



RESEARCH REPORT

# TANF on the Brink of Change

Reflections of Mothers Receiving Cash Assistance in the District of Columbia

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This work is part of the Urban Institute's 50-year history of forecasting and analyzing major shifts in federal policies, including remaking the safety net. As policymakers consider profound changes in the safety net, our researchers remain committed to producing important evidence-based resources for policymakers and the American public to understand the implications of changing federal policy.

# Executive Summary

As the federal government and state governments throughout the country consider changes to safety net programs, the District of Columbia (DC) has been changing its Temporary Assistance for Needy Families (TANF) cash assistance program in ways it believes will promote better long-term outcomes for families and children. The most recent and dramatic change, implemented April 1, 2018, is an end to the five-year limit for full benefits. Before April 2018, families who had received assistance for more than 60 months would receive reduced cash assistance of amounts that gradually diminished to about \$150 a month on average. They will now receive the full amount, which for a family of three is up to \$575 a month.

In this report, we share the voices and experiences of 19 women who have received cash assistance in DC for more than five years and were receiving reduced cash assistance amounts at the time of our interviews. This report is not an evaluation of the DC TANF program. Rather, it is a snapshot of personal reflections that help develop a clearer picture of why people turn to TANF, how they experience the program, and how the program can help them support their families and their children's futures. Here's what we heard:

- Children are the top priority for mothers who receive TANF. Mothers did not want their children to worry about not having enough money, but some said it did affect their children.
- Most of the women were at least sometimes worried about not having enough food, half were worried about losing their housing, and about one-third experienced health challenges.
- Moms who receive TANF want to work and have careers, but getting and keeping a job is tough.
- Mothers on TANF have difficulty making ends meet, but they are skilled at making do and finding resources.
- They report many negative experiences in TANF offices, although some said it was getting better. Similarly, many women described working with their employment service providers as frustrating, but some felt their experiences were positive or had improved.
- Many of the women expected that once they began receiving the full benefit amount, their families would have an easier time getting by, but they worried that the policy would change again in the future.

Each woman's story is unique, but together the stories paint a picture of mothers wanting to support their children and offer them bright futures. Unable to maintain stable, well-paid employment and with limited social supports, the women felt they had no choice but to turn to TANF cash assistance and other public supports. They want to find jobs that will offer them stability and the ability to support

their families without public assistance. For the most part, they feel that the employment services provided through TANF have not helped them move toward this goal, although some have noticed recent improvements.

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*Of course, I worry about my children. I'm obsessed with them. Everything about my kids I worry about. I worry about the world they live in. I worry about who they'll be when they grow up.*

*—Donna,<sup>1</sup> mother of two school-age children*

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The DC Department of Human Services (DHS), which administers TANF, aims to support its customers so they can live up to their full potential. The department has made various service improvements in the past several years, and even more extensive changes are currently under way. The hypothesis for ending the five-year limit is that if families are supported with more income for children, parents can focus more energy on achieving their goals. Two years ago, DC DHS surveyed its customers and began making changes based on their recommendations. The department began shifting away from using a one-size-fits-all model of service delivery to using a coaching model, developing individual plans with customers, increasing cash assistance, and improving other services. This report offers a snapshot of the experiences and perspectives of 19 women who have participated in DC's TANF program for at least the past five years. At the time we spoke with them, the women were receiving reduced cash assistance amounts because of the previous time limit. We cannot generalize from this relatively small number of people, and it is important to note that some of their experiences occurred before DC's recent policy changes.

The women who shared their thoughts and experiences for this report participated in individual interviews and focus groups during January 2018. Although both women and men receive TANF cash assistance, only women volunteered for the interviews and focus groups. Four women, three of whom participated in either an interview or focus group, participated in a "data walk" after this report was drafted.<sup>2</sup> During the data walk, the authors presented key takeaways from the draft, and participants provided feedback on how well these takeaways captured the perspectives of TANF cash assistance recipients in DC. This feedback was incorporated into the final report.

Interview, focus group, and data walk participants were recruited through flyers at DC DHS service centers and emails from DC DHS staff. Participants received \$30 gift cards, and their time counted toward the hours they were required to participate in approved work-related activities. DC DHS staff agreed to keep confidential the names of people volunteering to participate, and all study participants were assured their identities would be protected. Some of the study participants regularly provide feedback to DC DHS as “TANF ambassadors,” and they are likely more actively engaged with DC DHS than the general population of people in DC receiving TANF cash assistance. DC DHS staff provided us with information on DC’s TANF policies and practices as well as aggregate data on the TANF caseload.

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## BOX 1

### TANF in the District of Columbia

The District of Columbia, like all states, receives a federal Temporary Assistance for Needy Families block grant to design and operate programs that accomplish any of the program’s four stated purposes: (1) providing assistance to needy families so that children can be cared for in their own homes; (2) reducing the dependency of needy parents by promoting job preparation, work, and marriage; (3) preventing and reducing the incidence of out-of-wedlock pregnancies; and (4) encouraging the formation and maintenance of two-parent families.<sup>a</sup> TANF is best known for providing time-limited cash assistance to needy families, although in recent years states spent less than half of total federal TANF and related state funds on cash assistance, work-related activities, and child care. States spent the remaining funds on refundable state tax credits, child protective services, preschool programs, program management, and other activities. In fiscal year 2016, the most recent year for which data are available, on average states spent 24 percent of their TANF funds on cash assistance; 9 percent on work, education, and training activities; and 17 percent on child care. That year, DC spent about 33 percent of its \$303 million in combined federal block grant and related DC funds on cash assistance; 13 percent on work, education, and training activities; and 20 percent on child care.<sup>b</sup> Not included in federal TANF data are an additional \$30 million in local funds DC spends on cash and work programs, according to DC DHS staff. For example, local funds support cash assistance for families beyond the federal 60-month limit.

States have broad flexibility to establish TANF policies regarding who is eligible for cash assistance, under what conditions, and what benefits and services to provide. As of July 2016,<sup>c</sup> the most recent date for which comparable information is available for all states, a family of three applying for TANF cash assistance could have monthly earnings up to \$875 on average nationally, ranging from \$269 in Alabama to \$2,243 in Minnesota. In DC, a family of three would be eligible for cash assistance if its monthly income was less than \$601 and its total assets (i.e., cash on hand) were less than \$2,000 (excluding the value of any cars), assuming the family met other eligibility criteria.

