



RESEARCH REPORT

Assisting Two-Parent Families through TANF

OPRE Report #2016-56

June 2016

Assisting Two-Parent Families through TANF

OPRE Report #2016-56

June 2016

Heather Hahn, Linda Giannarelli, David Kassabian, and Eleanor Pratt

Submitted to
Aleta Meyer, project officer
Office of Planning, Research and Evaluation
Administration for Children and Families
US Department of Health and Human Services

Kathleen McCoy, project specialist
Office of Planning, Research and Evaluation/Business Strategies Consultants
Administration for Children and Families
US Department of Health and Human Services

HHS Task Order Number: HHSP23337035T

Heather Hahn, project director
Urban Institute
2100 M Street NW
Washington, DC 20037

This report is in the public domain. Permission to reproduce is not necessary. Suggested citation: Hahn, Heather, Linda Giannarelli, David Kassabian, and Eleanor Pratt. (2016). Assisting Two-Parent Families through TANF. OPRE Report #2016-56, Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services.

Disclaimer

The views expressed in this publication do not necessarily reflect the views or policies of the Office of Planning, Research and Evaluation, the Administration for Children and Families, or the U.S. Department of Health and Human Services.

This report and other reports sponsored by the Office of Planning, Research and Evaluation are available at www.acf.hhs.gov/opre.



ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is dedicated to elevating the debate on social and economic policy. For nearly five decades, Urban scholars have conducted research and offered evidence-based solutions that improve lives and strengthen communities across a rapidly urbanizing world. Their objective research helps expand opportunities for all, reduce hardship among the most vulnerable, and strengthen the effectiveness of the public sector.

Contents

Acknowledgments	vi
Overview	vii
Executive Summary	viii
Characteristics of Two-Parent TANF Families	viii
State TANF Policies and Service Delivery	ix
TANF Experiences of Two-Parent Families	x
Conclusions	x
Introduction	1
Defining Two-Parent Families	3
Research Methods	3
Serving Two-Parent Families in the TANF Program: Background and Context	5
TANF Funding Structure and State Policy Flexibility	5
Federal Work Participation Rate Requirement	6
Solely State-Funded (SSF) Programs	8
TANF Services beyond Cash Assistance	9
TANF Participation Rates	11
TANF/SSP Participation Rates over Time for Families with Both Parents in the Unit	11
Two-Parent Participation Rates Including SSF Programs	12
State-Level Variation in the TANF/SSF Program Participation Rates	13
Characteristics of Two-Parent Families on or Eligible for TANF	19
Characteristics of Two-Parent Families from Survey and Administrative Data	20
Insights on Demographic Characteristics from the Site Visit Analysis	27
TANF Policies and Service Delivery for Two-Parent Families	29
Policies	29
Service Delivery	35
Staff Beliefs, Perceptions, and Attitudes	38
Family Experiences with TANF	44
Experiences with TANF	45
Extent to Which Services Meet Needs	47
Reasons for Nonparticipation	53
Key Findings and Policy Implications	57

Individual and Family Characteristics	57
State TANF Policies and Service Delivery	57
Family Experiences	58
Policy Implications	58
Conclusions	60
Appendix A. Research Methods	61
Site Selection	61
Site Visits	63
Qualitative Analysis Methods	66
Analyses of State TANF Policies	69
Microsimulation Methods	69
Appendix B. Tables of Characteristics of Two-Parent TANF Families	74
Notes	84
References	87
Statement of Independence	88

Acknowledgments

This report was funded by the US Department of Health and Human Services, Office of Planning, Research and Evaluation (OPRE) under Task Order Number HHSP23320095654WC. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine our research findings or the insights and recommendations of our experts. Further information on the Urban Institute's funding principles is available at www.urban.org/support.

The authors thank all the individuals who participated in interviews and discussions for this project, including TANF recipients and other low-income individuals, and state, local, and community-based organization staff, who gave their time so others could learn from their expertise and experience. We also appreciate the comments we received from our project monitor (Kathleen McCoy) and other OPRE and DHHS staff. The authors thank Tyler Woods and Sara McTarnaghan for important contributions to qualitative data collection and analysis, and Erika Huber, Paul Johnson, and Joyce Morton for important contributions to the quantitative analysis. We also greatly appreciate the detailed tabulations regarding recipients of solely-state-funded assistance that were provided by the following individuals: John McGraw and Sarah Marsh-Leopold in Colorado, Adriano Reinoso and Leslie Cole in Oregon, and staff of the MDHHS Cash Assistance office in Michigan. Finally, we are very grateful to the US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (HHS/ASPE) and the Administration for Children and Families Office of Planning, Research, and Evaluation, for the ongoing support they provide to maintain the CPS-based TRIM3 model. TRIM3's adaptation to the American Community Survey was funded by the Casey Foundation and the MacArthur Foundation. All errors and omissions remain those of the authors.

Overview

The Temporary Assistance for Needy Families (TANF) program offers cash assistance to single- and two-parent families, and has an explicit purpose of encouraging the formation and maintenance of two-parent families. But eligible two-parent families participate at lower rates than single-parent families, and as of 2013, only 12 percent of families with two TANF-eligible parents received TANF cash assistance compared with 28 percent of families with one eligible parent, although participation rates varied by state. Drawing on statistical analyses and interviews with program staff and participants, this study examines the characteristics of two-parent TANF families, state policy choices and service delivery, and families' experiences with TANF to understand how it can better serve two-parent families and meet program goals.

Two-parent families receiving TANF are a diverse group. At the national level, two-parent TANF families are married and unmarried in roughly equal numbers. Slightly over half are Hispanic, most are citizens, two-thirds have a child under age 6, and two-thirds have no earnings. Two-parent TANF families are more likely than single-parents to be Hispanic, to include a noncitizen parent, and to have at least one parent with earnings. Couples have an advantage over single-parent households if parents can rely on each other and draw on their individual strengths. But two-parent families struggle if they do not see eye-to-eye or if one or both partners face significant individual challenges.

State TANF policies generally treat single- and two-parent families alike, with some exceptions. State TANF programs generally offer the same services to both types of families, but in some states, child care subsidies are less available to two-parent families and employment services are offered to only one parent. Frontline TANF staff sometimes assume that two-parent families have less need for services than single parents and may not offer assistance unless it is specifically requested.

Two-parent families' experiences with TANF reflect both policy and interactions with staff. While a few families shared positive stories of their interactions with TANF staff, most experiences were negative and many families felt demeaned by workers and by impersonal, inefficient processes. Many said they want to support their family through work rather than TANF. Low-income families who did not participate in TANF thought they were not eligible, that their situations would improve soon, or they feared government engagement in their lives. Many avoided TANF because of their own pride and a perceived social stigma.

Lower program participation rates among two-parent families appear to result from differences in TANF policies and practices as well as differences in preferences or perceptions. Two-parent TANF families sometimes receive fewer support services than single-parent families as a result of either formal rationing of services or staff assumptions about their needs. And the dynamics of family relationships and personal feelings, especially of men, about seeking assistance likely contribute to their lower participation. Knowledge and awareness of the characteristics and experiences of needy two-parent families may help policymakers and staff better meet the needs of these families and help them achieve self-sufficiency.

Executive Summary

The Temporary Assistance for Needy Families (TANF) program offers cash assistance to single- and two-parent families and has an explicit purpose of encouraging the formation and maintenance of two-parent families. But eligible two-parent families participate at lower rates than single-parent families, and as of 2013, only 12 percent of families with two TANF-eligible parents received federal TANF cash assistance, compared with 28 percent of families with one eligible parent, although two-parent participation varied by state. This study examines the characteristics of two-parent TANF families', state policy choices and service delivery, and families' experiences with TANF to understand how it can better serve two-parent families and meet program goals.

Study findings are based on

- microsimulation and other analyses of federal and state survey and administrative data,
- analyses of state TANF policies,
- phone interviews with TANF directors in 10 states,
- in-person interviews with local TANF administrators and staff and leaders of community-based organizations in 5 states, and
- focus groups and interviews in 5 states with adults in two-parent families receiving TANF or likely eligible for TANF.

Characteristics of Two-Parent TANF Families

This study finds that a slight majority of adults in all two-parent families receiving TANF in 2013 were Hispanic, a large majority were citizens, and most had no earnings. Families were married and unmarried in roughly equal number, and about two-thirds had a child under age 6. In only about a third of these two-parent families were both parents receiving TANF cash assistance; in nearly half, only the child was receiving assistance. However, characteristics of the two-parent caseload varied across states.

Two-parent families receiving TANF are similar to one-parent TANF families in terms of parental age and the ages of their children. However, two-parent recipients are more likely to be Hispanic, to include a noncitizen parent, and to have at least one parent with earnings. These overall findings mask substantial variation among states because of differences in state demographics and TANF policies.

Two-parent households have both advantages and disadvantages compared to single-parent households. Having two people in a household is an advantage when they are able to rely on each other and draw on their individual strengths, but also presents the challenge of needing to work together to meet their family's needs and TANF program requirements. Individual challenges one partner faces can create difficulties for the whole family.

State TANF Policies and Service Delivery

State TANF policies generally treat single- and two-parent families alike, although a small number of states have different policies for two-parent families, and some do not offer any cash assistance to two-parent families without disabilities. Among the 10 focus states in this study, TANF programs generally offer the same types of services to both single- and two-parent families, but in some states, child care subsidies are less available to two-parent families and employment services are offered to only one parent.

Nearly half of all states use state funds outside of the TANF program to serve some two-parent families so that federal TANF rules and program requirements do not apply. Funding these families outside of TANF not only helps the states meet federal TANF requirements, it allows states the flexibility to provide them a broader range of employment and other services. But for the most part, families funded with either TANF or solely state funds experience few tangible differences in the program.

Although formal policies generally treat single- and two-parent families alike, both staff and families we interviewed said that frontline staff delivering services sometimes interact differently with two-parent families. Staff sometimes assume that two-parent families have less need for services and may not offer assistance unless it is specifically requested.

TANF Experiences of Two-Parent Families

Two-parent families interviewed for this study said that their interactions with frontline staff shaped their experiences with the TANF program and influenced the extent to which the program met their needs. Many families said they felt demeaned by workers and by impersonal, inefficient processes, although some spoke highly of the help they received from their caseworkers. Families generally were grateful for the cash and support services they received through TANF but found the cash amounts insufficient. Some clients found employment services of limited usefulness. Staff and clients alike said families could benefit from more intensive case management, life-skills training, education, and transitional assistance. Ultimately, many clients said they want to support their family through work rather than TANF and need the vocational training, licensing, and job opportunities to support careers with higher wages. Because this study did not include interviews with single-parent families, it is not clear whether their direct experiences with TANF are different from those reported by two-parent families.

Low-income two-parent families who did not participate in TANF cited many reasons for their nonparticipation. Some believed they were not eligible and many believed their financial situations would improve soon. Some avoided TANF assistance out of fear that government engagement in their lives could result in loss of housing assistance, deportation of undocumented family members, or loss of their children to child protective services. Many avoided TANF because of their own pride and a perceived social stigma.

Conclusions

Lower program participation rates among two-parent families appear to result from differences in TANF policies and practices, as well as differences in preferences or perceptions. Two-parent TANF families may receive fewer support services than single-parent families as a result of either formal rationing of services or staff assumptions about their needs. And the dynamics of family relationships and personal feelings, especially of men, about seeking assistance likely contribute to their lower participation. Knowledge and awareness of the characteristics and experiences of needy two-parent families may help policymakers and staff better meet the needs of these families and help them achieve self-sufficiency.

Introduction

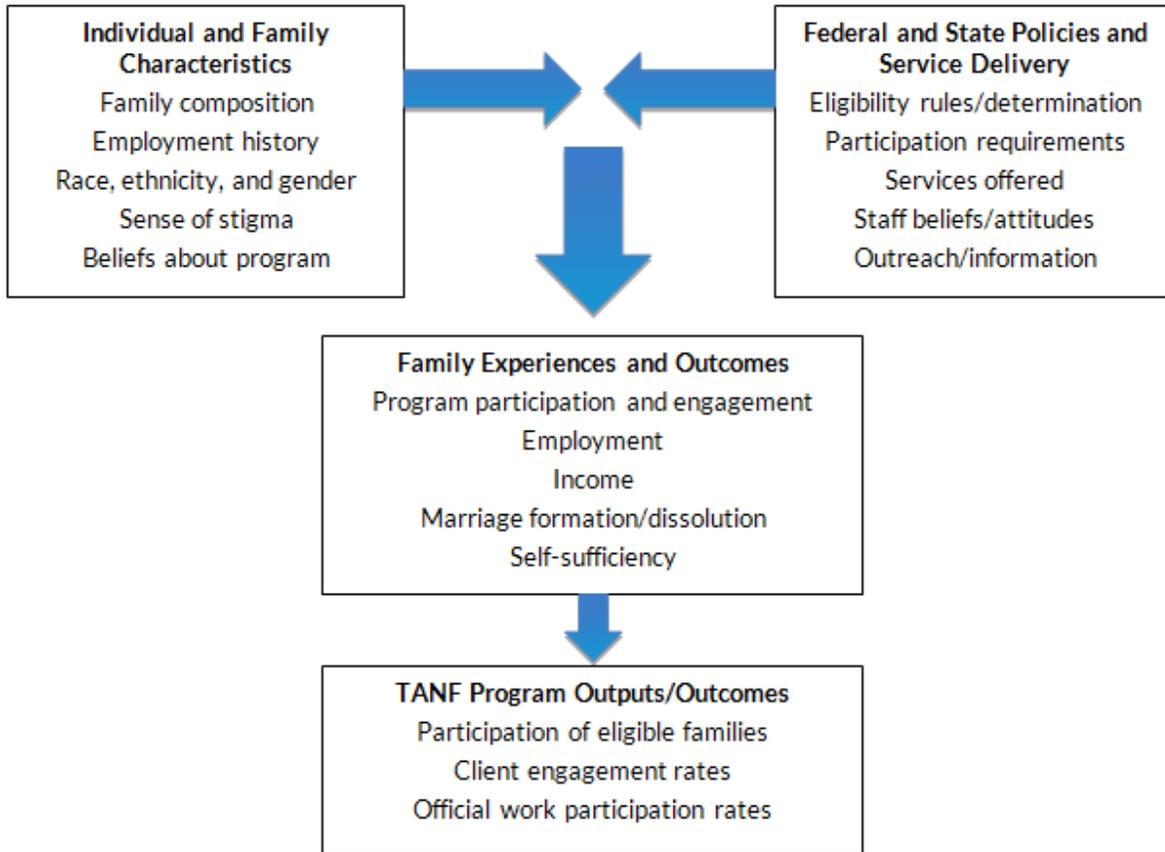
Both single- and two-parent families can receive cash assistance to help support their families through the Temporary Assistance for Needy Families (TANF) program. Encouraging the formation and maintenance of two-parent families is one of the purposes of TANF, yet two-parent families are less likely than single-parent families to receive the assistance for which they are eligible. To understand how TANF can better serve two-parent families and meet program goals, this study provides information on the characteristics of two-parent families, state TANF policy choices and service delivery, and families' experiences with TANF. It also addresses the key questions of how state TANF policies affect two-parent families specifically and how the characteristics of two-parent families affect their participation in and experiences with the program.

“Yes, it’s two of us but right now we are struggling and having it hard. We are trying just as hard as you are. Don’t give up on us. We are utilizing this program to get us to the next step.”

This study is structured around a conceptual framework (figure 1) that illustrates the roles of state policy choices and family characteristics in shaping program outcomes. State TANF policies and service delivery include eligibility rules, participation requirements, services offered, program outreach, and staff attitudes. These elements are important for shaping program outcomes, but outcomes also depend on the characteristics of individuals and families, such as family composition, employment history, race and ethnicity, gender, feelings of social stigma and pride, and personal perspectives on receiving TANF assistance. Interactions between client characteristics and TANF services shape families' experiences, including their decision to participate in TANF, their level of program engagement, employment, income, decisions about family formation, and self-sufficiency. Ultimately, the collective experiences and outcomes of families who are or could be served by the program shape the aggregate measures of TANF program performance, including the extent of participation among eligible families, client engagement rates, and whether states engage enough families in work activities to avoid federal penalties on the state.

FIGURE 1

Conceptual Framework of Interactions of TANF Policies and Family Characteristics



Note: TANF = Temporary Assistance for Needy Families.

There are a number of potential explanations for the differences in participation rates between single- and two-parent families, beyond overt differences in family characteristics and policies. It is possible that two-parent families experience potential social stigma from TANF participation differently, have different expectations of their own employment prospects, or are less aware of their potential eligibility for assistance than single-parent families. Differences in policy implementation, even where no differences in written policy exist, may partially explain the lower participation of two-parent families. This study examined not only written policies but also, in the 10 focus states, how policies are implemented and whether differing beliefs and attitudes, or the perceptions of TANF staff may result in different experiences for two-parent families.

This report details each element of the conceptual framework. After providing some background and contextual information on issues related to serving two-parent TANF families, with new

information on two-parent family participation rates, the report details (1) the characteristics of two-parent families receiving or eligible for TANF, (2) TANF policies and service delivery for two-parent families, and (3) family experiences with TANF. The report concludes with an overview of the key findings related to program outcomes and their policy implications.

Defining Two-Parent Families

This report uses three different definitions of two-parent families, depending on the context:

- The broadest definition is a household that includes two adults who are married and/or share a biological or adopted child.¹ Families fitting this definition were included in the study focus groups and interviews. This definition was also used in examining the demographic characteristics of two-parent TANF families.
- A narrower definition, specific to TANF, is a household in which both parents are counted as members of the assistance unit. This report uses this definition in the examination of two-parent participation rates. This definition excludes two-parent families in which a parent is not in the assistance unit due to immigrant/citizenship status, receipt of Supplemental Security Income, or because he or she is a step-parent in a state that either prohibits the inclusion of step-parents or allows them to decide whether to be in the unit. In some states, including California, parents are excluded from the assistance unit after reaching a time limit; children can continue to receive benefits.²
- The narrowest definition used in this report, also specific to TANF, is a two-parent assistance unit in which both parents are considered “work-eligible” and are subject to work requirements. Counts of two-parent families in the TANF caseload data use this definition.³

Research Methods

This study employs multiple research methodologies in a tiered approach:

1. In-depth site visits, including focus groups, in 5 states (California, Colorado, Michigan, Oregon, and Pennsylvania).
2. Phone interviews with state TANF directors in 10 states (the initial 5 as well as Hawaii, Massachusetts, Minnesota, New Jersey, and North Carolina).

3. Analyses of detailed program data in the site-visit states, including state-provided data on two-parent families receiving assistance through solely state-funded (SSF) programs.
4. Analyses of state TANF policies in all 50 states and the District of Columbia.
5. Microsimulation analyses and analyses of TANF microdata at the national level and for subgroups of states.

These methods are explained in greater detail in appendix A.

BOX 1

Abbreviations

ACF: Administration for Children and Families/US Department of Health and Human Services

AFDC: Aid to Families with Dependent Children

DRA: Deficit Reduction Act of 2005

HHS: US Department of Health and Human Services

MOE: maintenance-of-effort

SNAP: Supplemental Nutrition Assistance Program

SSF: solely state-funded

SSP: separate state program

TANF: Temporary Assistance for Needy Families

WPR: work participation rate

Serving Two-Parent Families in the TANF Program: Background and Context

Encouraging the formation and maintenance of two-parent families is one of the TANF program's four goals. Under the previous federal cash welfare program, Aid to Families with Dependent Children (AFDC), which operated until TANF was created in 1996, federal funding was available for two-parent families only if a parent was unemployed, underemployed, or incapacitated. This section provides context and background about key features of TANF and the implications for two-parent families, including the TANF funding structure and state policy flexibility, the federal work participation rate (WPR) requirement, SSF programs, and the provision of services beyond cash assistance.

TANF Funding Structure and State Policy Flexibility

The TANF program, authorized by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, operates via block grant funding to states, allowing great flexibility in program design and spending choices. The program requires states to continue spending at least 80 percent of what they spent on welfare-related programs in fiscal year 1994 to meet a maintenance-of-effort (MOE) requirement.⁴ Cash benefits and services provided through federal TANF grants and state MOE funds must meet one of four statutorily defined purposes of TANF:

- providing assistance to needy families so children may be cared for in their own homes or in the homes of relatives
- ending the dependence of needy parents on government benefits by promoting job preparation, work, and marriage
- preventing and reducing the incidence of out-of-wedlock pregnancies
- encouraging the formation and maintenance of two-parent families.

AFDC was administered federally as an entitlement, and benefit receipt was guaranteed to all applicants meeting eligibility requirements. Each state was able to adjust certain aspects of the rules,

in particular the income limits for eligibility and benefit levels and time limits. However, most aspects of eligibility were determined at the federal level. Under TANF, states have broad latitude in their policy choices so long as they adhere to some specific federal requirements, such as a maximum 60-month time limit for families in which an adult receives federally funded assistance,⁵ and meet performance criteria described more fully below.

States may choose which families have access to various benefits and what conditions they need to meet to maintain eligibility. Some states—most recently Louisiana, New Hampshire, and North Dakota—do not consider two-parent families without disabilities eligible for TANF or related SSF program assistance. States may set other eligibility conditions, including whether an initial period searching for work is required before families can receive cash assistance; what benefit levels families receive; for what time periods (subject to the federal maximum) they are able to receive benefits; what services they receive, if any, to become ready for employment and what employment activities they must participate in (subject to federal measurements described below); and what benefits to offer children if a parent is not eligible for benefits. Further, for two-parent families in which one parent is a step-parent, states determine whether that individual is required or allowed to be in the assistance unit and, if he or she is not included, how his or her income is treated.

