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## **Resigned to the Process:**

Barriers to Accessing and Maintaining TANF among  
Low-Income Families with Young Children in Illinois

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*\* Data was provided by the Illinois Department of Human Services (IDHS) and the findings may not necessarily represent the opinions and views of IDHS or the State of Illinois.*

# Barriers to TANF Research Advisory Board

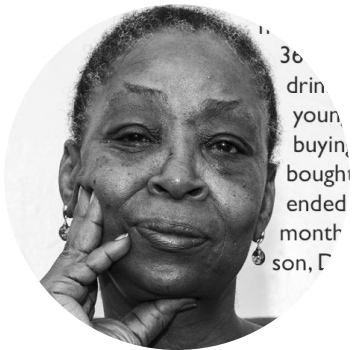


Ms. Leeanna Majors



Ms. Edrika Fulford

Over the course of the project our team lost two researchers who were part of our research advisory board, **Ms. Leeanna Majors** and **Ms. Edrika Fulford**. Their contributions as researchers and advocates to this project cannot be overstated. This report is dedicated to these two women, whose passion, commitment, and dedication to equitable research which seeks to achieve basic human rights for their community, including housing, financial stability, and healthcare will be carried forward in the future.



Ms. Betty



Maxica Williams



Taishi Neuman

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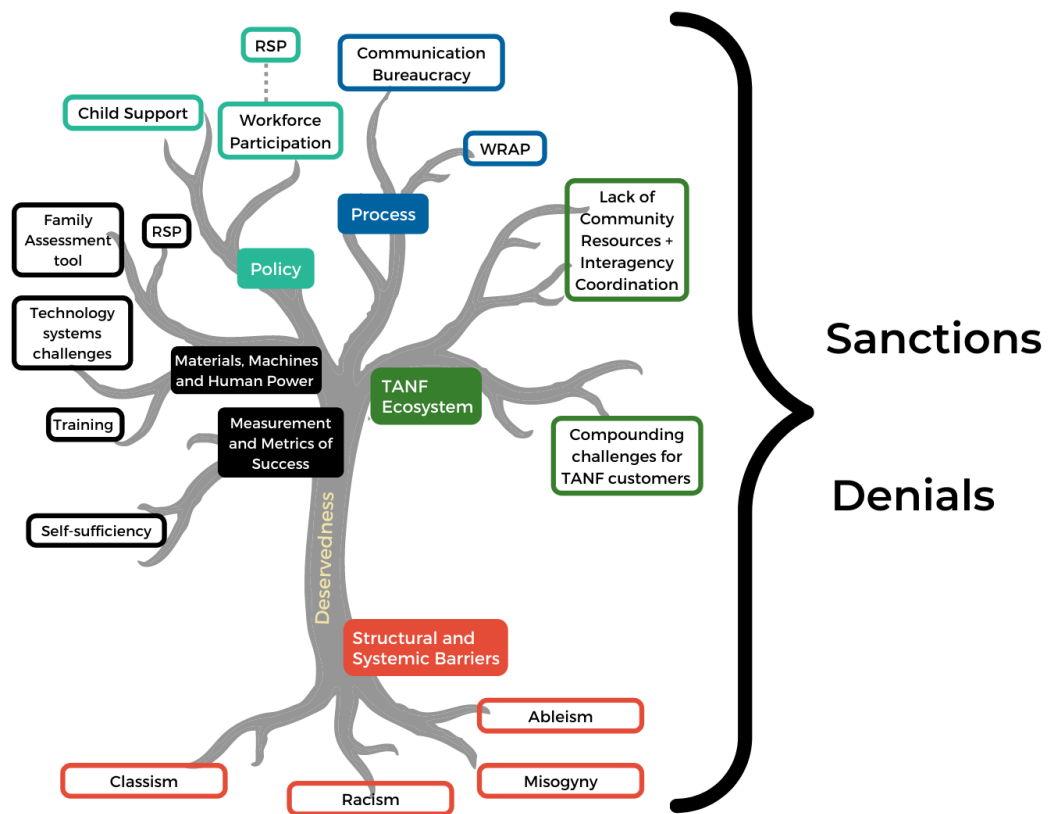
# Executive Summary

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The Temporary Assistance for Needy Families (TANF) program provides cash payments to help extremely low-income families gain stability and achieve self-sufficiency. While there is a wealth of research into whether TANF has met its goal of providing a pathway out of poverty for struggling families, there has been less investigation into how the implementation of the policy may have differential impacts depending on race, geography, age, and other demographic traits. As TANF policies have changed, economic contexts have shifted, and caseloads have declined, it is essential to re-evaluate which populations are being excluded from the program. Emerging research suggests that TANF policies, including eligibility requirements and sanction procedures, create barriers to accessing and maintaining TANF benefits that disproportionately impact certain families based on their race and geography.

In 2019, the Social IMPACT Research Center (IMPACT) at Heartland Alliance was awarded a grant from the Robert Wood Johnson Foundation (RWJF) to explore barriers to enrolling in TANF among families with young children in Illinois. The project came out of past TANF policy reform work led by the Heartland Alliance (HA) policy team, the Chicago Coalition for the Homeless (CCH) policy team, and grassroots leaders with CCH. Working with a research advisory board (RAB), as described in the methods section of the paper, the overarching research question was slightly expanded to explore barriers to enrolling in and maintenance of TANF among families with young children in Illinois. The specific research questions this project explored were:

1. How do the demographics of families with young children (age 0 – 4) who are TANF-eligible differ from the demographics of families with young children who are enrolled in TANF in Illinois?
2. What are the barriers to accessing and maintaining full enrollment (i.e., no sanctions) in TANF for families with young children in Illinois?
3. How has the 2018 increase in the TANF award amount affected TANF caseload, particularly for historically marginalized groups?



IMPACT, CCH, and a group of grassroots leaders who served as the RAB conducted a community-engaged, mixed methods study including individual interviews with TANF applicants and customers, a statewide survey with TANF caseworkers and an analysis of TANF administrative data from October 2017- April 2021. Across these three data sources, a picture emerged of the key barriers that families with young children (<5) face when attempting to access and/or maintain TANF benefits. The barriers are illustrated in the root cause tree.

Overall, our research identified that because the federal TANF policy is rooted within structural inequalities including racism, sexism, ableism, and classism, there is a thread of deservedness that permeates the state's implementation of the policy, the TANF process and the ecosystem in which TANF operates. This ultimately leads to TANF sanctions (reductions in the cash amount) and TANF denials – the antithesis of TANF maintenance and enrollment.

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As The Team Of Researchers (IMPACT, CCH, RAB)  
Dug Into Each Of The Data Streams  
**Seven Main Findings** Came To Light

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## *Key finding 1:*

Less than two-thirds of estimated eligible families with children under 5 were enrolled in TANF in 2018 (62%) and 2019 (63%). Potential barriers are explored throughout the report but are rooted in structural inequities, leading to constructs of deservedness on who should receive cash. Deservedness influences the state implementation of federal TANF policy, the process of implementing TANF, and the ecosystem in which TANF is implemented.

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## *Key finding 2:*

A higher proportion of eligible Black families are enrolled in TANF as compared to other racial groups in Illinois. Around 90% of Black families in 2018 and 2019 who were eligible for TANF were enrolled in TANF as compared to around 44% of White families, 28% of Multiracial families and 15% of Asian families. We saw the biggest gap between TANF enrollment and eligibility among White and Asian families in Illinois, even when controlling for geography.

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### *Key finding 3:*

Black families are disproportionately sanctioned as compared to other racial groups in Illinois. Black families enrolled in TANF in 2018-2019 were 111% more likely to be sanctioned as compared to White families, and specifically sanctioned for child support compliance reasons (50% vs. 34% in 2019).

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### *Key finding 4:*

While the bureaucracy of TANF is the most frequently reported reason that a family is sanctioned, Black families are more likely to be sanctioned for child support non-compliance. Across 2018-2019 around 42% of Black families who had received a sanction received a sanction for child support non-compliance, whereas only around 30% of White families who were sanctioned were sanctioned for child support non-compliance. Tying basic cash assistance to child support is steeped in racism and stereotypes around Black men not supporting families. Women should have the autonomy to decide when child support is the right decision for their family.

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## *Key finding 5:*

The IDHS staffing structure and the lack of interagency coordination compounds this already bureaucratic process by removing the human/personal connection from the process. The recent shift away from a case management centered model has left both caseworkers and TANF customers wanting more human connection as they navigate the complex state system. Both interviewees and caseworkers talked about the IDHS staffing structure, the worker resource allocation and prioritization (WRAP), as problematic. From the customer perspective, it means feeling like 'just a number' and that their life circumstance is not necessarily considered in decision-making around sanctioning. If a customer receives a correspondence from one caseworker, cannot contact them directly, which can add to a feeling of disconnection and powerlessness. Lastly, there is bureaucracy within and across State of Illinois agencies. Not only are TANF customers often unaware of the potential financial implications of enrolling in multiple programs, particularly TANF and SNAP, but TANF caseworkers are often unaware of the connection across systems. Additionally, TANF caseworkers reported having low knowledge of services and programs within and outside of IDHS that might be useful to their customers.

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## *Key finding 6:*

The implementation of TANF should reflect the complex challenges that customers face and seek to remove barriers to enrolling in and maintaining TANF. The bureaucracy of TANF and the complexity of the interagency coordination is a barrier both to enrolling in TANF and to maintaining TANF benefits. Across all sanction reasons, 40% and 38% of sanctions were for bureaucracy-related reasons in 2018 and 2019, respectively, including missed appointments or missing signatures. The current system does not seem to be designed with the complexities of poverty in mind. The bureaucratic system, which often requires in-person meetings and paperwork, was not created to support families living in extreme poverty. Many TANF customers face housing instability and barriers to securing transportation and childcare, all of which are key to maintaining TANF benefits. Rather than taking the view that many families might need more grace and flexibility given these complexities to comply with TANF, both the design and implementation of the policy take a more punitive approach.

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## *Key finding 7:*

The 2018 increase of the TANF cash amount did not increase TANF enrollment in Illinois. In 2018, Illinois passed a bill to raise the TANF cash amount up to 30% of the federal poverty line. While this was a step in the right direction, the amount had no impact on enrollment in TANF. Few TANF customers we interviewed noticed a change when the amount increased, potentially because of sanctioning or the amount did not increase meaningfully enough. Also, increasing the cash amount alone does not support families to surmount the numerous challenges to applying and maintaining enrollment, discussed throughout the report. Interviewees shared that the cash amount received was too low for families to save and achieve any type of financial stability or mobility.

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Based On These Findings,  
The Team Proposes The Following  
**Federal And State Recommendations**

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## Federal

Our overarching recommendation is to **move away from highly restrictive, punitive cash assistance systems and towards a system intended to help families thrive**. Such a system would recognize that families at the poverty line are also in need of cash assistance and often for a more sustained period beyond 60 months. The aim of a cash assistance system would be economic security, not the other value-based outcomes included within TANF, thereby removing the need for child support compliance or work requirements.

- Guaranteed income is an alternative with a growing evidence base. Guaranteed income would provide cash with no strings attached to families who need it most. Years of research have shown that people receiving unconditional cash gain economic security and fare better on a host of other health and well-being measures. When parents receive cash without the added bureaucracy, requirements and punitive sanctions associated with programs like TANF, it provides people with more agency and choice and it creates a system that trusts that parents know how best to support themselves and their children. A guaranteed income would require federal policy change so in the absence of such a change the following recommendations would make incremental changes to TANF to better support families.
- Restructure the TANF block grant so that cash assistance is prioritized and sustains its value. Establish a federal minimum benefit amount, require states to establish a policy standard that intentionally uses TANF related dollars to expand and increase access, and index TANF funding to inflation to ensure the program is more responsive to economic downturns.
- Eliminate work requirements and instead make participation in work programs voluntary. Administrating agencies and service providers should integrate individualized service plans that connect people to housing, health and/or mental health services, pathways to economic stability, and resources to address immediate crisis in an order of priority that makes sense to families.
- Remove child support compliance requirements. The use of child support cooperation requirements adds an additional burden both for the families and the administrating agency. Shifting away from this compliance requirement is an opportunity for child support administration to stand as a useful tool that benefits families. The use of welfare cost recovery through child support cooperation to drive profit for public benefits administration is an outdated and an institutionally racist operating model that takes away money from families that are already struggling to achieve economic stability.
- Bar states from utilizing sanctions that either reduce benefit amounts or eliminate cash assistance altogether.
- Remove the 60-month time limit to acknowledge the complex and unique circumstance that force families to remain in poverty. Limiting a family's access to vital resources with an arbitrary number is a disservice to families working through multiple barriers to economic stability.

## State

Overhauling the cash assistance system in Illinois would require a federal change. We include a federal policy recommendation here. However, states have a lot of latitude in how they implement TANF or an alternate cash assistance program. The following recommendations focus on state implementation.

- **IDHS and HFS should collaborate to create a customer-centered service delivery model.** This model should shift away from the current task-based staffing structure (the WRAP), which has perhaps streamlined tasks from the case manager perspective but also has removed the customer:caseworker relationship. We also recommend a peer advocate/system navigator position to support clients' navigation through agencies and services and to answer their questions. This position would be like a patient navigator position with healthcare settings for example, which has shown to increase satisfaction and improve patient outcomes. Investing in a position like this could not only better support TANF customers facing complex challenges, but also reduce costs over time by connecting TANF customers to support and services within their community and across State agencies. Implementing a customer-centered model in program administration also **requires trauma-informed practice.** This cultural shift in TANF administration would reinforce the value of customer choice, supporting effective and optional work programs, ensuring access and additional resources, and the role that stress and trauma plays in family's lives. TANF staff should provide comprehensive support and flexibility for families to address immediate crisis. This may require **alternatives to "work first" plans** and instead connection to mental health services, housing stability, or additional support

through childcare and/or access to transportation. **A customer-centered model would also rely on text messaging and other forms of technology to better communicate with customers.** The mail is often unreliable and contributes to sanctions through missed communications and appointments. Text messaging to remind customers of appointments and give them an option to cancel and present good cause would streamline the application and redetermination process.

- **The TANF cash amount should be increased.** The state has total flexibility in setting the benefit amount for TANF cash assistance, yet in IL, the benefit remains far below an amount where families would be able to adequately meet their most basic needs. The TANF cash grant amount should be increased to at least 50% of the Federal Poverty Level to ensure that families receiving assistance are not living in extreme poverty, and as a specific policy measure to address the Black-White wealth gap.<sup>i</sup> Housing is often the single largest expense for families with children and for families receiving TANF even the most modest rental housing is unaffordable. The average median rent for a 1-bedroom apartment in nearly every county in Illinois is more than the maximum TANF grant amount for a family of three.<sup>ii</sup> According to the Center for Budget and Policy Priorities only a small fraction of families receiving TANF receive housing assistance through HUD. Illinois should follow the lead of states like Maine and Minnesota that boost their TANF cash grants with a housing supplement to help make up the difference between the cash grant amount and rent.
- **Families enrolled in TANF should receive the full amount of child support paid by the non-custodial**

**parent.** National research finds that on average, child support contributes to 40 percent of family income among poor custodial families receiving child support. Without child support, child poverty increases by 4.4 percent.<sup>iii</sup> Illinois collects on average between 30 and 50 million dollars annually in child support on behalf of families receiving TANF. Federal TANF policy requires the state to send a third of the funds back to the federal government. For families enrolled in TANF that are hesitant to engage with child support enforcement, they are faced with the choice of receiving a fraction of the funds collected (14 cents on the dollar) and dealing with the possible strain on the relationship with their child's other parent, particularly if they are unable to pay. The other choice is to forego TANF and child support, and navigate survival without the needed funds. For families living in poverty, support may not always present itself as financial; the non-custodial parent may offer childcare when the custodial parent is working or at school or provide other nonfinancial support to the families. Other families may also be two-parent households so putting the other parent on child support does not make sense for the family. If TANF's intention is to ensure that non-custodial parents, often the fathers, take responsibility and provide financially for their children the child support mandate stands in opposition to this intended goal. Not only are the funds collected by the state not going toward supporting the families, but it also often causes a rift where the non-custodial parent who may have been informally helping to support the household is now less likely to engage with their children because they are unable to meet the child support obligation. These parents are more likely to have encounters with the criminal legal system where their child support obligation continues to accumulate while incarcerated

and they return home with large arrearages and limited employment prospects, leading to higher rates of recidivism.<sup>iv</sup> It is an unending cycle for the members of the family, without a gateway out of poverty. Custodial parents should have the autonomy to determine if child support collection and enforcement is in the best interest of their children and families. If a family qualifies for TANF and the non-custodial parents are required to pay child support, 100 percent of funds should go towards supporting their children.