The District has been and will be increasing benefit amounts in fiscal years 2017, 2018, and 2019. Today, a family of three can receive up to \$575 a month, according to DC DHS staff. In 2016, the

maximum benefit amount for a family of three was \$441 a month in DC, comparable to the national average of \$445. Larger families living in DC received larger amounts; a family of six received up to \$731 a month. However, if the adults in the family were working, \$160 and two-thirds of their remaining earnings would be disregarded when determining the family's cash assistance amount, ensuring that the family would be financially better off working than not working.

Single parents who were not already working at least 30 hours a week (or 20 hours if they had a child under age 6) had to begin participating in TANF work activities immediately upon receiving cash assistance unless they were elderly, ill or incapacitated, or caring for an infant or someone who was ill or incapacitated. Participants must engage in approved work activities at least 30 hours a week.

A family of three may continue receiving cash assistance until its income reaches \$1,480 a month. Before April 2018, families who had received assistance for more than 60 months received reduced cash assistance amounts.

<sup>a</sup>"About TANF," US Department of Health and Human Services (HHS), Administration for Children and Families (ACF), Office of Family Assistance (OFA), last reviewed June 28, 2017, <https://www.acf.hhs.gov/ofa/programs/tanf/about>.

<sup>b</sup>"TANF and MOE Spending and Transfers by Activity, FY 2016 (Contains National & State Pie Charts)," HHS, ACF, OFA, last reviewed February 2, 2018, <https://www.acf.hhs.gov/ofa/resource/tanf-and-moe-spending-and-transfers-by-activity-fy-2016-contains-national-state-pie-charts>.

<sup>c</sup>The source for all TANF policy details, unless otherwise noted, is Linda Giannarelli, Christine Heffernan, Sarah Minton, Megan Thompson, and Kathryn Stevens, *Welfare Rules Databook: State TANF Policies as of July 2016*, report 2017- 82 (Washington, DC: HHS, ACF, Office of Planning, Research and Evaluation, 2017).

# TANF on the Brink of Change

## Study Participant Profiles

At the time of the interviews and focus groups, participants reported information about themselves and their families on a short survey, although not all women answered each question. Here we share that information in the context of the DC TANF caseload and their broader community.

### Community Context

Most of the women who spoke with us live in a community where many residents share similar characteristics and disadvantages. Sixty-eight percent of the women live in Ward 8, where between 2012 and 2016, 90 percent of residents were black and 72 percent of households were led by a single mother (compared with 41 percent across the city). Over the same period, the Ward 8 unemployment rate was more than twice DC's average (22 percent versus 10 percent), and 16 percent of the ward's residents lacked a high school diploma compared with 10 percent citywide. The poverty rate in Ward 8 is substantially higher than the city average as well: 37 percent versus 17 percent. Further, in 2016, Ward 8 experienced more violent crime (16 per 1,000 people) than any other ward.<sup>3</sup> Ward 8 is home to 37 percent of all families receiving TANF in DC.<sup>4</sup>

### Basic Demographics

The 19 women who spoke with us shared several broad demographic characteristics. All were women, and all but one identified as black or African American.<sup>5</sup> Among the roughly 11,500 families receiving TANF in Washington, DC, in December 2017, 91 percent of adults were women.<sup>6</sup> Like the DC TANF caseload, the overwhelming majority of study participants were single, and none were currently married: 72 percent had never been married, and 22 percent were divorced or widowed; one participant was living with a partner. Three study participants were over age 40 (about the same share as the overall caseload) and the rest were between 25 and 39 years old. About half had two children under 18 years old. Seven participants had between three and five children; two participants had one child. The ages of their children ranged from 1 to 24. Nearly half (47 percent) reported having children 12 years old or younger, while 32 percent had children who were 13 or older. The women and their children were slightly older than the overall caseload, likely reflecting their longer time receiving assistance.<sup>7</sup> Most had completed high school or a GED (63 percent) or some college (26 percent).

## Time on TANF

The women who spoke with us also shared a high degree of economic hardship. All had received TANF cash assistance for 60 months or longer and had seen their benefits reduced (48 percent of the total TANF caseload has been receiving assistance for more than five years).<sup>8</sup> Some study participants had received TANF benefits off and on, though most had received them consistently. None were currently employed.

## Health Challenges

A substantial portion of the women experienced health challenges, with seven respondents reporting that their health was “fair” or “poor.” Among all people completing a TANF Comprehensive Assessment in DC in December 2017, 14 percent reported having a health challenge that affects their ability to work.<sup>9</sup> TANF-eligible DC residents with specific barriers or disabilities can receive specialized services and resources through the Program on Work Employment and Responsibility (POWER), but none of the women who spoke with us currently qualified for that program.<sup>10</sup> Several mothers described dealing with depression or anxiety. A few went to therapy, but most carried the burden without seeking help, using coping mechanisms such as reading, meditation, and staying busy. Several women alluded to drinking and using drugs as a coping mechanism; among people who completed a TANF Comprehensive Assessment in DC in December 2017, 6 percent were assessed to have a moderate to high substance use disorder score, based on their self-reported information.<sup>11</sup> Some of the women in our study had children with health challenges, including several with asthma, though they all reported that their children received adequate health care. Most affirmed that the health of their children had not interfered with their employment.

Many mothers in the study expressed their **emotional stress**, and several talked openly about their mental health struggles. Among the overall TANF caseload, one in five recipients have been assessed to have a mild to severe mental health issue.<sup>12</sup> Research has shown that maternal mental and emotional health has important impacts on child well-being. Mental health issues can make it harder for mothers to use nurturing parenting practices and to create stable environments for their children (Linver, Brooks-Gunn, and Kohen 2002; Qi and Kaiser 2003). Mothers in our study worried about their children noticing their own emotional distress. One woman said, “[My kids] worry why mama is sitting there crying and upset.”

## Raising Children in Poverty

The women in our study shared the many ways their financial challenges affect their children and their roles as mothers. They see that their own emotional stress affects their children, but they try to protect their children's emotional well-being. **Their struggles to provide for their children's needs limit the time and energy they can share with their children. Yet the women describe their children as their motivation to move forward.**

The mothers in our study did not want their children to know about the financial challenges they face and the details of their experiences with TANF. They did not want their children to worry, but many acknowledged that their children do notice and do ask questions. One mother said her daughter asks if the money has arrived or not. Another said, "My children are very smart. They know what day the food stamps come. I'm like 'How did you know that?' 'Well I remember when you were upset when it didn't come on the 7th.'"