Federal Work Participation Rate Requirement

The key federal performance measure states are held accountable to is the federal WPR. Federal requirements for two-parent families are stricter than those for single-parent families. States must ensure that at least half of all families with work-eligible adults receiving TANF cash assistance participate in countable work activities for an average of 30 hours per week per month.⁶ States must also ensure that at least 90 percent of families with two work-eligible adults participate in countable work activities for a combined average of 55 hours per week per month. Table 1 summarizes the hours requirements for all families and two-parent families.

TABLE 1

TANF Work Participation Rate Requirements, by Family Type^a

	All-Families Rate		Two-Parent Family Rate	
	Single-parent families with a child under age 6	Other families	Two-parent families receiving federally funded child care	Two-parent families not receiving federally funded child care
Total hours requirement	An average of 20 hours per week during the month	An average of 30 hours per week during the month	An average of 55 hours per week during the month	An average of 35 hours per week during the month
Required hours in core activities	An average of 20 hours per week during the month	An average of 20 hours per week during the month	An average of 50 hours per week during the month	An average of 30 hours per week during the month
Allowable hours in supplemental activities	Not applicable	Up to an average of 10 hours per week during the month	Up to an average of 10 hours per week during the month	Up to an average of 5 hours per week during the month

Source: Falk (2012).

Notes: TANF = Temporary Assistance for Needy Families.

^a excludes special rule for teen parents

Few states actually engage at least half of all work-eligible TANF families or 90 percent of two-parent families in countable work activities for the required number of hours. For fiscal year 2013, the most recent available data, 9 states did not meet the all-families WPR, and 17 states failed to meet the two-parent rate.⁷ Most states that did meet either target relied on special adjustments provided by federal law to do so.⁸ See table 2 for the combined TANF and separate state program (SSP)-MOE WPRs achieved in 2013 by states in this study compared with the rates they were expected to achieve. Note that, in some cases, a state with a low actual WPR may meet its low adjusted target while a state with a comparatively higher actual rate may not meet its higher target. The 90-percent WPR is of great concern to many state TANF administrators. In response to an open-ended question about what they most wanted the world to know about serving two-parent families through TANF, administrators in 7 of the 10 study states highlighted the 90-percent WPR, calling it “unreasonable,” “backward,” “discriminating,” “[in]equitable,” and “unfair.”

TABLE 2

Combined TANF and SSP-MOE Work Participation Rate, Fiscal Year 2013

	All-Families Rate			Two-Parent Family Rate		
	Actual rate	Adjusted standard	Met target	Actual rate	Adjusted standard	Met target
California	25.1%	50.0%	No	30.9%	90.0%	No
Colorado	24.2%	40.3%	No	17.8%	80.3%	No
Hawaii	46.8%	0.0%	Yes	57.0%	37.9%	Yes
Massachusetts	47.4%	44.5%	Yes	95.8%	84.5%	Yes
Michigan	53.3%	*	Yes	**		
Minnesota	45.1%	38.4%	Yes	**		
New Jersey	21.8%	5.4%	Yes	**		
North Carolina	43.8%	19.8%	Yes	61.5%	59.8%	Yes
Oregon	46.5%	50.0%	No	**		
Pennsylvania	25.8%	30.6%	No	48.2%	37.8%	Yes

Source: "Table 1A: Temporary Assistance for Needy Families Combined TANF and SSP-MOE Work Participation Rate, Fiscal Year 2013," Administration for Children and Families, Office of Family Assistance, accessed April 25, 2016, <http://www.acf.hhs.gov/sites/default/files/ofa/wpr2013table01a.pdf>.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. MOE = maintenance-of-effort.

* Preliminary, pending additional data.

** State has no TANF and/or SSP-MOE families subject to the two-parent family rate.

Solely State-Funded (SSF) Programs

To ensure compliance with the WPR requirement, some states have chosen to use state dollars not reported as MOE (SSF programs) to fund cash assistance for low-income families, often two-parent families, who may have difficulty meeting the required number of hours in work activities (Hahn, Kassabian, and Zedlewski 2012). Families served without the use of federal or state MOE funds are not included in determining the state's WPR. Twenty-four states, almost half, used SSF programs to assist at least some two-parent families in 2013. Use of SSF programs to serve two-parent families began largely in response to changes made to TANF through the Deficit Reduction Act of 2005 (DRA). Until the federal fiscal year 2007 implementation of the DRA, families served with state MOE funds in SSPs were not counted in the WPR calculation. After the change, states began using SSF programs to serve families they wished to once again remove from the WPR. The experiences of two-parent families served through SSF programs are included in this study alongside families served through federal and state MOE-funded TANF programs (82,000 families defined as two-parent in the federal caseload data in the average month of federal fiscal year 2013).⁹

Since many states began to use SSF programs for some or all of their two-parent family caseload, the total number of two-parent families receiving cash assistance has not been available in official TANF caseload data from the US Department of Health and Human Services' Administration for Children and Families (HHS/ACF). Although the total number of two-parent families receiving TANF or SSP-MOE assistance and classified as two-parent for work participation purposes fell from 91,437 in September 2006 to 64,980 in October 2006, we know that those families generally continued to receive aid under SSF programs. Thus, since the introduction of SSF programs, the HHS/ACF caseload data for two-parent families underestimate the true caseload. Twenty-one states and the District of Columbia reported having zero two-parent families during federal fiscal year 2014, and others had very low numbers. Some are states such as Louisiana, New Hampshire, and North Dakota that have chosen not to offer cash assistance to two-parent families without disabilities, but most states that appear to have no two-parent families are in fact serving those families through SSF programs.

For 2013—the focus year for the quantitative analysis for this study—we used a variety of state data sources to obtain counts of two-parent families served by SSF programs.¹⁰ The information suggests that in 2013, while 80,300 families who met the administrative definition of two-parent family received cash assistance through TANF or MOE funds, an additional 37,000 received SSF benefits (table 3). SSF programs funded all benefits for two-parent families in 19 states, while 5 states used both solely state funds and TANF/SSP funding for this group of families. There was no evidence of SSF benefits for two-parent families in 27 states.

TANF Services beyond Cash Assistance

Beyond providing cash assistance to low-income families, states use the TANF block grant and state MOE funds to provide an array of services supporting TANF goals for current and former TANF cash assistance recipients and also a broader population. Work participation requirements are not imposed if a person receives TANF services but not cash assistance. These services, called “nonassistance,” include child care, transportation, short-term assistance (including diversion payments), and employment programs for people not receiving cash assistance (GAO 2012; Zedlewski 2012). More than 40 percent of federal and state TANF funds are spent on state tax credits and other programs, such as child welfare, emergency assistance, early education, teen pregnancy prevention, and marriage support (Schott, Pavetti, and Floyd 2015). States differ considerably in the share of TANF and MOE funds they spend on assistance versus nonassistance and the specific categories of nonassistance spending. They also differ in the extent to which they provide services to families not receiving or

ineligible for cash assistance and which services they provide to two-parent families. This study focuses on services offered to TANF-eligible two-parent families (receiving assistance or not) and the extent to which those services are accessed.

TABLE 3

Two-Parent Families Receiving Cash Benefits in 2013 Classified as “Two-Parent” in Administrative Data, by Funding Source

	TANF/SSP ^a	SSF	SSF as % of total		TANF/SSP ^a	SSF	SSF as % of total
Alabama	208	0		Montana	283	0	
Alaska	392	0		Nebraska	0	900	100%
Arizona	549	0		Nevada	1,129	0	
Arkansas	166	0		New Hampshire ^b	85	0	
California	51,560	0		New Jersey	0	2,755	100%
Colorado	1,177	577	33%	New Mexico	875	0	
Connecticut	0	1,503	100%	New York	2,859	7,614	73%
Delaware	22	100	82%	North Carolina	237	0	
District of Columbia	0	574	100%	North Dakota ^b	0	0	
Florida	668	0		Ohio	2,464	0	
Georgia	0	29	100%	Oklahoma	0	261	100%
Hawaii	2,169	111	5%	Oregon	0	5,858	100%
Idaho	0	26	100%	Pennsylvania	1,019	228	18%
Illinois	0	2,330	100%	Rhode Island	481	0	
Indiana	172	0		South Carolina	0	582	100%
Iowa	983	0		South Dakota	0	0	
Kansas	508	0		Tennessee	280	0	
Kentucky	758	0		Texas	0	1,086	100%
Louisiana ^b	0	0		Utah	0	28	100%
Maine	818	0		Vermont	377	0	
Maryland	0	490	100%	Virginia	0	1,659	100%
Massachusetts	4,640	0		Washington	4,535	0	
Michigan	0	3,136	100%	West Virginia	0	667	100%
Minnesota	0	3,173	100%	Wisconsin	864	0	
Mississippi	0	12	100%	Wyoming	11	0	
Missouri	0	3,284	100%	United States	80,291	36,983	32%

Sources: TANF/SSP caseload figures are from ACF’s TANF/SSP caseload counts; the SSF data are from state-level websites and reports.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded.

^a The TANF/SSP caseload figures are from ACF’s TANF/SSP caseload counts without any adjustments; some cases represented here may be receiving very small “worker supplement” payments. Families with two parents in the household but at least one parent who is not in the assistance unit or not subject to work requirements are not captured in these counts.

^b State does not provide benefits to two-parent families without disabilities.

TANF Participation Rates

Overall, only about a third of all TANF-eligible families received cash benefits in recent years (Crouse and Waters 2015). To compare, about 80 percent of eligible families received cash assistance from AFDC in the 1980s and early 1990s. However, even during the AFDC period, participation rates have always been lower among eligible two-parent families.

This section first considers the changes in the participation rate over time, then examines the participation rate including families receiving cash assistance through SSF programs, and concludes by reporting on state-level variation in participation rates. Throughout this discussion, we use the term “participation rate” to mean the number of families receiving cash assistance divided by the number of families *eligible* for that aid. The term “participation rate” is sometimes used to refer to the federal requirements for the portion of adult recipients participating in work activities. In this report, we use the term “work participation rate” to refer to that concept. We incorporate administrative data to examine families receiving aid as well as simulation data to examine families eligible for aid (see appendix A for more details).

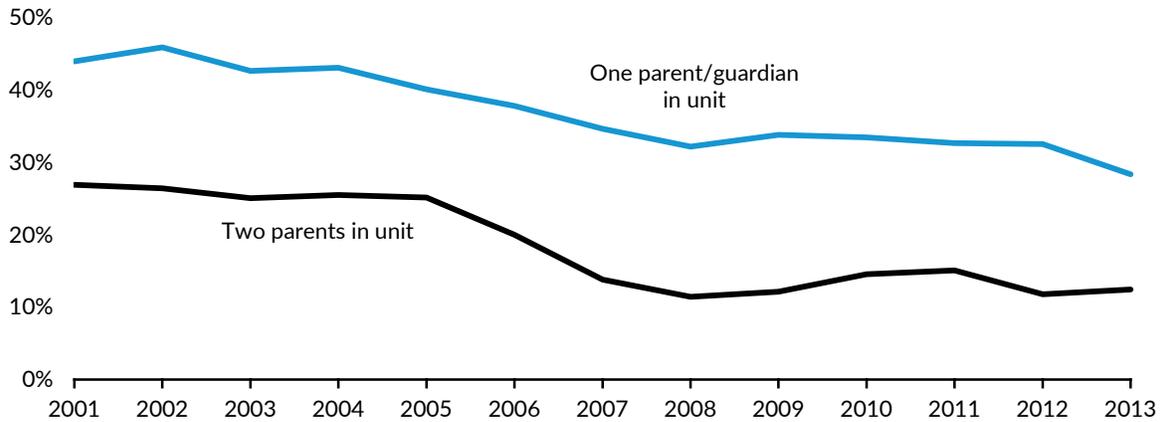
TANF/SSP Participation Rates over Time for Families with Both Parents in the Unit

The differential participation of single-parent versus two-parent families is long-standing. An analysis of participation rates in AFDC from 1967 through 1984 found that in almost every year, the rate of participation of AFDC-eligible “unemployed parent” families (two-parent families satisfying work-related requirements) was lower than the participation rate of other AFDC-eligible families (Ruggles and Michel 1987).¹¹ In 1983, the participation rate for unemployed-parent families was estimated at 67 percent, while the rate for other families was estimated at 78 percent.

Under TANF, overall program participation rates have declined markedly compared to AFDC (Crouse and Waters 2015), but families with two parents in the unit continue to participate at a lower rate than other families. In every year since 2001 (when most states had removed AFDC-era restrictions on two-parent eligibility), families with two parents eligible to be in the TANF assistance unit were much less likely to receive federally funded benefits than families with one parent or guardian in the unit (figure 2).¹²

FIGURE 2

TANF and SSP Participation Rates among Eligible Families, Not Including SSF, 2001–13



Sources: Average monthly eligibility estimates are from TRIM3 simulations using CPS-ASEC data and average monthly caseload figures are from tabulations of TANF/SSP microdata. See appendix A for details.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded. The TANF caseload also includes child-only units, which are not included in this graph.

Among TANF-eligible families with both parents in the assistance unit, the portion receiving federally funded benefits fell from 27 percent in 2001 to 11 percent in 2008.¹³ During the recession, participation rates slightly increased but declined again shortly thereafter. **As of 2013, 12 percent of families with both parents eligible to be in the unit were receiving cash assistance from federal funds (TANF or SSP).** The participation rates of one-parent families and two-parent families rose and fell roughly in tandem, and the difference between the two remained relatively constant.

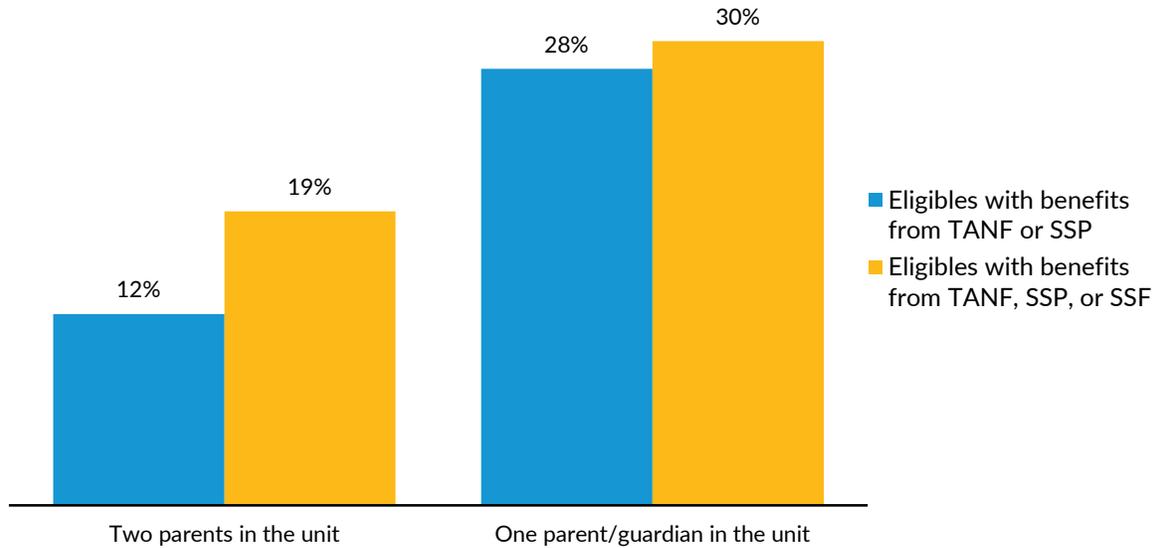
Two-Parent Participation Rates Including SSF Programs

When TANF/SSP caseload figures for 2013 are augmented with SSF program caseload data compiled for this project, it appears that an additional 7 percent of eligible families with two parents in the unit are receiving cash assistance, for a total participation rate of 19 percent (figure 3).

The addition of SSF program cases also increases the participation rate estimate for families with one adult in the unit from 28 to 30 percent. The two-parent rate is affected more because two-parent families make up a large share of many states' SSF program caseloads. Even after the addition of the SSF program caseload, families with two parents in the unit are still significantly less likely to receive cash assistance than families in which only a single adult would be in the unit.¹⁴

FIGURE 3

Participation Rates among Eligible Families, Excluding and Including SSF Program Enrollment, 2013



Sources: Average monthly eligibility estimates from TRIM3 simulations using CPS-ASEC data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata, and average monthly SSF program caseload from multiple state-level data sources.

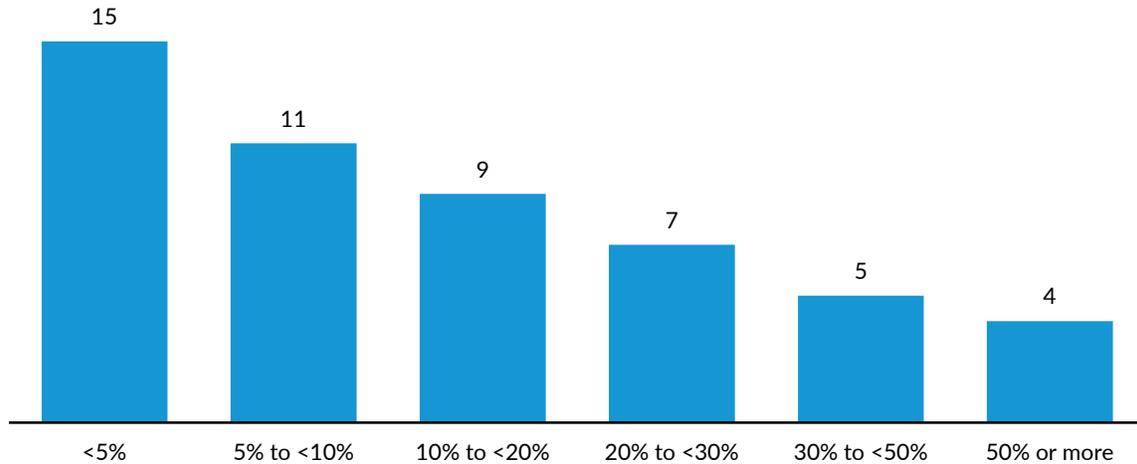
Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded. The TANF caseload also includes child-only units, which are not included in this graph.

State-Level Variation in the TANF/SSF Program Participation Rates

Although the participation rate for families with two parents in the unit is about 19 percent nationally when the SSF program caseload is included, it varies markedly from state to state (figure 4). On average, in 2012 and 2013, the participation rate among these families (the portion of eligible families receiving cash aid) was less than 10 percent in 26 states; conversely, the rate was 50 percent or higher in 4 states. Rates are averaged across two years to increase reliability.¹⁵

FIGURE 4

Number of States by Participation Rate for Families with Two Parents in the Unit, Average 2012–13
Includes TANF, SSP, and SSF enrollment



Sources: Average monthly eligibility estimates from TRIM3 simulations using CPS-ASEC data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata, and average monthly two-parent SSF program caseload data from multiple state-level data sources.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded.

Focusing on the largest states in the country, the rate of receipt of cash benefits among eligible families with two parents in the assistance unit ranges from only a few percent in Florida and Texas to 24 percent in New York and 38 percent in California (table 4).

TABLE 4

Participation Rates for Families with Two Parents in the Unit, Average 2012–13, Four Largest States
Includes SSF enrollment

	Participation rate for families with two parents in the unit
California	38%
Florida	2%
New York	24%
Texas	3%

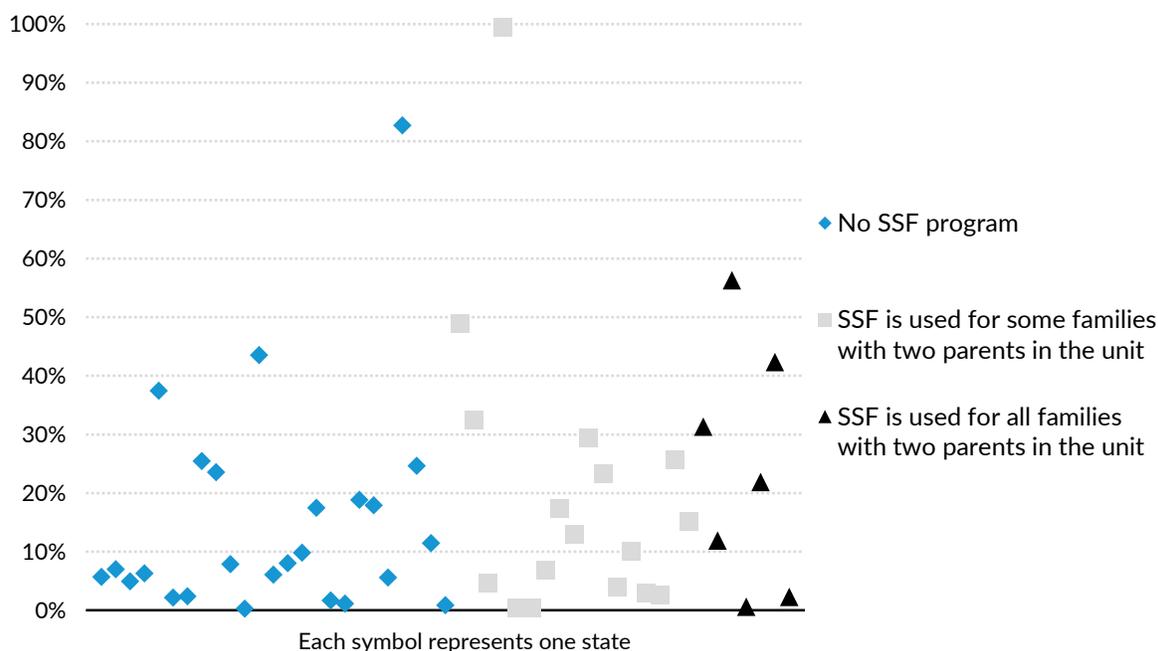
Sources: Average monthly eligibility estimates from TRIM3 simulations using CPS-ASEC data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata, and average monthly two-parent SSF program caseload data from state-level data sources.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded.