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- i Weller, C. E., Maxwell, C., & Solomon, D. (2021). Simulating how large policy proposals affect the Black-White wealth gap. *Journal of Economics, Race, and Policy*, 4(3), 196-213.
  - ii RentData. (n.d.). Illinois fair market rent for 2020 accurate rental price data. 2020 Fair Market Rent in Illinois, RentData.org. Retrieved April 28, 2022, from <https://www.rentdata.org/states/illinois/2020>
  - iii Sorensen, Elaine. (Dec. 2010) Child Support Plays an Increasingly Important Role for Poor Custodial Families, Urban Institute, DC: Washington. Available at: <https://www.urban.org/research/publication/child-support-plays-increasingly-important-role-poor-custodial-families>
  - iv Pao, Maureen. How America's Child Support System Failed To Keep Up With The Times November 19, 2015



Race influences which families in Illinois are more likely to be enrolled in TANF, which families are more likely to be sanctioned, and the sanctions that a family is more likely to receive.

Only around 62% of eligible families with young children were enrolled on TANF in 2018-2019, and White families are less likely to be enrolled as compared to Black families. TANF is the only direct cash assistance program for very low-income families in the US, but the process for not only obtaining TANF but maintaining the full cash amount is arduous and complex. Additionally, the racist roots of TANF<sup>v</sup> have contributed to the system – and individual caseworkers- questioning who actually deserves cash assistance. The policy, the implementation process, and the ecosystem act as a barrier for families with young children to access TANF, and particularly for Black families, to maintain the full cash benefits. In particular, the bureaucracy of TANF is a barrier for all families with complex social needs. Additionally, child support compliance is a particular barrier for Black families leading to sanctioning for non-compliance. Even if an individual does want to pursue child support, families who are receiving TANF would not receive the full child support amount due to pass-through funding. Cash assistance can be a major lifeline for many families living in extreme poverty and it should not be made so difficult to receive or maintain. If the goal of TANF cash assistance is to support families to reach self-sufficiency, then the barriers identified in this report must be addressed, and the well-being and economic stability of families and children – rather than paperwork and stringent requirements- should be prioritized.

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<sup>v</sup> Floyd, I. (2020). Cash Assistance Should Reach Millions More Families.  
<https://www.cbpp.org/research/family-income-support/tanf-policies-reflect-racist-legacy-of-cash-assistance>

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# Introduction

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The Temporary Assistance for Needy Families (TANF) program provides cash payments to help extremely low-income families gain stability and achieve self-sufficiency. While there is a wealth of research into whether TANF has met its goal of providing a pathway out of poverty for struggling families, there has been less investigation into how the implementation of the policy may have differential impacts depending on race, geography, age, and other demographic traits. As TANF policies have changed, economic contexts have shifted, and caseloads have declined, it is essential to re-evaluate which populations are being excluded from the program. Emerging research suggests that TANF policies, including eligibility requirements and sanction procedures, create barriers to accessing and maintaining TANF benefits that disproportionately impact certain families based on their race and geography.

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# Exploring Barriers to TANF in Illinois among Families with Young Children

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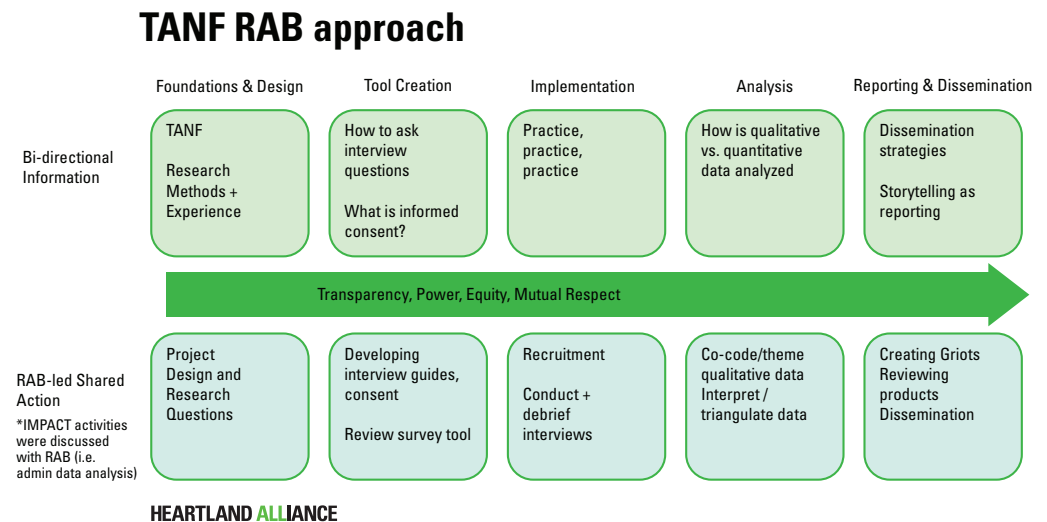
# Project Background and Approach

In 2019, the Social IMPACT Research Center (IMPACT) at Heartland Alliance was awarded a grant from the Robert Wood Johnson Foundation (RWJF) to explore barriers to enrolling in TANF among families with young children. The project came out of past TANF policy reform work led by the Heartland Alliance (HA) policy team, the Chicago Coalition for the Homeless (CCH) policy team, and grassroots leaders with CCH. The project was supported by the Illinois Department of Human Services (IDHS) staff, who are aware that the number of families enrolling on TANF has steadily declined over the past 20 years.

This research has, from the beginning, been rooted in community-engaged research principles. Community-engaged research is “the process of working collaboratively with groups of people affiliated by geographic proximity, special interests, or similar situations with respect to issues affecting their well-being.”<sup>1</sup> IMPACT partnered with CCH to recruit 5 grassroots leaders with deep experience in community-driven advocacy work, and lived experience of TANF, to join the research advisory board (RAB). The RAB meaningfully informed the research design, data collection tools, co-conducted qualitative interviews, co-analyzed the data, and co-developed products.

One critical way that the RAB shaped the project early on was in the refinement of the main research questions. Originally, IMPACT researchers were interested in looking at gaps in enrollment and eligibility, and barriers to TANF enrollment among families with young children. However, based on lived expertise, the RAB thought that it would be important to explore not only barriers to enrollment, but barriers to sustained enrollment (maintenance) throughout a family’s time receiving TANF. The term ‘researchers’ will be used throughout the report to refer to our full research team, IMPACT, CCH, and the RAB. While each team may have played different roles on the different methods each group brought a specific set of skills and expertise to the data collection, analysis, and interpretation.

## Community-engaged approach



# Background:

## The History of Temporary Assistance for Needy Families

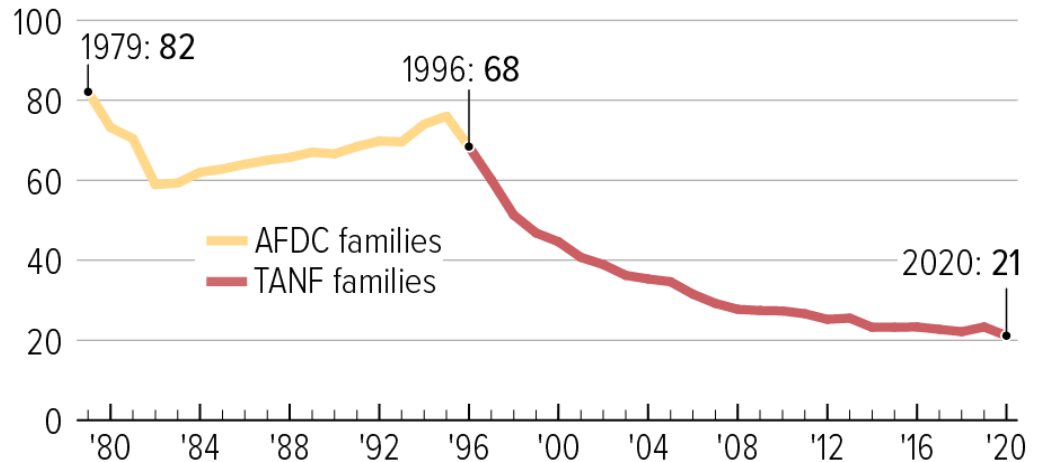
TANF is a federal cash welfare program for low-income, working families with children in the United States. Signed into law by President Bill Clinton under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, TANF was promised to “end welfare as we know it.” TANF replaced the Aid to Families with Dependent Children (AFDC) entitlement program and gave states greater flexibility over how aid dollars could be spent,<sup>2</sup> as long as funds served to advance one of the program’s stated goals:

1. Provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives;
2. End the dependence of needy parents by promoting job preparation, work, and marriage;
3. Prevent and reduce the incidence of out-of-wedlock pregnancies; and,
4. Encourage the formation and maintenance of two-parent families.<sup>3</sup>

The shift from AFDC to TANF resulted in a major decrease in the number of families who were able to receive assistance.

### TANF’s Reach Declined Significantly Over Time

Number of families receiving AFDC/TANF benefits for every 100 families with children in poverty



Note: TANF = Temporary Assistance for Needy Families, AFDC = Aid to Families with Dependent Children

Source: CBPP analysis of poverty data from the Census’ Current Population Survey and AFDC/TANF caseload data from the Department of Health and Human Services and (since September 2006) caseload data collected by CBPP from state agencies

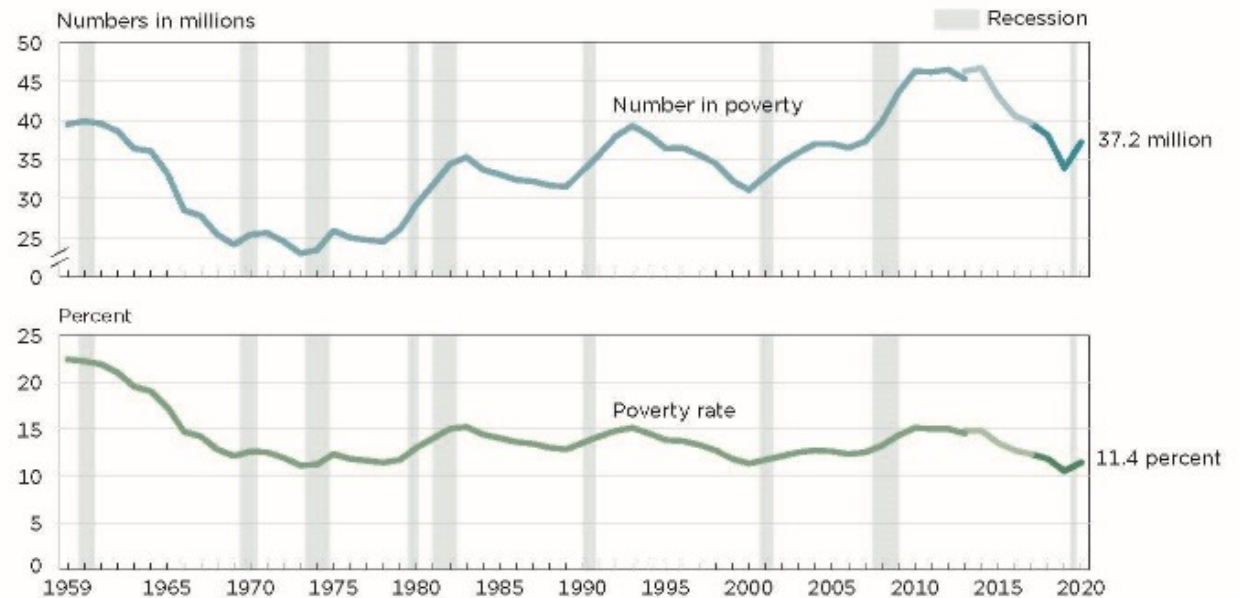
CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

Importantly, the proportion of families living in poverty has largely remained stagnant or increased over the past 20 years, with the exception of 2015-2020.

The transition of AFDC to TANF is rooted in punitive and racist policies as has been extensively documented by the Center for Budget and Policy Priorities (CBPP).<sup>4</sup>

### Number in Poverty and Poverty Rate: 1959 to 2020

(Population as of March of the following year)



Notes: The data for 2017 and beyond reflect the implementation of an updated processing system. The data for 2013 and beyond reflect the implementation of the redesigned income questions. Refer to Table B-4 for historical footnotes. The data points are placed at the midpoints of the respective years. Information on recessions is available in Appendix A. Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <<https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar21.pdf>>. Source: U.S. Census Bureau, Current Population Survey, 1960 to 2021 Annual Social and Economic Supplements (CPS ASEC)

# The Block Grant

While proponents of PRWORA argued that added flexibility would allow states to create programs tailored to meet the needs of their communities,<sup>5</sup> evidence from the past 20 years unmasked a different reality. As reported by the Center on Budget and Policy Priorities, the lack of federal standards has meant that “access to TANF largely depends on where a family lives,”<sup>6</sup> and “states with relatively large percentages of ethnic-minority residents have tended to experience greater reductions in TANF caseloads, to offer smaller cash benefits, and to sanction TANF recipients at higher rates.”<sup>7</sup> The federal government’s block grant to states

has remained the same since 1996 and loses value every year due to inflation, continually lowering the support available to families in poverty.<sup>8</sup> These losses are significant; by 2019, the TANF block grant maintained only 60% of its 1996 value.<sup>9</sup> The pool of money available to families on TANF continues to diminish every year. Another feature of the block grant is that the extra costs—or savings—of program administration are dispersed to the state, further discouraging states from offering generous cash benefits.<sup>10</sup> By the end of FY 2017, states had collectively saved over \$3 billion in unspent TANF funds.<sup>11</sup> This reality encourages states to actively pursue policies that restrict TANF access.<sup>12</sup>

## *Effect of TANF Federal Policy on State Implementation*

Due to states' substantial control over implementation, TANF policies vary greatly across geographies. It is not clear why eligible families opt not to enroll in TANF. It may be that restrictive TANF policies have a real impact on recipients' experiences with the program and can discourage eligible families from applying at all. Other reasons include stigma related to public aid, challenges with the enrollment process, and lack of knowledge on how to apply, as well as for some families, ability to rely on informal support networks.<sup>13</sup> Additionally, because families are only eligible to receive TANF cash assistance for 60 months, unless they have an exemption, some families may choose to 'save' their TANF benefit until a later point.<sup>14</sup>

There are numerous ways in which states have wide latitude on TANF federal policy implementation. States can use TANF dollars to achieve any of the four goals listed above, and therefore it is up to each state to decide how much is allocated towards direct cash assistance as opposed to childcare or workforce support. States also decide how much should be awarded by family size to each family. Most states provide TANF cash assistance for up to 60 months, and allow for exemptions, but states can also use funds if they choose to support families beyond 60 months. Federal policy does not allow for TANF cash assistance or workforce supports to be provided to immigrant families unless the child is a US citizen (and would then be eligible for a child-only grant). Some states can provide their own funding (MOE) through TANF to support immigrant families. While there was a 1996 law in place banning individuals with felony drug convictions from receiving TANF, most states aside from seven have struck down that law. Most states (39) also no longer have 'family caps' which limit families from receiving TANF if they have another child while on TANF. Lastly, states have wide latitude on child support compliance. Under federal law, TANF participants must report non-custodial parents to the state for child support enforcement to receive TANF. The state can then decide how much of the child support is kept by the state or 'passed through' to the customer. Currently, only Colorado passes through 100% of the child support amount to the family, and disregards that amount in assessing income eligibility.<sup>15</sup>



# Maintenance of Benefits: Sanctions, Limits, and Punitive Policy

With the transition from AFDC's welfare entitlement program to TANF's welfare-to-work structure came sanctions for non-compliance. Noncompliance with national participation rules, particularly workforce participation, is the largest contributor to benefit reduction sanctions.<sup>16</sup> Somewhat paradoxically, the majority of TANF case closure sanctions result from failure to cooperate with a state or local requirement—not a national requirement. The significance of state-level rules in case closure sanctions highlights the importance of state-level policy in informing a TANF recipients' maintenance of benefit, while the variation in state-level sanctioning policy makes it nearly impossible to draw meaningful conclusions when comparing sanction rates across states. Kalil et al. (2002) present a number of theoretical assumptions underpinning TANF sanctioning policies, notably that "sanctions are supposed to teach recipients respect for rules" and that "sanctions imitate the work world."<sup>17</sup> They note that these assumptions are grounded in the belief that sanctions actually work to improve customer self-sufficiency (the goal of TANF) but that is not evidenced. In fact, sanctioning has been documented as ineffectual in improving customer outcomes.<sup>18,19</sup>

In reality, there are numerous systemic or structural barriers that may lead to clients' non-compliance, including limited transportation, a shortage of reasonable job opportunities, and lack of childcare.<sup>20</sup> Additionally different populations may experience different barriers depending on demographics include race, ethnicity, or geography. Given such barriers, the infractions that lead to sanctioning may be unintentional or unavoidable. Due to the complexity of the program itself and the variation in rules across localities and years, noncompliance may also occur due to a lack of understanding of the program's requirements. In these cases, it is misleading to think of TANF recipients as "rational actors" with the agency to comply who simply choose not to. Kalil et al. note that, when we set aside the assumptions of complete knowledge and total agency, it becomes apparent that sanctioning may not lead to the desired behavioral changes but instead "result in economic or other hardships."<sup>21</sup>

# *The Detrimental Impact of Punitive Policy*

Sanctioning, time limits, and other punitive aspects of TANF policy have been shown to have a negative impact on the very families that social welfare is meant to serve. The inflexibility of TANF policy means that the varied needs of families are not met and that recipients are cut off or sanctioned without regard to their circumstances. Sanctioning itself is associated with leaving TANF without a job or with a lower-paying job than TANF cash payment levels. Sanctioning is the single most common reason for TANF case closure and is responsible for nearly half of all reductions in TANF benefits.<sup>22</sup> Other studies have found that due to the rigidity of the system TANF was not actually helpful in supporting unemployed women secure jobs or provide support to women with complex health needs.