One mother, Amanda worries about her daughter, age 7, who notices more than her toddler:

My son, he doesn't know. But my daughter, she has been around some things. When we were moving around with the shelter, she was like "Ma, we have to stay *here* tonight?" She's concerned. She'll ask questions that I don't want her to worry about. You have to be careful what you tell your kids. You want her to be a kid, you don't want her worrying about things she doesn't have any control over at the end of the day. You have to watch how you explain situations to kids so they won't worry about it.

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*I worry about a lot of stuff... I cry sometimes. I tell my kids something got in my eye because I don't tell them, "Oh, I'm crying because I can't pay the Pepco [electric bill], or we didn't get our benefits this month, or we can't survive off this little bit of money." I don't want my kids to worry too.*

*—Donna, mother of two school-age children*

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Several mothers were concerned about **their children's emotional well-being**. Mothers wanted to be honest and open with their children but also wanted to **protect them from stress, anxiety, and fear**. As one mother said, "I try not to lie too much, but keep a sprinkle of sugar on it." One mom said, "I feel like my son is taking his pain and enduring it in himself," while another mentioned her fear that her son "has PTSD from living around the 'hood." Another mother in the focus group described her 5-year-old

son's concerning aggressive behavior after moving into a new shelter. Other women said that although their children did not talk about their feelings, they could tell from their children's body language they were upset.

Many mothers expressed **their pain at not having enough for the children and at not knowing how to explain that to them**. One mom said that once her family reached the 60-month limit and the TANF benefit decreased: "The kids knew it, but they wanted to know why. I didn't really understand why. My kids know when we run out of money. It hits them bad." When asked what she would do without any support whatsoever from TANF one mom said, "How would I explain that there isn't any electricity to my children?" Other mothers told their children they had to focus on their needs rather than their wants and to understand that "everyone has different situations."

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*When you're always on a mission to something you need, it's almost like you forget to let the kids be kids.*

*—Amanda, mother of one toddler and one school-age child*

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Many of the mothers, nearly all of whom were single parents, described **shouldering the entire responsibility for providing for their children**. One mother said, "[The kids] know it's only mommy. Dad is nowhere in the picture." All the mothers we spoke with were dedicated to their children and determined to be good parents.

I have six perfect attendance awards running across my wall. That's what keeps me moving forward...That perfect attendance is what motivates mommy to get up. We did have Dad. Before we separated, he was getting up and transporting the kids to school. I got used to that. It's a come-up, a raise for me, to feel proud that I can drop my kids off every day...It brings me up and keeps me uplifted.—Jasmine, mother of three children under age 6, with a baby on the way

Many described **sacrificing their own comfort so their children would be better off**. One mother said, "The only way I spend money on things is if it's going to benefit the kids." Another saved up to buy shoes for her son so he could have nice shoes like the other children in his school. Several expressed their desire to protect their children from dangerous environments. One mother stated: "I'm super protective of my kids. My kids don't ride the bus by themselves. My oldest kid is 12 and I still take them to school every day and pick them up. That's the only way I know my kids are safe." Other mothers

talked about enrolling their children in money management classes and trying to send them to better-quality schools with more diverse students.

For the women who spoke with us, sometimes moving forward does not seem possible, and simply trying to hold ground is an overwhelming challenge. As one mom told us, “I just try to maintain what I do have...I try to keep the utilities on.” Many of the mothers talked about the ways **they try to maintain some stability for their children**. One mom described trying to keep a schedule during the week to ensure the kids had consistency. Another mother said, “I know how to make something out of nothing—make it look like it’s a palace in this house.” Another said, “To my kids, I’m a superhero. I make it happen.” One woman we spoke with has a 7-year-old daughter and a 2-year-old son. Her main goal for the future was to secure stable housing. She said: “I’d want our own home. We all have been sleeping in the same room...You know, as you get older you want your own room. I want to get [my daughter] her own room, her own bed, her own space, where she can have all her toys. I just want her to feel like she can get some of the things that she wants.

Many of the mothers described their children as their main motivation to keep moving forward. One mom said, “My kids are my motivation, so I never get all the way down. You’re going to be depressed at times, because you’re not stable, you’re not in that comfortable area. You’re waiting to exhale.”

## **Managing Material Hardship and the Benefits “Puzzle”**

To mitigate their material hardships, the women in our study did not just receive TANF; they managed complex benefits “puzzles” that included TANF, SNAP, housing assistance, Medicaid, and services from broader community providers. They described the challenging process of tracking down resources, establishing their eligibility, carefully following program rules, and trying to avoid losing their benefits. Meeting their families’ many needs required navigating multiple providers, rules, and procedures to fit together the resources they needed.

### **FOOD ASSISTANCE**

Most of the women discussed receiving SNAP. Although 79 percent reported receiving SNAP, 68 percent reported that the statement “the food that we bought just didn’t last, and we didn’t have money to get any more” was often or sometimes true for their household over the past 12 months. Several said that keeping the family fed continues to get tougher as food prices rise. A recent study found that SNAP does not cover the cost of a low-income meal in 99 percent of counties in the United States, including in

DC. The analysis found that the average meal cost in DC was 58 percent higher than the maximum SNAP benefit per meal (Waxman, Gundersen, and Thompson 2018).

It's getting horrible, the food's going up so high. I tell my children, "Look, you know, we really have to work on this snacking." It's getting really hard to try and budget ... when the children are out of school it's really hard because they're eating the food up.—Linda, mother of three teenagers

Mothers had several strategies to get their families through the month after their SNAP benefits ran out. Some described eating less themselves, eating meals at relatives' houses, and seeking food boxes or food cards from community organizations. Some also explained that the few grocery stores in their immediate neighborhood had high prices and that it was less expensive overall to take a Lyft and buy food at discount grocery stores in the suburbs.