One key distinction across states is whether or not they use SSF programs. We broke down state-level participation rates into three groups of states: those with no SSF program, those using solely state funds for *some* families with two parents in the unit (and TANF or SSP for others), and those using solely state funds for *all* families with two parents in the unit. The average 2012–13 participation rate is somewhat higher (24 percent) for the seven states using solely state funds for all two-parent units than among states using TANF/SSP for either all or some of their two-parent caseload (17 percent).¹⁶ However, **there is more variation in rates within each group of states than across the groups.** For example, across states that used both SSF and non-SSF programs for families with two adults in the unit, the estimated 2012–13 participation rate for those families ranged from less than 1 percent in several states to close to 100 percent in the District of Columbia (figure 5).

FIGURE 5

Participation Rates for Families with Two Parents in the Unit by State Use of SSF, Average 2012–13
Includes TANF, SSP, and SSF enrollment

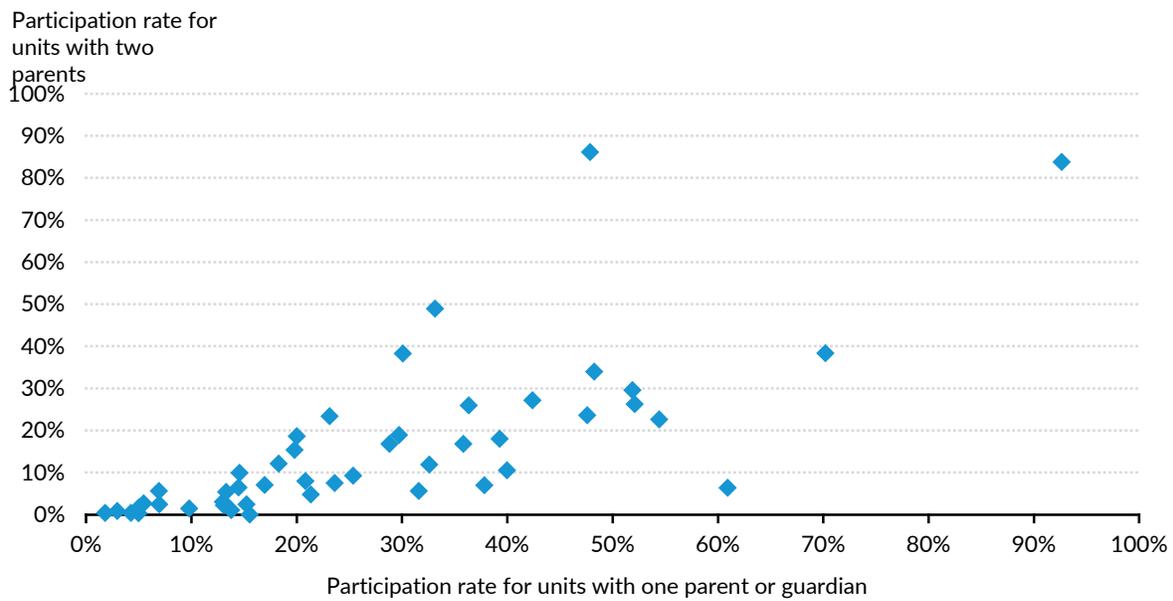


Sources: Average monthly eligibility estimates from TRIM3 simulations using CPS-ASEC data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata, and average monthly SSF program caseload data from state-level data sources.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded. Each data point represents one state.

At least some factors that affect a state’s two-parent participation rate are likely the same as those that affect the state’s overall TANF participation rate. States with lower participation rates for units with one adult generally have lower rates for units with two adults in the unit, and states with higher rates for units with one adult generally have higher rates for units with two adults in the unit (figure 6).

FIGURE 6
Relationship between State Participation Rates for Units with One Adult and State Participation Rates for Units with Two Parents, 2013



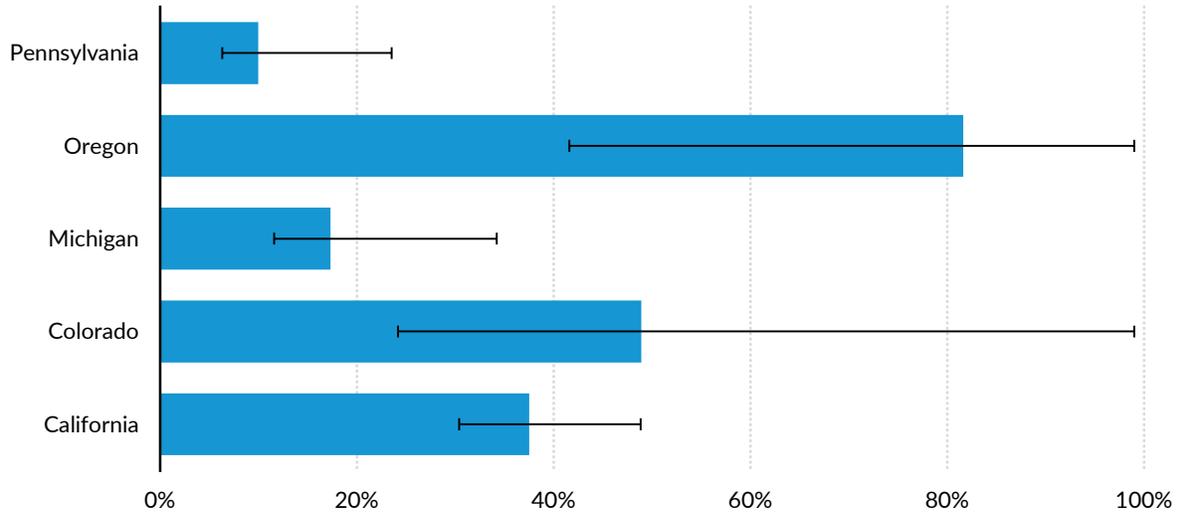
Sources: Average monthly eligibility estimates from TRIM3 simulations using CPS-ASEC data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata, and average monthly SSF program caseload data from state-level data sources.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. Each data point represents one state.

In the five states where site visits were undertaken—California, Colorado, Michigan, Oregon, and Pennsylvania—the research team assessed two-parent participation rates two ways. First, focusing on two-parent families in which both parents are in the assistance unit, averaged across 2012 and 2013 with eligibility estimated from Current Population Survey (CPS) data, there is a wide range in estimated participation rates (figure 7). Even when uncertainty in the eligibility estimates is considered, the participation rate in Pennsylvania (11 percent) is lower than in either California or Oregon, and the rate in Michigan (17 percent) is also clearly lower than any possible rate in Oregon.

FIGURE 7

Participation Rates for TANF-Eligible Families with Two Parents in the Unit, 2012–13, CPS-ASEC
Enrollment includes SSF



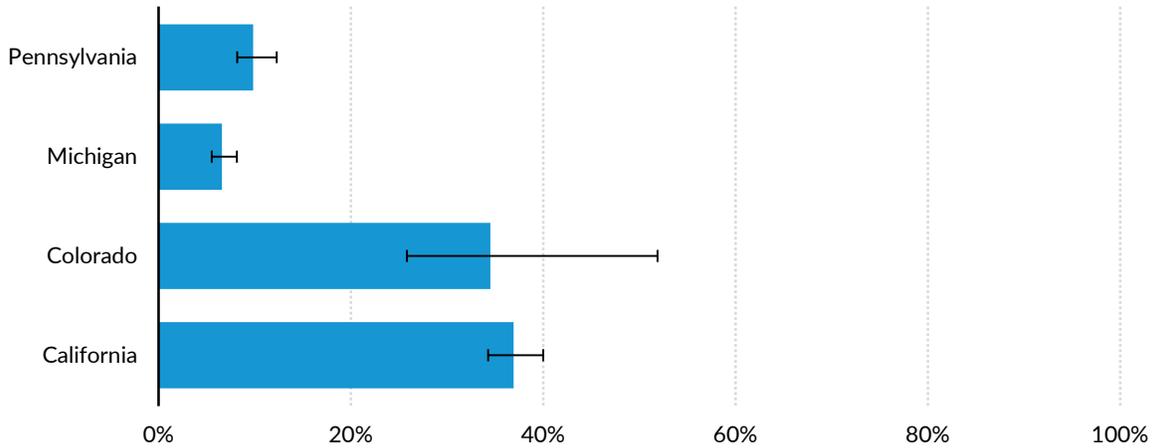
Sources: Average monthly eligibility estimates from TRIM3 simulations using CPS-ASEC data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata, and average monthly SSF program caseload data from state-level data sources.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded. Enrollment includes SSF programs. Blue bars are best estimates; black lines show how uncertainty in the eligibility estimates affects the participation rate estimates. The left point of each black line shows the caseload divided by a high-end estimate of the eligibility figure, and the right point of each black line shows the caseload divided by a low-end eligibility estimate. We are 95 percent confident that the true eligibility estimate lies within this range. However, the black line is not itself a confidence interval because the numerator for the participation rate calculation is an administrative figure, not an estimate from a sample.

The research team also computed participation rates for the site-visit states using eligibility estimates derived from the American Community Survey (ACS), which has much larger state-level samples. The ACS can be used to estimate the number of TANF-eligible families with two *married* parents, but it does not allow estimates of families with two unmarried parents living together.¹⁷ The ACS-derived eligibility figures for married families are compared with counts of married families receiving TANF in four of the states. For Oregon, information on marital status was not available for the SSF program portion of the caseload; it was excluded from this analysis. Using this alternate concept and data source (see figure 8), participation rates remain low in Pennsylvania and Michigan (10 and 7 percent), and participation remain higher in Colorado and California (35 and 37 percent).

FIGURE 8

Participation Rates for TANF-Eligible Families with Two Married Parents in the Household, 2013, ACS
Enrollment includes SSF



Sources: Average monthly eligibility estimates from TRIM3 simulations using ACS data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata, and average monthly SSF program caseload data from state-level data sources.

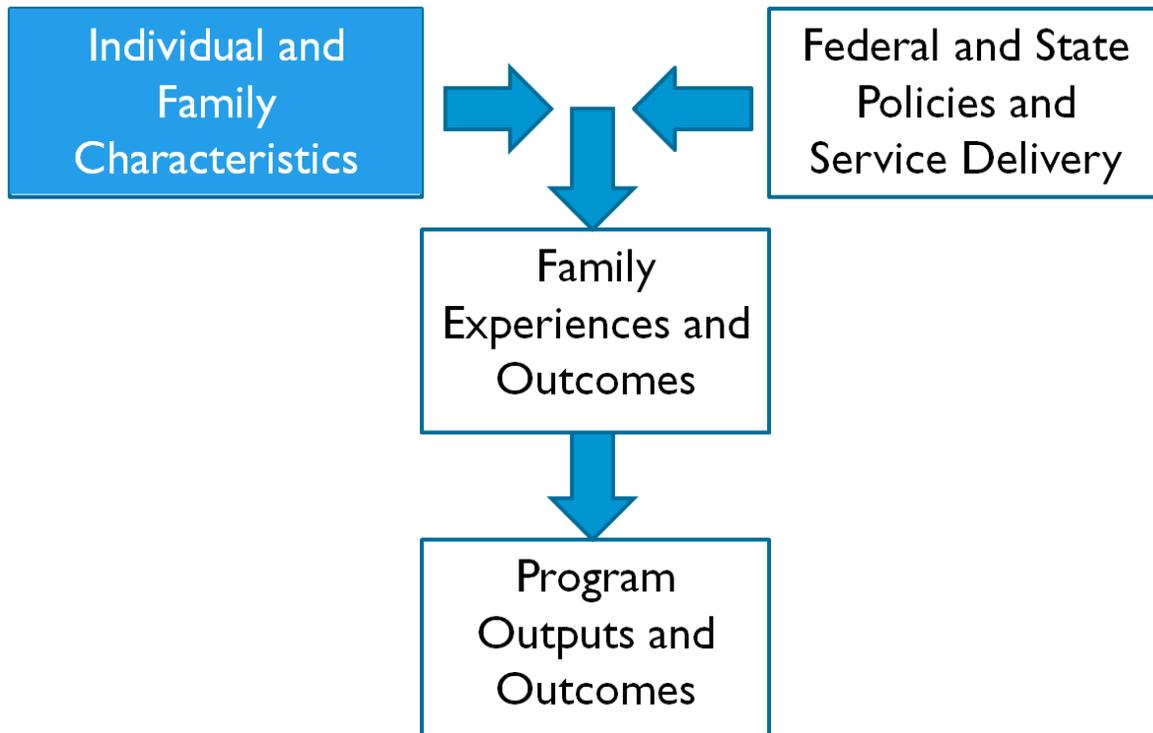
Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded. Enrollment includes SSF programs. Blue bars are best estimates; black lines show how uncertainty in the eligibility estimates affects the participation rate estimates. The left point of each black line shows the caseload divided by a high-end estimate of the eligibility figure, and the right point of each black line shows the caseload divided by a low-end eligibility estimate. We are 95 percent confident that the true eligibility estimate lies within this range. However, the black line is not itself a confidence interval because the numerator for the participation rate calculation is an administrative figure, not an estimate from a sample.

The consistency of the *relative* rates between the two sets is a good indication of real differences in the likelihood that TANF-eligible two-parent families receive cash assistance.

Characteristics of Two-Parent Families on or Eligible for TANF

FIGURE 9

Conceptual Framework



Consistent with the conceptual framework guiding this study, this section examines the characteristics of two-parent families on or eligible for TANF. We begin with a synthesis of the demographic characteristics of two-parent TANF families from analyses of federal and state survey and administrative data. We then discuss the characteristics of these families as described by administrators, community-based organization leaders, and two-parent families who participated in focus groups and interviews.

Characteristics of Two-Parent Families from Survey and Administrative Data

To examine the characteristics of two-parent families eligible for and receiving TANF, we consider all families eligible for TANF in which at least one child has two parents in the household of any type (biological, adoptive, or step-parents), regardless of whether or not those parents are (or would be) in the assistance unit. We consider the characteristics of these families nationally and in selected states, and we compare the characteristics of two-parent and one-parent caseloads at the national level. See appendix A for a detailed description of methods and data sources and appendix B for comprehensive tables of the characteristics summarized below.

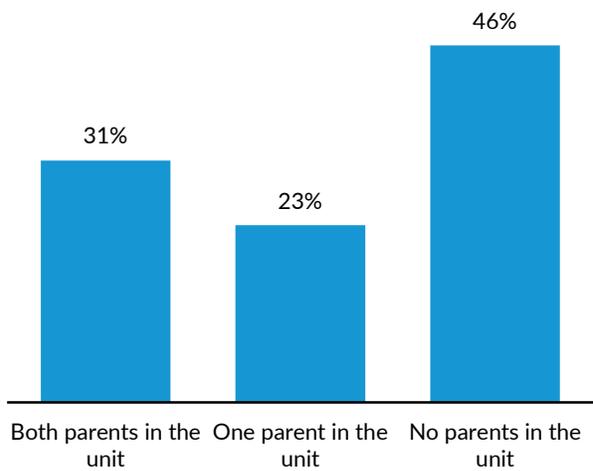
Families with Two Parents in the Household, National-Level Results

CHARACTERISTICS OF TWO-PARENT FAMILIES RECEIVING TANF

There were, on average, 208,000 two-parent families per month receiving TANF or SSP benefits in 2013. Slightly over half were Hispanic, slightly over one quarter were white non-Hispanic, about one-tenth were black non-Hispanic, and the rest were Asian, other races, or multiple races (appendix table B.1).¹⁸ Most adults were citizens and most did not have earnings. Slightly over one-third of mothers were in their twenties and about the same number were in their thirties; very few were teenage mothers. About two-thirds had at least one child age 5 or younger. In almost half of the families, neither parent was in the assistance unit (figure 10).¹⁹

FIGURE 10

Number of Parents in the Assistance Unit for Two-Parent Families with TANF or SSP Benefits, 2013



Source: Authors' tabulations of TANF/SSP microdata.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program.

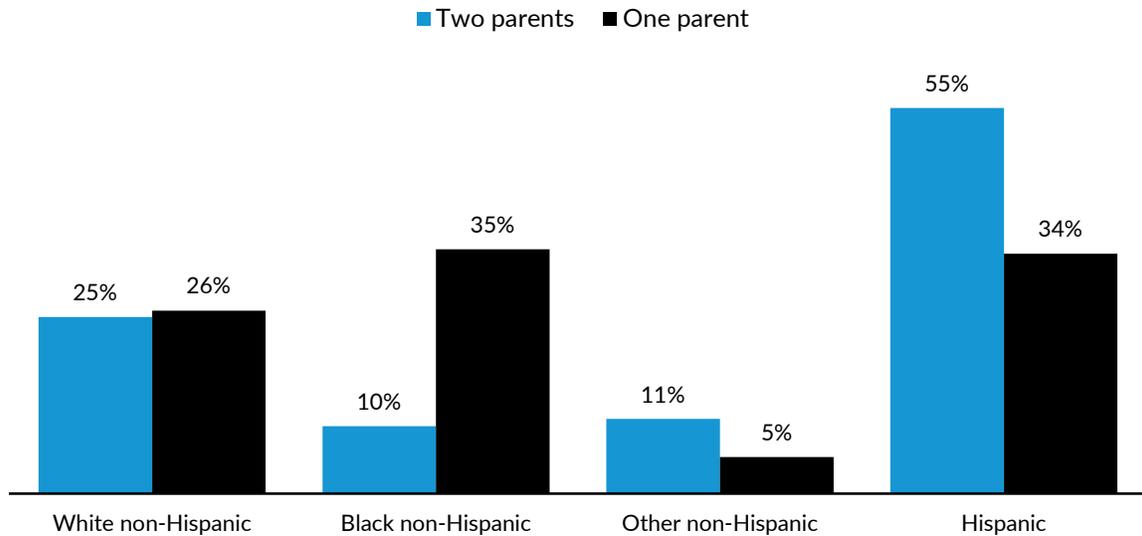
Two-parent families were similar in some ways to the 1.189 million single-parent families receiving TANF, but there were some differences (appendix table B.1).²⁰

- As shown in figure 11, TANF-recipient families with two parents in the household include a **higher percentage of Hispanic families** (53 percent compared to 33 percent for one-parent TANF families), and a **lower percentage of black non-Hispanic families** (9 percent to 35 percent). The two-parent group is also more likely to include **at least one noncitizen parent/guardian** (14 percent to 4 percent).
- TANF families with two parents in the household were **much more likely to have earnings**. Thirty-three percent had at least one parent with earnings compared to just 17 percent of one-parent families.
- Distribution of monthly TANF benefits is generally similar for two-parent and one-parent families, although two-parent families were **more likely to receive a monthly benefit of \$500 or more** since they may include an additional adult and most states increase the maximum benefit level according to unit size.
- Two-parent and one-parent TANF families were very similar in regards to age of the youngest child.

- The two groups were also very similar in regards to the mother's age, although a higher portion of mothers in two-parent TANF families were age 30 or older (62 percent to 54 percent).

FIGURE 11

Race and Ethnicity of Mothers with TANF or SSP Benefits, by Number of Parents in Household, 2013



Source: Authors' tabulations of TANF/SSP microdata.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program.

CHARACTERISTICS OF TWO-PARENT FAMILIES ELIGIBLE FOR TANF

Two-parent families receiving TANF or SSP-funded benefits can also be compared to TANF-eligible two-parent families (where both parents are in the household but may not be in the assistance unit). This comparison suggests that **some subgroups of TANF-eligible two-parent families were more likely than others to receive benefits** (appendix table B.2).

- TANF/SSP recipients with two parents in the household were more likely to be Hispanic, more likely to have no earnings, and more likely to be unmarried. In addition, families eligible for higher benefit amounts were more likely to participate in TANF than families eligible for smaller benefit amounts. In other words, eligible two-parent families with those characteristics were more likely to receive TANF or SSP assistance than eligible two-parent families without those characteristics.

- Two other groups of eligible two-parent families more likely to receive assistance were those in which both parents are citizens and those in which neither parent is eligible to be in the unit. Parents may not be in the assistance unit because of immigration/citizenship status or receipt of Supplemental Security Income. The state may also exclude parents from the unit after reaching a time limit, although children can continue to receive benefits. The relationship between characteristics of families receiving TANF and families who are eligible are affected by choices that states have made regarding which families to cover with solely state funds. In states that use SSF programs for noncitizen families, the TANF/SSP caseload would have disproportionately more citizen families.