Sanctioned individuals were also more likely to enter employment situations with lower earnings than their TANF benefit payments. In one study from Wisconsin, the probability of leaving TANF and having no job was a full five times higher for people who were sanctioned during their time in the training program, compared to those who were not.<sup>23</sup> The punitive nature of sanctions—and their detrimental effect on families—has been corroborated by quantitative studies, as well. In surveying over 500 women who were on TANF caseloads in 1997, Kalil et al. found that there are notable differences between families who leave TANF due to sanctions and non-sanctioned families. Sanctioned families have, among other things, less earnings and lower employment rates; lower education levels; and greater challenges accessing transportation and childcare.<sup>24</sup>

## *Inequity in the Application of Sanctions*

Under the TANF block grant, states are able to develop independent sanctioning policies. In addition, caseworkers are able to exercise some discretion in who, and when, they sanction. As a result, sanctions have been distributed inequitably among demographic groups. Across the country, states with larger shares of Black residents have implemented stricter, more punitive TANF policies than states with smaller shares of Black residents. One recent analysis found that “a five percentage point increase in the African American share of the population is associated with a nearly 10 percentage point increase in the probability of having harsher initial sanctions.”<sup>25</sup>

Research has found that Black women are more likely to be sanctioned than White women, regardless of the racial composition of the county where they live. When there are more Black residents in a county, however, there is a somewhat mitigating effect: Black women who live in counties with a higher proportion of Black residents are less likely to be sanctioned than those who live in counties with a smaller proportion of Black residents. Interestingly, the opposite is true of Latina TANF recipients. Latinas are no more likely to be sanctioned than White women unless the share of Latino residents in the county is high.<sup>26</sup> Differences in state policy and employment status do not explain why Black women are more likely to face case closure than other demographics, which suggests that racialized factors are at play—perhaps both in local labor markets and in caseworker discretionary choices.

Racial and demographic differences may not be the only way in which there is inequity in sanctioning; geography may be of similar significance. It is well documented that socioeconomic factors have been contributing to a growing number of families in poverty within suburban neighborhoods, many of them families of color or immigrant families. Coupled with the conservative-leaning politics of suburban America and the overrepresentation of white caseworkers in these areas, it is possible that people experiencing poverty in the suburbs—and particularly people of color—are likely at greater risk of being sanctioned than their urban counterparts.<sup>27</sup>

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# TANF in Illinois

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Illinois is the fifth-largest state in the US by population and has a poverty rate consistent with the national average. At the same time, when compared to other states and the District of Columbia, Illinois spends the second-lowest percentage of their TANF funds on basic cash assistance for families.<sup>27</sup> This contradiction between the large population of needy families and limited spending on basic cash assistance makes Illinois a particularly relevant geography of study. An overview of TANF state policies mapped against TANF federal policies was developed for this project and can be found here:

In order to be eligible for TANF benefits in the state of Illinois, a family must:

1. Have a child under 19 living in the home;
2. Have an income at or below 50% of the federal poverty line;
3. Be a U.S. citizen or meet certain immigration requirements;
4. Work or participate in work activities; and,
5. Cooperate with child support enforcement.<sup>28</sup>
6. Not have a parole or probation violation.

Despite a short list of seemingly straightforward rules, the reality of these requirements can pose a burden to families living in poverty. Studies have found that TANF eligibility workers' interactions with clients influence the decision to pursue benefits as well as the county or states focus on diversion from TANF.<sup>29</sup>

In terms of the areas in which states have latitude on policy implementation, Illinois allocates 4% of the block grant to cash assistance.<sup>30</sup> The total award amount for a family of 3 is \$549 per month.<sup>31</sup> Illinois recently (2021) passed a law to strike down the ban on felony drug convictions. Lastly, Illinois currently passes through \$100 for 1 child and \$200 for 2+ children from child support and keeps the rest of the child support amount.

## TANF INCOME ASSISTANCE, AVERAGE MONTHLY NUMBER OF FAMILIES: FAMILIES (NUMBER)



Voices for Illinois Children, Powered by YWCA Metropolitan Chicago from [datacenter.kidscount.org](http://datacenter.kidscount.org)

The overall number of families on TANF cash assistance has declined over the past 5 years except for 2020, which is likely related to the COVID-19 pandemic increasing need for assistance.<sup>32</sup> In FY19, there were approximately 21,051 families receiving TANF. Acknowledging that there are several TANF eligibility requirements aside from FPL, there are few estimations – prior to this study- on the eligibility and enrollment gap, specifically for families with children under 5. Additionally, it is not clear why there is such a large decrease, and what the key barriers are that families with young children face in accessing TANF.

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# Methods

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## *Theoretical Framework*

The theoretical framework that guides this research is the **Racial Classification Model (RCM)**, a framework for understanding how race influences social policy choices.<sup>33</sup> The application of the RCM frames our exploration and understanding of how TANF policies create barriers that differentially impact certain demographic groups, especially Black women. The RCM is built on the premise that:

1. Policymakers rely on “social classifications and group reputations” in designing and applying policy;
2. Assumptions about racial groups can inform the theories of change employed in developing and executing policies. The importance of race in policy varies “across policy domains, time periods, and political jurisdictions”; and,
3. The importance of race in policy depends on the degree to which races are perceived as different.

# Research Questions

The main research questions explored through this mixed methods project were:

1. How do the demographics of families with young children (<5) who are TANF-eligible differ from the demographics of families with young children who are enrolled in TANF in Illinois?
2. What are the barriers to accessing and maintaining full enrollment (i.e., no sanctions) in TANF for families with young children in Illinois?
3. How has the 2018 increase in the TANF award amount affected TANF caseload, particularly for historically marginalized groups?

# Mixed Methods

Researchers took a mixed methods approach to the project design where the qualitative interviews informed the survey data collection tool and the administrative data request and analysis. As described above, all data collection, analysis, and interpretation were conducted in partnership with the RAB. Researchers conducted semi-structured in-depth individual interviews, and a few group interviews, with TANF customers with at least one child under 5 across the state of Illinois. A statewide online survey was disseminated with TANF caseworkers to explore barriers that they experience in implementing TANF. Lastly, individual-level administrative data was requested from IDHS from 2008-2020 related to enrollment, denial, sanctioning, and cancellations, including demographic data. Researchers received data from October 2017 - July 2021.

Researchers used inductive coding and thematic data analysis to analyze qualitative data from the interviews and from the open survey comments. Univariate and bivariate analyses were used to analyze regionally weighted survey data. Lastly, a variety of statistical methods, outlined in Table 1, and explained more thoroughly in Appendix 1 were used to analyze the TANF administrative data.

To the right is a brief description of each of the methods used and the main research questions they sought to answer. For a full description of methods, see Appendix 1.

**Table 1: Data sources, sub-questions, and target population by research question**

Research Questions	Data Source	Sub-Questions	Population
How do the demographics of families with young children (0-5) who are TANF-eligible differ from the demographics of families with young children who are enrolled in TANF Illinois?	IDHS Administrative data	N/A	All families with young children (0-4) who applied for TANF cash assistance between 2018-2019
What are the barriers to accessing and maintaining full enrollment (i.e. no sanctions) in TANF for families with young children in Illinois?	IDHS Administrative data	<ul style="list-style-type: none"> <li>Which factors impact the likelihood of sanctions?</li> <li>Which factors impact the likelihood of denials?</li> </ul>	All families with young children (0-4) on TANF between 2018 - 2019 who were sanctioned or denied at least once
	Individual and group interviews	<ul style="list-style-type: none"> <li>What barriers do families with young children experience when applying for TANF?</li> <li>What barriers do families with young children experience when maintaining full TANF cash assistance (i.e. sanctions)?</li> <li>What is the experience of families with young children within the TANF system?</li> </ul>	Families with young children (0-4) who have applied for TANF in the past 3 year
	IDHS TANF caseworker survey	<ul style="list-style-type: none"> <li>What barriers do TANF staff experience in implementing the TANF program in Illinois and supporting customers to reach self-sufficiency goals TANF?</li> <li>What barriers do TANF staff identify that TANF customers may experience in accessing TANF and reaching self-sufficiency goals?</li> <li>What recommendations do TANF staff identify to improve their ability, and the program's ability, to better support TANF participants to reach self-sufficiency goals?</li> </ul>	All IDHS caseworkers who have worked with at least 1 TANF case
How has the 2018 increase in the TANF award amount affected TANF caseload, particularly for historically marginalized groups?	IDHS Administrative data	<ul style="list-style-type: none"> <li>Was there a significant increase in enrollment after the 2018 TANF cash increase as compared to before the increase?</li> <li>Were there differences among racial groups in enrollment increases after the 2018 cash increase?</li> </ul>	All families with young children (0-4) who applied for TANF cash assistance between 2018-2019
	Individual and group interviews	<ul style="list-style-type: none"> <li>Is the cash amount sufficient to meet basic needs?</li> <li>Did interviewees notice a change in cash amount?</li> </ul>	Families with young children (0-4) who have applied for TANF in the past 3 year
	IDHS TANF caseworker survey	Do TANF caseworkers think that the TANF block grant is appropriately divided across key areas (childcare, cash, administrative, etc.)	All IDHS caseworkers who have worked with at least 1 TANF case



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# TANF Story Work

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RAB members identified at the beginning of this study that they would like to participate in report writing. The RAB vision for their report was to share this study's data in such a way that it would be accessible and understood by all audiences. In response to RAB reporting interests, researchers conducted a methods review on Indigenous Story Work (ISW) design. The RAB and IMPACT chose the Endarkened Feminist Epistemological (EFE) framework and Endarkened Story Work (ESW) as a method of qualitative data analysis developed by Dr. S.R.Toliver. EFE and ESW centers the oral history and storytelling traditions of West African Griots, Afro Futurism, ISW and Black Womanhood to disseminate knowledge outside of the Westernized epistemological traditions of the Enlightenment.<sup>35</sup> IMPACT developed a curriculum centered on the traditions of the griot, EFE, Afrofuturism, ISW and creative storytelling and led a data overview of this study's key findings from qualitative interviews, IDHS caseworker survey, and the IDHS administrative data.

RAB members then developed a story outline and orally recorded their story using their personal recording devices. The TANF Story Work developed by the RAB can be read but is written in such a way as to respect the oral storytelling and keeping traditions of the griots. The characters in this story are fictional, but their experiences represent a portion of this study's quantitative findings and the experiences of the TANF applicants that we interviewed across the State of Illinois as well as those of the RAB. Honoring the EFE focus on Afro-futurism and Black Womanhood, the RAB imagined a heroine, **Super Simone**, whose exploits represent the RAB's hope for an accessible and equitable guaranteed cash program for all.

Tiny feet gallop and laughter thunders through teddy-bear mountains and fruit snack seas in Mariah's basement. She hosts a mom's night and playdate with her closest friends every three months. The mom's night became therapy for the women, Mariah, Anaya, Desiree, and Naylani—each with their own burdens, and each with their own magical way of lifting the spirits of their friends and sharing information. As the teenaged kids occupied the rambunctious littles with endless rounds of hide-and-go seek, Mariah grinned and began to spill the tea.

"Things are going really good, real real good, now, ladies!" Mariah beams. "Me and my guy decided to end our separation and get back together again!"

Anaya chimes in "It's about time! Y'all know y'all loved each other and I'm glad you worked it out." She smiled and gently shared, "I have some updates too. Remember how I was thinking about going back to school? I got accepted! I'm finally going to get my nursing degree!"

Desiree squeals "You go girlfriend!! Go get paid that money you deserve! I'm trying to get like you! Cause let me tell you, IDHS is getting on my LAST nerve right now, ok? Talking about

I need to turn in this, and show proof of that, or they are gonna cut my childcare for when I'm at work. Child, let me tell you---"

Desiree pauses. She noticed Naylani, although silent, trapped in a whirlpool of uncontrollable thought.

"Naylani, is everything ok with you, girl? Why are you over there all quiet?" Desiree asks.

Naylani is barely holding herself together. Tears, hot and free-falling, cascade down her face. She forces a smile.

"I'm ok, girls, I'm ok, I'll be ok." Naylani convinces no one but herself.

Desiree pushes back, "Girl, if you don't tell us what is going on in that head of yours!"

Naylani inhales deeply. "I'm going through it y'all and I didn't want to dump, but I am in a mess. Me and the kids been struggling so hard financially since Sean left us. He just threw eight years out the window. The kids keep asking me when is daddy coming back, I haven't had the heart to tell them that he won't, so I just say I don't know. Sean got some father's rights attorney and pays almost NOTHING in child support. I was at home with the kids all this time, so I am barely getting enough support to pay rent and take care of the kids. On top of that Dante, my baby boy, I can't keep up with the medical costs. Between his occupational therapy, speech therapy, and physical therapy, I can't find a job that fits his schedule. He needs a lot of attention for his disabilities, and I just can't leave him at a day care just yet with all his needs. I'm still in physical therapy myself for my health complications, but I don't qualify for SSDI (Social Security Disability Insurance) even though I'm still under a doctor's care. Y'all, I'm so scared I'm gonna be homeless, y'all, I don't want to move back with family, they are gonna want me to pay to stay and I just don't have it."

If it were not for the children's staccato giggles dancing in the background, Naylani's deep sobs would have baptized them all. As the friends sit in silence, not knowing what to say, Desiree speaks up.

"Now, we don't need to sit here feeling sorry for ourselves—it's always something. We just gotta push forward. Ask me how I know." There is silence.

"I SAID, ask me how I know!" Desiree said with the bombastic boom of a preacher in the pulpit.

"How do you know?" the three ladies mumble.

"Cause I know, ok!" Desiree responded. "Look, Naylani, have you ever heard of TANF? The program I was just talking about earlier helping with my kid's childcare? You might want to check it out. This is cash assistance from the state that can be used for rent and to take care of the kids."

Desiree's tone suddenly turns firm. "But there's a lot of catches to it, ok? Just do what they tell you to do, give them your child support information, go to a really packed—and I mean PACKED—office a few times with EVERY and ANY piece of paperwork you got with you and your babies' names, footprints, fingerprints, and social security on it, and you should be able to get a little cash to help you out without any issues."

Naylani furrows her eyebrows and looks at her children as they try to find the best hiding spot in the room. She wasn't convinced this program sounded so great, but her children's faces and her fear of future worries compelled her to speak.

"Desiree, didn't you just say they were getting on your last nerve? I'm not convinced this is gonna be a right fit for me. Have any of you other ladies ever tried TANF?"