## HOUSING

Many mothers in the study also discussed their struggles to find affordable housing. Like many cities, DC has soaring housing prices and a high rate of homelessness. Between 2000 and 2010, DC lost 50 percent of its low-cost rentals.<sup>13</sup> Data from 2016 show that one in five children in DC lives in a household that has extremely low income and spends more than half its income on housing (Zippel 2016). DC has a disproportionately large homeless population but has seen recent reductions in family homelessness. Although the city experienced a 143 percent increase in homeless people in families with children between 2007 and 2017 (1,166 homeless families in 2017; see Henry et al. 2017), family homelessness declined 22 percent between 2016 and 2017.<sup>14</sup> Among TANF customers overall in DC, one in five is homeless or face an imminent housing issue (not including those living in subsidized housing).<sup>15</sup>

Eight of the 19 women in our study reported receiving housing assistance, and four had received homeless services within the past year. Several had recently been homeless or were doubled up with family members. About half were somewhat or very worried about losing their current housing. The women who participated in our data walk of preliminary findings clarified that people without housing assistance worry about losing their current housing, and even those with housing assistance worry about losing that assistance.

[The challenge of finding affordable housing] is so ridiculously huge... It's really unfortunate, really sad. It just hurts my heart being a Washingtonian... It's a real struggle. I receive assistance for my rent [a voucher], but I still have to pay utilities. I want to downsize to lower my utility bills.—Linda, mother of three teenagers

## NAVIGATING MULTIPLE PROVIDERS

Many of the women in our study discussed the challenges of accessing support from several providers and the difficulty navigating the rules and processes of different agencies and organizations. For example, one mother spoke about the challenges she faced proving her homelessness to receive housing assistance. Others feared that they would lose their TANF benefits if they received money or support from other organizations. As one woman explained, “I have nine kids. My rent is \$400 a month. They give me \$247. I pay electric and gas. Tell me how that equals out. You can’t go anywhere else and say you need some money for this. Soon as DHS finds out, you’re in trouble.” Although seeking help from other organizations may not actually jeopardize recipients’ TANF benefits, their fear of this consequence adds to the stress of needing and seeking help.

As described, navigating the TANF rules and procedures can be overwhelming, but mothers are also engaging with other systems to seek support. **Their interactions with these systems can be exhausting and confusing and require persistence.** For example, one mother described an experience seeking housing assistance where the provider instead offered her a food card. She said, “It’s like a pacifier. You appreciate it. I came down here for housing, but I’m hungry too. I’m happy to get the food card, but I will come back tomorrow for housing.”

## NAVIGATING LIFE IN POVERTY

**Living in poverty is time consuming and costly** in its own way. One mother explained that her commute to work required a two-hour bus trip with multiple transfers because she did not own a car. Another described the challenge of accessing resources when she and her children were living in a hotel shelter. She said, “When you’re in a shelter that doesn’t provide food, you have to go around to see if you can get food, and then make sure you have bus fare to get back.” DC DHS staff explained that families have access to breakfast and dinner while in the emergency shelter and overflow hotels, but they are not able to cook their own food.

You got to keep your head up. Save. If you can do \$5 monthly, it will amount to something. You have to use your life skills. I came out of foster care. That’s another reason I know how to maneuver, talk to people, talk to counselors and know the benefits and the programs out here. While in foster care they are training you, teaching you and giving you this information because when they let you go, they are going to let you go.— Jasmine, mother of three children under age 6, with a baby on the way

# Why Families Need TANF

The women who spoke with us reported that they turned to TANF to support their children when employment and family support were unavailable or insufficient. Some turned to TANF when their children were born; others did so following the death of a relative or another adverse event.

I was kind of established before I had children, it's just a situation that happened, I didn't know I was not going to have their father around, I didn't know my mother was going to pass, I didn't know a lot of things were going to happen.—Linda, mother of teenagers

[After getting pregnant] I really didn't have no one to turn to. I have my mom, but I couldn't ask her for too much, she's already working, taking care of the house...it's not fair for me to keep asking her for things.—Diane, mother of one school-age child

Describing why they needed TANF cash assistance, the women discussed the challenges of finding and keeping employment, including the emotional costs of not working, and how their lives would be affected if they could not receive TANF. The next section details these challenges.

## Employment Challenges: Why It's Hard to Get and Keep a Job

**For many women we spoke with, the barriers they faced to getting and keeping a job made TANF assistance vital.** Most women in our study had worked previously but had not been able to keep their job or find new work that met their needs once family circumstances changed. Jobs the women had previously held tended to be low-paying, unstable, inflexible, and often demoralizing. These jobs included retail, food service, and low-skill health care occupations; one woman had a job at the local ballpark during baseball season but was unemployed for the remainder of the year. Overall, among people who found jobs while receiving TANF in DC in the current fiscal year, more than one in four (27 percent) worked seasonal jobs, and 41 percent worked part time.<sup>16</sup>

The women who spoke with us often described their prior jobs as demoralizing. One woman recalled a toxic work environment that she felt compelled to leave: "I came to a point where I just had to quit because they were very disrespectful." Another woman said that she was laid off when she got pregnant. The women we spoke with also generally lacked the qualifications to obtain a more stable job with a family-sustaining wage. One woman had previously worked as an administrative aide in a pharmacy but could not get rehired in that occupation because she lacked a pharmacy technician certification, which pharmacies now require. Even those who made an effort to obtain more education often did not qualify for work. One mother explained, "I did go back to school and get [a high school diploma], and it's still hard to find a job... [I] just don't qualify. I don't have a lot of work experience."

We got so much to deal with ... we got kids, we got school, we got our personal lives, and trying to balance a job ... it's really hard to actually find a job that, you know, that's fit for you ... that's like jumping in the sea and you don't know how to swim. You're killing yourself. Especially if you don't have any experience and a high school diploma. You're really short ... you're not going to find a job that's going to work around your schedule all the time. You gotta work your way up ... I ran across plenty of jobs and they tell me, say you need a 9 to 5, and they're not willing to give you that, why? Because you're not part of the seniority yet.—Diane, mother of one school-age child

Several of the women in our study described the difficulty of scheduling a job around child care. The women in our study tended to lack partners or other friends or family members to turn to for help caring for their children. A woman who spoke with us explained, “Family support, I don't have that...just someone saying ‘I'll watch the kids while you work, just so you can get on your feet.’” Though TANF cash assistance recipients are given priority access to child care subsidies, many face difficulty securing care at times and in locations that work around their employment schedule, and several expressed discomfort leaving their children in care that may not be high quality.

Daycare, child care, how am I picking my kids up and being at work at the same time? If the job is offering you evening hours, how do you do it? If you do child care evening hours you have to pay a babysitter. I can't pay a baby sitter if I'm trying to catch up on paying [bills].—Jasmine, mother of three children under age 6, with a baby on the way

Several women said finding reliable transportation is another barrier to work. One woman had relied on her boyfriend's car for transportation but quit her job after the relationship ended, and she no longer had access to his car. Others described difficulty affording public transportation fares.

