

Welfare to Work, or Welfare to *Worse*?

*A study conducted by the
Connecticut Alliance for Basic Human Needs
(CABHN)*

Prepared by:

Ellen Small, MSW

CABHN Coordinator

Legal Assistance Resource Center of CT



“Whoever says ‘When I grow up, I want to be on welfare?’ Who actually wants to be in this situation?”

former recipient of Temporary Family Assistance,
Middletown, CT

Executive Summary

This report is based on the experiences of current and past recipients of cash assistance and the providers who work with them. The information was collected at a series of nine focus groups held throughout the state in the fall of 2009. Approximately fifty current and/or former recipients of cash assistance participated in these forums along with numerous community providers.

The discussions at the focus groups highlighted four key findings about Connecticut’s Jobs First Employment Services (family welfare) program and the federal TANF (Temporary Assistance for Needy Families) program:

- 1) The cash assistance component is a critical safety net provision for Connecticut’s most vulnerable families when in crisis.
- 2) Federal TANF requirements regarding workforce participation and eligible training opportunities significantly hinder the Jobs First Employment Services program’s ability to adequately meet the employment, training, and educational needs of program participants.
- 3) State workers administering the TFA program are overburdened and often unresponsive to the needs of TFA participants.
- 4) JFES is not performing to its potential in moving families out of poverty, failing to provide them with the skills and training they need to maintain gainful employment.

Policy Recommendations:

Federal TANF:

- 1) Shift program focus from work participation requirements to a more outcome-based model which focuses on moving families out of poverty, rather than just off cash assistance rolls.
- 2) Permit more education and training options to count toward work participation rates.

State Jobs First:

- 1) Phase out cash assistance, rather than abruptly eliminating all cash assistance at the end of 21 months or of a six-month extension.
- 2) Restructure the JFES program to allow parents greater access to relevant, useful, and marketable education and training opportunities.
- 3) Expand eligibility for extension of benefits during economic downturns by adding an option for additional extensions.
- 4) Establish a minimum caseload for caseworkers and supervisors and provide adequate funding to hire and train staff to meet these caseload requirements.

I. Introduction

During the fall of 2009, the CT Alliance for Basic Human Needs (CABHN), conducted focus groups throughout Connecticut with current and past recipients of cash assistance, or Temporary Family Assistance (TFA), as well as social service providers who work with clients who have used the TFA program. During these sessions, we discussed with participants their experiences on cash assistance—what they find helpful about the program, what they find unhelpful or limiting, and what they recommend to improve the program and more effectively meet the needs of Connecticut’s families. Focus groups were held in New Haven, Hartford, Middletown, Stamford, Norwich, Danbury, Waterbury, and Bridgeport. Approximately fifty current or former recipients of cash assistance participated in these forums along with numerous community providers.

The goals of this project were threefold:

- 1) To assess the efficacy of Connecticut’s cash assistance program in moving families from cash assistance into gainful, sustainable employment.
- 2) To provide recommendations to the Connecticut General Assembly on how to improve the Jobs First Employment Services (JFES) and Temporary Family Assistance (TFA) programs so that they better meet the needs of Connecticut’s most vulnerable families.
- 3) To provide recommendations to the Connecticut Congressional delegation on how to improve the federal Temporary Assistance to Needy Families (TANF) program. The TANF program is scheduled for reauthorization by September 30, 2010.

The responses we received clearly demonstrate that cash assistance is a vital safety net for our state’s most vulnerable families and that job training and educational opportunities are key to moving families out of poverty. Our findings also show that families receiving cash assistance experience significant barriers to work not experienced by the majority of the working population. These barriers are highlighted in subsequent sections of this report. To move families out of poverty, it is not only the immediate need for cash assistance that must be considered, but also the need for improved job skills and access to employment opportunities.