"I did," Anaya shares. "With my first two kids before I

got married. It was just a bunch of chaotic drama. Those caseworkers deciding if I should have this money to take care of my kids. They sent me through the ringer! But I did listen to my caseworker, though; her name was Ms. Edrika. I listened to every single last word she told me. She was cool but her supervisor was mean and did not play with me or Ms. Edrika. One time, Ms. Edrika said the supervisor told her to stop working on my case cause somebody else has it now. Ms. Edrika said it's some work process they got up there in the IDHS offices called the WRAP that makes the office workers keep switching responsibilities because the workload is so high. But in my experience, it just makes it hard to get in touch with anybody in the IDHS office. I was lucky, though. Ms. Edrika still answered my calls, though, on the low. She also linked me to a program that helped me get my certificate for CNA while on TANF. Because of her, I was able to get a good-paying job at the hospital as a surgical technician, too. Despite the drama, that money helped me take care of my kids and my aging aunt every month until I could work, save, and get my own place. I really think you should apply to TANF"

Mariah listens carefully the way good listeners always do. Something about Ayana's experience with a good caseworker makes her feel emotional. "TANF has made it hard for people of color, especially Black women. They tried to paint us as welfare queens, said we were only having babies to mooch off the government and not work. Back in the day, when my kids were the same age as yours, Naylani, people, and families felt that the caseworkers were very nosy and lazy. They asked us a lot of questions, and when families would apply and be dressed nicely, the caseworkers felt they didn't need any cash assistance. Now I hear that a computer system decides if you are accepted into the program or not, but back then it felt like all of it was the caseworker's opinion of you. Life's journey is not so solid when you are trying to work toward a decision to fix the different challenges that cause hardship. But no matter how hard you try with TANF, most times because of a

misunderstanding, it's hard to keep it. In my experience, it just feels like the whole system lacks passion for people. I remember when I first had to apply, I had my oldest daughter at 15 years old and I was still living at my mom's house. I was unable to get the TANF because they felt my mom should be over my case. Well, once I talked to my mom and explained to her that I was trying to get TANF for me and my daughter, she needed to go and tell IDHS that I can be responsible for my own cash assistance. My mom had to go down there and sign the paper, even though she already agreed that I could get the TANF assistance on my own. At the time, they only gave me \$75 for that one child. Nobody explained this to me, but I think it's because they felt that your legal guardian, my mom, should have been responsible enough for me to take care of me and my child at that time. I'm not gonna lie, TANF helped me and my daughter at the time. But the caseworkers were judging me and just weren't really trying to understand. They told me that I can apply for it, but it's not a guarantee even if my mom signed it for me. They told me, a 15-year-old, that you need to try to get a job, to work a job for me and my child because I was young and able. That \$75 did help me and my daughter, but it just wasn't enough."

Desiree leans forward and adds to Mariah's sentiment. "It does feel like the caseworkers can be doing more, you know, to clarify things and how the program works. I think if they had a little better training, some customer service refresher courses, better and more frequent communication with the families who apply and get enrolled, that they would have less denials and sanctions happening in their office."

Naylani is discouraged. "Denials? Sanctions? What is all of that? This sounds like more complications than I need right now."

Anaya interrupts, "Listen, do you or do you not need the cash?"

Naylani silently nods.

"Then you are gonna go and apply. Now I'll tell you this, it's true people get denied and sanctioned. As a matter of fact, right here in Illinois, almost 12,000 families with little kids, I'm talking folks with at least one baby younger than 5, got denied just for not signing their responsibility and services plan, or RSP. The RSP is supposed to be a goal-setting tool, but sometimes, the caseworkers get a little too nosy and put stuff in there that is none the state's business. But you have to sign it, whether you agree with what's in there or not. There is no oversight that I ever seen to make sure there is a mutual understanding between you and the caseworker on those goals. So, if something gets put in there that you don't agree with, and you refuse to sign, you are considered to be in non-compliance. Now when it comes to sanctions, Black folks in Illinois are more likely to be sanctioned than any other racial group in the state. Sometimes they are hit with the sanction right after they get approved for benefits!"

Desiree jumped in. "And I cannot stress to you the importance of making it to your appointments on time and making sure your address is current, so you get all your appointment notices!"

Mariah became irritated. "Desiree, now you know not everyone has a connection like you did. IDHS does not answer the phone. It's an automated system and you wait, and wait, and wait when all you are trying to do is change your address. Then ABE<sup>vi</sup> is always broken down, so you can't change it online. And good luck trying to email somebody—the fact that option exists is a joke. Listen Naylani, not to be the bearer of bad news here, but you need to know what you are up against. Not signing the RSP

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<sup>vi</sup> ABE is the Application for Benefits Eligibility, Illinois's online portal to apply for TANF and other public benefit programs.

isn't the only thing that gets you denied, but not attending meetings or turning in paperwork does too! As a matter of fact, over 3,000 families got denied for all that bureaucratic mess IDHS puts you through!"

"Bureaucratic mess?" Naylani asks.

"Bureaucratic mess!" All three ladies sing.

Desiree continued, "Listen, I remember when I went to an appointment after I applied, I got there early to get my ticket and it still took them 5 ½ hours to see me. My baby got hungry, and my 4-year-old had to go to the bathroom. While I got the kids settled, they called me, and it took me a little bit to get to them because I had just took my kids to the washroom. They had the nerve to get irritated with me when they had me waiting all that time.

When I finally made it to see my caseworker, who I'll call Mrs. Deserving-Decider, she didn't speak or welcome me—right off the bat she asked me for all my paperwork. Birth certificates, bank statements, monthly expenses, baby footprints, all types of crazy stuff. I had everything but the baby's Social Security card. She was a newborn, so I didn't get it in the mail yet. Mrs. Deserving-Decider rolled her eyes at me and said that I didn't have all the paperwork that you needed. Mind you, on the appointment letter, they didn't specify that if you didn't have the Social Security card, they would cancel your case, or they would give you 10 days to get the information that they needed. I recently changed addresses and had no idea when the baby's Social Security card was gonna get there.

Mrs. Deserving-Decider didn't even try to hear me out, absolutely no compassion for my circumstance. If I didn't get it in 10 days, they were gonna cancel my case and deny me. Well, my baby's card got to my new address too late, and I got denied."

Naylani is overwhelmed. Desiree gently places a comforting

hand on Naylani's shoulder. "Listen, the second time everything went smoothly. I knew what to do. Let's just say I got TANF savvy after that. Don't be discouraged, Naylani. You gotta do what you gotta do. With the right help, you will be linked to work, education opportunities, and a little cash to help get you through. "

Anaya agreed "That's right, Naylani. Trouble don't last always. You'll get through this. Just apply—you got us to help guide you!"

Desiree added in, "Us and Super Simone!"

"Umm, who on earth is Super Simone? My head is spinning right now, ladies. Can you please explain?" Naylani asked. Desiree begins to explain. "Super Simone is our superhero who helps us to maneuver, understand the TANF process, and keep us calm and focused throughout the application and approval process. She's a God-Sent HOOD Superhero who holds our hands and wards off those nosy trolls in the IDHS office and gets us the benefits we deserve without the welfare queen treatment we always receive."

Mariah's attitude changes at the mention of Super Simone. She testifies,

"After I got my mom to cosign my TANF application, Super Simone helped me out further by going with me to the TANF office and providing me with a list of all the documents that I would need to gather before I went into the office for my appointment. The caseworker had me re-explain why I needed TANF, and Super Simone assured me I could share only what I felt comfortable with. She then reminded me, though, that there were some steps I couldn't avoid. For example, the caseworker asked me if I was willing to put my child's father on child support to receive the TANF cash benefits. I responded that the dad couldn't work right now, we were both really young and he was taking care of his sick grandma, too. He was a good dad, and I didn't see the need

to put him on child support. The caseworker replied to me, 'That's a nice story and all, but the rules are the rules.'

I felt crushed, but Super Simone was there with me to give me comfort and let me know that this is one of those uncomfortable steps that I couldn't avoid. She was there to listen to me no matter what I decided. I did put my child's father on child support, but Super Simone acted as a liaison between me, my child's father, IDHS, and the court, so the process went smoothly.

When we got to the RSP portion, Super Simone spoke up for me to the caseworker, who was trying to get me to sign up for a carpentry class. Super Simone looked that caseworker right in the eye and let her know my plans,

'Mariah would like to go to school to get a certificate in bank operations and a job in the bank. Mariah loves numbers and knows she can do well working in a bank. Please provide her with the appropriate linkages and put in her RSP that IDHS will be responsible for providing those linkages in a timely manner.'

When the time came for me to sign the RSP, I was uncomfortable. Life had been so uncertain for me— what if I couldn't meet the RSP requirements? I didn't want to sign something that I wasn't sure I could do. That's when Super Simone calmed me down and let me know that in one year, a little more than half of families, 53% to be exact, were denied for not complying with TANF activities. 90% of those denials were because the head of household didn't sign the RSP, probably because they had fears just like I did. She told me, just like I have a responsibility to the RSP, the caseworker has the responsibility of making sure that I am provided the support I need to succeed. Super Simone promised to fly to my rescue if IDHS did not hold up their half of the deal of making sure my kids were taken care of, that I had access to transportation, and that I could get to my classes on time to finish my GED. She told me,

'This is more than a cash benefit program. This is supposed to be an improved quality of life program for all who need it, and that is exactly why I am here to make sure that happens for everyone!'

And she kept that promise! She had IDHS get my mom's car fixed so we could get around, had them place my children in a daycare close to home so I can go to classes, and even found out who my caseworker was every time they changed because of the WRAP. She especially made sure she sat in on every conversation I had with them and that I was respected and treated like a human being.

When I told Super Simone that without her, I could not have been approved for TANF and that I didn't know how I could ever repay her, she looked at me and said,

'Mariah, I don't need a payment, just pass my name and information on to anyone you know who could use my help. I will see you and the kids around.' And just like that, she vanished.

Naylani bowls over in laughter. "You expect me to believe that?! Some superhero goddess woman is gonna help me get TANF?"

Mariah, Desiree, and Ayana stare at Naylani in truthful silence.

"You got to be kidding me, she's real?" Naylani soberly asks.

"As real as you and me," Anaya whispers. "Go, apply in the morning and see what happens. Just trust, you will not be alone in the process."

Naylani is still not entirely certain that dealing with the TANF process was worth it based upon what her friends told her. She thinks, 'What if DHS only gives me \$75 like they

did Mariah, or denies me like they did Desiree? I would feel like the worst mother in the world if that happened.' She then reasoned out loud,

"But what if it works out, even if the amount I get is low, think about your kids—it is still something, which is better than nothing."

Naylani decides that first thing in the morning, she would bundle up her son, Dante, and head to the IDHS office to apply for TANF.

The next morning, as she waits at the bus stop in the freezing cold with her 4-year-old son and a backpack full of juice boxes, snacks, birth certificates, Social Security cards, child support judgements, and any other personal document she could imagine, she whispers a wish,

"Super Simone, if you are real, please come and help me today."

The bus soon pulls up and Naylani climbs on with her child and paperwork in tow. A friendly stranger stands up on the crowded bus to offer her a seat. Naylani thanks the stranger, who smiles and stretches out her gloved hand,

"Hi, my name is Simone, and I'll be with you every step of the way."

## RAB NOTES on Super Simone:

Super Simone is an envisioned superhero, but a true to life TANF Liaison—a position that could be incorporated into TANF. TANF liaisons would help advocate for clients' rights and policy changes with clients at the table. The TANF Liaison would be there to help the client receive the respect they deserve, and ensure that IDHS caseworkers honor the client's rights. They would be the resource hub for TANF clients, as well as the community link for services for TANF recipients.

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# Findings

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## *Research Question 1:*

How do the demographics of families with young children (<5) who are TANF-eligible differ from the demographics of families with young children who are enrolled in TANF in Illinois?

### *Key takeaways:*

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62% and 60% of eligible families with children under 5 were enrolled in TANF in 2018 and 2019 respectively.

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In both 2018 and 2019, Black families were more likely to be enrolled in TANF than other racial groups (holding geography constant).

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Geography had variable effects on enrollment rates. In 2019, families living in Cook County were less likely to be enrolled in TANF than families outside of Cook County (holding race constant). In 2018, however, the opposite was true.



IDHS provided de-identified, individual TANF recipient data from October 2017-July 2021. The data was disaggregated into three universes:

<b>Universe</b>	
Enrolled	Contains families receiving TANF in 2018 and 2019. This includes both new enrollees and those families with continued enrollment. This universe was further segmented to understand how many families were sanctioned.
Denied	Contains families initially denied TANF in 2018 and 2019.
Canceled	Contains clients who lost their TANF for whatever reason in 2018 and 2019.

We found that families would move across universes month by month. To capture the unique experiences across these universes for families, we decided not to combine them and deduplicate; instead, we look at the presence of families in each of the universes in any given year.

Approximately 2% of Illinois families are eligible for TANF, and of those, less than half have at least one child under 5. Researchers first sought to determine whether there was a difference in the distribution of TANF-eligible families and families enrolled in TANF across race, ethnicity, and geography (i.e., families in Cook County and families outside Cook County) and if these differences across demographic characteristics were meaningful using statistical testing. Second, researchers investigated whether these demographic characteristics influenced the probability of being denied or enrolled in 2018 and 2019 for families with young children (at least one child under 5).

- IDHS provided de-identified, individual TANF recipient data. We used the case number as a proxy for a family. Overall, there were 38,880 families in 2018 and 35,971 families in 2019 enrolled in TANF. More details on how race and ethnicity were re-coded is included in Appendix 1. In 2018, 56% of families enrolled in TANF had at least one child under 5; in 2019, 55% of families enrolled in TANF had at least one child under 5.
- A TANF-eligible population was estimated from U.S. Census Bureau American Community Survey microdata provided from IPUMS-USA using the eligibility criteria for TANF. More details on how the eligible population was constructed are included in Appendix 1. Overall, there were 104,482 families in 2018 and 98,222 families in 2019 estimated as being eligible for TANF. In 2018, 33% of eligible families had at least one child under 5; in 2019, 34% of eligible families had at least one child under 5.<sup>vii</sup>

While investigating the gap between eligible families and families enrolled in TANF, researchers found that **only 37% of all<sup>viii</sup> eligible families enrolled in TANF in 2018 and 2019.** When looking at the gap between eligibility and enrollment, nearly half of all eligible Black families were enrolled. Over half of families whose racial composition is 'Unknown' who were eligible were enrolled. Researchers re-categorized families as multi-racial and/or multi-ethnic if individuals identified as a different races or ethnicities within a case. A case number was used as a proxy for a family unit.

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vii To note, it was not possible to account for the number of families that may be ineligible due to the 60-month time limit restriction, so it's likely the number of eligible families is an overestimation. This is explained more fully in the appendix.

viii including children >5

Figure 1: Differences between TANF-eligibility and TANF-enrollment, by race, for 2018 and 2019 for all families in Illinois