Finally, given the nature of the low-wage, low-skill jobs for which they are competing, the mothers who spoke with us had to consider the risks of taking a job that they might not be able to count on. Research suggests that many available jobs do not pay a living wage, often require irregular work hours, and often lay off employees (Keith-Jennings and Palacios 2017). Also, once people receiving benefits begin working, their cash, food, and medical benefits are phased out and eventually eliminated. If they lose their job or have their hours cut, they may have to go without income while reapplying for assistance, which is a challenging process (Hahn, Katz, and Isaacs 2017). The mothers we spoke with were concerned that if they get a job, they might lose it and be worse off than they are with their current benefits.

## **Emotional Costs of Not Working**

Research shows that a good job can provide “dignity-enhancing benefits,” including opportunities to develop new skills and increase social capital through greater connection to community, and new roles and responsibilities that provide stability and meaning (Van Horn 2013). Unemployment, on the other

hand, carries both an emotional and a financial toll. Women in our study expressed a desire to work and discussed their disappointment, anxiety, and frustration about not being able to find or keep jobs.

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*Last year I went on eight job interviews. Nothing hired me. Out of all of those. The worst feeling is to go home and my niece and daughter ask if I got the job. And they are disappointed. They are 9 and 10 years old. It's discouraging.*

—Jessica, mother of two school-age children

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Searching for work with no success can be discouraging, and having no income or financial stability can be emotionally distressing. One mom who had been without a job for several months said, “It’s stressful to be without a job. It gives me anxiety. I’ve only been out for several months. It’s so stressful...I am used to paying my bills.” Another mother said, “I’m worrying about this job right now. I filled out an application twice for them. They claimed they didn’t receive it. They said they’d call, and they haven’t yet. I went on two interviews. So, I’m worried if they are going to hire me. It’s been on my mind all day.”

## **Where They Would Be without TANF**

When asked how their lives would be affected if they could no longer receive any TANF cash assistance, the women in our study described dire scenarios for their families. Many said they would be unable to pay utility bills or provide their children with food and clothing. One remarked, “The world gonna end.” Lacking the personal safety net of friends and family to lean on, some felt they would have to go to extreme measures to provide for their children, such as stealing food from a grocery store. Several worried that their children would “fall through the cracks” because they would not be able to take care of them.

We’d be sitting in the dark. No gas. And hot water in our household ... right now I’m expecting, so you have to think about the expecting moms, what do we do, what jobs are out here for us? You can’t do this, you can’t work at CVS because you can’t lift a box.—Jasmine, mother of three children under age 6, with a baby on the way

## Experiences on TANF

Most of the women first learned about TANF through family and others who were already receiving assistance. A few reported having heard about the program through outreach from DC DHS. Some reported they were reluctant to apply for TANF because of the stigma around receiving public assistance and because they heard about the bad experiences of previous customers. One said she had “big time” concerns about applying because “growing up I had cousins that received assistance. I heard people complain ... I was very hesitant.” But she felt she needed to apply to take care of her family.

### Experiences at DC DHS Service Centers

**The women we spoke with reported mostly negative experiences at the service centers where they went to apply for TANF cash assistance and other benefits. However, some signs indicated that experiences had improved in the past few years.** As discussed and as detailed in box 2, over the past two years DC DHS has been changing its policies and practices at service centers to improve the customer experience, possibly contributing to the reported improvements in women’s experiences. Because the women who spoke with us had been receiving TANF for more than five years, some of their reported experiences may have occurred before the recent changes.

**Seeking assistance required a significant investment in time; most women we spoke with recalled that service centers had long wait times, had unpleasant waiting conditions, and were inappropriate for children.** Many described arriving at the office early in the morning before it opened so they could get in line to receive a number for service because the offices reach capacity for the day quickly. Those who arrive after a service center reaches capacity can visit the service center on another day, drop off their documentation and get a printed receipt, or call the DC DHS call center. The women who were able to line up and receive a number often reported having to wait many hours for their number to be called; if they were absent when their number was called, they would have to come back another day. Several said that food and drinks were prohibited in the office, although DHS staff report that the policy has changed and people are now allowed to bring these in. Most felt that the service centers were not places they could take their children because of the long waits without food and lack of activities. A few were concerned the environment is not safe for children because fights sometimes break out at the office because people there tend to be agitated. DC DHS staff said that the agency has been working to create a more inviting environment for children by redesigning waiting areas to include play areas for children and libraries for children and adults. They report that in the past 12 months, DHS has had 260,000 visitors and only three disruptions.

**The women also expressed widespread distrust in the direct service staff at service centers**

because many found that the staff were unable to answer their questions, gave them inaccurate information about the status of their applications, and sometimes neglected to process their paperwork. This caused the women who spoke with us considerable stress; they knew that if any small detail was not processed correctly, they would lose their benefits. A few of the women noted that calling the office was not a good alternative because staff put them on hold for a long time and were not helpful. One woman said, “You can be on hold for anywhere up to like an hour...the people that answer the phone, they don’t tell you everything that you may have needed...They’ll tell you you’re all good, but ...they’ll send it to the processing center, but it doesn’t mean it’s going to get processed.” Many also felt that they were not alerted of TANF policies such as sanctions or time limits until they were about to be affected, leaving them little time to take steps to remain compliant or plan for a reduction in income.

You better not have anything on your schedule for the day. They tell you to be there at 7:30, they don’t open their doors until 8 o’clock. You’ll get out there a good 5, maybe 4 [o’clock]. They get to capacity too quick. No one can fully answer your questions. You’re on a wild goose chase for hours...they lose your files, they don’t pay attention to their emails, they don’t follow up with you like they say they’re going to. Trust me, it’s broken promises all up and throughout that building.—Diane, mother of one school-age child

**Many women characterized the relationship between staff and customers as hostile**, with staff assuming that all customers were lying about everything. The women generally felt that staff intentionally make things difficult for customers. Some of the women who spoke with us felt that other people who applied for benefits engaged in fraud or were too lazy to comply with the program requirements, which led staff to make the process more difficult for everyone who applies. One woman said, “It’s really the customer’s fault as to why it was like that because they had brought in false documents and stuff like that, so they make it harder for the ones that actually do what they’re supposed to do.”

