rate applied to each state to yield count of eligible SSI-parent households

Take-up of SSI-parent child-only TANF varies widely across states

- Depends on whether parents are likely to gain access to child-only TANF by transferring from adult-aided TANF
- Depends on awareness of the option for and enrollment in TANF child-only benefit among SSI-receiving parents who did not receive adult-aided TANF
- Initial TANF enrollment depends in part on size of the TANF benefit – how attractive is it? – as well as state procedural practices that may promote or serve as enrollment barriers
- Count of eligible parents depends on rate of disability among parents and on **SSI take-up** among disabled adults (both vary across states)

SSI-parent child-only enrollment

- Child-only TANF, like adult-aided TANF, is underutilized; eligible children could benefit from the additional income
 - Many SSI-eligible disabled parents are not enrolled in SSI . . . Maybe they're part of TANF cases
 - Many SSI-receiving parents have not enrolled their children in child-only TANF
 - In total, we estimate, only 28% of the TANF-eligible children of SSI-receiving parents are enrolled in child-only TANF

Take-Up of SSI-parent child-only TANF varies by state TANF grant amount

One-Child Grant in a Child-Only TANF SSI-Parent Case	Study States That Offer This Level of Grant	Estimated Avg Rate of TANF Child-Only Enrollment among Elig. Children of SSI Parents
Lowest (\$80 –\$149)	IL, IN, ME, MO, OK, SC, TX	23%
Below Avg (\$150 –\$249)	AZ, FL, GA, IA, KS, NC, NJ, OR, WI, VA	28%
Above Avg (\$250 –\$349)	CA, MN, NM, RI, UT, WA, WV, WY	42%
Highest (\$350 –\$600)	AK, CT, MA, MD, NH, NV, NY, SD, VT	39%

State policies for adult-aided TANF affect the size of the SSI-Parent Child-Only Caseload

- The larger the adult-aided caseload, the larger the pool for transfer to SSI-Parent child-only cases
- The more quickly that transfers take place, the greater the number of adults moving from TANF to SSI income
 - Transfer rates reflect
 - % of TANF-aided adults who are disabled
 - State/county efforts to identify disabled parents and support transfers
 - Size of pool is further affected by
 - Ease of TANF enrollment (vs diversion policies)
 - Stringency of sanctions (full-family vs child-only)
 - Time limits (longer time limits = more time to identify parents' disability and qualify parents for SSI)
 - Benefit amount (more generous → larger caseload)
 - Poverty and general economic conditions / employ. opportunities ¹⁷

Implications of adult-aided limits

- In states with short lifetime limits for TANF aid and strict work requirements, many disabled parents never enter TANF, are quickly sanctioned off aid, or rapidly exhaust their TANF benefits
 - In such states, disabled parents may not apply for SSI at all, or may have to leave TANF before the application is complete or approved
 - Once separated from TANF disabled parents lose a potential source of help in navigating the SSI application process

Children's and parents' needs

Not only are most families who would benefit from SSI-parent child-only TANF not receiving that benefit, among those who do receive it, the cash assistance is certainly inadequate

- Children and their disabled parents would benefit from high-quality childcare, housing assistance, and consistent mental health services
- TANF administrators report needs also for health care, respite care, funds for children's educational expenses, and transportation
- TANF programs are not designed to provide the service enrichment that could assist children of disabled SSI-receiving parents