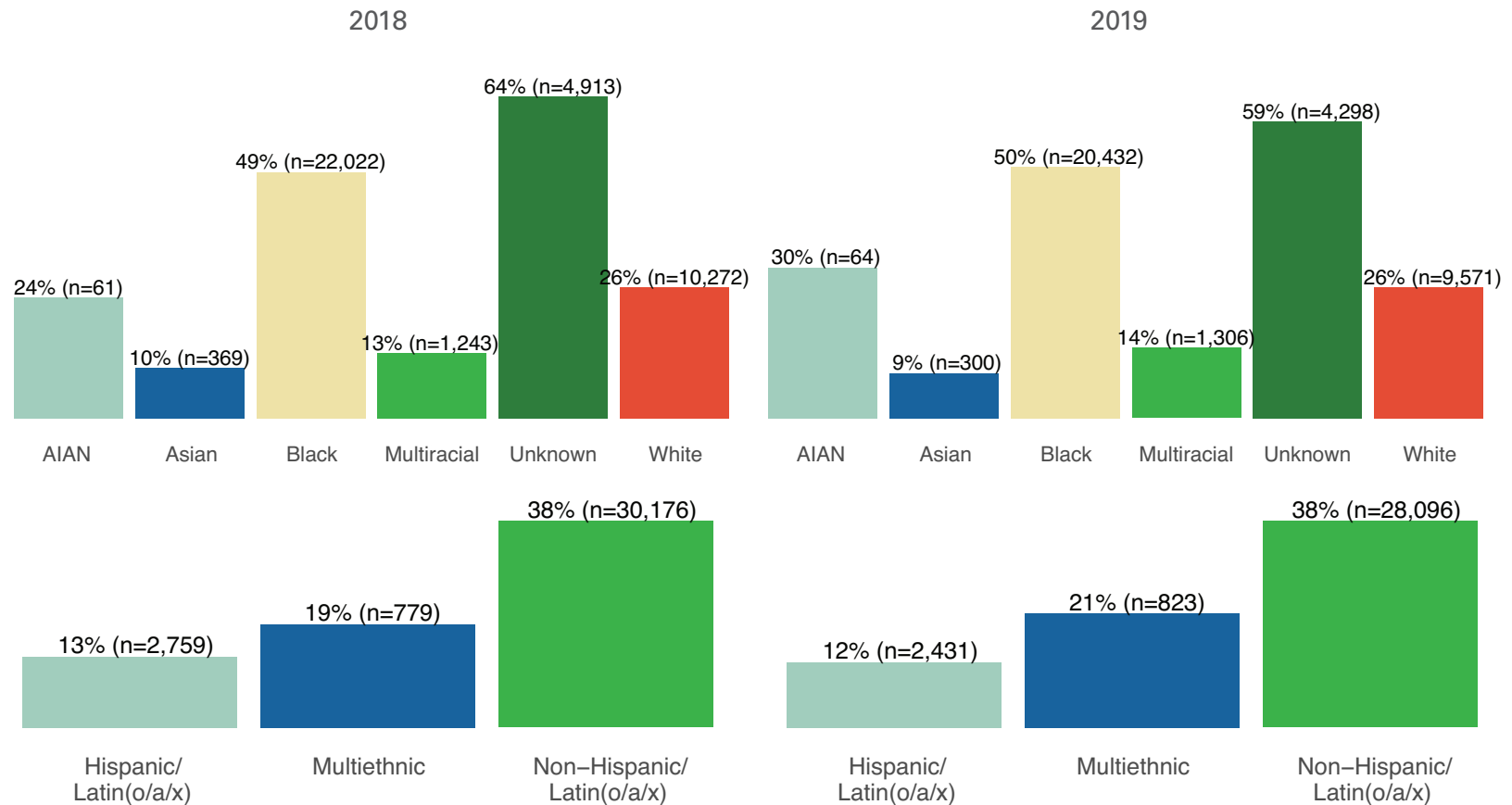
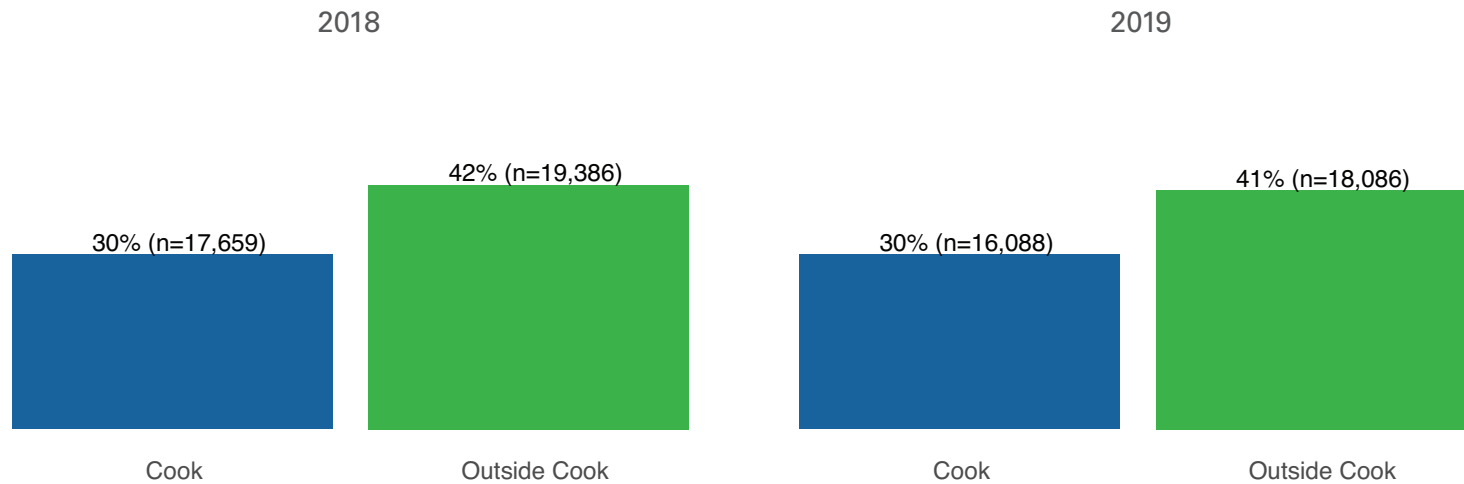


Figure 2: Differences between TANF-eligibility and TANF-enrollment, by ethnicity, for 2018 and 2019 for all families in Illinois

The differences between eligibility and enrollment in TANF is more pronounced when looking at ethnicity. Just 12% and 13% of Hispanic/Latin(o/a/x) families were enrolled in TANF in 2018 and 2019. Note that for families whose racial composition was 'Unknown' in the administrative data were removed because the census does not have that category as an option.

Figure 3: Differences between TANF-eligibility and TANF-enrollment, by geography, for 2018 and 2019 for all families in Illinois



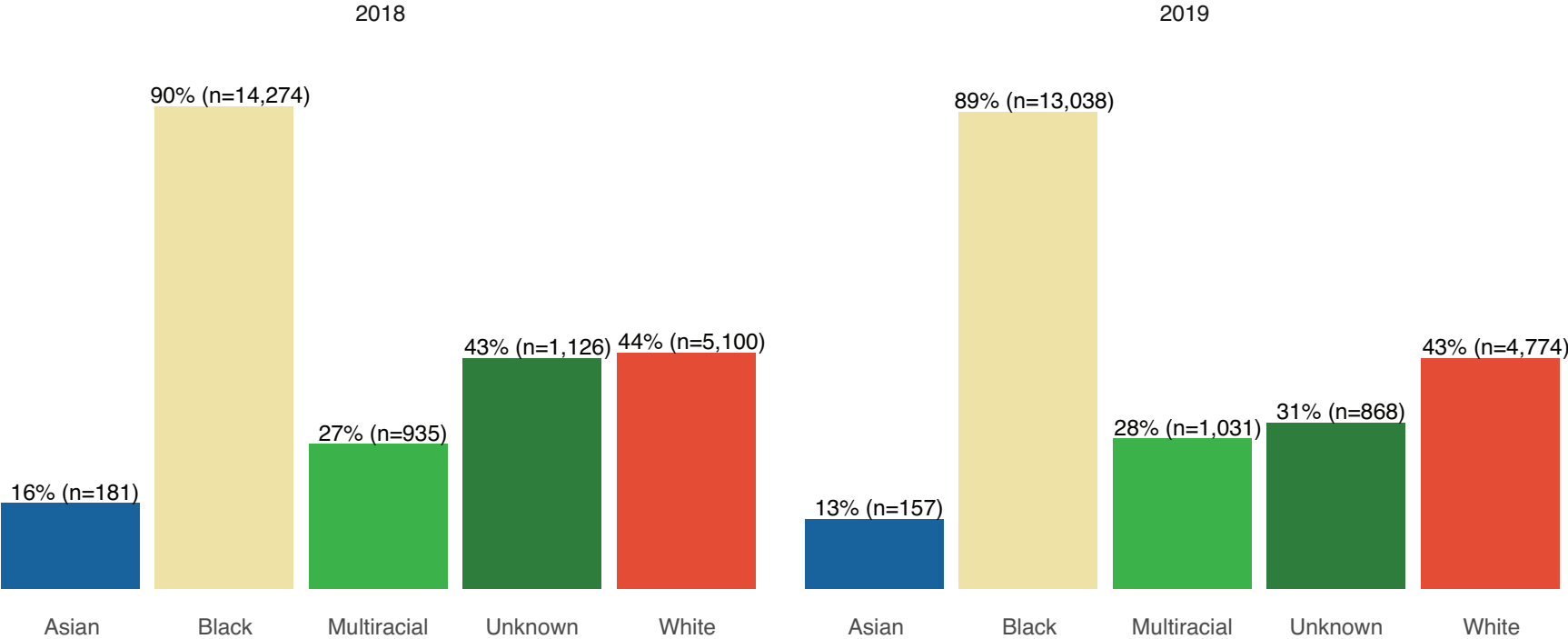
More families outside of Cook County are eligible and enrolled in TANF compared to families residing in Cook County in both 2018 and 2019 (see Figure 3).<sup>ix</sup>

Once researchers assessed the differences across three demographic characteristics—race, ethnicity, and geography— we then looked for distributional differences between eligibility and enrollment for families with children under 5.<sup>x</sup>

<sup>ix</sup> Note that for families moving between counties in a given year or whose county of residences was ‘Unknown’ in the administrative data were removed because the census does not have the same categories.

<sup>x</sup> Moving forward, Researchers will use the term ‘families’ to refer to families eligible for this study which include families with at least 1 child under the age of 5.

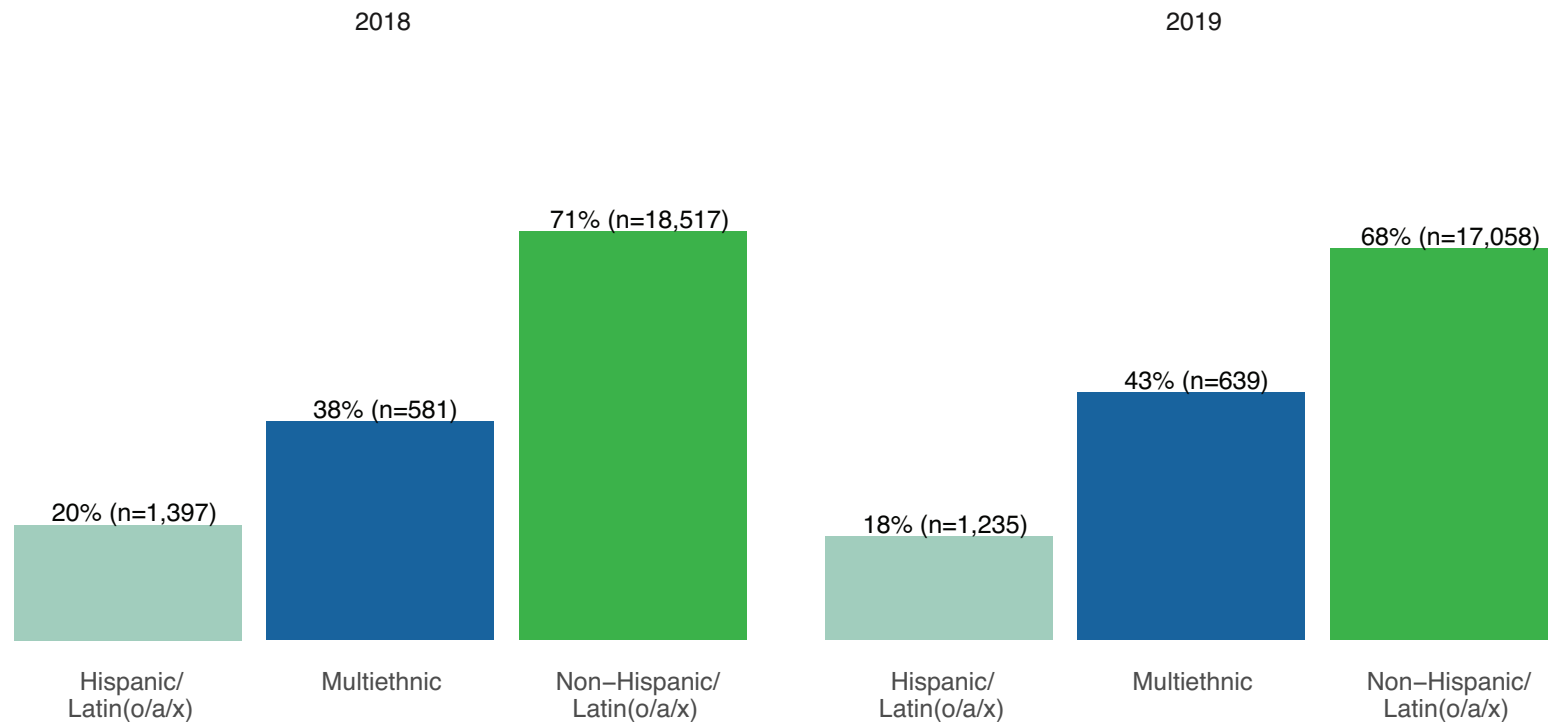
Figure 4: Differences between TANF-eligible and TANF-enrolled by race in 2018 and 2019 for families with young children (<5)



Black families were disproportionately represented among TANF recipients in both 2018 and 2019 (Figure 4). This is not the case for multiracial and White families. Fewer multiracial and White families were enrolled in TANF than were eligible for TANF. Among Black families who were eligible for TANF in 2018 and 2019, 90% and 89% were enrolled in TANF, respectively. This is compared to 44% (2018) and 43% (2019) of White TANF-eligible families who were enrolled in TANF. Researchers did not find any TANF eligible American Indian and Alaskan Native (AIAN) families; However, there were a few AIAN families enrolled in TANF in 2018 and 2019.

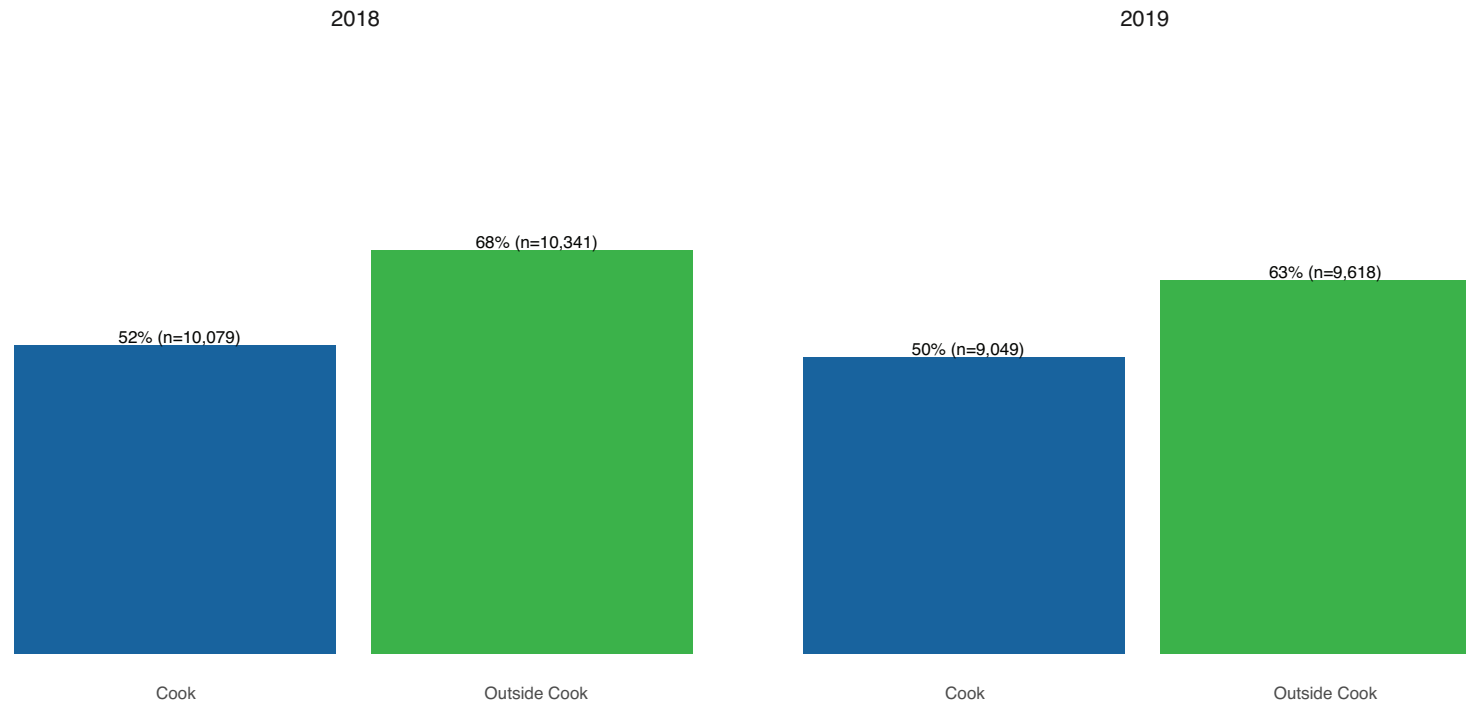
The racial distributions of the TANF-eligible and enrolled populations were significantly different from each other,  $\chi^2(4) = 3772.18$   $p < .000$  for 2018 ( $N = 21,616$ ) and  $\chi^2(4) = 4024.82$ ,  $p < .000$  ( $N = 19,868$ ) for 2019.