A large majority of the women we interviewed found the direct service staff they worked with difficult to deal with and unhelpful. Most felt that at least some of the staff were disrespectful, and several commented that the staff need to be trained to work better with the public. One mother suggested that DC DHS should have “more training on customer service. Definitely get harder on the staff as far as that and start making people really be accountable for their behavior.” Several noted that the workers take long lunch breaks and were generally inefficient serving people. DC DHS staff noted that if people have bad experiences at the service centers, they can report their experiences to the program manager.

**Individual caseworkers can be important to the experience of a family seeking assistance, and TANF participants interviewed in multiple states report that their experiences with social service offices can vary widely.** For example, a separate study found that some people receiving SNAP in Idaho and Rhode Island described program staff as “rude,” “mean,” and “short”; others felt that staff were “nice” and “helpful.” As one SNAP recipient from that study explained, “It depends on the ... person you get” (Hahn, Katz, and Isaacs 2017). In another study conducting focus groups in five other states, adults in two-parent families receiving TANF emphasized that caseworker approaches, which ranged from supportive to hostile, were critical in determining families’ experiences. Participants in that study noted that some caseworkers offered more help than others to families navigating the application process. (Hahn et al. 2016). People in DC and in other states also reported several instances of TANF offices losing their paperwork.

**Although most women who spoke with us described dealing with the service centers as challenging, some felt that their experiences were satisfactory or had improved recently.** Several mentioned that some of the five locations are better than others. A few longtime customers felt that the staff were trying to do better. One felt that the staff were “respectful and understanding.”

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*The government is trying to make it to where you don't have to keep going into the office. They'll try to make it convenient ... it's a safe place, they're comfortable. [One of the service centers] is a brand-new building.*

*—Jasmine, mother of three children under age 6, with a baby on the way*

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## BOX 2

### **Recent Changes in Policies and Practices at Service Centers**

Recent changes in policies and practices may help explain the improved service center experiences some customers reported. DC DHS began redesigning its process for serving TANF customers in 2012.

As part of the redesign, customers were not required to recertify their eligibility for TANF from 2012 to 2017. In place of that requirement, DC DHS mandated that each customer receive a TANF Comprehensive Assessment to determine their needs and abilities. This made it easier for customers to continue receiving assistance because they did not need to reaffirm eligibility annually. It also led to the customers we interviewed possibly needing to visit the service centers less frequently than they would have before.

DC DHS has also gone through a business process redesign that aimed to improve customer experiences at the service centers. The goal was to create a “one-and-done” experience: customers can apply for everything they need and not return to the service center. DC DHS is also trying to improve wait times by collecting and analyzing center-use data to enhance their staffing model. DC DHS is also in training staff in family development credentialing, which involves training them to motivate families to improve their circumstances.

Source: Interview with DHS administrators.

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## Experiences with Employment Service Providers and Vendors

After people submit applications for TANF, they must go to the DC DHS Office of Work Opportunity (OWO) to receive an orientation and assessment and a referral to a TANF Employment Program service provider (sometimes called a “vendor”).<sup>17</sup> All customers work with a caseworker at OWO to develop an initial individual responsibility plan that details their goals for working toward self-sufficiency as well as what they will do to work toward those goals. They then work with a caseworker at the vendor to develop a detailed individual responsibility plan. This serves as the blueprint for the activities, such as a job search and soft skills training, they will engage in through the vendor.

The women who spoke with us reported mostly frustrating experiences with both the OWO and vendors. The women felt that the vendors were not conveniently located and that they had little control over their goals or activities. Their experiences depended on their assigned vendors, caseworkers, and activities. Some women also expressed feelings of mutual distrust with the vendors. Nonetheless, some women reported positive experiences with vendors, particularly after recent changes to policies and practices (box 3).

### LACK OF CONTROL OVER GOALS AND ACTIVITIES

**Several of the women who spoke with us felt they had little control over which vendor they were assigned or how they would use their time on TANF productively.** Many mothers reported feeling that they had little input in their vendor selection and were assigned providers that were far away and difficult to get to. One said “You don’t get to choose your vendor. They choose it for you ... I shouldn’t have to travel all the way uptown just to get something done ... I have a car but I don’t have gas to keep going there every day ... I have to go get my daughter.”

Some women felt that OWO staff and service provider caseworkers forced them to select goals that they would not necessarily have chosen themselves. Many felt the activities they agreed to through

this process did not set them up to achieve their goals. A smaller number of women felt that their voices mattered and that they were treated respectfully during this process.

#### MIXED VIEWS ON USEFULNESS OF SERVICES AND ACTIVITIES

**Although the women in our study nearly universally thought that having a work requirement was fair, the type of work activities they engaged in greatly affected how well they thought the services moved them toward self-sufficiency.** Most felt that searching for a job was not a good use of time because it did not address their lack of qualifications. One woman who felt her job search requirement was more about showing compliance than helping her get a job remarked, “They haven’t really pushed me toward too much job training ... Help me help myself.” Another woman said that she would prefer to complete a certification program that would allow her to get a better job, but DC DHS would not pay for it because she already had a high school diploma and work experience, so she was stuck searching for a job.<sup>18</sup> These critiques of job searches are similar to those expressed by TANF customers in other states, who also reported feeling that searching for a job was a waste of time because they lacked the qualifications employers were seeking (Hahn et al. 2016).

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*This job search program is supposed to help you find a job. I’ve been in this program for three months ... nobody has called me back or nobody needed me at their place of employment ... I have to just go in there ... Every day I just go in there and fill out job applications on computers. I’m just like this is worthless. I can fill out job applications at home.*

*—Tonya, mother of four school-age children*

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People we spoke with who engaged in education and training to fulfil their work requirements had mixed views of how helpful it had been. They often described a mismatch between their needs and the training available to them. Several recounted their caseworkers pushing them to get a GED despite their immediate need to pay bills and the fact that a GED is an insufficient qualification for many jobs. One woman explained, “They try to influence you. They tell you ‘I think you need to go back to school and get your high school diploma.’ I’m like I know that would be good, but ... getting my high school diploma is not going to help me and my kids out when we’re in need. How am I going to go to school and get my high school diploma if I’m not stable right now?” A few of the women in our study found certifications offered directly through the service provider to be helpful. One mentioned that “Since I’ve

been in the program I received my cleaning certification ... Once I deliver my child I will have the opportunity go get a cleaning job.” Many were pleased that their providers awarded bonuses for completing training programs.

