



Research Snapshot

Understanding the Dynamics of Disconnection from Employment and Assistance

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Since the creation of Temporary Assistance for Needy Families (TANF) in 1996, there has been concern about low-income individuals who may be eligible for TANF cash assistance but are neither receiving TANF nor working. These individuals are often referred to as “disconnected.” An OPRE study, *Understanding the Dynamics of Disconnection from Employment and Assistance*, used interview data from a sample of 51 disconnected, unmarried mothers from Southeast Michigan and Los Angeles, California, to learn more about their experiences related to work, benefit receipt, and material hardship, the economic coping strategies they use to manage, and their overall well-being.

Analysis of the interview data showed some differences between the samples due to age, location, and immigration status of the respondents, but also striking similarities.

- In Michigan, the poor economy contributed to long-term unemployment for many women. Some had run out of unemployment benefits or hit the TANF time limit. Limited transportation options hindered both finding work and complying with TANF work requirements.
- Barriers to employment for immigrant women in Los Angeles included a lack of working papers, limited English proficiency, a desire to stay home with their young children, challenges caring for children with special needs, and a lack of affordable child care. Many believed that receiving TANF cash assistance could negatively affect their pathway toward citizenship or that their children would need to repay the assistance received.

You only can do so much. You only can put in so many applications. You only can fax so many resumes.

—Latisha, Michigan

Actually, I have been offered some jobs but I denied them...I just estimate the money that I’m gonna make and the money that I’m gonna pay for a babysitter—so I don’t think it’s worth going to work.

—Diana, Los Angeles



They sent [a letter] in February, before I got the last check, and said we were getting cut off. As of March, we're not getting no money, that February would be our last payment. That was that. I was mad, because I felt like y'all should have sent us that before we got the first check, because we wouldn't have been trying to spend the first check as fast as we was the last check. They sent it right before we got our last check. —Gina, Michigan

- In both sites, some women chose not to receive TANF because of hassles, the work requirements, or the belief that others needed the program more. Take-up of SNAP, WIC, and Medicaid, however, was high.
- Male partners and children's fathers provided informal and formal support. In Los Angeles, most women relied on partners' income to cover basic household expenses. But some relationships were maintained for financial stability and may have not been healthy for women.
- Women also generated income by working side jobs and from assistance from other members of their social networks.
- Despite receiving assistance from different sources, experiences of material hardship were quite common. In Michigan, nearly half of respondents reported housing problems. In Los Angeles, many families experienced overcrowding and substandard housing conditions.
- Many adults and children appeared to be suffering from poor physical or mental health. About one-third of women in the sample suffered from symptoms of depression, and many struggled with the mental stress of managing finances and providing adequately for their children. Some children demonstrated poor health and develop-

Read the full report

Understanding the Dynamics of Disconnection from Employment and Assistance (www.acf.hhs.gov/programs/opre/research/project/understanding-the-dynamics-of-disconnection-from-employment-and)

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