PARTICIPATION RATES BY FAMILY CHARACTERISTICS

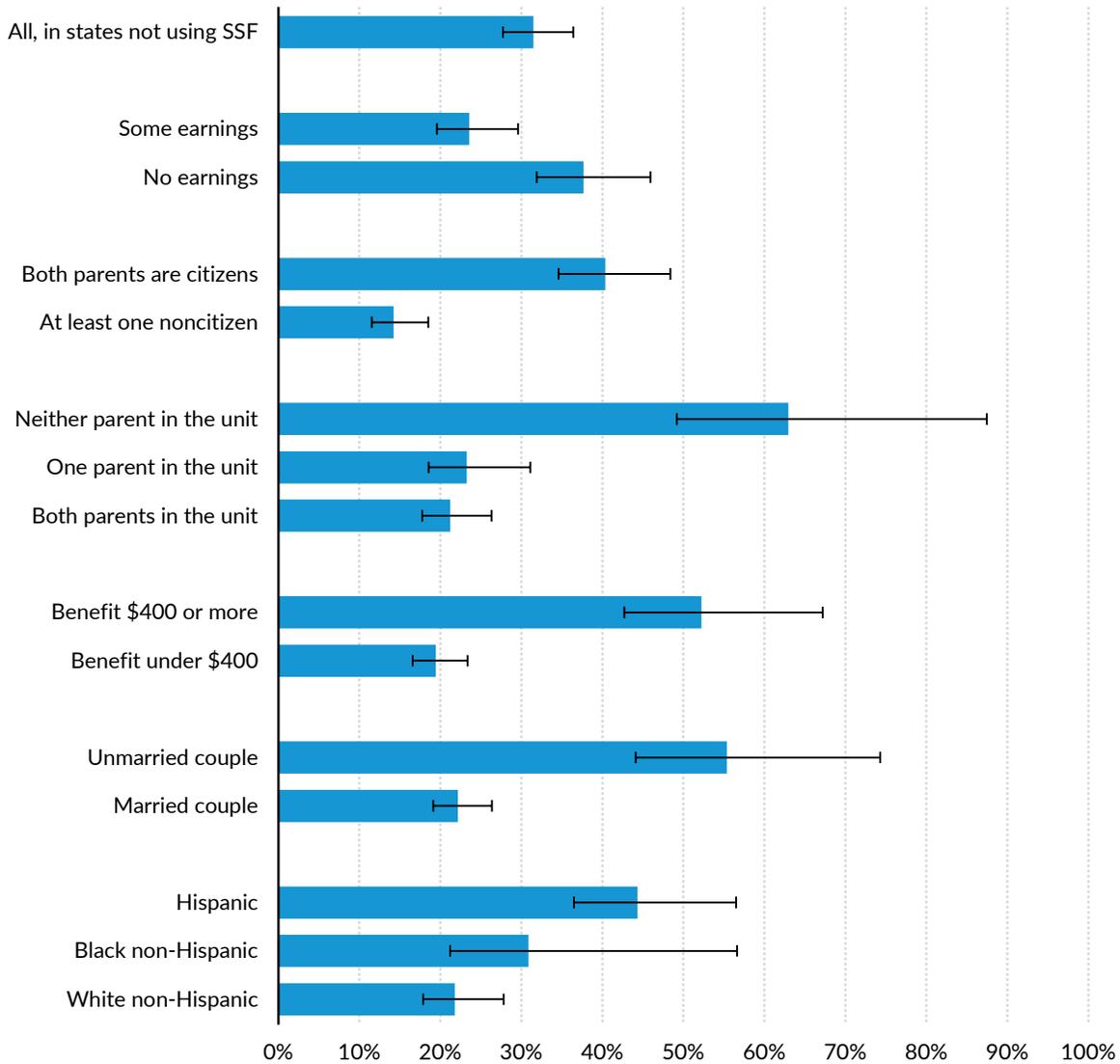
For the group of states that do not use solely state funds for any of their two-parent families, eligible families with two parents in the household can be compared to the TANF/SSP recipients with two parents in the household to determine participation rates—overall and by family characteristics. States that do not use solely state funds are home to 54 percent of all eligible families with two parents in the household and 85 percent of TANF/SSP recipients with two parents in the households. The overall participation rate for eligible families was 31 percent, varying according to characteristics of the families (figure 12 and appendix table B.3). When one or both parents are in the unit, the rate was slightly over 20 percent, very similar to the national participation rate for families with two parents in the unit (figure 3). However, for two-parent families with neither parent in the unit, the rate was estimated at 63 percent. Child-only units are not subject to time limits, and adults who are not in the unit may not face work requirements. Both of these factors may affect participation decisions.

Several other demographic characteristics appear related to participation. The participation rate is higher than the average (31 percent) for eligible two-parent families in which the mother is Hispanic (44 percent of the eligible families participate), both parents are citizens (40 percent), neither parent has earnings (38 percent), and the parents are not married (55 percent). Further, the participation rate is higher for two-parent families eligible for higher benefits (52 percent when the potential benefit is \$400 or more).

FIGURE 12

Participation Rates for TANF-Eligible Families with Two Parents in the Household, by Selected Characteristics, 2013

In states not using SSF programs



Sources: Average monthly eligibility estimates from TRIM3 simulations using CPS-ASEC data, average monthly TANF/SSP caseload from tabulations of TANF/SSP microdata.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded. Blue bars are best estimates; black lines show how uncertainty in the eligibility estimates affects the participation rate estimates. The left point of each black line shows the caseload divided by a high-end estimate of the eligibility figure, and the right point of each black line shows the caseload divided by a low-end eligibility estimate. We are 95 percent confident that the true eligibility estimate lies within this range. However, the black line is not itself a confidence interval because the numerator for the participation rate calculation is an administrative figure, not an estimate from a sample.

TANF-Eligible Families with Two Parents in the Household, Site-Visit States

This section examines variation in the characteristics of two-parent families eligible for or receiving TANF across the site-visit states. Cross-state variation reflects state-level differences in population makeup (e.g., Hispanics are a larger share of the total population in California than in Michigan) as well as their differing TANF policies.

CROSS-STATE VARIATION IN CHARACTERISTICS OF MARRIED TANF-ELIGIBLE FAMILIES

- Across the five states where site visits were performed, a comparison of the characteristics of married TANF-eligible families shows substantial variation (appendix table B.4).²¹ In California, almost two-thirds of married TANF-eligible families were Hispanic compared to just one-tenth in Michigan, where almost three-quarters were white non-Hispanic. Hispanics make up 38 percent of the overall population in California and 5 percent in Michigan, so Hispanics were overrepresented in both cases (Brown and Lopez 2013).
- The percentage of married TANF-eligible families with at least one noncitizen parent ranged from a low of 23 percent in Michigan and Pennsylvania to a high of 59 percent in California.
- In all five states, married TANF-eligible families were very unlikely to have two working parents, with the highest rate at just 6 percent in Pennsylvania. The share of families with one working parent ranged from 21 percent in Colorado to 48 percent in California.
- In all of the focus states except California, more than half of married TANF-eligible families had both parents eligible to be in the assistance unit. In California, that was the case for only 42 percent of married families. California also has more eligible families with neither parent in the unit than other states, likely due to its policy of excluding parents after five years of receiving benefits, though children may continue to receive benefits.
- Married TANF-eligible families in Colorado and Michigan were most likely to have received postsecondary education. Worth noting is that across the focus states, the portion of the overall population with a college degree is highest in Colorado but lowest in Michigan (Ryan and Siebens 2012).

CROSS-STATE VARIATION IN CHARACTERISTICS OF TWO-PARENT FAMILIES RECEIVING ASSISTANCE

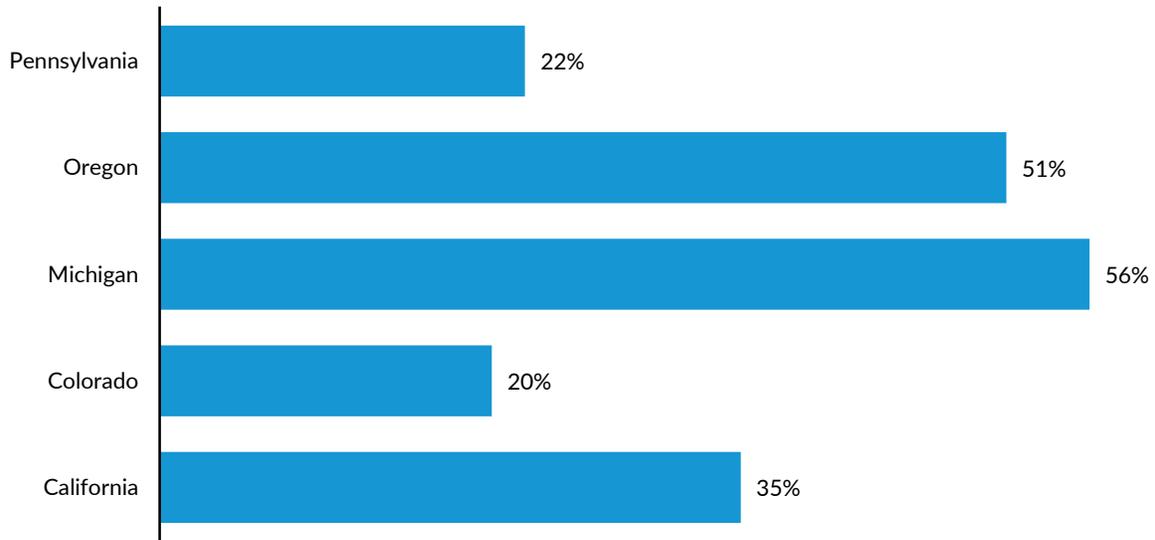
Through a combination of federal TANF/SSP administrative data and data on SSF program cases provided by the states, we can also examine the characteristics of two-parent families *receiving*

assistance.²² Some are similar to those seen in TANF-*eligible* families with two *married* parents. For example, almost two-thirds of two-parent TANF families in California were Hispanic (appendix table B.5). However, other characteristics are quite different.

- In all of the focus states, the percentage of two-parent *recipient* families with a noncitizen parent was substantially lower than that among two-parent married families with TANF *eligibility*.
- States showed variation in the percentage of two-parent recipient families with earnings. In Colorado and Pennsylvania, only about one-fifth had any earnings, while half or more had earnings in Michigan and Oregon (figure 13).
- Half of the two-parent TANF families in California had neither parent included in the assistance unit compared to just 10 percent in Michigan.
- Two-parent recipient families were most likely to receive a monthly benefit of at least \$500 in Oregon (68 percent) and least likely to receive a benefit at that level in Pennsylvania (18 percent).
- Two-parent recipient families were much more likely to have a parent with postsecondary education in Oregon (24 percent) than in Pennsylvania (6 percent), the two focus states for which education data was available.

FIGURE 13

Families with Earnings among Cash Assistance (TANF, SSP, or SSF) Recipients with Two Parents in the Household, 2013



Sources: Information on TANF/SSP cases from authors' tabulations of TANF/SSP microdata. Information on SSF program cases provided by states.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded.

Insights on Demographic Characteristics from the Site Visit Analysis

TANF administrators and leaders of community-based organizations shared with us their first-hand experiences and impressions of the characteristics of TANF families. Their impressions largely matched our findings from survey and administrative data, and they also were able to comment on characteristics for which data were unavailable.

Overall, our respondents believe that the demographic characteristics of two-parent TANF families in the focus states seem similar to those of single-parent TANF families, although they believe the characteristics of both groups vary across communities. Our respondents believe that TANF families had dynamic family structures, meaning that the same individuals had been in single- and two-parent families over time, with parents coming in and out of the home and blended families forming. Our respondents also reported diversity among two-parent families between and within states, especially by urban or rural area and by neighborhood. Respondents described three areas within a single

Michigan county with distinct populations of TANF recipients: an English-speaking urban area with more single parents than married parents, a suburban area with large Arabic-speaking refugee families, and a rural area of Spanish-speaking Latino immigrant families with extended family networks.

“A lot of those families, they will break up, remove one parent, a few months later they will go back. It’s on and off.”

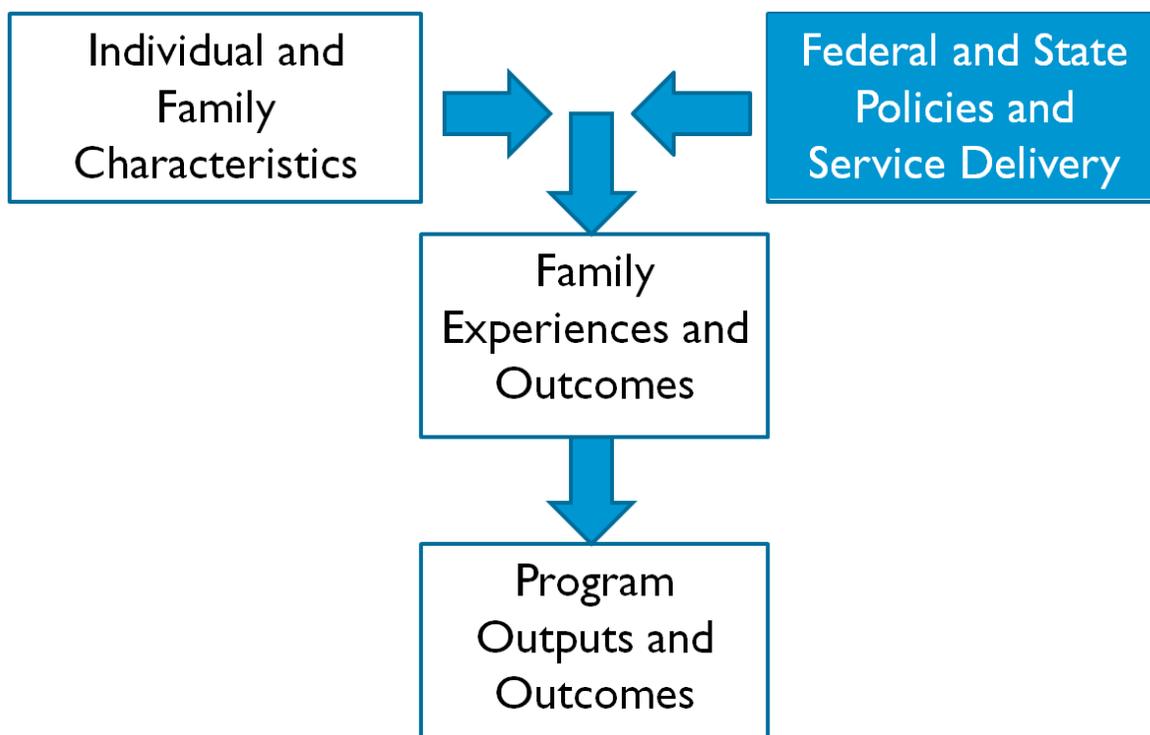
TANF staff and families provided additional insight into the following characteristics of some two-parent TANF families:

- Respondents reported that two-parent families were more likely than single-parent families to include **refugees, immigrants, and English-language learners**. This created some challenges for local TANF offices in terms of language access, cultural competency, and service delivery for these families.
- TANF staff and community-based organization leaders frequently highlighted how the 2008 recession drew in more two-parent families with **substantial work histories** who had never received TANF, altering their client composition for a few years until those families exited the program.
- TANF staff and families reported that one or both parents in many two-parent TANF families were **exempt from work requirements due to illness or disability** (e.g., medical issues such as anxiety, a recent stroke, or chronic back issues). These families may have two parents in the assistance unit but one or no work-eligible adults. A frontline worker said, “Most of my two-parent families aren’t participating at all because of physical or mental health and the other is needed at home...They struggle to find employment because they are needed at home to care for the kids and their spouse.” Although only one parent would be required to participate in work activities, both families and staff explained that even that could create difficulties for the working parent if the disabled parent was expected to provide child care but was physically unable.

TANF Policies and Service Delivery for Two-Parent Families

FIGURE 14

Conceptual Framework



As depicted in the conceptual framework, federal and state policies and service delivery influence family and program outcomes. This section focuses on how states directly shape what TANF looks like for two-parent families through key policy and service-delivery decisions as well as the attitudes and perspectives of program staff.

Policies

Federal TANF rules give states the authority to make several key policy decisions about serving two-parent families. First, states decide whether to offer assistance to two-parent families at all. Those that do then make additional policy decisions:

- Whether to fund benefits and services through federal TANF funds and state MOE spending or outside TANF altogether, such as through SSF programs.
- Whether to have different eligibility rules, benefits, and program requirements for two-parent families.
- Whether to track data specifically on two-parent families beyond the federally required WPR.

Each of these policy decisions is discussed in greater detail below.

Funding Sources for Two-Parent Families

A slim majority of states nationwide fund two-parent families using federal and state TANF funds, but 24 use SSF programs. The timing of the advent of SSF programs and interviews with TANF administrators in the current study strongly suggest that states use SSFs for two-parent families primarily to remove these families from the two-parent WPR calculation, for which states must demonstrate 90-percent participation. As discussed earlier, 27 states use only federal and state TANF funds, 19 use only SSF programs for families that would be covered by the two-parent work requirements, and 5 use both. Generally states' incentives are to use federal funds when possible, but difficulty meeting the two-parent WPR gives states an incentive to use SSF programs so they can remove some or all two-parent families from the WPR calculation. Almost all states that use SSF programs began using them for this purpose after changes to federal TANF rules in 2006 made it more challenging for states to exclude families from the rate calculation in other ways. Within a few years of the rule changes, 29 states reported using SSF programs, and all but one of these states used SSF programs to provide cash assistance to two-parent families, by far the most common use of the programs at that time (GAO 2010).

In each of the current study states that funds two-parent families with SSF programs, administrators were clear that concerns over meeting the two-parent WPR requirement drove their decisionmaking. "It has nothing to do with anything other than meeting the federal 90 percent WPR for two-parent households," one administrator said. "At one time, it was 75 percent, and we struggled to come close to that. When it moved to 90 percent, there was just no way, [and that is] when that decision was made."

Funding cash assistance and TANF-like services outside of the block grant offers a range of potential benefits in terms of work requirements and employment services. For one, activity

requirements in SSF programs can be less rigid than the federally countable categories and customized to better meet recipients' needs by, for example, allowing someone to spend more time in job readiness activities or vocational education. SSF programs also allow administrators to provide assistance beyond the 60-month federal time limit and to certain groups of noncitizens ineligible for federally funded assistance.

Over time, some states have **shifted their funding decisions in response to changes in TANF authorizing legislation** and other funding opportunities. Oregon's history of funding decisions for two-parent families is illustrative of the calculus involved: "The DRA and the recession were two of the primary drivers for funding changes," an administrator said. "When the DRA was signed into law, it really challenged Oregon in terms of designing/redesigning the program to meet federal participation rates while also providing economic security and job training for TANF participants." As part of Oregon's 2008 TANF redesign, funding for two-parent families was changed to an SSF program. The Great Recession and ensuing stimulus funding for TANF through the American Recovery and Reinvestment Act of 2009 prompted Oregon to switch back to federal funding. "Everything was driven by the need to meet participation rates and the direction to maximize drawing of all the available stimulus funds to preserve the safety net during the recession," the same Oregon administrator said, "so we had to claim the two-parent program." When the stimulus funding ended, the state once again shifted the two-parent caseload back to an SSF program.

In 19 states, including 4 of the study states—Michigan, Minnesota, New Jersey, and Oregon—all families with two parents subject to work requirements are served through SSF programs.²³ Two states, Colorado and New York, take a hybrid approach by funding some families through SSF programs and others with TANF funding. In these states, **the SSF program caseload can effectively divert families that otherwise would count against the WPR** without the financial burden of using nonfederal funds for all two-parent families. Administrators from Colorado said the state uses nonfederal funds for recipients who may have barriers to employment.²⁴ Funding through SSF programs allows the state to target employment services to these families without the need for prescribed work activities that fit within the federally defined standards.

California and Pennsylvania are part of the majority of states that serve two-parent families through primarily federal and state funds despite difficulty meeting the more stringent two-parent WPR requirement. Although Pennsylvania uses SSF programs to serve a small share of its two-parent families, the state's general approach is to use federal TANF and state MOE funds. Administrators from these two study states said they do not focus on the two-parent rate because they believe it is unattainable.²⁵ "Because our percentage of two-parent [participation] is lower, the focus is more on

the all-family rate,” said a Pennsylvania administrator. “It’s very difficult for us or any state to meet that 90 percent rate.”

Eligibility Rules, Benefits, and Program Requirements for Two-Parent Families

States may establish different eligibility rules, benefit computation formulas, special eligibility tests, or work participation requirements for two-parent families. Despite the flexibility in setting eligibility and benefit standards and diverse approaches in funding streams, **states generally have the same rules for eligibility, benefit determination, and program requirements for single- and two-parent families**, with some exceptions noted below.²⁶ Study states that use SSF programs did not have tangible differences in local office administrative processes. Administrators in some SSF program states said workers in local offices, especially frontline staff, may not know that different funding is used or if a specific case is solely state funded. “We don’t have anything to do with funding levels,” said one local TANF director. “We are more implementers. They [the state] give you what it is and you follow.” In some site-visit states with SSF programs, staff expressed the equal treatment of all families as a state value.

However, despite states generally having the same policies for single- and two-parent families, there are some important exceptions nationwide.