Figure 5: Differences between TANF-eligible and TANF-enrolled for families by ethnicity for 2018 and 2019



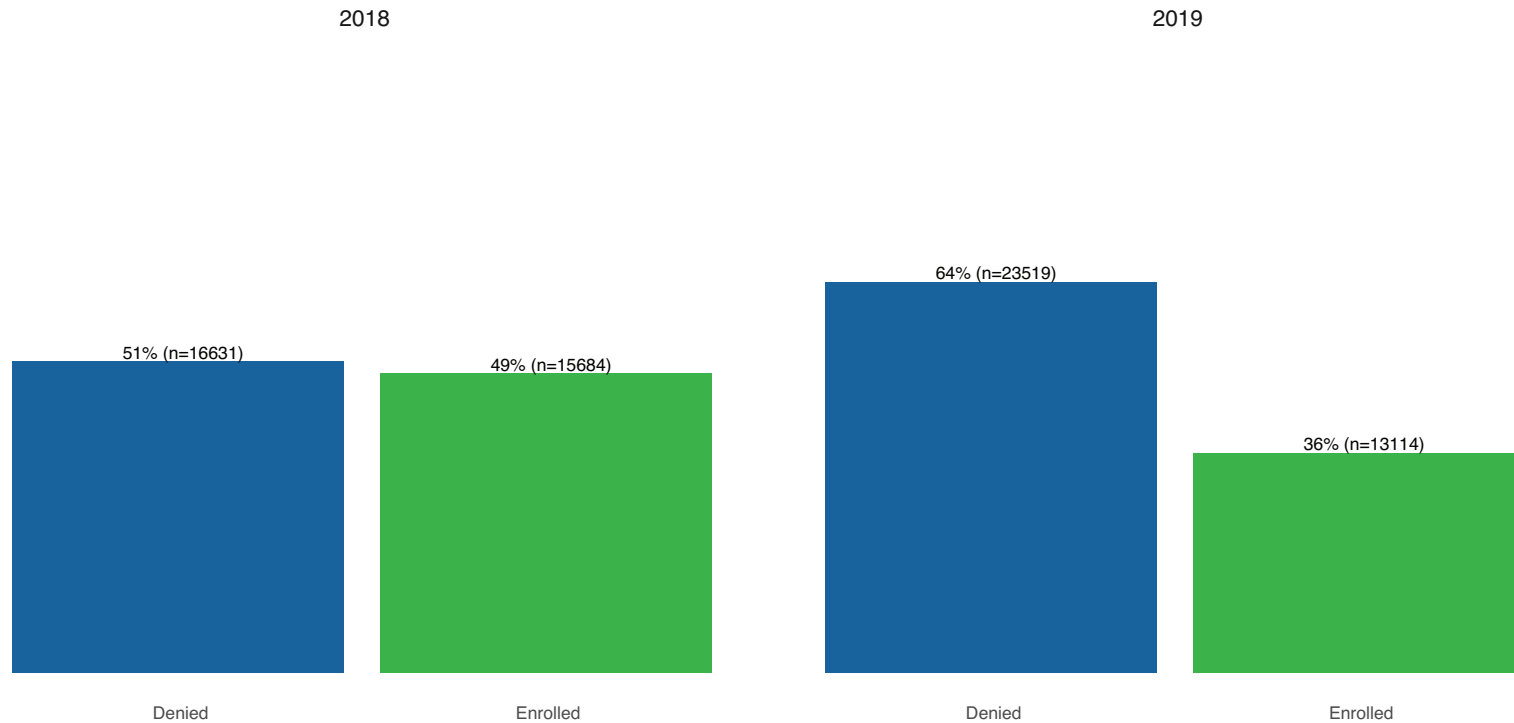
Non-Hispanic/Latino/a/x families were disproportionately represented among TANF recipients in both 2018 and 2019 (Figure 5). Among Non-Hispanic/Latino/a/x families with children under 5 who were eligible for TANF in 2018 and 2019, 20% and 18% were enrolled in TANF, respectively. This is compared to 71% (2018) and 68% (2019) of Non-Hispanic/Latino/a/x TANF-eligible families with children under 5 who were enrolled in TANF. The ethnic distributions of the TANF-eligible and enrolled populations were significantly different from each other,  $X^2(2) = 2560.95, p < .000$  for 2018 ( $N = 20,495$ ) and  $X^2(2) = 2452.54, p < .000$  ( $N = 18,932$ ) for 2019.

Figure 6: Difference between TANF-eligible and TANF-enrolled for families by geography for 2018 and 2019



More families living outside of Cook County were represented among TANF recipients in both 2018 and 2019 (Figure 6). This is not the case for families living in Cook County, as over half of them are represented among TANF recipients in both 2018 and 2019. Among families living outside of Cook County with children under 5 who were eligible for TANF in 2018 and 2019, 68% and 63% were enrolled in TANF, respectively. This is compared to 52% (2018) and 50% (2019) of Cook County TANF-eligible families with children under 5 who were enrolled in TANF. It was not possible to estimate the difference between TANF eligible and TANF recipients for families whose county of residence was unknown or families moving around in a given year. There were statistically significant differences between both groups for geography,  $X^2(1) = 357.71, p < .000$  ( $N = 20,420$ ) for 2018 and  $X^2(1) = 229.32, p < .000$  ( $N = 18,667$ ) for 2019.

Figure 7: Proportions of enrolled and denied TANF families in 2018 and 2019



After establishing meaningful differences by race and geography between TANF-eligible families and TANF-enrolled families, researchers assessed differences between families enrolled and initially denied TANF. The purpose was to see if racial and geographic differences persisted and if these same characteristics increased or decreased a family’s likelihood of receiving or being denied TANF in 2018 and 2019.

There were 61,377 families in 2018 and 80,532 families in 2019 denied TANF. In 2018, 36% of families denied TANF had at least one child under 5 and in 2019, 37% of families denied TANF had at least one child under 5 (see Appendix for distribution by race, ethnicity, and geography). For this analysis, researchers removed families that were in enrolled in and denied TANF in the same year.



*Table 2: Logistical regression of TANF enrollment status by race and geography, 2018*

Variable	Odds Ratio	Probability	95% CI	p-value
RACE				
Black	3.37	237%	(3.20 to 3.56)	0.000
AIAN	1.39	39%	(0.85 to 2.28)	0.190
Asian	0.97	-3%	(0.78 to 1.20)	0.778
Multiracial	1.26	26%	(1.14 to 1.40)	0.000
Unknown	3.77	277%	(3.35 to 4.24)	0.000
White	Ref.	Ref.	Ref.	Ref.
GEOGRAPHY				
Outside Cook	Ref.	Ref.	Ref.	Ref.
Cook	1.56	56%	(1.48 to 1.63)	0.000

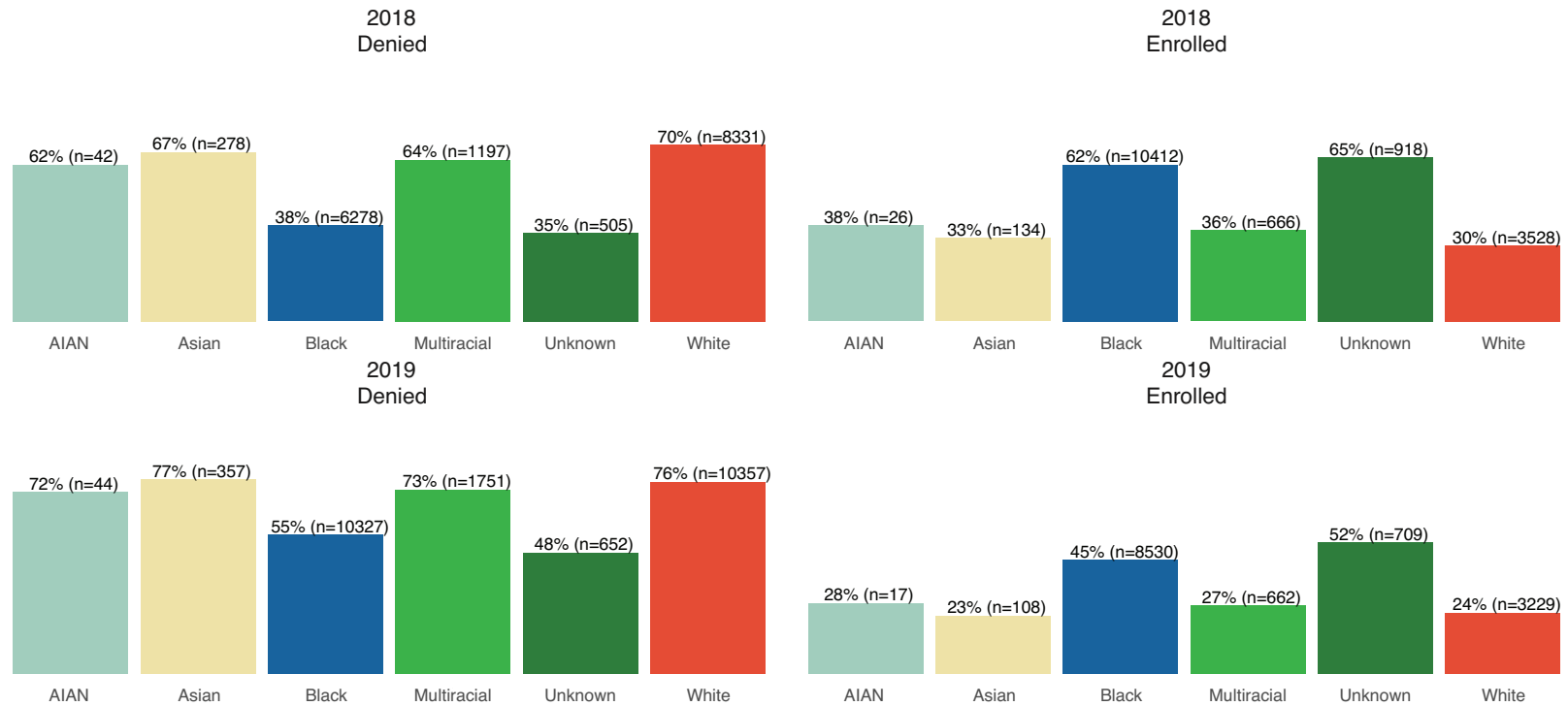
*Table 2: Logistical regression of TANF enrollment status by race and geography, 2019*

Variable	Odds Ratio	Probability	95% CI	p-value
RACE				
Black	2.72	172%	(2.58 to 2.86)	0.000
AIAN	1.27	27%	(0.73 to 2.23)	0.400
Asian	1.00	0%	(0.81 to 1.25)	0.981
Multiracial	1.21	21%	(1.10 to 1.34)	0.000
Unknown	3.59	259%	(3.20 to 4.03)	0.000
White	Ref.	Ref.	Ref.	Ref.
GEOGRAPHY				
Outside Cook	Ref.	Ref.	Ref.	Ref.
Cook	0.95	-5%	(0.90 to 0.99)	0.024

Race and geography play a significant role in the likelihood of receiving or being denied TANF. Researchers found that, holding geography constant Black families were more likely to be enrolled in TANF than White families during any given month of 2018 and 2019. The odds of enrolling or remaining enrolled in TANF for a given month increased by 237% (95% CI [3.20, 3.56]) for Black families compared to White families in 2018. In 2019, holding geography constant, the odds of enrolling or remaining enrolled in TANF increased by 172% (95% CI [2.58, 2.86]) for Black families compared to White families. In both 2018 and 2019, holding geography constant, in a given month Black families were more likely to be enrolled in TANF than denied as compared to White families.

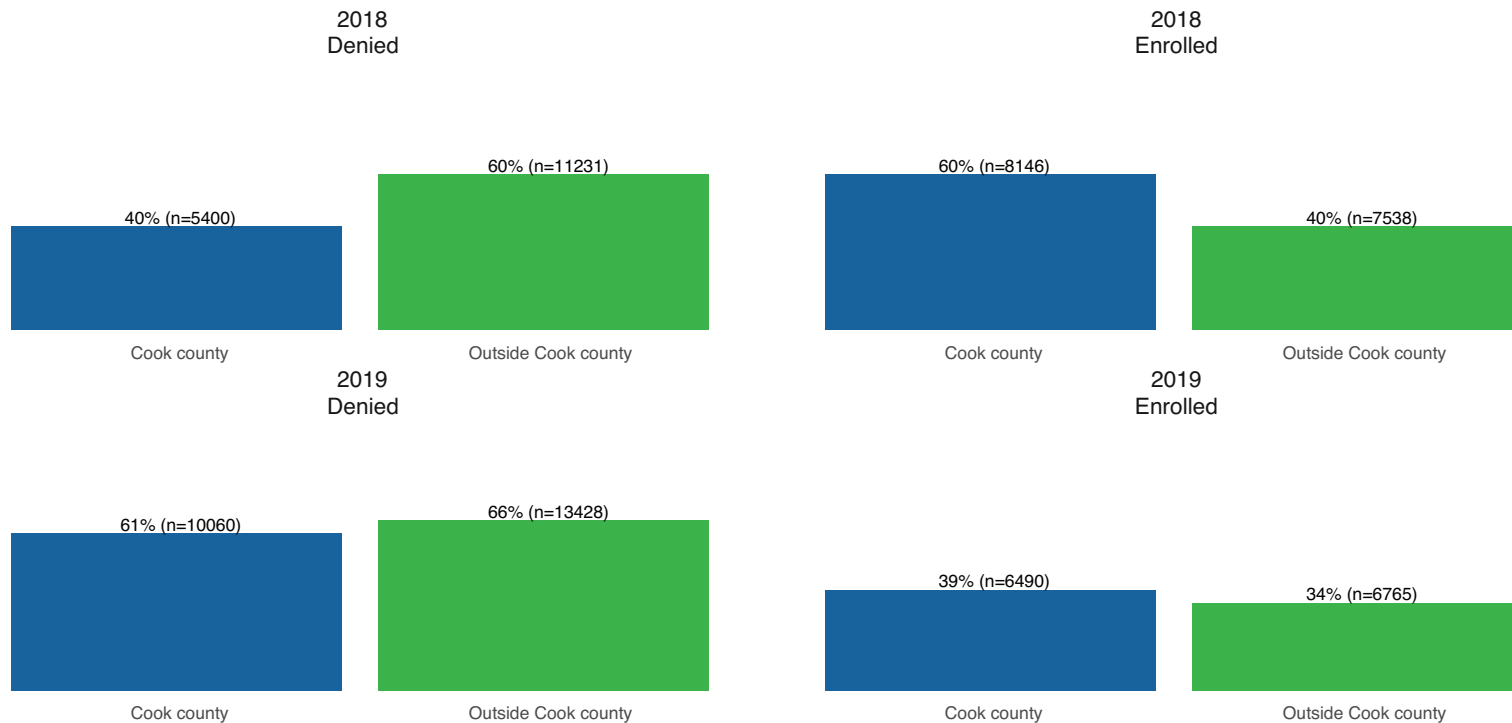
Multiracial families were more likely to be enrolled in TANF than White families in any given month of 2018 or 2019, holding geography constant. We also found that, holding geography constant, the odds of enrolling or remaining enrolled in TANF for a given month increased by 26% (95% CI [1.14, 1.40]) for multiracial families compared to White families in 2018; and in 2019, holding geography constant, the odds of enrolling or remaining enrolled in TANF increased by 21% (95% CI [1.10, 1.34]) for multiracial families compared to White families.

Figure 8: Proportion of families enrolled in and denied TANF, by race, 2018 and 2019



The impact of geography on enrollment and denial rates varied between 2018 and 2019. We found that, holding race constant, the odds of enrolling in TANF increased by 56% (95% CI [1.48, 1.63]) for families living in Cook County compared to families living outside of Cook County in 2018. In 2018, families living in Cook County were more likely to be enrolled in TANF than families outside of Cook County. Families living outside Cook County experienced more denials (60% vs. 40%) (see Figure 9).

Figure 9: Proportion of families enrolled in and denied TANF in Cook County vs. Outside Cook County in 2018 and 2019



In 2019, the odds changed. Researchers found that, holding race constant, the odds of enrolling in TANF decreased by 5% (95% CI [.90, .99]) for families living in Cook County compared to families living outside of Cook County. In 2019, families living in Cook County were slightly less likely to be enrolled in TANF than families outside of Cook County. A 5% change, while statistically significant, may not be hugely relevant. If we had more years of data, there may not be a large overall difference between families living inside and outside of Cook County.

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Overall, the gap that exists between eligibility and enrollment for families with children under 5 in Illinois is due to the gap for White families. Researchers found that Black families in Illinois are disproportionately represented among TANF recipients; that is, more Black families eligible for TANF are enrolled in TANF. In addition, Black and Multiracial families are more likely to be enrolled or maintain enrollment in TANF as compared to White families. The reasons for this are unclear, especially in light of the barriers that many families face when accessing TANF. Additionally, there was a slight but statistically significant distribution difference between TANF-eligible families and families enrolled in TANF across geography (i.e., families in Cook County and families outside Cook County) in 2018 and 2019; the directions of the effect of geography changed from year to year.

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## *Research Question 2:*

What are the barriers to accessing and maintaining full enrollment (i.e., no sanctions) in TANF for families with young children in Illinois?