#### EXPERIENCES SHAPED BY VENDOR AND CASEWORKER

**Several women we interviewed noted that the caseworkers they were assigned through their vendors shaped their experiences with work activities and with their vendor in general.** They reported widely divergent experiences with their service providers, though most felt there was room for improvement. One woman noted that if customers are assigned job search as their work activity, “you may have a caseworker that gives you that leeway” to complete the search at home and report hours to a caseworker remotely, but some caseworkers require customers to go to the location of their service provider. A few women noted that experiences with service providers often changed because of the high turnover rate among caseworkers; this also made it difficult for the women to develop relationships with caseworkers and use them as a resource.

Many women we spoke with had received helpful job training outside of their vendor, though many were uncertain whether they were permitted to do this. Several said that their vendors allowed them to find their own training opportunities and report their hours to their caseworker at their service provider to fulfil their work requirement. One woman who found a dental training program without the help of her service provider said that getting work participation hours for the training was “not a problem ... I had to get my time sheet signed and I turned them in, stating that I went to school...You can do outside things. You’re supposed to report what you do to the vendor so you can get your participation hours.” Others said they obtained certifications outside the vendor, and those certifications were not recognized as fulfilling their work requirement. One woman said, “Everything I’ve accomplished has been outside of my vendor. My vendor didn’t even acknowledge all the classes or certifications I received outside of them because I didn’t receive them through them.” Some did not tell their caseworker about outside trainings because they feared that they would be sanctioned for going outside their provider for help, although DC DHS staff confirmed that people are not sanctioned for seeking services outside of their vendor. A few women who engaged in outside training with the approval of their vendor said that the outside trainer did not report their hours to their vendor, so they were not considered compliant.

#### CULTURE OF MISTRUST BETWEEN VENDORS AND CUSTOMERS

**Many women felt that the service providers’ emphasis on compliance creates a culture of mistrust.** One criticized the requirement that customers produce a doctor’s note if their children are sick and

customers cannot fulfill their work requirement that day, saying, “My kids’ doctors have a nurse line. If I really think there’s something wrong, I’ll call them and they’ll let me know if I have to bring them in. But if it’s just a cough or cold you can just keep them home and give them medicine. So, I don’t have proof that my kid was sick, so they’ll automatically think it’s a lie...I’m like ‘if I can write a note for my kid’s school and they can be excused for Friday, why can’t I write a note for you guys?’”

## IMPROVED EXPERIENCES IN RECENT YEARS

**Several mothers we talked to said that their experiences with their vendors had improved over the past few years.** A few mentioned that vendors have recently become more open to honoring outside training opportunities and more open to customers completing job searches outside the service provider, sending time sheets in through fax or email, and switching to a provider in a more convenient location. One noted, “They put you at a convenient vendor, you know, they don’t just put you at any vendor anymore. They used to put you at any vendor.” A few noted that vendors had become more reliable in issuing payments and processing paperwork.

It’s like [caseworkers] were telling me what to do. And that was kind of my battle because I’m kind of established. I already have schooling and workforce behind me. That’s why I kind of clashed. It’s like, okay, you all are telling me this but this isn’t going to get me anywhere. I’ll be right back on TANF...but I think now I can honestly say now they are getting a little better, but at first it was a rough ride...getting better with the career stuff, with trying to get people into careers. At first with the vendor it was like ‘get a job, get a job, get a job,’ so now I can say this past year or two is more like, you kind of can take classes, you know, go on a pathway. —Linda, mother of three teenagers

Another woman said,

When I first got on TANF it was bad, like, the vendor program. Now the vendor program that I have...for the last five years, it was awesome. With [the previous vendor] the checks would bounce, you know the travelling stipend. —Amanda, mother of one toddler and one school-age child

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### BOX 3

#### Recent Changes in Policies and Practices at Vendors

Changes in policies and practices that DC DHS has instituted in recent years may be contributing to the reported improvements in experiences with service providers. Before the process redesign described earlier, there was only one type of service provider. DC DHS is now using the TANF Comprehensive Assessment to assign customers to one of four service provider types:

1. Job placement providers, which are contracted to provide services to work-ready customers

2. Work readiness providers, which are contracted to provide services to customers who need to acquire new skills before looking for work
3. The OWO, which works with customers with significant barriers to employment
4. POWER (the Program on Work Employment and Responsibility), which serves elderly and disabled customers as well as those with caretaking responsibilities that conflict with work

OWO assigns customers to the provider type most appropriate for helping them achieve self-sufficiency based on their abilities, goals, and barriers to work. People who were already receiving TANF cash assistance before the process redesign were assessed using the TANF Comprehensive Assessment and received a recommended service provider type based on the outcome of the assessment. Customers may choose a provider within the recommended type (capacity permitting).

Since late 2016, DC DHS has also been implementing a communications strategy with contracted service providers and other providers in the community to encourage them to institute practices that better help customers toward self-sufficiency. DC DHS staff provide ongoing technical assistance to contracted providers, emphasizing that those providers engage customers in a variety of permitted work activities that help them reach their goals (such as community service, education, and work experience) and allow them to seek services in different locations. DC DHS has emphasized that if customers are searching for a job for a long time, the providers are failing them.

DC DHS holds monthly service provider meetings and has recently moved away from letting outside organizations use this time to present on programs that they can offer customers. Rather, DC DHS uses it to have conversations with caseworkers about managing their caseloads. DC DHS staff have discussed how to move from providing case management services to providing coaching services to customers by encouraging them to think about career ladder growth through education and employment. Service providers have received instruction on understanding adverse childhood experiences, motivational interviewing, and addressing mental health concerns.

DC DHS has also recently engaged other DC government agencies and community-based providers that offer work training and support services to customers but do not contract directly with DC DHS at service provider meetings. DC DHS staff have used this time to explain the program requirements to these partners so they will understand how they can help customers remain compliant with TANF requirements when engaging in work activities through them. DC DHS has emphasized in these meetings that customers are permitted to engage in work activities at partner organizations that are not their service providers.

Finally, DC DHS has qualified new providers on new requirements, increasing its emphasis on coaching and mentoring and on moving toward a “two-generation” approach to providing services. Such an approach addresses the whole family by focusing on the employment and job training services for parents while understanding children’s well-being.