- **Some states choose not to offer any benefits to two-parent families.** As of July 2014, three states—Louisiana, New Hampshire, and North Dakota—did not provide benefits to two-parent families without disabilities (Huber et al. 2015).²⁷
- Another area of stark contrast is whether there are **special categorical eligibility rules** for two-parent families. Some states continue to impose rules that date back to AFDC and require two-parent families applying for assistance to meet different waiting periods and standards of work effort, such as limits on hours of work and work history tests. In six states, two-parent families are ineligible for assistance if the principal wage earner works more than 100 hours per month (Huber et al. 2015). Seven states impose a work history test, requiring adults to demonstrate attachment to the labor force, and six states require two-parent families to wait 30 days before receiving benefits (Huber et al. 2015).
- In 2014, three states used **different formulas or dollar amounts for calculating eligibility and benefits for two-parent families with two parents.** One state had less generous eligibility and benefits standards for two-parent families, making it more difficult for two-parent families to qualify for assistance or receive as much in benefits. In other words, the dollar amounts

determining eligibility and benefits were lower for a family of two parents and two children than for a family of one parent and three children. The other two states had more generous eligibility standards, so two-parent families applying for assistance could earn more and still be eligible.²⁸

- Similarly, three states in 2014 set different formulas to calculate the amount of income a two-parent family is allowed to keep without counting against benefits or eligibility (an “earned income disregard”). All three states offered **more generous, compared to single-parent families, earned income disregards to at least a portion of their two-parent family caseload**, although two of the states only offered the more-generous rules to some married couples.

These policy decisions have important trade-offs. For example, eligibility and benefit policies that are less generous to two-parent families reduce the state’s financial burden but leave some needy families with reduced or no benefits.

Even when single- and two-parent families are subject to the same rules, the implications can be different for two-parent families because both parents need to comply with the rules. We found three key examples:

- **Some states required two-parent families to jointly attend meetings at the human services office.** In two study states, both parents must be present for benefit approval, recertification, and other assessments. These requirements can help ensure both parents are in agreement and active in making decisions about their case. But they can also be a barrier if parents need to coordinate work, school, or child care schedules to be at the office together.
- **In most study states, sanctions for failure to meet activity requirements applied to both parents if either parent did not fulfill their requirements.** However, one state had a different process: instead of sanctioning the entire unit, the family’s benefits were reduced by the amount allocated for the noncompliant adult. In a nationwide analysis of state TANF rules in 2014, at least two other states had similar provisions mitigating sanctions for two-parent families with one noncompliant parent. An additional two states had more nuanced rules allowing an adult from a two-parent family to reapply for benefits if the other parent remained noncompliant.²⁹
- **In some study states, the state time limits on cash assistance may apply to both parents, even if one entered the unit later.** A second parent entering the unit may be subject to their partner’s already established time limit, resulting in loss of potential benefits.

BOX 2

Family Profile: Richard

Richard and his wife are parenting their toddler and his wife's school-aged daughter from a previous relationship. Richard had only been included in the unit since their child was born. He explained that he had never known about assistance until he met his wife. "She was on it when I met her," he said. "She was the one that, when our daughter was born, said, 'You need to get on board with me here.'" Richard says that "just trying to get through the forms is pretty tough," but that his wife and their caseworker handle most of the paperwork. When we spoke with Richard, he was very worried about the five-year time limit because his wife had received TANF for almost five years when she was single with her first daughter. Richard said he knew about the time limits but wasn't sure how it would work out for his young daughter. He said anxiously, "We depend on that money... If it wasn't for TANF, we wouldn't have anything."

The names of all profiled individuals have been changed.

State Monitoring of Data on Two-Parent Families

All of the study states routinely tracked basic TANF caseload and work participation data for all cases, but states varied in their tracking and use of data on two-parent families specifically. The extent to which a state analyzed data specifically on two-parent families is one indicator of the importance it places on the distinction between single- and two-parent families.

Most study states did not routinely run reports specific to two-parent families, but managers at the state and local level had the ability to do so on an ad hoc basis. Most study states tracked only basic demographics and information required for the WPR for two-parent families. However, one state TANF director described publishing "a boatload of data [including process and outcome measures] on a regular basis, and two-parent families always are a part of that."

States may not routinely calculate the two-parent family WPR for individual counties or offices and may not share state two-parent family WPR measures and related data with counties or local offices. In some of the study sites, offices or individual managers paid more attention to the WPR, including the two-parent rate, than the state did. In at least some instances, the gap was because of the manager's previous experience or different view on the measure's importance. As a local administrator in one state said, "Up until the state found out [they were] not meeting the WPR, the message from the state to the county has been: 'don't worry about WPR, let us worry about it.' [This

field office] has never taken that stance. When I meet with providers, we don't take that stance. It's still a measure that the federal government takes in. We still felt it was important, even though we were being told not to worry about it." While a majority of administrators said keeping track of the WPR was important, it was common for the expressed level of importance to vary from the state to local level, and few workers pointed to the two-parent family rate as being more important than the all-families measure.

Beyond the WPR and similar process-type performance measures, a minority of the study states tracked outcome measures specifically for two-parent families. One state tracked the number of recipients with earnings, gross earnings statewide, and the number of families whose benefits were reduced because of earnings (in addition to more-traditional measures such as the caseload and program costs). Two other states also tracked outcome measures, but the data were used primarily to evaluate the performance of employment services contractors hired to engage TANF clients in work activities to help meet the WPR.

Service Delivery

In addition to cash assistance, states have broad flexibility to shape other TANF services such as child care, transportation, and work-expense allowances. This section explains what the provision of TANF services beyond cash assistance looks like for two-parent families and how services may differ from single-parent families or families not receiving cash assistance.

Services for Single and Two-Parent TANF Families

With some exceptions, human services agencies in the study states generally offered the same services to single- and two-parent TANF families. The most common services offered were transportation assistance, such as bus vouchers or gas cards; subsidized child care, including TANF-funded child care or vouchers for outside assistance; and special work expense allowances for tools, uniforms, or other purchases a job may require. Some states also offered tattoo removal services, financial help for car repairs, and assistance expunging an offense from someone's criminal record. TANF administrators in a majority of study states said services offered did not differ for two-parent families. "We pay for employment services," said one state TANF director. "We give counties money, they can use [it] for transportation or uniforms. Agencies often use other resources in the community—adult education,

[substance abuse] treatment, volunteer programs. They tap into resources in the community. There isn't any distinction between single-parent and two-parent families."

Although the study states typically offered the same types of services to single- and two-parent families, family type may affect access to these services. Some states restricted two-parent families' access to services, particularly child care subsidies and employment services, either to ration limited resources or based on assumptions about their needs. TANF staff in the study states described the following differences in access to services for two-parent families.

- **Seven of the 10 study states offered child care subsidies to two-parent families, but generally only when both parents are engaged in work activities.** Administrators said it is assumed that the family does not need child care when one parent stays home.³⁰ However, **three of the study states did not offer child care subsidies to two-parent families as a matter of policy.** "The only thing we don't offer two-parent families is child care," one TANF manager said. "We've chosen to say one [parent] can stay home and one can be mandatory for the program. For child care, we're not willing to pay out because what [could be] better than to have a parent watching the kids while the other is doing the program? We don't hold back services to help them get jobs. Child care is the one thing we wouldn't usually do." TANF administrators in at least two states said the decision to not offer child care subsidies is rooted in budget pressures and the need to prioritize child care for single-parent families.
- **Some study states also limited two-parent families' access and choices for employment services.** A couple of states offered employment services (e.g., assessments, counseling, job search help, or potential subsidized employment opportunities) to only one parent in a two-parent household because of the expectation that the other parent stays home to provide child care. In most other states, parents can choose whether one or both adults will contribute toward activity requirements, and administrators in at least two of these states have articulated the value of treating each person as an individual regarding work activities.
- **For states using SSF programs to serve at least part of the two-parent family caseload, employment services providers may have more flexibility** to engage families in a broader range of activities focused on family needs rather than only WPR activities. One state administrator said this extra flexibility helped convince planners to adopt SSF programs: "[Our state] certainly chose to do an SSF program several years back. It was really for two reasons. One, as I understood it, was to be somewhat of a WPR strategy, certainly, but twofold to that was the ability to serve and meet families where they were at, without having to meet WPR, if they

had several barriers.” In another SSF program state, senior TANF staff said recent changes to components of its work program across the full caseload, including two-parent families, allowed recipients to take part in work activities for the first 24 months of receipt regardless of whether they are federally countable activities. For example, recipients can now go to school full-time for two years as long as they meet overall TANF hours requirements, which was not allowed previously.

SERVICES FOR LOW-INCOME FAMILIES NOT RECEIVING CASH ASSISTANCE

In most of the study states, services for two-parent families not receiving cash assistance were significantly limited or nonexistent, restricted to basic job-search services (through the employment services network) or minimal transportation assistance. However, a couple of states offered greater services to low-income families not receiving cash assistance. In Minnesota, most potential TANF applicants were required to take part in the state’s diversion program, which is not technically counted as TANF receipt. In Michigan, applicants could apply for any other services the state offered, including transportation and child care assistance, without needing to receive a cash grant. “A lot of families don’t want cash because you have to have certain things applied to it,” said a local manager. “You apply like anyone else, we evaluate your case, give it to you if you are eligible.” Before receiving any type of benefits, applicants had to receive 21 days of job-search assistance through the state’s employment services agency. Hawaii had a similar policy, where individuals only had to be TANF eligible to receive support services and benefits and did not receive cash assistance.

TANF PROGRAM OUTREACH

Administrators in most study states said there was **very limited, if any, community outreach about TANF.** Workers said most new clients typically heard about TANF through peer and family networks or from the website. Similarly, many families became aware of TANF through applications for another program, such as the Supplemental Nutrition Assistance Program (SNAP) or child care. Several states—such as Colorado, Oregon, and Pennsylvania—directly encourage cross-program eligibility by combining applications for TANF with other programs, so an applicant may learn about cash assistance from filling out a universal form for another program. A few states conducted outreach at community events, though typically focusing on SNAP or medical assistance. Michigan’s outreach efforts were the most extensive: local staff said they worked closely with community service providers, churches, and other groups to share information on available services. The state also posted workers in churches and trained community agencies to use the computer eligibility system.

BOX 3

Family Profile: Clint

Clint is a father of three and is not currently receiving TANF. He recently returned from prison and heard about TANF through a counselor there, but was under the impression that cash assistance did not exist anymore. “I was told to go to the office to apply,” he said. “I was told they don’t give cash assistance. I don’t know anyone who collects assistance. You get food stamps or medical, but I don’t know anyone who gets cash. As far as I know, it was stopped a few years ago.” Like many other families likely eligible for, but not receiving, TANF, Clint described his frustrations with the TANF office. “They give you the numbers,” he said, “you keep calling and they don’t even get you back...they don’t contact you, don’t send you anything in the mail.” He said that no one in the office explained the services or offered him any information and that he’d never met his caseworker for SNAP. Beyond that, Clint said that staff treated people “like you are in their way,” and that “[y]ou have to degrade yourself to go over there and let them belittle you.” When we asked Clint what services he and his family would be interested in, if he were eligible, he mentioned employment counseling and training because, as he said, “If you get training, you don’t need welfare.”

The names of all profiled individuals have been changed.

Staff Beliefs, Perceptions, and Attitudes

The views of TANF administrators and frontline staff have the potential to shape families’ experiences, helping or hindering their participation. The TANF staff interviewed for this study shared their perspectives on the advantages and disadvantages of two-parent households—views often corroborated by TANF recipients. Staff and recipients also discussed how these perspectives may lead staff to interact differently with single-parent and two-parent families.

“Most people would assume that single-parent families are the ones that need it [cash assistance]. People would think if there are two parents, one can work. They think with a single mom, she’s out of a job and needs help, and with a two-parent household, one is working. But that’s not always the case.”

Challenges of Two-Parent Households

While single- and two-parent families share many challenges, study respondents indicated that some two-parent families faced additional challenges. Common challenges included limited education, transportation barriers, medical issues, criminal records, limited work experience, mental health issues, substance abuse, housing barriers, and difficulty securing child care. The two-parent families in this study often faced several of these challenges along with extra barriers or emergency situations. Two parents in a household can double the likelihood that one of them has a significant challenge, such as a medical issue or a criminal record. As one TANF administrator said, “Both [single- and two-parent families] are in need of income, as far as resources, skill level. Instead of dealing with one parent, you’re dealing with two.”

Within a two-parent family, one parent may be more detached from the workforce than the other and have more difficulty becoming reconnected through the TANF employment program. They may also face a number of barriers, as with one family we interviewed who experienced the loss of their vehicle, an unplanned pregnancy, a severely ill child, and a history of substance abuse and mental illness. The leader of a community-based organization said, “There is usually something up—a disability that is either diagnosed or not, a drug addiction or something that is causing their lives to be unstable.”

“In one family, the dad needed to take kids to school. He was tired from working and didn’t want to get up to take them. Then the mom needed to get to work, or would be late...even with the car. [The mom took the car to work.] So how do we get the kids to school, living too far to walk and not being able to [drive] them? It’s decisionmaking with two-parent families that can interfere. With single parents, there is no one to interfere with you. You decide what you want. There’s no coordinating of efforts. That can hinder.”

The relationship between the two adults in the unit can make it more difficult to meet participation requirements and achieve self-sufficiency. Two adults in a unit must work together to meet program requirements and their family’s needs. Several respondents discussed the challenges that arise when parents have differing views about seeking assistance and how they will comply with program rules.

“Single parents will get everything they need,” one respondent said. “They will try really hard to get it. A two-parent family has to go home and talk about it. I think it is pride...I think it’s the dynamic of having to check with someone else. That’s the key.” Similarly, two-parent families may need to **coordinate more complex schedules** with limited resources, especially for transportation, and might need to manage two work schedules in addition to their children’s school and daycare schedules.

TANF staff and recipients across the study states frequently reported that **women were more willing to seek assistance than men**. They were more likely to apply for benefits and take control of the “case management” (i.e., going into the office, collecting required paperwork, and coming up with a plan). One client explained: “As far as getting assistance, it’s harder [as a two-parent family] because you have to have both parties’ income: child support, student loans, and income. It’s a lot of paperwork and hoops to jump through...It’s always me who handles it. He doesn’t do it. I get his pay stubs together. I guess that could be a difficulty, them [male partners] not wanting to do the paperwork.”

One parent might not be reliable, making it more difficult for the family to be self-sufficient and meet program requirements. One respondent wanted to participate in the TANF program but her husband refused, which meant she had to meet the work hours requirement on her own. However, she did not trust him to watch their children, leaving her in a difficult situation. Another client, a young woman with a toddler, said having a partner “makes it harder to participate in the jobs program. If it was just me, I would go more often. My fiancé is still in the ‘I’m a kid; I want to go out and do stuff.’ And it’s like, ‘No, you need to grow up. You have a one-and-a-half-year-old to take care of.’ That makes it harder.”

Another challenge for two-parent families in meeting the program requirements is that **both parents may be subject to sanctions if one parent fails to comply**. If one parent does not want to participate or fails to meet their work requirements, the entire unit is sanctioned. A small number of states instead reduce the share of benefits for the noncompliant adult or use other means to mitigate negative effects for the compliant parent.

Child care is another challenge for two-parent families. “From a jobs search standpoint,” said one frontline worker, “they [single- and two-parent families] are similar in transportation, criminal history, all of that. But it comes down to child care. There is no assistance for two-parent families, and there is often an issue with the other parent.” Another TANF worker, describing a family with a father participating in work activities and a mother applying for disability assistance, said, “The thought is that if mom is not participating, she should be able to watch those children.” However, many two-

parent families struggle with child care barriers. As one community-based provider explained, when you ask families how they are meeting child care needs, “[t]hey have five responses: preschool one day, going to Grandma’s, taking time off. It’s complex and it’s tough. The child care really makes a difference in how much they are employed.”

In all, two-parent families face a variety of challenges and competing demands. They frequently work two or three jobs, which may require night shifts or irregular schedules that make child care difficult. Families in focus groups and individual interviews also expressed the desire to be present parents and the willingness to sacrifice income in order to spend more time with their children.

Strengths of Two-Parent Households

Two-parent families may also have unique strengths. Like other TANF families, two-parent families typically **want to work and intend to be self-sufficient**. Many felt reluctant to apply for assistance but acknowledged they needed it, at least in the short term, to help support their families. In focus groups and interviews, respondents expressed a **strong sense of responsibility for supporting their families**. The desire for self-sufficiency motivates them to draw on additional strengths as they work toward that goal.

Two-parent families are able to **lean on each other when times are tough**. Despite some examples where partners were not fully supportive, staff and families in all states highlighted parents supporting one another, in the program and in general, as a key strength of two-parent families. “Living with another person,” one frontline worker said, “encouraging them to find a job, supporting them in applying—that is helpful with two parents.” Another worker said, “Maybe with two-parent households, because there is another person to pick up some of the slack, it’s easier for one of those parents to not do as much as a single parent has to do on their own.”

Despite child care being a challenge for many two-parent families, they may also be able to **share child care responsibilities between two parents** whereas single parents cannot. They have more options to overcome child care barriers: one parent can stay home and provide all the child care, they can alternate so one parent is home while the other is working (a strategy reported frequently), and they may have more extended family to rely on.

Two-parent families **may also have larger social networks**. In addition to extended family—two sets of grandparents, aunts, uncles, and siblings—two-parent families may have a larger network of friends. This is helpful not only for meeting child care needs, but for finding housing when facing

homelessness and receiving financial or emotional support. It is important to note, however, that two-parent families in this study did not always receive support from their extended families. Several young respondents said their parents cut off contact with them when they applied for cash assistance.

While differing views regarding assistance and how to comply with requirements may cause conflict between partners, two-parent families can be strengthened by **emotionally supportive partners**. One frontline worker explained, “I think that two-parent households have a person to support them with their plan. I am very vocal about that. [I tell them,] ‘I want you to listen to their plan because I want you to be their support for them when they need help.’ I think it is better when both are there so you can include the other in the plan and not exclude the other. It’s good for both of them to hear. Really, they have more support than single parents.”

For these reasons, staff believed that two-parent families **may be able to move off assistance more quickly** than single-parent families. Two-parent families may have two sources of income, can share child care, and can lean on each other. They may also have more flexibility to meet their needs. One administrator said, “Single-parent families don’t have as many resources.” Both adults in a two-parent family can work and earn income. Or they may choose to have one partner go to school while the other works. As one TANF director explained, “They are able to scrape by and move off assistance...There seems to be a sense that it’s achievable for one to finish college...At times for our single-parent families, it feels so much farther away for them.”

Different Expectations and Interactions for Single- and Two-Parent Households

TANF staff and clients reported that two-parent families are assumed to need less assistance and may receive less support from caseworkers because of their perceived advantages. Some staff said that unless two-parent families directly ask for assistance, they assume services aren’t needed. One caseworker confirmed this general viewpoint but personally countered it, saying, “I think in my world, I think two-parent families need a little more...I think single-parent families get quite a lot. I think we cater to them a little. I think when we see two-parent families, we think, ‘You have two parents. You have what you need.’ When you are single we think, ‘Ah, we need to help you. You need food. We need to carry you someplace.’ When we have two parents, we think, ‘It’s not really our business to get in your business.’”

One community-based provider believed that, because of their assumed strengths and ability to move off assistance faster, two-parent families should have different services through the TANF program. She said:

I think people need to create a separate service level for two-parent families. I don't think their time on TANF will be as long as for single-parent families. I think it's a temporary situation they are in because they have two people. When you have two people, even though getting them on the same page can be hard, it's better than going out in the world with one. They are going through some type of situation and we need to keep them afloat for that temporary time. We don't need to support them for years. This is months. So I believe a different set of services should be created for them...They are stuck in a cycle of losing their home or whatever stability they had, and then they are in a really unstable world. If they could have a deposit for the first month's rent, that would take away a lot of issues for people.

Two-parent families we interviewed corroborated the staff comments, reporting that they often **felt workers were less willing to help them** than single-parent families. "I think being a couple makes it more difficult to get assistance and to get help," one respondent said. "When you're by yourself, or at least say you're by yourself, they [the assistance office] tend to help you more." Another respondent said, "Yes, they [frontline workers] say, 'you're in a relationship, figure it out.'" Similarly, two-parent families frequently reported feeling like services would not be offered unless specifically asked for. Some respondents felt this was the case for everyone, but others believed two-parent families were less likely to be offered services than single-parent families. One respondent explained, "They don't volunteer information. If you know about it, you know. But they won't willingly tell you about it." Another added, "They know what steps to take, but don't feel sorry for us. No matter what we say, it sounds like an excuse."