### *Key takeaways:*

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Black families are significantly more likely to be sanctioned than other racial groups and are more likely than other racial groups to be sanctioned for non-compliance with child support.

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There is no significant difference between racial groups in likelihood of denials or among denial reasons.

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Key barriers to enrollment and maintenance of TANF include deservedness, child support compliance, workforce requirements, compounding challenges, communication bureaucracy, and responsibility and services plan (RSP) compliance.

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These barriers in particular work in concert to prevent families with young children living in poverty from receiving the necessary cash assistance to achieve economic stability.

While research question 1 sought to explore differences between enrollment and eligibility, research question 2 sought to understand why there is a differences between eligibility and enrollment. We also wanted to understand if there were racial differences in reasons why someone might be denied or sanctioned. This research question was answered using all three data sources: the administrative data, the interview data, and survey data. More information on the general findings from each of the data sources is described below.

### *Administrative data:*

Along with the denied and enrolled universes described in RQ1, RQ2 used the canceled universe as well. We explored sanctions within both the enrolled and canceled universes. Sanctioning is a punitive compliance tool used by IDHS to ensure families enrolled in TANF comply with program requirements. There are three levels of sanctions and each level results in a reduction in TANF assistance. TANF is reduced for three months or until the client cooperates. Eventually, continual non-compliance will lead to further reductions in TANF and eventually loss of TANF.

#### *In 2018,*

- 59% (13,435 out of 22,687) of families from the canceled universe experienced at least one sanction. Of those families, 22% (2,989 out of 13,435) have at least one child under 5.
- 18% (6,831 out of 38,880) of families enrolled in TANF experienced at least one sanction. Of those families, 75% (5,129 out of 6,831) have at least one child under 5.

#### *In 2019,*

- 59% (10,846 out of 18,276) of families from the canceled universe experienced at least one sanction. Of those families, 22% (3,102 out of 10,846) have at least one child under 5.
- 22% (8,090 out of 35,971) of families enrolled in TANF experienced at least one sanction. Of those families, 74% (5,947 out of 8,090) have at least one child under 5.
- Sanctions are not the only reason families experience loss of TANF, other reasons include death, moving out of state, client request, and failure to complete redetermination.

### *Survey:*

Of the 3309 potential survey recipients, 30% of recipients (n=980) completed at least some of the survey, which was comparable to the response rates of other Illinois Department of Human Services (IDHS) statewide surveys. Survey question completion rates decreased after each section, and all response numbers are reported with figures and data tables. There were varying response rates across the State, with Region 1 Southern having the highest response rate (42%). The respondents predominantly identified as women (76%), and caseworkers (76%). Most survey respondents identified as Black/African American (36.2%) or White (33.4%), and 16.4% of respondents identified as Hispanic/Latino/a/x. Like general population demographics, there were regional differences as well in racial composition of respondents by region. The survey asked respondents to identify whether they work only on initial eligibility, ongoing engagement, or both. Overall, the majority of respondents worked on initial eligibility, and a smaller proportion worked on ongoing engagement. Lastly, researchers asked questions related to years worked at IDHS and on TANF. A plurality of respondents had worked 5-10 years at IDHS (42%) and less than 5 years on TANF (46%).

### *Qualitative Interviews:*

Researchers interviewed 19 individuals through 12 individual interviews and 3 group interviews. RAB members coded 8 of the 15 interviews. Ten of the interviews were with individuals residing in Cook County, including both Chicago and Suburban Cook locations. Nine interviews were in Southern and Central Illinois locations including Macon, Peoria, and St. Clair counties. Sixteen of the individuals we interviewed were TANF applicants, and of those 12 had enrolled in TANF. Three of the interview participants were service providers who link customers to TANF. Across all TANF customer interviews that reported race (n=16), 63% identified as African American or Black and 25% identified as White. All but one interviewee identified as female and the average age as 28.7. The average number of children among participants was 2.4 and their ages ranged from newborn to 13 (though all interviewees had at least one under 5). Most interviewees were currently enrolled in TANF at the time of the interview and the enrollment years ranged from 2007 - 2019. All interviewees either provided a pseudonym for reporting purposes or asked to be identified as an interviewee number.

### *Mind Map:*

As described in the methods in Appendix 1, all qualitative interview data were coded and themed. Researchers and the RAB then worked together to create a mind map of the data. A mind map is a participatory tool used to visually organize data in order to identify emerging relationships between codes. It attempts to organize the codes developed through qualitative data analysis into a map which can tell a story or narrative of what is happening across the data.<sup>36</sup>

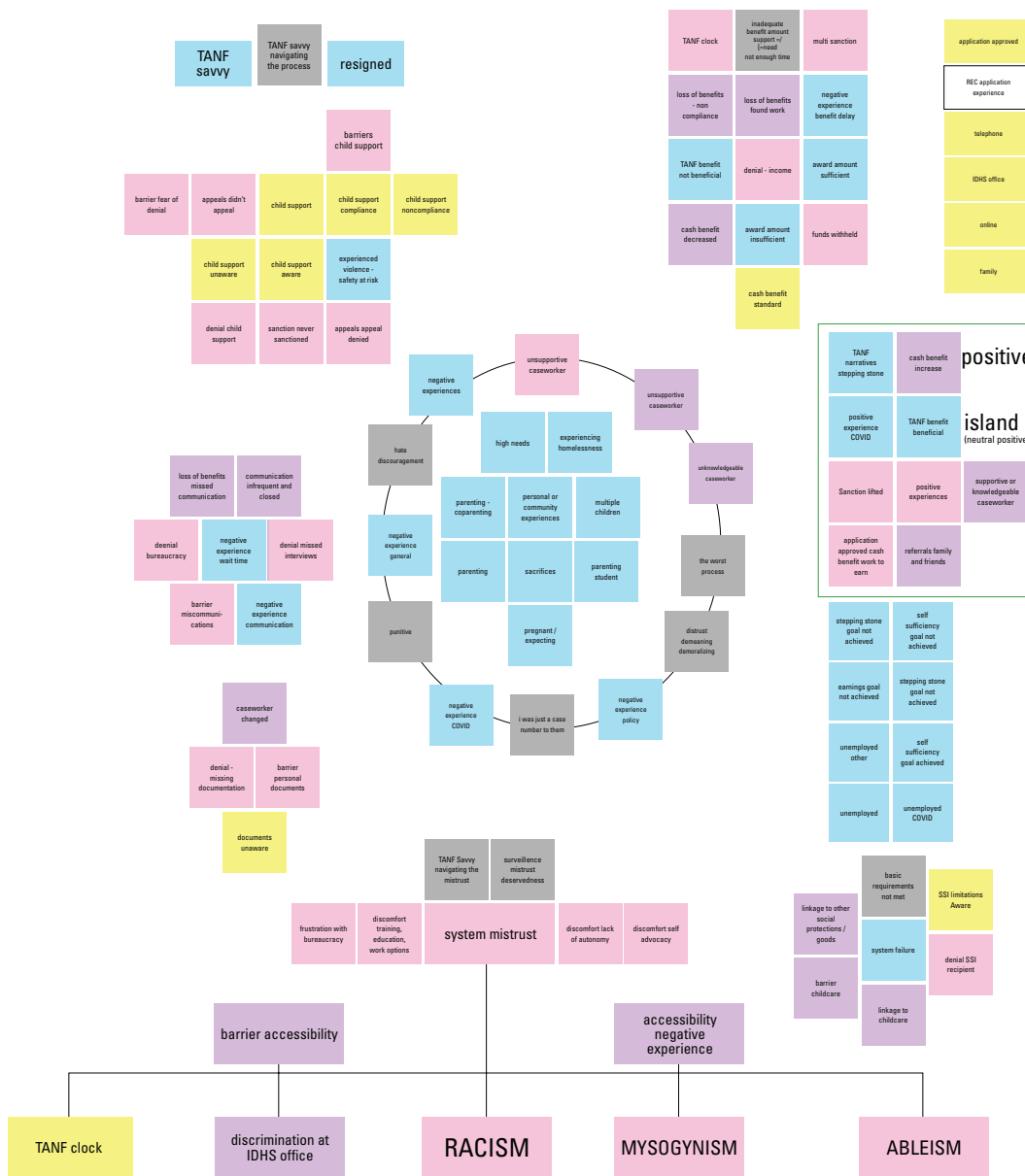


Figure 10: Participatory mind map developed by IMPACT and the RAB

The mind map led the team into conducting a root cause analysis as described below, organized by the main themes that emerged from the mind map.

**Root Cause Analysis:**

In order to understand barriers that families with young children experience in accessing and maintaining TANF, researchers created a root cause analysis (RCA) to map out the root causes that lead to a gap between enrollment and eligibility, as identified across data streams. A root cause analysis is “a factor that caused a nonconformance and should be permanently eliminated through process improvement. The root cause is the core issue—the highest-level cause—that sets in motion the entire cause-and-effect reaction that ultimately leads to the problem(s).”<sup>37</sup> The RCA process has been used in a variety of sectors, including occupational safety and product development. However, recent examples can be seen in the health social service fields to explore barriers to care.<sup>38 39</sup> The visual depiction of the root causes and sub-causes is shown in Figure 11.



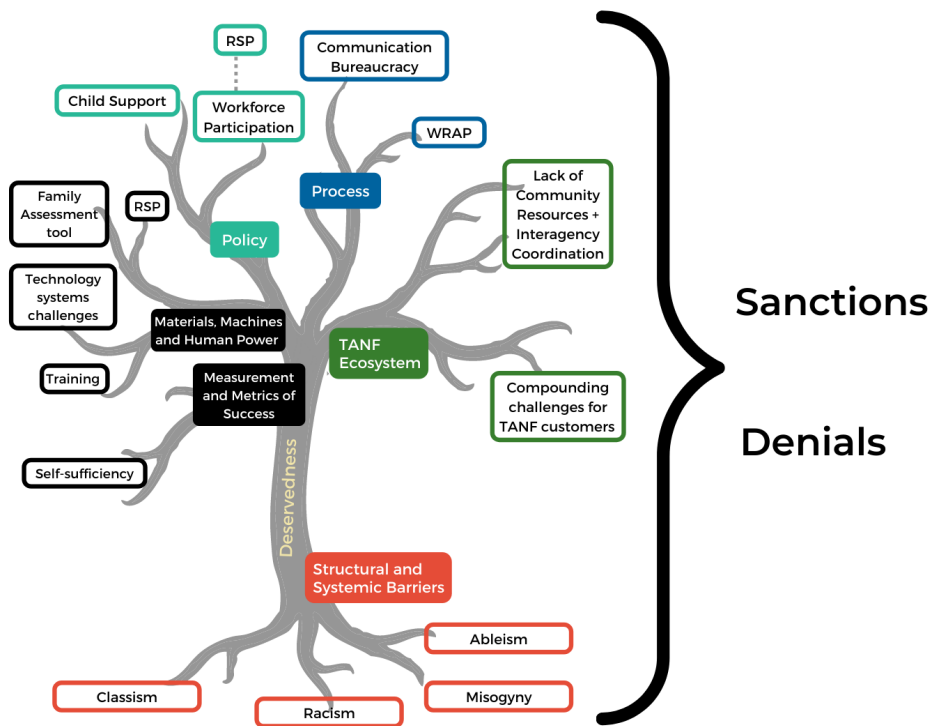


Figure 11: Root (trunk, and branch) causes of barriers to enroll in and maintaining TANF for families with young children in Illinois

The ways in which racism, misogyny, classism, and ableism have influenced TANF policy and implementation are well documented (see introduction for more). Here we are taking those root causes as a given and will be discussing the implications of those roots on the implementation of TANF in Illinois. In our mind-mapping exercise, the clear product of the structural and systemic barriers that we identified, and a major influencer of all other branches, is **deservedness**. This concept, and the way it is applied, will be further described below, but is ultimately the central question posed by the TANF system—who should receive cash assistance? The various answers—depending on the perspective—can be found in the way the TANF policy is designed, how it is implemented, and the context in which it is implemented. The other key barriers to TANF enrollment and maintenance are **the policy, the process, and the TANF ecosystem**. There are also a few root causes we identified through the RCA process that are not included in this paper. “Measurement and Metrics” was a root cause that was discussed but did not emerge as a major theme from the qualitative interviews and therefore was not included in the final paper. Materials, Machines and Human Power—essentially, the TANF workforce—was a major theme from multiple data streams, and researchers provided IDHS with a more comprehensive report focused specifically on findings from the TANF caseworker survey.

## *Denials and Sanctions*

The outcomes of the barriers to TANF access and maintenance illustrated above are denials or sanctions. This is visualized at the top of the tree. The patterns of who experience denials and sanctions and why, illustrate how the root causes create inequities.

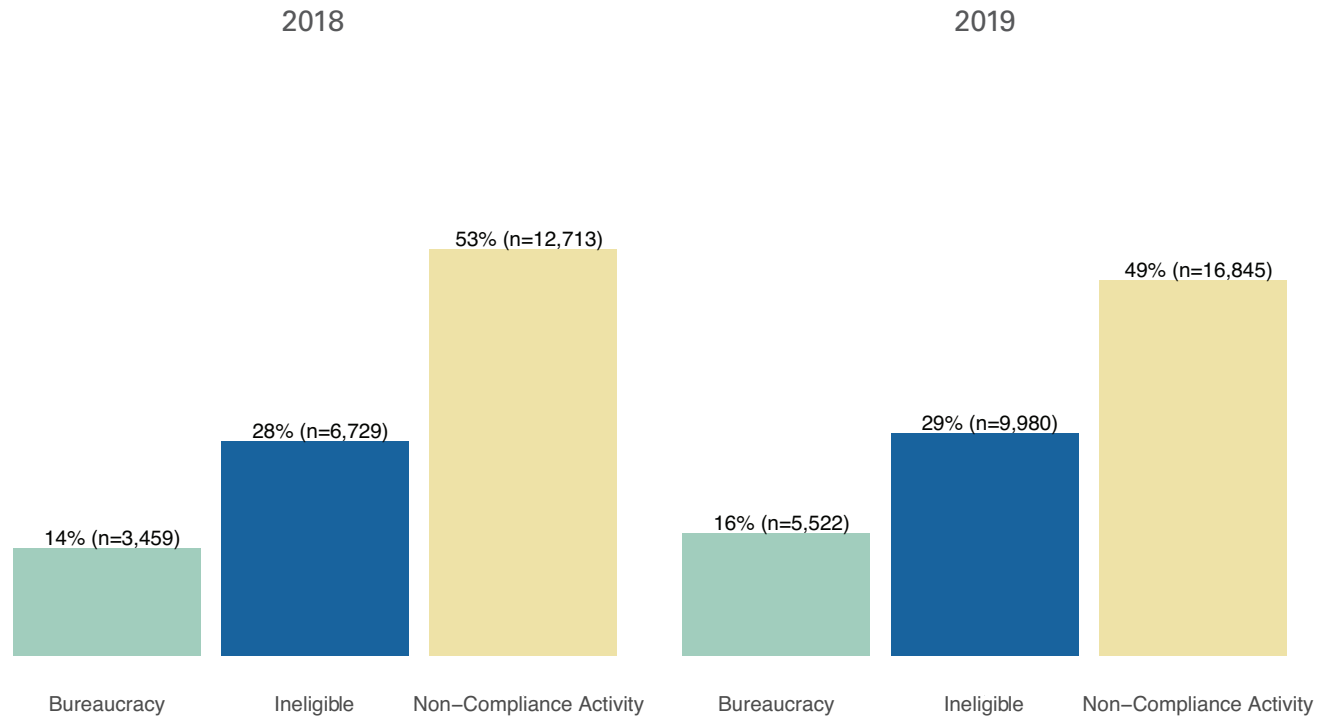
# Denials

Overarching information on how denials were grouped and recoded can be found in the methods section and information on demographic distribution can be found in Appendix 3. Families can be denied TANF multiple times—3% of families in 2018 and 4% of families in 2019 were denied multiple times. During that time period, the families were denied an average of four times.

According to conversations with IDHS, families are denied TANF through an automated process.<sup>40</sup> A caseworker assigned to a TANF customer enters in the required information to determine initial eligibility, as defined above. Once initial eligibility is determined the individual moves forward to the family assessment and the Responsibility and Services Plan (RSP). The Integrated Eligibility System (IES) determines whether the family is denied. If the family is denied, a trigger denial code is applied to each case. The trigger code determines what subsequent codes are attached to the case (see Appendix 2 for list of trigger codes and secondary codes). The trigger code is the initial reason for an application denial, the subsequent codes provide more context on the trigger code.