Our exploration into the efficacy of Connecticut’s cash assistance program led us to a disconcerting realization:

Of the nearly fifty recipients of cash assistance interviewed, not one felt that s/he had moved out of poverty and into gainful, sustainable employment. None of our participants reported they currently work full-time. Many past recipients now maintain part-time, low-wage jobs that do not provide enough income to survive without receiving additional public benefits such as SNAP or Medicaid. Others, despite persistent efforts, are simply unable to find work at all. Although many participants expressed gratitude to the state for providing a cash assistance safety net during their time of crisis, they also repeatedly emphasized their frustration at the program’s inability to truly help them transition from welfare to work.

The responses we received highlight four key findings about Connecticut's Jobs First Program and the federal TANF program:

- 1) The cash assistance component (TFA) is a critical safety net provision for Connecticut's most vulnerable families when in crisis.
- 2) Federal TANF requirements regarding workforce participation and eligible training opportunities significantly hinder the Jobs First Employment Services program's ability to adequately meet the employment, training, and educational needs of program participants.
- 3) State workers administering the TFA program are overburdened and often unresponsive to the needs of TFA participants.
- 4) The job readiness component (JFES) is not performing to its potential in moving families out of poverty by providing them with the skills and training they need to find and maintain gainful employment.

II. What challenges do recipients of cash assistance face in transitioning from welfare to work?

*"It's not our brains that hold us back – it's money."
TFA Recipient, Middletown*

Many barriers prohibit recipients of cash assistance from moving out of poverty and into self-sufficiency. These barriers include, but are not limited to:

- Access to safe and reliable child care. Many parents receive subsidized child care through Connecticut's Care4Kids program, but still cannot find available providers. Thus, it is not only important to subsidize payment to child care providers, but also to help families better identify and secure consistent childcare providers. For those parents not receiving subsidized childcare, affording payments is nearly impossible.
- Access to reliable transportation. Most participants we interviewed did not have access to a personal or family-owned vehicle. Therefore, the majority use public transportation when they need to travel. This limits their ability to travel at certain times and restricts the locations to which they are able to travel. Thus, they are restricted in the jobs they are able to apply for. In addition, they often have difficulty even having money to pay for public transportation when needed. This limits the ability of parents to travel to and from job interviews and places of employment.

- Lack of available jobs. Not only does the present economic situation exacerbate the difficulty of finding a good job, but also it makes it even more difficult for cash assistance recipients to comply with their work participation requirements to maintain enrollment in the program.
- Limited education. Many recipients of cash assistance do not hold a high school diploma or GED.
- Limited educational opportunities. Opportunities for adult basic education and post-secondary education are limited for individuals on cash assistance due to federal requirements defining appropriate “work” activities and state requirements which limit the amount of time individuals have to complete educational and training activities and which bar participation in two-and-four-year degree programs.
- Physical and cognitive disabilities – both of parents and their children – create limitations in the types of jobs parents can work and the amount of time available for work.
 - In particular, mental health needs can make it difficult for individuals receiving cash assistance to obtain and maintain stable employment. Often it is their mental health needs that cause them to be in a crisis situation where they need cash assistance.
- Abusive partner relationships
- Limited English proficiency presents challenges both in obtaining employment and in finding training opportunities offered in another language.
- Lack of child support payment and father involvement make it difficult for single-parents to provide for the basic needs of their children, secure child care, and attend a full-time job, especially when children are under age 6.
- Responsibility to care for other family members, not just children, makes it difficult for parents to have time to meet work requirements.
- Homelessness presents an additional barrier for families already struggling to be able to secure gainful, sustainable employment to move them out of financial crisis.
- Education and trainings are often not conducive to working participants. Trainings are often not offered at times when parents can go if they are working. Thus, they must choose between work and further education.
- Lack of quality help from state workers in helping participants find employment or relevant training.
- Participants find it difficult to find gainful, sustainable employment AND comply with the requirements of JFES. Often they must choose inadequate, low-wage, part-time employment simply to maintain compliance with the program.