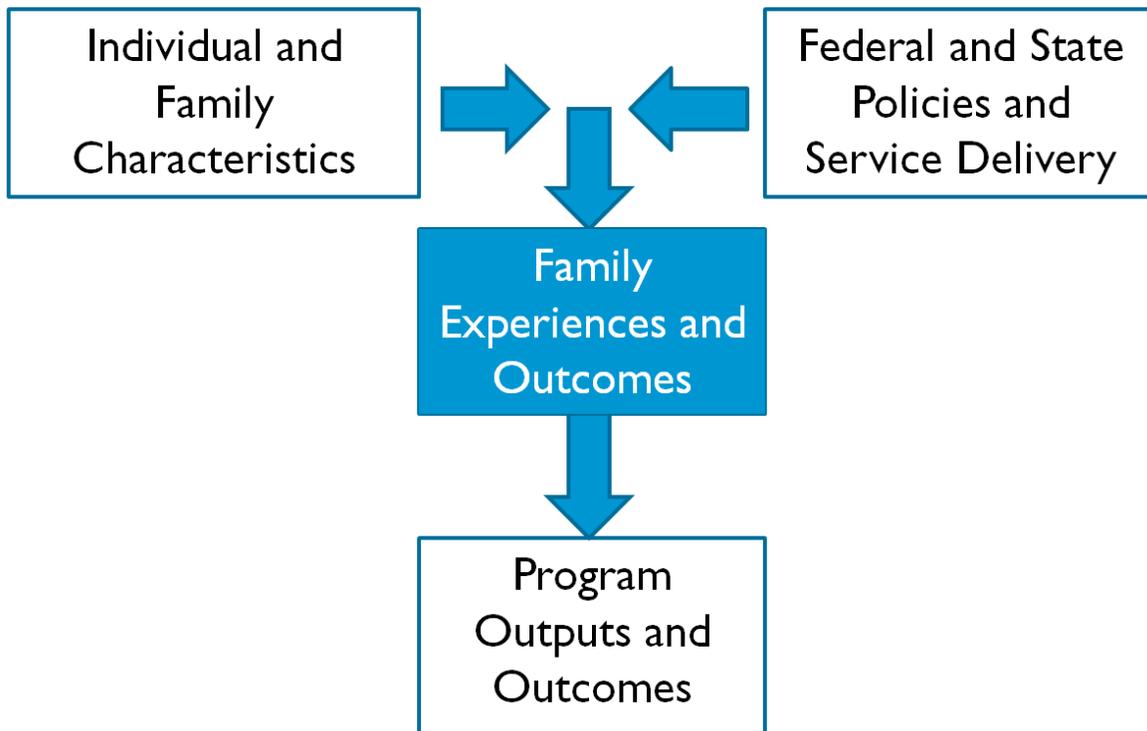
"I know a single parent will need child care. She needs child care. That's a main thing. ...When it's a two-parent family, I don't think about it as much."

Several individuals we spoke to had been single parents and later became part of two-parent families. They frequently reported feeling that they received less support from the TANF office as a two-parent family than as a single parent. "I was a single mom," said one woman. "It was pretty hard being a single mom. They [the TANF office] were more compassionate. Now that we're married, they expect us to work 20 jobs. High expectations."

Family Experiences with TANF

FIGURE 15

Conceptual Framework



Families' experiences receiving assistance or applying for benefits are shaped by a number of factors, including what services they are offered or receive, how the program is administered at their local public assistance office, the specific needs of their families, and personal and broader perceptions or beliefs about what it means to be on assistance. As a result, families receiving TANF or who are likely eligible for assistance have diverse experiences with the degree to which the program meets their needs. Similarly, several factors may affect whether eligible families apply for TANF or decide to continue participating. This section reports on the experiences of low-income individuals interviewed for this study. After first considering their general experiences with TANF, we address the extent to which services met the needs of families and the reasons some low-income, two-parent families chose not to participate in TANF. Because this study did not include interviews with single-parent families, it is not known how two-parent families' experiences may differ from those of single parents.

Experiences with TANF

Family relationships with caseworkers shaped family perceptions and experiences with the program as a whole. The caseworker is the main point of contact with the TANF program, providing the family with information, helping them access services, and talking them through paperwork and program processes. Clients in focus groups and interviews discussed a variety of experiences with their caseworkers ranging from trusting and supportive relationships to relationships characterized as negative and hostile; in all, families reported more negative experiences than positive ones. Among the many experiences that two-parent families shared during interviews and focus groups, several common themes emerged.

“If [caseworkers] don’t understand why we’re there and coming for assistance, they won’t understand what they need to do to get us out of the situation.”

For many families, the process of applying for and staying on assistance was complicated and confusing. One recipient who had a positive experience with his caseworker said, **“We’ve been lucky to have a real good caseworker.** She helped us fill out the forms. Not that me or my wife are dumb, but she said it would be easier to do it that way. She walked us through the whole process...She’s been great. If it wasn’t for her—if we had an indifferent caseworker who wasn’t so nice—it would probably be someone’s nightmare to get us through all the forms.” Other recipients said they frequently got information through family and friends rather than the TANF office. One said, “The easiest way to find out is to talk to someone who had already been through it. If you go in there [the TANF office], they give you a runaround.”

“The social worker should be a social worker. Talk to them about what the family needs. What the family needs to get ahead.”

Many families felt demeaned by staff and program requirements. This included perceived racism from some TANF staff by several Latino and African American respondents, who felt they received discriminatory treatment by frontline staff and were less likely to be offered services they needed. Some respondents discussed the need for better language access and availability of written materials in their native languages. One respondent said, “Services aren’t audited. If they aren’t nice to you, the employee doesn’t get a penalty for not being nice to you.”

Clients also expressed frustration at being **unable to reach caseworkers** and receive information. Families explained that their caseworkers frequently changed or they did not know that they had a designated caseworker. One respondent, who had tried to apply but was not receiving cash assistance, said, “So I just said, ‘Forget it.’ You go all these places, fill out all this stuff. I leave voicemails, never get a call back. It’s a bunch of red tape; I don’t think it’s the actual program. The workers don’t get back with you.”

“It was incredibly hard for me, both emotionally and knowing what to do. Learning the language inside the building... “Welfare English” ...and the words you have to say for them to believe you. They are like, ‘Get out of my face. I don’t want to deal with you.’”

Some clients were also concerned with the **TANF office losing their paperwork**. Families in focus groups shared strategies for better office experiences, such as calling supervisors instead of frontline staff and keeping personal copies of all paperwork. One respondent reported an experience shared by respondents in most states: “I will physically bring in the document, one for me to keep the original and one photocopy to hand in to them. I do not leave it in the drop box; it’s a garbage can, I swear. I will personally not turn in a single document unless it is signed.”

Respondents attributed poor relationships with program staff to both staff personalities and structural challenges. One respondent said, “The way it is right now, it doesn’t give the worker any time to get to know you, [to] develop a relationship.” Many families recognized that **caseworkers have large caseloads and may be overworked**. “There are a lot of people in [our state] needing help and not enough workers,” one respondent said. “They have all these cases they have to take care of. Some of

them are just tired, overwhelmed, trying to work all these cases. There are not enough caseworkers to go around.”

“I wish they would put professional people in [the office], like a human. They don’t treat us like humans. We have feelings and they are hurting us badly.”

BOX 4

Family Profile: Elena

Of all the families interviewed for this study, Elena had the most positive experience receiving cash assistance. Elena is a student enrolled at a community college and a mother of six. She and her husband were hesitant to apply for assistance but decided to apply when they both lost their jobs. She especially appreciated the employment services, including mock interviews and resume help. She said that she still uses the resource center to make copies and use the printer since she does not have one at home. When we asked Elena if the program had made a difference for her and her family, she said, “You hear things and you don’t always get to hear the positive. I wouldn’t be who I am right now if it hadn’t been for [the employment program]. When I first walked in there, I was just a mom, but the women in the office helped push me. They are workers, yes, but they are women and they are mothers. I was truly at a point that I didn’t know what to do anymore. And they talked me through everything. They said, ‘Tell us what you need and we will get you there.’ They helped getting me to school with gas vouchers, textbooks, and clothes. Even though it is financial assistance, it is also emotional assistance. It got me stronger emotionally. I’m growing as an individual, a mother, and a wife. I would not be where I am if it wasn’t for the program. I truly believe that.”

The names of all profiled individuals have been changed.

Extent to Which Services Meet Needs

Families were grateful for services they received, especially cash, transportation, and child care, but said it was not enough support to meet their needs. The national average maximum benefit for a family of three is just over \$400 per month. Still, when asked how important the TANF services were, clients sometimes said things like, “Extremely important. So beneficial. This has allowed us to get to the next

step.” Other respondents expressed appreciation for services like transportation, saying, “They gave me bus passes, which have been a phenomenal help for me. Trying to catch the bus and pay that amount every time is hard. They gave us bus passes for the month, and oh, my gosh, was that ever a help. That saved our lives.”

“It’s helpful, but they should change a lot about it.”

The usefulness of work activities depended on the skill level and background of individuals. Clients with less education and work experience were more likely to find job preparation workshops useful than better-educated, more-experienced clients. These classes typically involved help creating and updating resumes, interview practice, and help purchasing interview attire or work uniforms. **These work activities helped some respondents feel more prepared to get a job, especially if they lacked work experience or had been out of the workforce for an extended period of time.** One client really appreciated the job preparation, saying, “Once I got a job and was able to go back and say, ‘I got a job,’ they gave me a voucher [for a suit]. All of those things make you feel like a whole person. It was a whole different feeling to be prepared, to have gone through job readiness and know you’re all right.”

“Without [TANF cash assistance], a lot more families would be homeless. There would be a lot more crime, because if you have kids, you have to take care of them. I’d like everyone to know that without it, we wouldn’t have anything. What we’ve gotten has been awesome. I would just say thanks. Without it, I don’t know where we would be right now.”

However, many **other families did not find TANF work activities helpful in their job searches.** Respondents said that the work participation requirements took up their time but typically did not result in employment and especially not well-paid jobs. One client said that not only was the program not beneficial to her because she already knew how to write a resume, it detracted from her efforts to

find a job. “You were required to go there to their job center every day,” she said, “fill out where you’d been looking. That came to a point where, ‘I need to be out looking for a job, not in here.’ I didn’t find it beneficial, but I knew it was a necessary thing in order to get the assistance.” Another recipient said, “The jobs program is kind of a joke. You’re going there to have someone make sure you’re really looking. I’ve been out of the workforce for four years. I need my skills sharpened. It’s making sure you’re looking, not helping you get an option. No skills, no certificate program. It’s making sure you’re not getting the money and not working.” One respondent explained, “Fundamentally, the program is flawed. It’s not about training; it’s about making sure you’re doing the hours.”

Recipients with additional barriers, such as learning issues, dyslexia, and anxiety, found the process of applying for jobs and going through interviews to be particularly complicated. They wanted a support person, someone who could “help give a call.” One respondent said, “It is very cookie cutter. I’m dyslexic, and sometimes I write down a date and time wrong. I ask for a day-before reminder call. Then they say, ‘It’s not within our system.’ Well, they are my worker! They have my number. If you are here to help me, help me.” Respondents called for a support person or job coach, “someone who will invest their time in getting you the help you need.”

As discussed earlier, **accessing subsidized child care was a key challenge** for two-parent TANF families. Many states offered child care subsidies to two-parent families only if both partners completed the required work hours, which can be difficult. If one parent has a disability, a substance abuse issue, or another challenge, they might not be able to provide child care while the other parent is working. Beyond additional challenges, two-parent families in our study felt they needed access to child care so that both parents could work. Even if families had access to child care subsidies, they struggled with a lack of providers they trusted that offered hours compatible with their second- and third-shift schedules and unpredictable hours.

Local office staff were more likely to report that services met families’ needs than the families themselves. Some staff felt families were offered plenty of opportunities they had simply failed to follow up on and that clients needed to engage more and take advantage of the services offered to them. Frontline workers in one group interview said, “There are a lot of hoops they have to jump through, but if they really want it, they will get it”...“We provide phone numbers and resources. We can’t dial the phone or set the appointment”...“Some [clients] really want you to do everything for them”...“If they give me a barrier, I come back with resources and a number. I never leave them hanging.”

However, staff also recognized that TANF cash assistance and services did not meet all of a family's needs. Staff felt that families needed more referrals for mental health and substance abuse as well as more money. Like families, they frequently expressed that the services and cash were helpful but not enough.

Staff in all states felt that WPR pressures and funding limitations meant they could not fully meet the needs of families because families face so many challenges. Many TANF administrators talked about the need for greater flexibility when working with families and especially two-parent families. They also highlighted the dangers of the program being too “cookie cutter.” Some TANF administrators felt that the WPR pressured them to push recipients to work when they were still not ready and still faced too many barriers.

“If we ever go back to two-parent families being federally funded, we will never reach [the 90 percent participation rate]. We have to look at some of those folks needing time for treatment, physical therapy, surgeries, or mental health treatment versus those that treat the symptoms. We will struggle with that. [We] need flexibility in the state, federal government saying that we can work with them more intensively and a little longer.”

Staff in several states also discussed the need for more **intensive case management** from staff with smaller caseloads and special training to recognize barriers and refer families to specialized assistance. These same case managers can help keep clients aware of program processes and rules such as the assistance time limit; several states reported that clients often reached the end of their allowable time on TANF without having realized there even was a limit. As one director said, “For all intents and purposes, we expect that staff talk in detail at application, but most folks are in crisis while they are applying. They don’t want to hear about job training. They want to know how they will feed their child.”

Staff echoed client concerns about the **need for more counseling and a social worker role for caseworkers**. Some explained that many workers have degrees in counseling that are not being utilized and that caseworkers barely have time to even talk to clients. One worker expressed frustration that

her role was narrowly focused on helping clients enter jobs rather than also counseling families in ways that could help them become self-sufficient for the long term. “Just getting someone a job, sure,” she said, “but can they maintain the job, keep the job? The revolving door, you have to stop that. After 38 years, I run into people where I was the mother’s worker.”

“My general feeling about that, having to do with our regulations, I think sometimes we’re putting people in things that they are not ready to do (1) so they can stay on aid and (2) so we can meet WPR. Should my focus be meeting WPR or preparing someone to be self-sufficient? I think it should be the latter, but I won’t get the funding if I don’t focus on WPR. I look at cases, did we meet WPR? But did we meet their needs? Are we just being bean counters?”

Families and staff also discussed the **need for more transitional assistance** to help families stay off assistance once they found employment. As one director put it, “[The] county looks good, in terms of employment services, if the client gets a part-time job and [moves off assistance]. But that doesn’t meet the underlying need. Employment services looks great even if people are living in poverty.”

Staff discussed the **life-skills training** they wanted to see offered to families, **including parenting and financial literacy classes**. Frontline staff talked about the importance of training and sending their clients to classes on how to act in the workplace and set priorities. A TANF administrator also highlighted the need for ongoing life-skills counseling rather than one-time training, saying, “The program’s intent is for the client to progress. As they progress, things are changing so they need someone there to provide some level of guidance. There are a lot of skills that we take for granted, that we think that everyone comes equipped with, but that’s not the reality.”

TANF directors agreed with families on the need for **more access to education**. Families often felt they were making a choice between education and work, with the TANF program pushing them to work. One couple said, “When we were young and first started receiving [TANF], it would have been helpful to make us finish high school instead of pushing us to work...Finishing high school should be a requirement.” TANF administrators agreed that families cannot be self-sufficient without basic education.

“We have a lot of families that are illiterate. That’s not considered a core activity until you’ve met other work requirements. That becomes difficult for families, especially when they have kids. They have to complete their 20 hours of core activities. You’re doing that when kids are in school. Now you need to get your GED or something else and that conflicts because you need to concentrate on your kids. That’s a big barrier.”

Finally, respondents in the focus groups and interviews said they want **jobs that pay enough to support their family** and **resent pressure from the TANF office to take the first available job**. Families and staff said they need more **vocational training, licensing and job opportunities** that support careers with better pay. One director suggested using incentives to encourage employers, saying, “We need to work hand-in-hand with employers.”

“I would give anything and trade all the TANF I could ever get for a stable job.”
“Amen to that.”
“Absolutely.”

Reasons for Nonparticipation

The two-parent families we spoke to shared many reasons for not participating in the TANF program. By far, the most common reason was that their **income was too high to qualify for assistance**. Although the research team recruited two-parent families who had trouble making ends meet, many explained that they had tried to apply for benefits but made too much money to be eligible.

Some families also have **misinformation** about the program and believe that they have to **pay back their benefits** or that **TANF is not available for two-parent families**.

Families also believed they would not need help for long and were **hopeful their situations would improve** soon. One father said, “It would be very important to me to get off of TANF. I’ve only been on

it since my daughter was born and I've always paid my way. It's a hard thing to do." Coupled with the desire to move off assistance were a commonly expressed social stigma attached to assistance and feelings of pride; both an external judgment and an internal hesitation to seek help.

"I don't worry too much about what other people think, because I figure they don't know my situation. What do they know? If they want to judge me without knowing what I decided, that doesn't make them right. I'm reluctant [to receive assistance], I like to be independent. So independence is a very strong value of mine. And so I would never want to stay on assistance indefinitely. That would bug me. But as a temporary thing to help you get going, sure."

Fathers especially referenced these feelings, and their hesitation was frequently cited by TANF workers as a key reason for nonparticipation. TANF staff across the study states sensed that fathers were less willing to apply for assistance. One said, "When both parents are in the home, and the mom is coming in, the dad stays at home. It's not required for the dad to be there. Males are hesitant to come to the office."

Even fathers who accepted assistance expressed their reluctance. One father said, "With kids, you have to set your pride aside. Just being a single man, I could be too prideful to come in, don't want to be seen at the office. But if that means my daughter will be hungry, then I will stand in line and wait as long as it takes." Another father said that when his wife would use her SNAP card at the grocery store, he would say, "No, put it away! Don't use it!" before he accepted that they needed the help.

"...We find that two-parent households, if dad is in the household, then for them to have to apply, for lack of a better phrase, it's a slap in the face. That's a failure, to be seen that way. I'm not saying that it is a failure, but they see it that way. We get that with our child care as well. Those families that are likely eligible but not applying,

we've done outreach, trying to figure out how to get them enrolled. We spoke to community partners to see how to get them enrolled."

Beyond feelings of pride and perception of social stigma, both staff and families believed that two-parent families might choose not to apply for cash assistance because of their unwillingness or **difficulty in meeting work requirements**. As one TANF director explained, "They don't want to play by our rules...Those who don't apply, it's because they don't want us in their lives. They've found other means to be able to survive."

However, in focus groups and interviews, families provided a different perspective, highlighting the difficulty and frustration of meeting work requirements. They reiterated issues with securing child care and transportation as their main obstacles to participating in the program. Many families also spoke of the strain repeat office visits put on their limited resources, especially transportation costs. Similarly, families who received assistance and likely eligible families both thought that the **amount of effort and time required was "not worth it"** for the small amount of cash assistance provided, and that **they would much rather have a job than be on assistance**.

"You're better off getting a job. The cash assistance, forget about it. To get all this stuff is a pain in the neck."

Families frequently felt that **the amount of cash assistance was insufficient**. One respondent said, "It's nothing. Not enough to buy diapers." Some families felt the **time-intensive requirements** of the program were enough to make them not want to apply. Even families quick to say that the cash assistance was important felt that program requirements were difficult. As one respondent explained, "It's real helpful, but the situation to deal with it is real tough. I think everyone is on the same page about that. Ninety-seven percent of our community will say the same thing about that office."

“Me, I have to spend all day in a class, trying to be skilled or something. But it’s mandatory for me to be there. Only for \$140?”

Staff and families also believed that some are deterred from applying by **fear of government engagement in the family**. Families may not want the government “in their business” and may fear it could affect their receipt of other services and benefits, especially housing assistance. Mixed-status families (including people with different immigration statuses) could fear the deportation of undocumented family members. Some staff believed families might be afraid of involvement with Child Protective Services. As one frontline worker said, “People are scared of having their children taken away.”

“It makes it so that you don’t even want to go ask for assistance.”

Other reasons families may choose not to participate include a desire to **avoid reaching the five-year time limit**, recognition that program requirements **did not allow them to save their limited income** or **pursue education**, and the requirement to **pay off court fees** to establish eligibility.

Finally, some families and staff believed that **child support enforcement requirements** could negatively affect both single- and two-parent families. As discussed earlier, two-parent families are sometimes blended families with children from multiple relationships. The requirement to seek child support from a noncustodial parent could disrupt a positive informal support relationship. In most states, child support is an issue for two-parent families only if one parent has a child from a prior relationship. However, at least one state requires a child support order for unmarried couples in two-parent TANF units.

Key Findings and Policy Implications

TANF cash assistance is available to both single and two-parent families, yet eligible two-parent families participate at lower rates than single-parent families. To understand how TANF can better serve two-parent families and meet program goals, this study examined two-parent TANF families' characteristics, state TANF policy choices and service delivery, and families' experiences with TANF. The conceptual framework guiding this study suggests that the interaction of federal and state policies with individual and family characteristics affects family experiences and outcomes, ultimately affecting program outputs and outcomes. This study yielded the following key findings and policy implications.

Individual and Family Characteristics

- The characteristics of both single- and two-parent families were diverse and varied across states and even across neighborhoods within a county.
- The characteristics of individuals in two-parent families receiving TANF were similar to those of single-parent families. Most were citizens, most were in their twenties and thirties, most had children under age 6, and most did not have earnings. However, two-parent families were more likely to be Hispanic, less likely to be black non-Hispanic, more likely to include at least one noncitizen adult, and much more likely to have earnings.
- Two-parent households may have unique advantages and disadvantages in meeting family needs and TANF program requirements. Partners can support each other and share their strengths, but partners may not always see eye-to-eye. Two-parent families may struggle if one or more of the partners faces significant individual challenges.

State TANF Policies and Service Delivery

- Many states nationwide served two-parent families through SSF programs instead of using TANF funds because of the disincentive of the 90-percent WPR requirement.
- Although TANF policies vary across states, individual states generally had the same eligibility and benefit policies and support services for single- and two-parent families. However, some

study states offered two-parent families less access to child care and offered employment services to only one parent.