Possible policy goals for SSI-parent child-only TANF

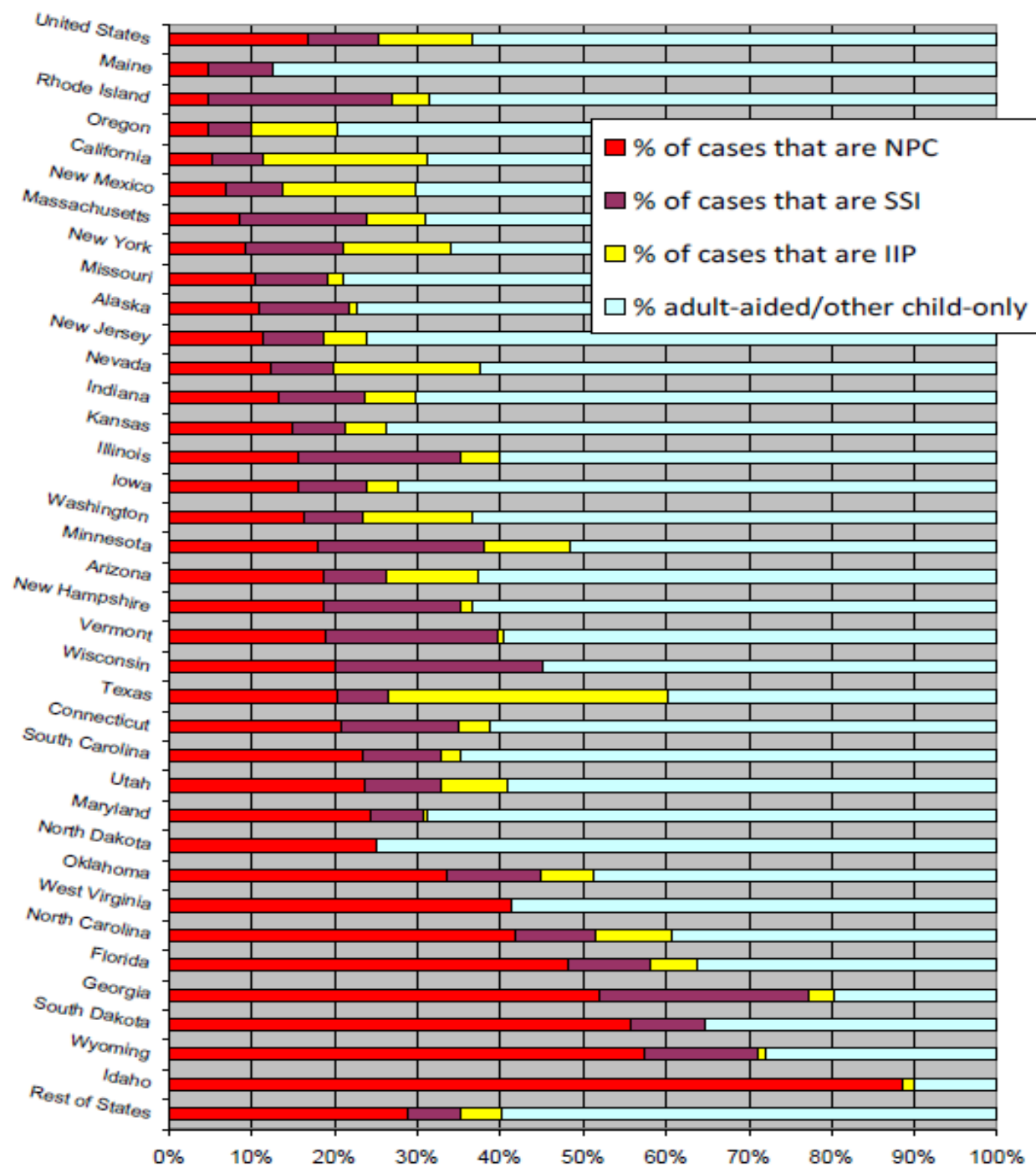
- Maximize protection for children
 - Support TANF enrollment of children of SSI-receiving parents
 - Maintain adequate TANF benefit levels for these cases
- and/or support transitions to employment for parents (despite disabilities)
- and/or expand SSI principle of national policy consistency
 - Assure a minimum level of support for children of disabled parents, perhaps by amending the SSI program to include support for dependents
- and/or keep caseloads low; serve only the neediest

Non-Parental Caregiver (NPC) Child-Only TANF Cases

- For non-parent relative caregivers who do not qualify for adult-aided TANF
- Most states impose no income criteria, time limits, or other eligibility criteria on NPC child-only TANF
 - A few states have means-testing and/or time limits
- Absent parents must pay child support if they have income which, for some relative caregivers, may discourage TANF use

NPC aid supports...

- Children in family-arranged care, never “touched” by Child Protection
- Children diverted from foster care / “kinship care” by state or county officials
- Former foster children
- Current foster children, if
 - they do not have eligibility for IV-E foster care and
 - the state does not pay the IV-E rate for non-IV-E-eligible children



- Large variation across states in share of TANF cases in NPC child-only (in RED)
- In 7 study states, NPC are <10% of TANF caseload,
- In 7 states, NPC are >40% of TANF cases

NPC take-up by poor children with rel-carers inversely related to TANF take-up generally

Grouping by low to high share of TANF in NPC child-only	Study States in this Category	% of poor children living with non-disabled parents that have any TANF
Small % of TANF cases NPC child-only: Avg= 9%	AK, CA, IN, ME, MA, MO, NV, NJ, NM, NY, OR, RI	28%
Midlevel % of TANF cases NPC child-only: Avg= 19%	AZ, CT, IL, IA, KS, MD, MO, NC, MN, NH, SC, TX, UT, VT, WA, WI	18%
High % of TANF cases NPC child-only: Avg= 49%	FL, GA, ID, NC, ND, OK, SD, WV, WY	6%

Summary NPC caseload findings

- In two-thirds of states NPC caseloads fell 2002-2010
 - NPC as % of caseload mainly stayed stable or fell; if % rose, due to large drops in adult-aided cases
- In one-third of states, NPC caseloads grew
 - Here, NPC's % of caseload also grew
 - Here, one-third of TANF cases in NPC
- Strong negative correlation between the % that NPC cases are in TANF, and TANF coverage of poor parent-present families: Crowd-Out?

NY State outside NY City appears to use TANF in lieu of foster care

Rates of TANF receipt and foster care aid among relative caregiver families

	TANF		IV-E kin foster care	Kin caregiver receives TANF or IV-E foster care funds
	In NPC TANF	IN TANF, not NPC		
	Per thousand children in the population			
New York City	2.5	2.4	3.0	7.9
Rest of New York State	6.2	1.1	0.3	7.6

Sources: American Community Survey, New York State foster care caseload data and focal state data

But

- Only 42% of NPC child-only cases are enrolled in SNAP, suggesting that even if many are low income, most do not live in poverty
- The absence of income eligibility criteria, work requirements, or time limits means that
 - The rate of TANF participation among relative care children in TANF is at least 3 times as great as TANF enrollment among children in non-disabled parent-present homes

Contact Info

Richard Speiglman

Senior Research Analyst

Child and Family Policy Institute of California

richard.speiglman@cfpic.org

(510) 919-2535