In addition to experiencing personal barriers to work, participants also report significant challenges encountered once enrolled in the program that reflect a need for improved service provision from the Connecticut Department of Social Services and the Connecticut Department of Labor. Some of these challenges include:

- Termination of client benefits due to persistent and frequent misplacement of paperwork by DSS staff. This was a problem consistently reported by all participants served by various DSS area offices.
- High demand for paperwork submission and re-submission due to redetermination requirements is exhausting and overwhelms clients.
- Lack of streamlined application and redetermination procedure (i.e. a paperwork nightmare rather than a computerized system).
- Lack of communication between DSS and DOL on progress and compliance of clients.
- Rude and unhelpful treatment of clients by both DSS and DOL caseworkers.
- DSS caseworkers impossible to reach by phone and do not return phone calls. Clients often must call their caseworker's supervisor in order to have their needs met.
- Lack of privacy in DSS office, allowing other clients to hear private information.
- Feelings of shame or failure associated with walking into DSS office in order to ask for help.
- Workers do not inform clients of all their options once they leave cash assistance.
 - For example, clients unaware of "Safety Net" program
- Termination of cash benefits due to making \$1.00 or \$5.00 over the limit.
- Employment plans do not always reflect consideration of unique needs or challenges facing the client and their family.
 - Many participants report difficulty complying with their work participation requirements due to inability to find childcare.
- "One Stop" system is not really one-stop; clients must go to variety of offices or providers in order to compile all the paperwork they need to apply for benefits, meet redetermination requirements, or prove work participation compliance.
- Many participants did not understand the 21-month lifetime limit when they enrolled in cash assistance. This was not communicated to them clearly by caseworkers.
- DOL often requires you to take the same aptitude tests over and over, which delays client ability to enroll in trainings.

- Jobs First program offers unhelpful trainings that do not move clients out of poverty and into full-time, stable employment.

One participant described the futility of Jobs First training she received as a CNA, saying, “I was working overnight stocking at TARGET while training to become a CNA. After my training, I got a job as a CNA and made \$2.00 LESS an hour than I made working at TARGET.”

- Trainings offered are not in higher-paying, competitive fields.
- Trainings do not get you an education, they merely get you a certificate.
- Many people do not even qualify for trainings offered or for the trainings that are of most interest to them.
- Participants often do not have enough money to complete the trainings that are offered.
- Time limits often prohibit parents from completing trainings in which they enroll.
- Lack of available jobs in fields trainings prepare clients to enter.

III. **What supports do families need while on cash assistance to move them out of poverty?**

“I wanted to go to school and get an education. I did NOT want to receive cash assistance. But I had to care for my child, and I was not able to maintain compliance with the Jobs First program if I went to school.”

~ Former TFA recipient, Hartford

The parents interviewed for this report were honest about their past or present utilization of Temporary Family Assistance, but they were not pleased to have needed to receive cash assistance at any time. **All of the participants in our focus groups indicated a strong desire to work and become self-sufficient to care for themselves and their families without needing government assistance.**

The parents emphasized their desire to become better educated and trained to be able to get a good job. **Participants identified access to education as the key to moving them out of poverty.** They not only need cash assistance to help them in a time of crisis; they also need education and work supports to secure stable employment.

One caseworker described the situation facing JFES participants, saying **“Education is the key! Unfortunately, they are not receiving it. They are receiving trainings, trainings for jobs that are not going to get them out of poverty.”**

The following overarching issues should be a priority of both the TANF and JFES programs to meet the needs of cash assistance recipients:

- Accessible and affordable child care so parents can go to work and have their children safely cared for.
- Adequate access to transportation to and from jobs and job interviews. This includes keeping public transportation accessible, keeping costs down and expanding availability.
- Access to post-secondary education opportunities.
- Increased access to Adult Basic Education.
- Increased access to Vocational Education, including trainings offered in languages other than just English.
- Consideration of a participant's physical, cognitive, or mental health limitations and supports to meet these unique needs.

IV. Federal and State recommendations

"They try to get you into programs or trainings quickly because that will allow them to get you off assistance faster – but it won't get you out of poverty."

~ Former TFA recipient, Norwich

The following revisions to both the TANF and JFES programs would serve as an excellent framework for helping families overcome multiple and persistent barriers to self-sufficiency.