- Frontline TANF staff sometimes perceived two-parent families as less needy and did not offer them services as readily as they did to single parents.

Family Experiences

- TANF recipients were grateful for the assistance they received, although they expressed a need for more cash assistance in the short term and for longer-term services to improve their access to living-wage jobs. Interactions with frontline workers shape the overall experiences of TANF recipients, and despite a few positive experiences, many families felt demeaned by negative or impersonal interactions. It is not known whether two-parent families' experiences differ from those of single-parent families.
- Two-parent families did not have a common reason for choosing not to participate in TANF. Rather, a wide range of issues compounded to affect their participation, including the belief that TANF is not available to two-parent families, that their financial circumstances would soon improve, and feelings of pride that made them hesitant to seek assistance.

Policy Implications

- About half of states nationwide have chosen not to use federal TANF or MOE funds to serve two-parent families in which both parents would face work requirements. All of the study states that made this decision attributed it to the difficulty meeting the federal 90-percent WPR requirement. As a result, the federal TANF program does not reach these two-parent families at all. In practice, most of these states continue to serve two-parent families in TANF-like programs funded with state money and may offer a broader range of employment services than would be countable under the work participation rate. Nonetheless, the federal 90-percent WPR requirement results in TANF serving a smaller share of eligible two-parent families than single-parent families.
- TANF policies in some study states allow only one parent in a two-parent family to engage in work or work activities, while the other parent is expected to care for the children at home,

even if both parents wish to engage in work or work activities outside the home. This is intended to conserve state child care and employment service resources. As a result, some parents in two-parent families do not receive services that may help prepare them for work and self-sufficiency.

- Because of lack of awareness, misinformation, social stigma, and other reasons, the majority of two-parent families eligible for TANF do not participate. Although some families will always choose to forego available assistance, this study suggests that some are deterred by limited information, confusing processes, and negative interactions with frontline workers. Because of these service delivery realities, many eligible two-parent families do not receive cash assistance or employment services that may help prepare them for work and self-sufficiency.
- TANF participation rates for families with two eligible parents vary markedly across states, ranging from less than 10 percent in 26 states to at least 50 percent in 4 states. Further, in states using solely state funds for all families with two parents in the assistance unit, the average participation rate is somewhat higher (24 percent) than among states using TANF/SSP for either all or some of their two-parent caseload (17 percent). These findings indicate that low participation is not inevitable and that state policy choices may have implications for two-parent participation rates.

Conclusions

Lower program participation rates among two-parent families appear to result from differences in TANF policies and practices as well as differences in preferences or perceptions. Two-parent TANF families may receive fewer support services than single-parent families as a result of either formal rationing of services or staff assumptions about their needs. And the dynamics of family relationships and personal feelings, especially of men, about seeking assistance likely contribute to their lower participation. Knowledge and awareness of the characteristics and experiences of needy two-parent families may help policymakers and staff better meet the needs of these families and help them achieve self-sufficiency.

Appendix A. Research Methods

This study employed multiple research methodologies in a tiered approach that provided some information on a national scale, additional information for 10 selected states, and still further information for 5 of the 10 states. This multimethod approach included

- in-depth site visits, including focus groups, in 5 states (California, Colorado, Michigan, Oregon, and Pennsylvania);
- phone interviews with state TANF directors in 10 states (the initial 5 as well as Hawaii, Massachusetts, Minnesota, New Jersey, and North Carolina)
- analyses of state program data in 10 states, including data on two-parent families receiving assistance through SSF programs;
- analyses of state TANF policies; and
- microsimulation analyses and analyses of TANF microdata at the national level and for subgroups of states.

This appendix details our methods related to site selection, conducting site visits, qualitative analysis, and microsimulation.

Site Selection

The study team selected 10 states from a larger group of states with a steady record of extending welfare benefits to two-parent families through TANF or SSF programs. From these 10 states, 5 were recommended for site visits. The universe for this component of the study was determined in early 2015, using fiscal year 2012 data, and consisted of 47 states with TANF or SSF programs that extended benefits to any two-parent families.

We selected study sites with the goal of including TANF and SSF programs that provided as much diversity as possible while still delivering relevant and broadly applicable information. The study team divided states into three primary categories, described below, and focused on the state(s) in each category serving the largest number of two-parent families.

Working in collaboration with ACF, the study team developed five criteria used to select the sample of 10 programs, roughly organized in order of importance:

1. Willingness to participate in the study.
2. Operating a two-parent TANF or SSF program.
3. Fits into one of three primary categories:
 - » States with the largest two-parent TANF caseloads.
 - » States with the largest two-parent SSF caseloads.
 - » States that use federal TANF or MOE funds to serve two-parent families but serve a disproportionately small share of those families (determined by using a proxy measure comparing a state's share of the national two-parent caseload to its overall national caseload).
4. Ability to readily provide existing state-level administrative data on SSF populations.
5. Diversity of caseload, program, and state characteristics.

The selection criteria were placed in a matrix with the potential two-parent TANF or SSF programs. The study team filled in the matrix based on information obtained from program-related documents and secondary data, and site selection was iterative.

The study team then refocused the state selection criteria to select the individual localities/counties for each site visit. The overarching goal of local site selection was to include localities/counties that best represent the most common experiences and characteristics of TANF-eligible two-parent families within each selected state. After applying these objective criteria, the study team considered any additional information provided by the state TANF director relevant to local site selection, keeping in mind the risk that this information could bias the selection.

Ultimately, the states in table A.1 were selected and agreed to participate in site visits or phone interviews.

TABLE A.1

Study States by Site Selection Criteria Category

	Site visit	Phone interview only
States with the largest two-parent TANF caseloads	California	Massachusetts, Hawaii
States with the largest two-parent SSF caseloads	Michigan, Colorado	Minnesota, New Jersey
States that use federal TANF or MOE funds to serve two-parent families but serve a disproportionately small share of those families	Pennsylvania, Oregon	North Carolina

Site Visits

Once an initial likely sample of five TANF programs was identified for site visits, the study team contacted the TANF director in each preliminarily selected state to confirm the information on which the selection was based and their willingness to participate in the study. After this initial contact, state and county staff were contacted to identify potential visit dates, select participants, and finalize the agenda.

The fieldwork component consisted of two- or three-day visits to five states. The primary mode of data and information collection was a series of semistructured interviews with state TANF directors (by phone in advance of the visit), local TANF directors, local TANF frontline staff, representatives of community-based organizations, and adults in two-parent families on or eligible for TANF (both in focus groups and individual interviews). In each state, the study team conducted at least two focus groups (one for current or former TANF recipients and another for adults likely eligible but not receiving assistance) and up to five one-on-one interviews (typically a mix of TANF recipients and those likely eligible).

The study team worked with the local TANF agency and related community-based organizations to identify participants and discussion locations. The team reached out to community partners, many of whom were identified with help from the local TANF director, to directly recruit clients, being clear that the discussion itself would be confidential and led by an independent third party (the research team). In one state, local agency staff directly recruited clients. In another, local agencies and organizations distributed fliers informing clients of the focus groups and how to register. Some states counted time spent in interviews toward meeting work requirements. The study team also offered each focus group participant a \$40 gift card and each individual interview participant a \$30 gift card as a token of appreciation and means for reducing nonresponse bias.

The study team conducted focus groups with a total of 72 adults: 39 current or former TANF recipients and 33 adults from families likely eligible for but not receiving cash assistance. The focus groups included 42 women and 30 men. Slightly more than half of participants identified as white and roughly 20 percent identified as black or African American. Focus group participants had, on average, two children. All focus group participants were in two-parent households and more than two-thirds were married. Most participants had completed at least some college coursework. See table A.2 for details on the characteristics of focus group participants.

TABLE A.2

Characteristics of Focus Group Participants

	TANF recipients % of sample or mean (N)	Likely eligible nonrecipients % of sample or mean (N)
Total number of participants	39	33
Gender		
Male	43.6% (17)	39.4% (13)
Female	56.4 (22)	60.6 (20)
Age		
18–24	23.1 (9)	16.1 (5)
25–29	5.1 (2)	9.7 (3)
30–39	30.8 (12)	41.9 (13)
40–49	20.5 (8)	29.0 (9)
50–59	17.9 (7)	3.2 (1)
60 or older	2.6 (1)	0 (0)
Race		
White	59.0 (23)	51.6 (16)
Black or African American	20.5 (8)	22.6 (7)
American Indian/Alaskan Native	0 (0)	0 (0)
Asian	5.1 (2)	0 (0)
Hawaiian Native/Pacific Islander	2.6 (1)	3.2 (1)
Other	12.8 (5)	19.4 (6)
More than one race	0 (0)	3.2 (1)
Hispanic, Latino, or Spanish origin		
Yes	15.8 (6)	40.7 (11)
No	84.2 (32)	59.3 (16)
Relationship status		
Married	73.7 (28)	64.3 (18)
Living with partner but unmarried	26.3 (10)	35.7 (10)
Number of children	2.4	2.1
One	46.2 (16)	46.9 (15)
Two or three	32.4 (12)	37.5 (12)
Four or more	24.3 (9)	15.6 (5)
Education		
Less than high school	13.2 (5)	20 (6)
High school/GED	31.6 (12)	26.7 (8)
Some college	26.3 (10)	36.7 (11)
Completed college	28.9 (11)	16.6 (5)
Employment status		
Not employed	82.4 (28)	51.6 (16)
Working less than 20 hours/week	8.8 (3)	22.6 (7)
Working 20 or more hours/week	8.8 (3)	25.8 (8)
Working 0 hours/week ^a	50.0 (9)	29.4 (5)
Number of hours working (both adults combined)		
Working less than 35 hours/week	70.3 (26)	34.5 (10)
Working between 35 and 55 hours/week	21.6 (8)	31.0 (9)
Working more than 55 hours/week	8.1 (3)	34.5 (10)

	TANF recipients % of sample or mean (N)	Likely eligible nonrecipients % of sample or mean (N)
Program participation		
Child care subsidies	10.3 (4)	6.1 (2)
Medicaid	84.6 (33)	42.4 (14)
TANF	100 (39)	0 (0)
SNAP	84.6 (33)	42.4 (14)
Currently in employment or training program		
Yes	24.3 (9)	23.1 (6)
No	75.7 (28)	76.9 (20)

Notes: TANF= Temporary Assistance for Needy Families. SNAP = Supplemental Nutrition Assistance Program. Number of respondents may differ by question, as not every question was answered by all respondents.

^a The category "Working 0 hours/week" is a subset of "Working less than 35 hours/week" and was not asked in every state.

Focus group participants are not a representative sample of the overall population of two-parent TANF families or likely eligible families. Compared with the overall population of two-parent TANF/SSP families, focus group participants were somewhat older, more likely to be married, less likely to be Hispanic, and more likely to be black or white.

Qualitative Analysis Methods

We coded and analyzed the site visit and telephone interview transcripts using NVivo, a software program designed to assist in managing, structuring, and analyzing qualitative data. NVivo allows users to see coding within a given transcript and conduct reliability checks. We used an iterative process beginning with an initial set of codes based on both our conceptual framework and main themes gathered from the site visits (see below). We recoded as necessary to allow for emergent themes to be systematically coded and analyzed. Through this process, we identified key themes and supporting details to answer our research questions. These themes formed the basis of the findings in this report.

Coding Structure

- Overall state context
 - » Definition of two-parent families
 - » Two-parent families as share of caseload
 - » History of two-parent administration

- » State culture
 - » Local differences from state
- Funding levels and mechanisms
 - » Federal TANF funds (for which families, under which circumstances)
 - » SSP/MOE funds (for which families, under which circumstances, etc.)
 - » SSF funds (for which families, under which circumstances, etc.)
 - » Number of families served by each funding stream
- Data tracking and reporting
 - » Data tracking specifically for two-parent families
- WPR importance
- Characteristics of two-parent families on or eligible for TANF
 - » Demographics
 - » Employment history
 - » Program status (time limit and work-exemption status)
 - » Changes over time
 - » Challenges (two-parent characteristics/circumstances as challenges to self-sufficiency)
 - » Strengths (two-parent characteristics/circumstances as strengths for self-sufficiency)
 - » Differences from single-parent families
 - » Differences from nonparticipating two-parent families
- Nonparticipation
 - » Extent of nonparticipation
 - » Reasons for nonparticipation
 - » Changes in nonparticipation
 - » Differences from single parents
- Available services
 - » Services for two-parent families receiving cash assistance
 - Child care
 - Transportation

- » Services for two-parent families not receiving cash assistance
 - » Difference in SSF versus TANF service delivery
 - For clients
 - For workers
 - » Service differences between single- and two-parent families
 - » Service differences by other family characteristics (e.g., employment, barriers, cohabiting, access to child care)
- Take-up of services (extent of take-up, how learned of services; differences in take-up)
- Degree that services meet family needs
- State policies and two-parent family participation
 - » Two-parent/One-parent policy differences
 - » County/local differences
 - » WPR influence on policy
 - » State values influence on policy
 - » Effect of policies on participation
- Staff beliefs as facilitating or hindering two-parent family participation
 - » Challenges for staff or program
 - » Perceptions of two-parent families versus single parents
- Recipient/potential recipient topics
 - » Perception of TANF and TANF services
 - » Experiences with office/program processes
 - » Reasons for participating
 - » Family/unit characteristics that help or hinder participation (versus staff beliefs about characteristics that help or hinder participation)
 - » Recommendations to improve TANF
 - » How TANF has made a difference
- CBO background
 - » CBO-collected data (do they collect data and what kinds?)
 - » CBO role in serving two-parent families

- Other key features/interesting notes/context
- Good quotes
- Respondent messages (what they want the world to know)
- Respondent wishes (what they want to learn from the study)

Analyses of State TANF Policies

The Urban Institute tracks state TANF policy choices in the Welfare Rules Database, supported by HHS/ACF, which is a crucial resource for understanding the great variety and change over time in state TANF programs. Information tracked by the database includes state rules that apply specifically to two-parent families and a category dedicated to the eligibility of these families and any differences from single-parent family eligibility rules (e.g., when states impose different work requirements and eligibility or benefit standards).³¹

Microsimulation Methods

While information about families who *receive* TANF cash assistance can be obtained from administrative data, the number of families *eligible* for TANF is not available from any administrative source. For this study, we used estimates of TANF eligibility produced through microsimulation. Microsimulation applies a program's eligibility rules to families in a survey data file to determine, one by one, if those families appear to be eligible for the program. We used TRIM3—the Transfer Income Model, version 3—a comprehensive model of government programs affecting US families that has been maintained and developed at the Urban Institute since the 1970s. The standard version of TRIM3 is funded and copyrighted by the Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (HHS/ASPE). TRIM-based estimates of participation rates in the TANF program are included in ASPE's annual report to Congress on welfare dependence (Crouse and Waters 2015).

Two Data Sources used in Microsimulation Analysis

For this study, two versions of the TRIM3 model were applied to two different data sources. Results from the standard version of the model, which operates on data from the CPS Annual Social and Economic Supplement (ASEC), were used to estimate the number and characteristics of two-parent families eligible for TANF cash assistance nationally and in broad groups of states. A modified version of the model, previously developed with funding from several foundations, was applied to the American Community Survey (ACS) data to obtain more precise state-level information. Specifically, we used the version of the ACS maintained and provided by the Integrated Public Use Microdata Series project of the University of Minnesota.

The CPS and ACS data each have substantial strengths. The CPS has highly detailed income and demographic data and is the survey used for annual poverty estimation. However, a limitation is that its state sample sizes are not large enough to produce reliable state-level estimates for small groups such as TANF-eligible families, from a single year of data. The ACS also has strong income data (although not as detailed as in the CPS) and much larger sample sizes, allowing single-year analysis for all states. However, the ACS data have one important limitation for this analysis: unlike the CPS data, the ACS does not identify whether a parent's unmarried partner is also the second parent of one or more of the children. Therefore, the ACS can only be used to estimate the number of TANF-eligible families with two *married* parents in the household; it cannot estimate the number of TANF-eligible families with two unmarried parents in the household.

Eligibility Modeling Procedures

TRIM3 includes a highly developed TANF simulation model. The model identifies potential TANF filing units within the surveyed households and then follows the same steps a TANF caseworker would to determine if each family is eligible, month by month. The eligibility steps, which incorporate the state-level variations tracked by the Welfare Rules Database, include the following:

- **Checking for categorical eligibility of the family.** For example, the family must include at least one child who meets the state's requirements. Of particular importance for this study, two-parent families without disabilities are not eligible for aid in a few states and face additional eligibility tests in others.
- **Determining the composition of the filing unit.** The filing unit generally includes parents and children, with some exceptions. In particular, individuals receiving Supplemental Security

Income are generally excluded from the assistance unit, unauthorized immigrants are never included, and some legal immigrants may also be excluded. Further, treatment of step-parents varies by state, with step-parents always excluded in some states, always included in others, and having the option to be included in the rest.

- **Applying assets tests.** TRIM3 infers the value of liquid assets from the value of asset-based income and compares that estimate to the state-established maximum asset level.
- **Calculating gross and net income.** The model adds up cash income across the members of the assistance unit and then uses state-specific rules on income disregards to determine gross and net income.
- **Applying income eligibility tests.** TRIM3 applies the state-specific gross-income tests, net-income tests, and so on, incorporating differences for applicants versus recipients.
- **Calculating potential benefits.** TRIM3 applies each state's benefit computation formula to estimate the potential benefit.
- **Estimating the number of otherwise-eligible families who are ineligible due to time limits.** TRIM3 selects some units that passed all other eligibility tests as being ineligible due to time limits.

While very detailed, the methods do not capture all aspects of eligibility. In particular, data limitations preclude modeling of sanctions, which may cause temporary or permanent loss of eligibility. Further, the simulation does not identify whether or not specific adults are considered work-eligible for program administrative purposes.

Most information needed to apply TANF eligibility rules is collected through the surveys, but some is not, and that information is imputed onto the data. Two important imputations are the allocation of annual income across the months of the year (e.g., if a person reported working only 26 weeks, her earnings are all placed in six months) and the assignment of a specific legal status to individuals reporting they are noncitizens. More details on these imputations and the procedures for modeling TANF eligibility can be obtained from materials on the TRIM3 project website.³²

Defining Unit Types

Units identified as eligible by the simulation analysis were classified in two different ways: by number of parents *in the household* (regardless of whether they are in the assistance unit) and by number of parents who appear to be eligible to be in the assistance unit. In general, being “in the assistance unit” means that a person is counted in the size of the family for purposes of determining eligibility and benefits. An individual might have a portion of his or her income factored into the eligibility or benefits calculations without being personally included in the assistance unit.

Tabulations of TANF/SSP Microdata

The examination of caseload characteristics and the computation of participation rates involved tabulations of TANF/SSP microdata. For these analyses, we excluded cases for which the only cash assistance consisted of a very small “earner supplement amount.” We also excluded the small number of cases that appeared to be receiving TANF/SSP benefits solely because of a pregnancy and cases with no positive benefit amount recorded in the data.

Uncertainty in the Estimates

While the simulation model assesses TANF eligibility with as much detail and precision as possible, estimates are subject to several types of error. First, estimates are affected by limitations in the information about each family; some families do not answer some questions and information must be imputed by the Census Bureau, just as some information is imputed as part of the TRIM data preparation, as mentioned above. Second, some aspects of state eligibility policies are not modeled. For example, there is no modeling of sanctions, so some families may be counted as eligible when they are in fact ineligible because of a sanction that terminates benefits.

Errors may also be caused by “sampling variability.” Because any survey includes only a sample of families rather than all families, the simulated numbers of TANF-eligible families found in any survey are only estimates of the true numbers; a different sample would have produced somewhat different results. We estimated the degree of uncertainty around the survey-based eligibility estimates using formulas provided by the Census Bureau.³³ Specifically, we can estimate a range of numbers—termed a “confidence interval”—within which we can be 95 percent certain the true eligibility figure lies. The actual caseload figure for a particular state or group of families can then be compared to the lower

end of that confidence interval to obtain a high-end estimate of the participation rate, then compared to the higher end of the confidence interval to obtain a low-end estimate. Assume that there are 100 participants and we have estimated that there are 400 eligible families but can only be 95 percent certain that the number of eligible families lies within the confidence interval of 340 to 460. Our best estimate of the participation rate is 25 percent (100 divided by 400), but the range of plausible participation rates is from 22 percent (100 divided by 460) to 29 percent (100 divided by 340).

As a technical point, this range of plausible participation rates should not be described as a confidence interval because that term has a precise statistical meaning. And because of the method of computation, the range of plausible participation rates is not necessarily “centered” on the point estimate.