Source: Interview with DHS administrators.

## Impact of Reduced TANF Assistance

When the mothers' TANF benefits were reduced after they reached the 60-month time limit, almost all described **increased hardship** and pressure to find other community resources.

My cash went down ... it was very hard to survive with that little bit of money without having a job ... But now I [can only] pay a little portion of my rent. It really messed me up in that. I signed up for programs to help me pay my electric bill because I'm not able to pay it anymore. It messes you up in so many ways. I'd sit at home and look up organizations to see who could help me. It was really bad when they decreased it.—Tonya, mother of four school-age children

How am I going to pay my electric bill? My check has been reduced. I know I have to pay my rent. If my electricity gets cut off, there are sources that can help me. But if I don't pay my rent, there aren't many sources that can help me. I know rent is due on the 1st ... but after then there's a late fee. I have to pay my rent or my bills. I know I didn't pay my bills last month, so I know I have to put something on that.—Donna, mother of two school-age children

The loss in benefits means that recipients will not only need to seek out other sources of support but also have less energy and time for their families. One mother said, "When they decreased the amount, I was more focused on how to find a dollar than my children. It takes your time and energy away from them because you're trying to find out how to keep the lights on and the water."

## Expectations for Impact of DC Policy Change

On April 1, 2018, DC DHS implemented a policy that will allow families to receive full TANF benefits past the 60-month time limit, recognizing that additional cash in the home can improve child outcomes.<sup>19</sup> Some of the women we interviewed were aware of the upcoming change, but others were not. Most responded with hesitancy, worrying that the policy would not last or would be complicated to access. But they felt the additional money would allow them to better provide for their children. Almost all mothers said they would first use the additional money to pay down bills; to pay for children's shoes, clothing, and toiletries; and to do something special for their children. Many of the mothers talked about the challenge of providing clothing, especially shoes, for several growing children. With more money each month, they would be able to purchase the children's needs all at once rather than spacing the purchases out over time.

I am putting \$50 on this bill, \$50 on this bill. I could try to put at least \$100 on a bill now.—Linda, mother of three teenagers

It is super hard when the money runs out. You have to sacrifice. I have four kids. Maybe this month two will get shoes and the next month the other two will get shoes. Or I'll go without so they'll have.—Tonya, mother of four school-age children

It uplifts me. I have three toddlers at home by myself... I try to budget with TANF that I receive, but it's only \$200 a month. It's not easy. The additional money will help with toiletries like toilet paper and soap. Prices aren't as cheap as you think. — Jasmine, mother of three children under age 6, with a baby on the way

Some mothers said they would use the additional money to take their children to see a movie or send them on a school field trip. Again, mothers recognized that the additional support would free up their time and energy to focus on moving forward. One said, “[It will be] one less thing to worry about. Then, I can focus on other things.”

## Conclusion

Nineteen women in DC shared with us their experiences raising children in poverty and receiving TANF cash assistance. They explained the challenges, such as transportation, flexible child care arrangements, and limited qualifications, that make it difficult for them to find and keep stable jobs with family-sustaining wages. And they expressed their disappointment, anxiety, and frustration with that reality. They described the vital role that TANF cash assistance plays in providing for their families, but they also described their often-negative experiences at the TANF service centers, including hostile relationships with eligibility staff. They shared mixed thoughts on the usefulness of work activities and services, such as job search assistance and job training, in moving them toward self-sufficiency, although several noted improvements to these services in recent years. The women described their resourcefulness in piecing together multiple benefits and services to secure food, housing, and other essentials for their families. They also shared the emotional toll this takes on themselves and their children.

DC DHS has started to reshape its services and change its policies based on the hypothesis that if families are supported with more income for children, parents will be able to focus more energy on achieving their goals. Further, DC DHS is committed to continuous improvement and has made a concerted effort to listen to and act on the recommendations of the people who use their services. This report can help DC and other jurisdictions better understand the personal experiences and perspectives of women receiving TANF cash assistance and may help them continue reshaping policies, services, and practices to better meet families' needs. As DC implements its revised policies, services, and practices, they are eager to track how experiences and perspectives change among people affected by TANF.

# Notes

- <sup>1</sup> All names have been changed to protect privacy.
- <sup>2</sup> For more information on data walks, see Murray, Falkenburger, and Saxena (2015).
- <sup>3</sup> Statistics from the Urban–Greater DC data explorer, <https://greaterdc.urban.org/data-explorer?geography=tr10&indicator=PctPopUnder18Years&topic=population&year=2012-16>.
- <sup>4</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>5</sup> The data from the Urban–Greater DC data explorer use “black,” but the women we surveyed identified as “black or African American.”
- <sup>6</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>7</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>8</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>9</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>10</sup> DC TANF customers may be eligible for POWER if they (1) have incapacities that are expected to last longer than 30 days; (2) take care of a household member who is physically or mentally incapacitated; (3) are 60 years old or older; (4) are a pregnant or parenting teen under age 19 who meets certain conditions, such as attending school; or (5) have experienced domestic violence and have been granted a domestic violence waiver. For more information on POWER, see “Important Information and Facts about Program on Work Employment and Responsibility (POWER),” DC Department of Human Services, accessed April 24, 2018.
- <sup>11</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>12</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>13</sup> Leah Hendey, “Can We Get Ahead of Neighborhood Change in DC?” *Urban Wire* (blog), Urban Institute, June 15, 2016, <https://www.urban.org/urban-wire/can-we-get-ahead-neighborhood-change-dc>.
- <sup>14</sup> See “2017 Point-in Time Count of People Experiencing Homelessness in the District of Columbia,” DC Department of Human Services, last updated October 25, 2017. Results from the 2018 point-in-time count should be released in later in May 2018.
- <sup>15</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>16</sup> Unpublished data from District of Columbia Department of Human Services.
- <sup>17</sup> The Division of Customer Workforce Employment and Training within DC DHS processes final vendor assignments.
- <sup>18</sup> DC DHS staff clarified that certification training is offered through the DC Department of Employment Services or the Office of the State Superintendent of Education (not DC DHS), and having a high school diploma and work experience should not prevent people receiving TANF from obtaining additional training or certifications.
- <sup>19</sup> Federal TANF funds can be used to support families for no more than 60 months, so DC funds will cover the cost of benefits for these families.

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## STATEMENT OF INDEPENDENCE

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