Federal TANF:

- 1.) Shift program focus from work participation requirements to a more outcome-based model which focuses on moving families out of poverty, rather than just off of cash assistance rolls. The current work participation measure places unfair burdens on families in crisis and on states as it encourages moving individuals off cash assistance and into jobs quickly; it is not designed to ensure families move into gainful, sustainable employment and into self-sufficiency.
- 2.) Permit more education and training options to count toward work participation rates. Parents enrolled in cash assistance are often discouraged from pursuing adult basic education or post-secondary educational opportunities because of pressure to participate in activities that count toward federal work participation requirements. Often they make the difficult choice to struggle through without enough cash to support their family simply because they know that education is the only way they will be able to provide for their family long-term. Others cannot survive without cash assistance and must choose the temporary relief over a long-term solution.

State Jobs First Program:

- 1.) Phase out cash assistance rather than abruptly eliminating all cash assistance at the end of 21 months or a six-month extension. Families who are unable to establish self-sufficiency during their 21-months on cash assistance experience financial crisis as their cash benefits are completely eliminated once their time expires. Many of these families have been limited in the amount of hours they could work while receiving cash assistance due to the program's earned income limitations. As a result, they are faced with an immediate loss of half their cash income once they are terminated from cash assistance.
- 2.) Restructure the JFES program to allow parents greater access to relevant, useful, and marketable education and training opportunities. Participants in our study repeatedly expressed their dismay over the quality of trainings offered through the Jobs First program. Parents reported their preferred trainings were difficult to enroll in, and, in order to meet their work participation requirements, they had to enroll in trainings that were unhelpful, repetitive, and did not prepare them to enter the workforce. They reported feeling pressured to take certain trainings by DOL workers so that the state could meet its federal work participation requirements. Parents found they were often better served if they sought employment independently, rather than participate in useless trainings. All participants concurred that JFES trainings did not help them obtain employment that would lift them out of poverty and help them become self-sufficient.

Suggested revisions to the JFES program include:

- Allow participants to spend longer amount of time in Adult Basic Education, including GED programs.
- Fund subsidized employment opportunities, especially during periods of high unemployment such as the one we are experiencing now.
- Allow participants enrolled in certain education and training opportunities flexibility on their time-limits so they are able to complete their training, placing particular emphasis on adult basic education, vocation education, and on-the-job training.
- Lift the Connecticut bar on participation in 2-4 year degree programs while receiving cash assistance.

One participant highlighted the importance of a stronger education component to Jobs First, saying, *"How do you expect people to get a job if they don't have an education? You have to help people get a real education, not just give them all of these certificates for trainings."*

- 3.) Expand eligibility for extension of benefits during economic downturns by adding an additional 6-month option. Many families who have already utilized their 21-months and their two 6-month extensions are now facing financial crisis again due to loss of jobs throughout the state or lack of available jobs. The state should adopt a temporary option to help meet the needs of families in crisis during particularly challenging times.
- 4.) Establish a minimum caseload for caseworkers and provide adequate funding to hire and train staff to meet these caseload requirements. Program participants often feel overwhelmed by the requirements set forth by the Jobs First/TFA programs. They need help from caseworkers to meet these requirements and to find jobs that will actually move them out of poverty. Clients report severe deficiencies in the ability of DSS to manage client caseload, losing paperwork and

not returning phone calls from clients, ultimately resulting in a client being sanctioned or having benefits terminated. A more manageable caseload will allow workers to stay current on paperwork and devote appropriate and adequate attention to client needs.

V. **Conclusion**

"If the state provided Jobs First participants with training and education that could actually lift them out of poverty, they would have better jobs and pay more taxes in the long run. I want to pay taxes! I want to move out of poverty."

~ TFA recipient, Norwich

The responses we received during the focus groups were both sincere and desperate. They reflected the frustration parents feel when they face a crisis and need to receive state assistance. The recipients of cash assistance who shared their stories with us communicated a strong desire to provide adequately for their families, to receive a quality education, and to move off assistance into gainful, sustainable, and enjoyable jobs.

The recommendations of this report would help to improve the efficacy of Connecticut's cash assistance program, making better use of both federal and state dollars. We look forward to working with Connecticut lawmakers at both the state and federal level to improve services to our families on cash assistance.