Appendix B. Tables of Characteristics of Two-Parent TANF Families

TABLE B.1

Characteristics of Families Receiving TANF/SSP Benefits with Two Parents in the Household and TANF-Recipient Families with One Parent in the Household, Average Month of 2013

	Two parents in the household	One parent in the household
Total number (thousands)	208	1,189
Race/Ethnicity of the mother		
<i>Non-Hispanic</i>		
White	28%	28%
Black	9%	35%
Other and multiracial	10%	5%
<i>Hispanic</i>		
	53%	33%
Citizenship status		
All parents/guardians were citizens	86%	96%
At least one noncitizen parent/guardian	14%	4%
Earning status		
No parent/guardian had earnings	67%	83%
At least one parent/guardian had earnings	33%	17%
Benefit level, in ranges		
<\$100	4%	4%
\$100–200	8%	13%
\$200–300	10%	16%
\$300–400	19%	23%
\$400–500	15%	18%
\$500 or more	43%	26%
Age of youngest child recipient		
<1	16%	15%
1–2	26%	23%
3–5	23%	23%
6–8	13%	13%
9–11	10%	9%
12–15	7%	11%
16 or older	5%	6%

	Two parents in the household	One parent in the household
Age of the mother		
<18	0%	0%
18-19	2%	3%
20-29	36%	42%
30-39	37%	32%
40-49	18%	16%
50 or older	6%	6%

Sources: Urban Institute tabulations of TANF/SSP administrative microdata for federal fiscal year 2013. Families are classified by the number of parents in the household (biological, adoptive, or step-parents), regardless of whether those parents are included in the TANF assistance unit. TANF families in which children are living with nonparent caretakers (and no parents) are not included in this comparison.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program.

TABLE B.2

Characteristics of TANF-Eligible Families with Two Parents in the Household and Families with Two Parents in the Household Receiving TANF or SSP-Funded Benefits

	Two-parent families eligible for aid	Two-parent families receiving TANF or SSP (not including SSF)
Race/Ethnicity of the mother		
<i>Non-Hispanic</i>		
White	41%	28%
Black	11%	9%
Asian	7%	6%
Other and multiracial	6%	4%
<i>Hispanic</i>		
	36%	53%
Citizenship status		
All parents/guardians were citizens	67%	86%
At least one noncitizen parent/guardian	33%	14%
Earning status		
Neither parent had earnings	57%	67%
One parent had earnings	38%	30%
Both parents had earnings	5%	3%
Type of two-parent family		
Married couple	73%	51%
Unmarried couple	27%	49%
Number of parents eligible to be in the assistance unit		
Both parents	51%	31%
Only one parent	28%	23%
No parents eligible	22%	46%
Benefit level, in ranges		
<\$100	7%	4%
\$100–200	14%	8%
\$200–300	22%	10%
\$300–400	20%	19%
\$400–500	12%	15%
\$500 or more	26%	43%
Age of youngest child recipient		
<1	15%	16%
1–2	23%	26%
3–5	22%	23%
6–8	13%	13%
9–11	9%	10%
12–15	10%	7%
16 or older	8%	5%

	Two-parent families eligible for aid	Two-parent families receiving TANF or SSP (not including SSF)
Age of the mother		
<18	0.2%	0%
18-19	2%	2%
20-29	35%	36%
30-39	33%	37%
40-49	22%	18%
50 or older	9%	6%

Sources: Information on TANF eligibility in 2013 is simulated using the TRIM3 simulation model and the March 2014 CPS-ASEC data. Information on TANF/SSP participation is tabulated from the TANF/SSP microdata files for fiscal year 2013.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded.

TABLE B.3

TANF-Eligible Families with Two Parents in the Household Receiving TANF or SSP Benefits in States Not Using SSF Programs, 2013

	Participation rate
All families	31%
Race/Ethnicity of the mother	
<i>Non-Hispanic</i>	
White	22% ^a
Black	31%
Asian	25%
Other and multiracial	19%
<i>Hispanic</i>	
	44% ^a
Citizenship status	
All parents were citizens	40% ^a
At least one noncitizen parent	14% ^a
Earning status	
Neither parent had earnings	38% ^b
One parent had earnings	24%
Both parents had earnings	21%
Type of two-parent family	
Married couple	22% ^a
Unmarried couple	55% ^a
Number of parents eligible to be in the assistance unit	
Both parents	21% ^b
Only one parent	23%
No parents eligible	63%
Benefit level, in ranges	
<\$100	16% ^c
\$100–200	16% ^c
\$200–300	13% ^c
\$300–400	29% ^c
\$400–500	55% ^c
\$500 or more	51% ^c
Age of youngest child recipient	
Under 1	38%
1–2	36%
3–5	31%
6–8	28%
9–11	48%
12–15	22%
16 or older	16%

	Participation rate
Age of the mother	
<18	11%
18–19	36%
20–29	32%
30–39	37%
40–49	27%
50 or older	22%

Sources: Information on TANF eligibility in 2013 is simulated using the TRIM3 simulation model and the March 2014 CPS-ASEC data. Information on TANF/SSP participation is tabulated from the TANF/SSP microdata files for fiscal year 2013.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded.

^a Within a set of characteristics, these subgroups appear to have different participation rates, even when taking into account the uncertainty in the estimates of eligibility.

^b Within a set of characteristics, these subgroups appear to have different participation rates from the other subgroups (combined), even when taking into account the uncertainty in the estimates of eligibility.

^c Combining families eligible for less than \$400 per month, the participation rate appears to be different from the families eligible for \$400 or more per month, even when taking into account the uncertainty in the estimates of eligibility.

TABLE B.4

Characteristics of TANF-Eligible Families with Two Married Parents in the Household, 2013

	California	Colorado	Michigan	Oregon	Pennsylvania
Race/Ethnicity of youngest child					
<i>Non-Hispanic</i>					
White	17%	41%	72%	50%	58%
Black	3%	8%	9%	2%	10%
Asian	12%	4%	2%	3%	10%
Other and multiracial	4%	2%	5%	11%	5%
<i>Hispanic</i>					
	64%	44%	12%	35%	17%
Citizenship status					
All parents/guardians were citizens	41%	54%	77%	59%	77%
At least one noncitizen parent/guardian	59%	46%	23%	41%	23%
Earning status					
Neither parent had earnings	48%	77%	60%	56%	65%
One parent had earnings	48%	21%	36%	38%	29%
Both parents had earnings	4%	2%	4%	5%	6%
Type of two-parent married family					
Family head is not a stepparent	97%	97%	95%	97%	93%
Family head is a stepparent	3%	3%	5%	3%	7%
Number of parents in the assistance unit					
Both parents	42%	58%	73%	56%	71%
Only one parent	26%	10%	17%	15%	19%
No parents eligible	32%	32%	11%	29%	10%
Benefit level, in ranges					
<\$100	8%	0%	13%	11%	5%
\$100–200	9%	9%	13%	8%	13%
\$200–300	8%	4%	11%	12%	10%
\$300–400	17%	19%	4%	12%	13%
\$400–500	6%	28%	27%	15%	43%
\$500 or more	51%	40%	31%	42%	16%
Age of youngest child recipient					
Under 1	11%	15%	15%	16%	18%
1–2	20%	19%	21%	39%	23%
3–5	21%	26%	20%	20%	19%
6–8	16%	14%	14%	8%	8%
9–11	11%	13%	10%	9%	10%
12–15	14%	8%	14%	5%	17%
16 or older	7%	4%	7%	2%	5%
Age of the mother					

	California	Colorado	Michigan	Oregon	Pennsylvania
<20	< 1%	1%	1%	< 1%	1%
20-29	20%	19%	23%	34%	28%
30-39	40%	48%	39%	42%	35%
40-49	31%	22%	25%	22%	29%
50 or older	9%	9%	12%	2%	7%
Educational attainment of parent with higher attainment					
1-6 years	12%	10%	6%	9%	5%
7-9 years	11%	5%	4%	11%	5%
10-11 years	6%	6%	4%	5%	7%
12 years	30%	20%	28%	29%	36%
More than 12 years	41%	60%	57%	47%	46%

Source: ACS version of the TRIM simulation model applied to the 2013 ACS data.

Note: TANF = Temporary Assistance for Needy Families.

TABLE B.5

Characteristics of Families with Two Parents in the Household Receiving TANF, SSP, or SSF Program Benefits, 2013

	California	Colorado	Michigan	Oregon	Pennsylvania
Total number of families	137,900	5,700	4,000	5,200	3,900
Race/Ethnicity of youngest child					
<i>Non-Hispanic</i>					
White	17%	NA	69%	64%	42%
Black	8%		22%	4%	22%
Asian	6%		3%	2%	7%
Other and multiracial	5%		1%	4%	0%
<i>Hispanic</i>					
	64%		6%	25%	29%
Citizenship status					
All parents/guardians were citizens	84%	75%	96%	75%	88%
At least one noncitizen parent/guardian	16%	25%	4%	25%	12%
Earning status					
Neither parent had earnings	65%	80%	44%	49%	78%
One parent had earnings	31%	19%	42%	31%	20%
Both parents had earnings	3%	1%	14%	20%	2%
Marital status					
Married	49%	59%	42%	NA	61%
Unmarried	51%	41%	58%		39%
Number of parents in the assistance unit					
Both parents	27%	30%	56%	73%	31%
Only one parent	21%	53%	34%	12%	41%
No parents eligible	52%	16%	10%	15%	28%
Benefit level, in ranges					
<\$100	3%	3%	9%	8%	5%
\$100-200	4%	7%	6%	3%	15%
\$200-300	6%	10%	11%	4%	14%
\$300-400	20%	19%	6%	8%	25%
\$400-500	14%	28%	26%	9%	24%
\$500 or more	52%	33%	42%	68%	18%
Age of youngest child recipient					
Under 1	15%	16%	20%	29%	13%
1-2	27%	26%	25%	30%	24%
3-5	24%	27%	20%	20%	10%
6-8	13%	14%	11%	10%	20%
9-11	10%	8%	10%	6%	11%
12-15	6%	7%	9%	5%	12%

	California	Colorado	Michigan	Oregon	Pennsylvania
16 or older	5%	3%	6%	2%	4%
Age of the mother					
< 20	2%	NA	NA	NA	1%
20–29	35%				34%
30–39	38%				40%
40–49	19%				16%
50 or over	6%				10%
Educational attainment of parent with higher attainment					
Unknown	NA	NA	NA	0%	3%
1–6 years				6%	2%
7–9 years				5%	7%
10–11 years				13%	15%
12 years				51%	67%
More than 12 years				24%	6%

Sources: TANF/SSP microdata for federal fiscal year 2013 and states' administrative data on SSF cases with two parents in the household. Michigan SSF data reflect June 2013 and Oregon data reflect December 2013; other data are annual averages.

Notes: TANF = Temporary Assistance for Needy Families. SSP = separate state program. SSF = solely state-funded. "NA" indicates that information for that characteristic was not available for that state because of extensive missing data in the TANF/SSP microdata for that state and/or lack of information in the state's SSF data system.

Notes

1. Same-sex marriage was recognized nationally at the time of this study, so states made no distinction in serving same-sex or opposite-sex couples. However, 2013 data sources used for examining the characteristics of two-parent TANF recipients may not have consistently included same-sex couples.
2. In many states, some types of sanctions lead to the parent's needs being excluded for purposes of benefit computation. However, other states may still mark a parent in that situation temporarily as a unit member. Noncompliant cases cannot be identified in survey data. Thus, this definition of two-parent families includes families with one or more parents whose needs are temporarily excluded due to a sanction.
3. There are also some cases where one or more parents may be outside the assistance unit but still considered work-eligible; such a case could fall under the third definition but not the second. However, in the aggregate, fewer units are counted by the third definition than the second.
4. The basic MOE requirement is 80 percent of historic spending, but it can be reduced to 75 percent if a state meets its work requirement targets.
5. The 60-month time limit does not apply to families receiving assistance funded with MOE either with segregated funding or in a separate state program. The time limit only applies if an adult receives assistance; assistance units that do not include adults as benefit recipients (termed "child only" units) are not subject to time limits. Further, some units that do include adults may receive extensions if caring for an infant, if a parent is caring for a family member with a disability, and so on. States may extend assistance for up to 20 percent of its TANF caseload under a "hardship exemption."
6. A more technical description of the work participation rate requirements may be found in the Claims Resolution Act of 2010 at <http://www.acf.hhs.gov/programs/ofa/resource/cra-june2011.html>.
7. Counts include the combined TANF and SSP-MOE rate for the 50 states and the District of Columbia. For more information, see "Table 1A: Temporary Assistance for Needy Families Combined TANF and SSP-MOE Work Participation Rate, Fiscal Year 2013," Administration for Children and Families, Office of Family Assistance, accessed April 25, 2016, <http://www.acf.hhs.gov/sites/default/files/ofa/wpr2013table01a.pdf>.
8. To make up the difference between states' actual work participation rates and the federal targets, states annually apply for an adjustment to the required work participation rates through the caseload reduction credit. This credit is calculated by determining the change in caseload, or the average monthly number of families receiving cash assistance, in the state between a base year (originally fiscal year 1995 but later changed to fiscal year 2005) and the fiscal year preceding the current one. If a state's caseload has decreased, the state may decrease its required work participation rate by the equivalent percentage. This calculation excludes the impact of eligibility changes made since the base year. TANF's authorizing legislation also provides for further work participation rate adjustments for states that exceed the minimum MOE spending. These states are allowed to reduce the number of families included in their work participation rate calculation through the caseload reduction credit calculation. HHS refers to the work participation rate target states must meet after applying caseload reduction credits as the "adjusted standard." For a detailed explanation, see GAO (2010).
9. "TANF Caseload Data 2013," US Department of Health and Human Services, May 23, 2014, <http://www.acf.hhs.gov/programs/ofa/resource/caseload-data-2013>. Caseload data classify families as two-parent based on work participation requirements.
10. The Center on Budget and Policy Priorities has tracked state-specific data on total cash assistance caseloads, including SSF cases; however, the data do not provide separate counts by number of parents.

11. Under AFDC, two-parent families without disabilities were eligible for aid only if the principal earner had worked in 6 of the prior 13 calendar quarters and was either unemployed or working no more than 100 hours in a month.
12. The two-parent participation rates in figure 2 apply to families with both parents eligible to be in the assistance unit. This is a slightly different concept than in most administrative data, which generally defines “two-parent families” as cases that are considered two-parent for purposes of work participation rates; some parents may be included in the assistance unit but may not be subject to work participation requirements. We do not compute participation rates for the administrative definition of “two-parent families” because we cannot reliably estimate eligibility using that definition.
13. The participation rates in figure 2 do not include enrollment in state SSF programs, which first saw use in 2007. Thus, the rates in figure 2 understate the extent to which TANF-eligible families receive cash assistance starting in 2007.
14. There is uncertainty in the estimate of participation rates because the eligibility estimate is derived from survey data. However, even when the participation rates are estimated using low-end and high-end eligibility estimates (the endpoints of the ranges within which we are 95 percent certain the true eligibility figures lie) the two-parent participation rate remains below the single-parent participation rate.
15. The Current Population Survey’s Annual Social and Economic Supplement (CPS-ASEC) is used for the eligibility estimates underlying most of the participation rates in this section. Although the CPS-ASEC sample size is not as large as the sample size in the American Community Survey (used for some of the analysis) the ACS does not allow identification of unmarried TANF-eligible two-parent families.
16. As mentioned earlier, 19 states use SSF programs for all families that are two-parent for work-participation purposes, but in all but 7 of those, TANF/SSP funds are used for some families with two parents in the unit when at least one is not required to work. Thus, there are seven states with only SSF programs for families with two parents in the unit.
17. When two unmarried parents live together, only one of the partners can be identified as the parent of the children in the ACS data.
18. Complete information on the characteristics of families receiving benefits is not available. National information is available on the characteristics of families receiving TANF or SSP-funded benefits in 2013, but not for the additional families receiving SSF program benefits. Nevertheless, the TANF/SSP-funded cases included the large majority of families receiving cash assistance.
19. Parents in the household may not be in the assistance unit because of immigration/citizenship status, receipt of Supplemental Security Income, step-parent status (in some states), or if the state provides benefits to children even after adults have exceeded their time limits.
20. There are additional families receiving TANF in which children are living with nonparent caretakers such as grandparents. Those families are not included in this comparison.
21. The survey data used for this comparison, the ACS, does not support analysis for families with two unmarried parents.
22. The three focus states using SSF programs for at least some units—Colorado, Michigan, and Oregon—provided data on the number of 2013 recipients of SSF cash assistance with two parents in the household as well as information on the characteristics of those families.
23. Minnesota funds a small number of two-parent families through a cash diversion program using federal TANF money, but that support is considered nonassistance and these families are not counted against the state’s two-parent work participation rate requirement.
24. As a county-administered state, Colorado delegates the decision whether to use SSF programs to each county individually. Counties accepting this arrangement only use county-level financing.

25. While federal TANF rules impose specific financial penalties for failing to meet work participation rate requirements, states may avoid a loss of funds by complying with corrective action plans. See Hahn, Kassabian, and Zedlewski (2012).
26. In some policy areas, it is necessary to control for family size and the required work hours specified by the federal two-parent WPR in comparing rules for single- and two-parent families. For example, a two-parent family with one child would have a larger TANF cash benefit in most states than a comparable single-parent family because benefits are almost always indexed to family size.
27. Some states, including Georgia, Idaho, South Dakota, Utah, and Wyoming, do not have policies against serving two-parent families but have had two-parent caseloads at or near zero in recent years (using the administrative definition).
28. "Welfare Rules Database," Urban Institute, accessed April 21, 2016, <http://anfdata.urban.org/wrd/WRDWelcome.cfm>.
29. Ibid.
30. In some of these states, each parent must be working a minimum number of hours to be eligible for child care. In others, it is sufficient for the second parent to contribute any amount to the total hours.
31. For more information, see the Welfare Rules Database website in note 28.
32. Detailed descriptions of TRIM3 procedures are available on the project's public website, <http://trim.urban.org/T3Technical.php>.
33. For formulas and factors for computing standard errors for CPS-based estimates using the generalized variance approach, see appendix G in US Census Bureau (2013). For similar information for the ACS, see US Census Bureau (n. d.).

References

- Brown, Anna, and Mark Hugo Lopez. 2013. *Mapping the Latino Population, by State, County and City*. Washington, DC: Pew Research Center. http://www.pewhispanic.org/files/2013/08/latino_populations_in_the_states_counties_and_cities_FINAL.pdf.
- Crouse, Gilbert, and Annette Waters. 2015. *Welfare Indicators and Risk Factors: Fourteenth Report to Congress*. Washington, DC: US Department of Health and Human Services. <https://aspe.hhs.gov/sites/default/files/pdf/116161/FINAL%20Fourteenth%20Report%20-%20FINAL%209%2022%2015.pdf>.
- Falk, Gene. 2012. *Temporary Assistance for Needy Families (TANF): Welfare-to-Work Revisited*. Washington, DC: Congressional Research Service. <https://www.fas.org/sgp/crs/misc/R42768.pdf>.
- GAO (US Government Accountability Office). 2010. *Temporary Assistance for Needy Families: Implications of Recent Legislative and Economic Changes for State Programs and Work Participation Rates*. Washington, DC: GAO. <http://www.gao.gov/new.items/d10525.pdf>.
- . 2012. *Temporary Assistance for Needy Families: More Accountability Needed to Reflect Breadth of Block Grant Services*. Washington, DC: GAO. <http://www.gao.gov/assets/660/650635.pdf>.
- Hahn, Heather, David Kassabian, and Sheila R. Zedlewski. 2012. *TANF Work Requirements and State Strategies to Fulfill Them*. Washington, DC: Urban Institute. <http://www.urban.org/research/publication/tanf-work-requirements-and-state-strategies-fulfill-them>.
- Huber, Erika, Elissa Cohen, Amanda Briggs, and David Kassabian. 2015. *Welfare Rules Databook: State TANF Policies as of July 2014*. Washington, DC: Urban Institute. <http://www.urban.org/research/publication/welfare-rules-databook-state-tanf-policies-july-2014>.
- Ruggles, Patricia, and Richard C. Michel. 1987. *Participation Rates in the Aid to Families with Dependent Children Program: Trends for 1967 through 1984*. Washington, DC: 1987. <http://files.eric.ed.gov/fulltext/ED296036.pdf>.
- Ryan, Camille L., and Julie Siebens. 2012. *Educational Attainment in the United States: 2009*. Washington, DC: US Census Bureau. <http://www.census.gov/prod/2012pubs/p20-566.pdf>.
- Schott, Liz, LaDonna Pavetti, and Ife Floyd. 2015. *How States Use Federal and State Funds Under the TANF Block Grant*. Washington, DC: Center for Budget and Policy Priorities. http://www.cbpp.org/sites/default/files/atoms/files/4-8-15tanf_0.pdf.
- US Census Bureau. 2013. *Current Population Survey, 2013 Annual Social and Economic (ASEC) Supplement*. Washington, DC: US Census Bureau. <http://www2.census.gov/programs-surveys/cps/techdocs/cpsmar13.pdf>.
- US Census Bureau. n. d. *PUMS Accuracy of the Data (2013)*. Washington, DC: US Census Bureau.
- Zedlweski, Sheila R. 2012. "Welfare Reform What Have We Learned in Fifteen Years?" Washington, DC: Urban Institute. <http://www.urban.org/research/publication/welfare-reform-what-have-we-learned-fifteen-years>.

STATEMENT OF INDEPENDENCE

The Urban Institute strives to meet the highest standards of integrity and quality in its research and analyses and in the evidence-based policy recommendations offered by its researchers and experts. We believe that operating consistent with the values of independence, rigor, and transparency is essential to maintaining those standards. As an organization, the Urban Institute does not take positions on issues, but it does empower and support its experts in sharing their own evidence-based views and policy recommendations that have been shaped by scholarship. Funders do not determine our research findings or the insights and recommendations of our experts. Urban scholars and experts are expected to be objective and follow the evidence wherever it may lead.



2100 M Street NW
Washington, DC 20037

www.urban.org