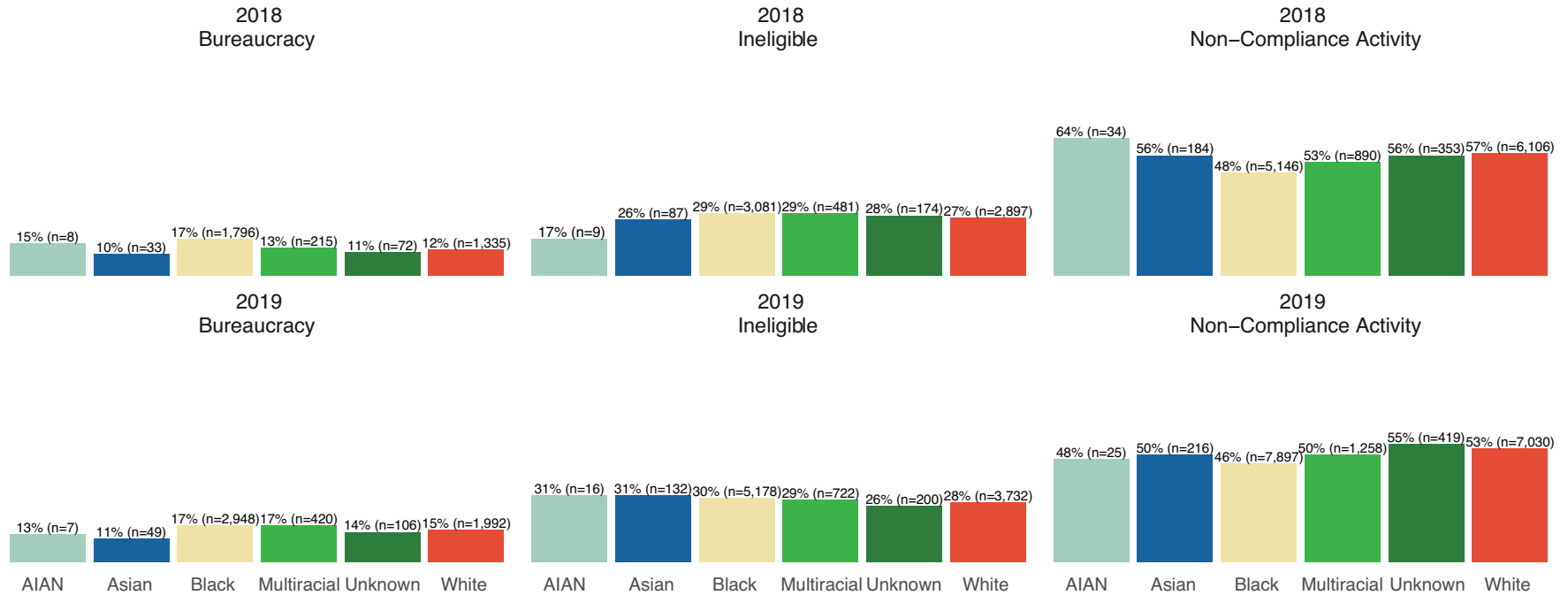
From 2018 – 2019, families were most frequently denied TANF because of bureaucracy, ineligibility, and non-compliance with TANF rules. We use “bureaucracy” to signify when the applicant was unable to complete required documentation during the application process. Researchers grouped codes that denied TANF because applicant or household members did not meet program requirements, such as having dependent children as ineligible. Codes relating to not meeting or fulfilling a required activity during the application process were grouped as non-compliance activity.

Figure 11: Top three denial trigger codes in 2018 and 2019



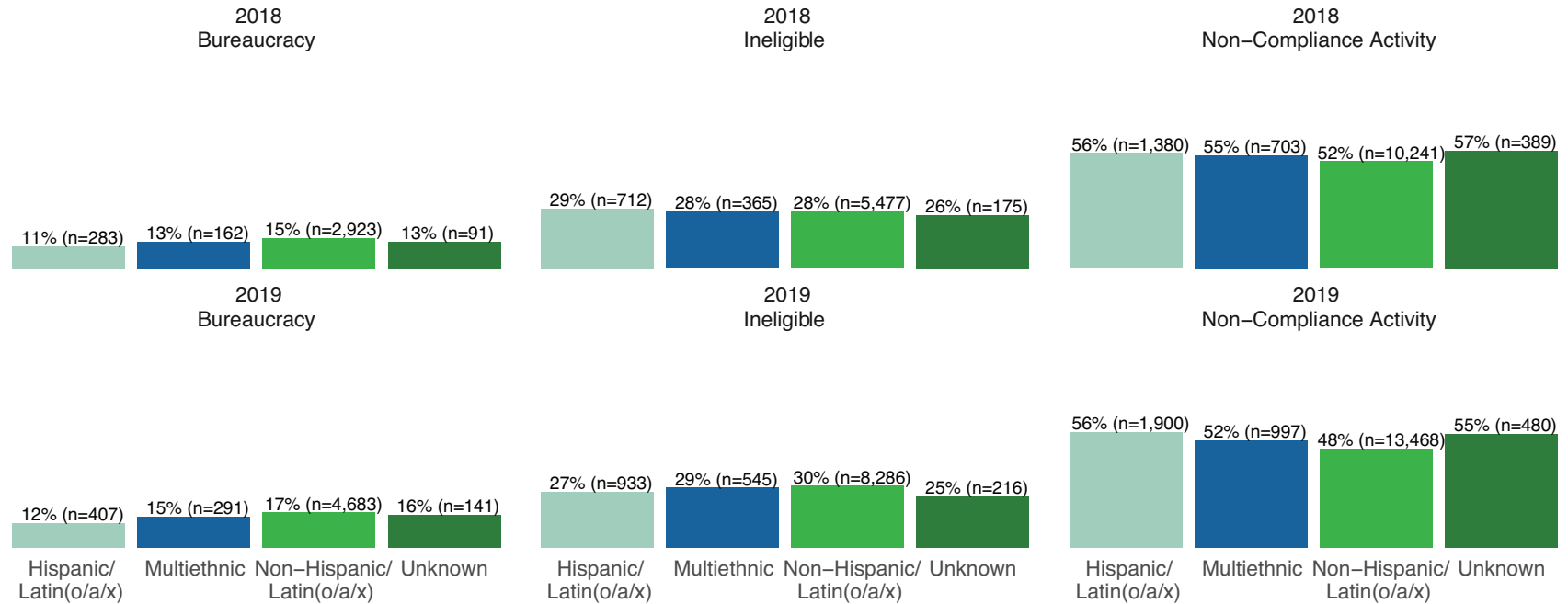
There were statistically significant differences between denial groupings and demographic characteristics.

Figure 12: Top three TANF denial groupings by race for 2018 and 2019



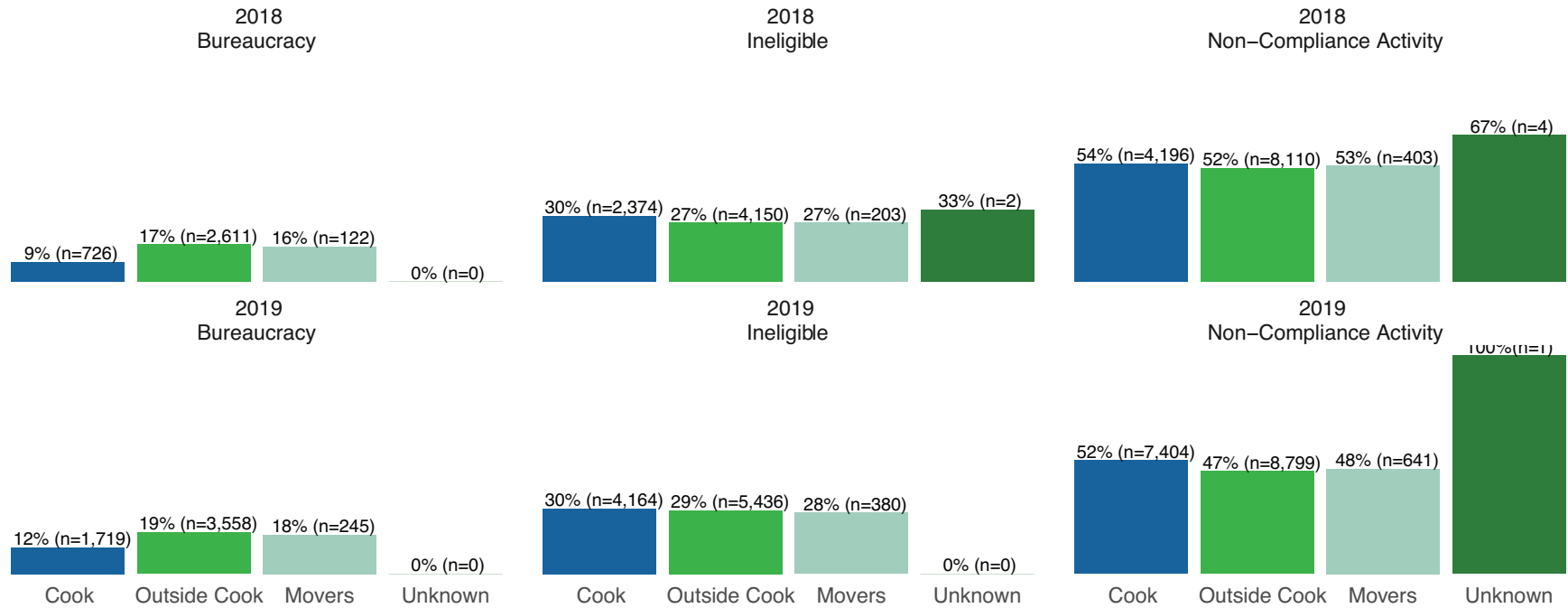
The distribution of the top three denial groupings between White and Black families were significantly different from each other,  $X^2(2) = 130.94$   $p < .000$  for 2018 ( $N = 16,754$ ) and  $X^2(2) = 116.06$ ,  $p < .000$  ( $N = 22,167$ ) for 2019.

Figure 13: Top three TANF denial groupings by ethnicity for 2018 and 2019



The distribution of the top three denial groupings between Hispanic/Latin(o/a/x) and Non-Hispanic/Latin(o/a/x) families were significantly different from each other,  $X^2(2) = 25.54$   $p < .000$  for 2018 (N = 17,308) and  $X^2(2) = 78.79$ ,  $p < .000$  (N = 22,867) for 2019.

Figure 14: TANF denial groupings by geography for 2018 and 2019



The distribution of the top three denial groupings between families living in Cook County and Outside Cook County were significantly different from each other,  $X^2(2) = 1654.95$   $p < .000$  for 2018 ( $N = 18,530$ ) and  $X^2(2) = 209.12$ ,  $p < .000$  ( $N = 24,465$ ) for 2019.

While the distribution of the top three denial groupings and demographic characteristics was statistically significant, it is difficult to evaluate the relevance of the differences without knowing what and how caseworkers enter client information. Additionally, the proportional differences do not suggest major relevancy.

While interviewees did not frequently cite “eligibility requirement” as a barrier to accessing TANF—likely because most interviewees researchers spoke with were TANF recipients—some interviewees talked about previous unsuccessful attempts to enroll in TANF.

“I was making too much money. Um, to me **I felt like I wasn’t making anything**, but under their rules and guidelines, you are to make a set dollar amount. So they said I was making over that bracket. So they, um, they denied me.”

**(Ciara, Interview 7)**

Eligibility requirements will not be a focus of this study since it was not a primary theme in our interviews, but it is worth noting that many families who are living in poverty are unable to access TANF due to making ‘too much’ income.

“Well, last year they told me that I was making too much, but I feel like I wasn’t making enough. And that was it, they told me I wasn’t eligible anymore and I was off... I had a new [part-time] job, but I don’t feel like I was making too much, it wasn’t even enough. **I wasn’t even making minimum wage.**”

**(Cook County, Interview 6)**

A full list of examples of codes within each of these code groups is provided in the Appendix 2.



# Sanctions

While federal TANF policy requires states to reduce or remove cash benefits if participants do not meet work requirements, sanction policies are left up to the states. In Illinois, between 2018-2019, most TANF customers were sanctioned for child support noncompliance and for communication bureaucracy. Sanctioning is a punitive compliance tool used by IDHS to ensure families enrolled in TANF comply with program requirements. In 2018 and 2019, there were three levels of sanctions and each level resulted in a percentage decrease in TANF assistance. TANF was reduced for three months or until the client cooperated. Eventually, continual non-compliance will lead to further reductions in TANF and eventually loss of TANF. The levels were replaced in 2020 with restructured sanction penalties.<sup>41</sup>

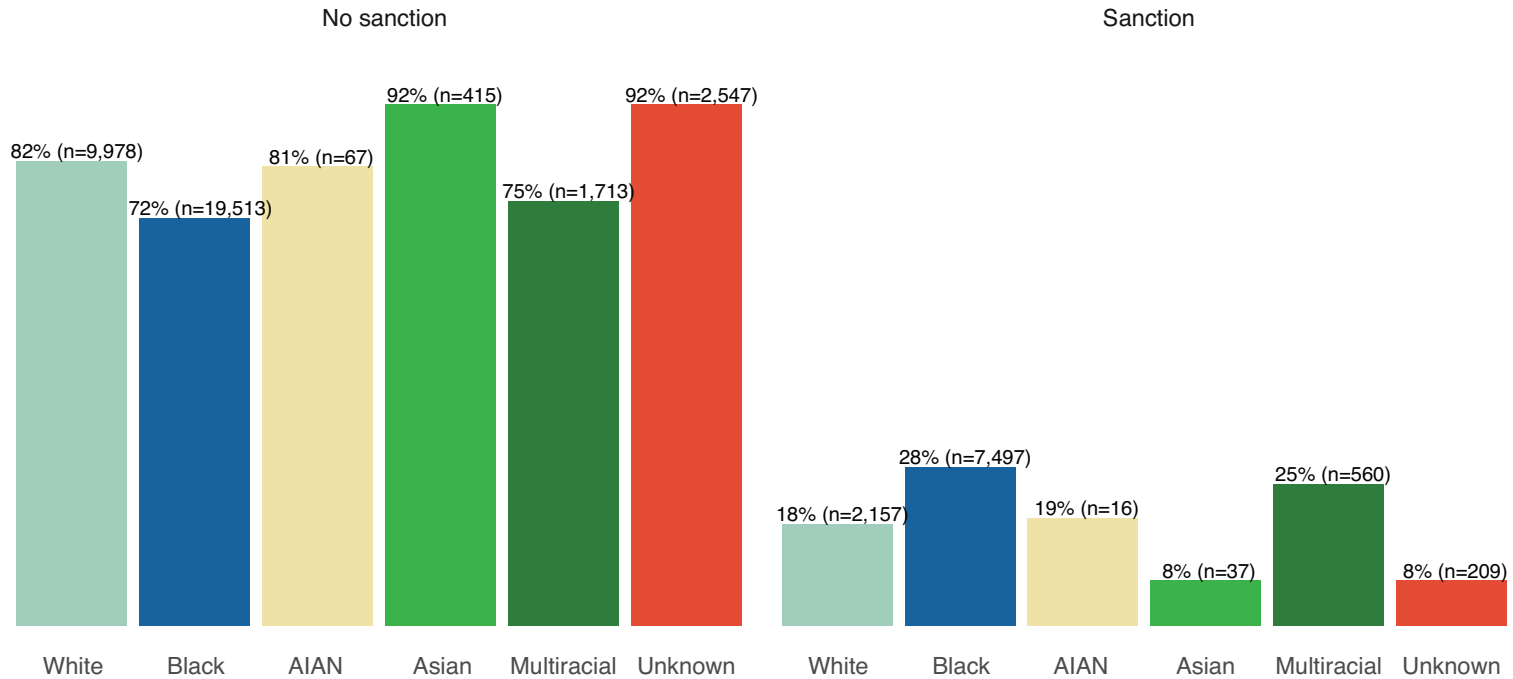
In 2020, sanctions for work requirements were paused in Illinois because of COVID-19 pandemic-related barriers to work. Employment and training providers were instructed to pause sending TANF customers to work and training sites. Redetermination and paperwork submission requirements were also paused.

If a TANF caseworker determines that a customer has not complied with TANF, and that there is no ‘good cause’ — i.e. the client is not experiencing barriers including homelessness or housing instability—for that non-compliance, caseworkers can decide to sanction the customer. While TANF caseworkers have some power in making this determination, because of the staff structure discussed below, a caseworker who has had no previous interaction with the customer may be

required to sanction that customer, if a previous caseworker flags their case. The characteristics of people who are sanctioned may influence how a caseworker decides to proceed with the sanction.

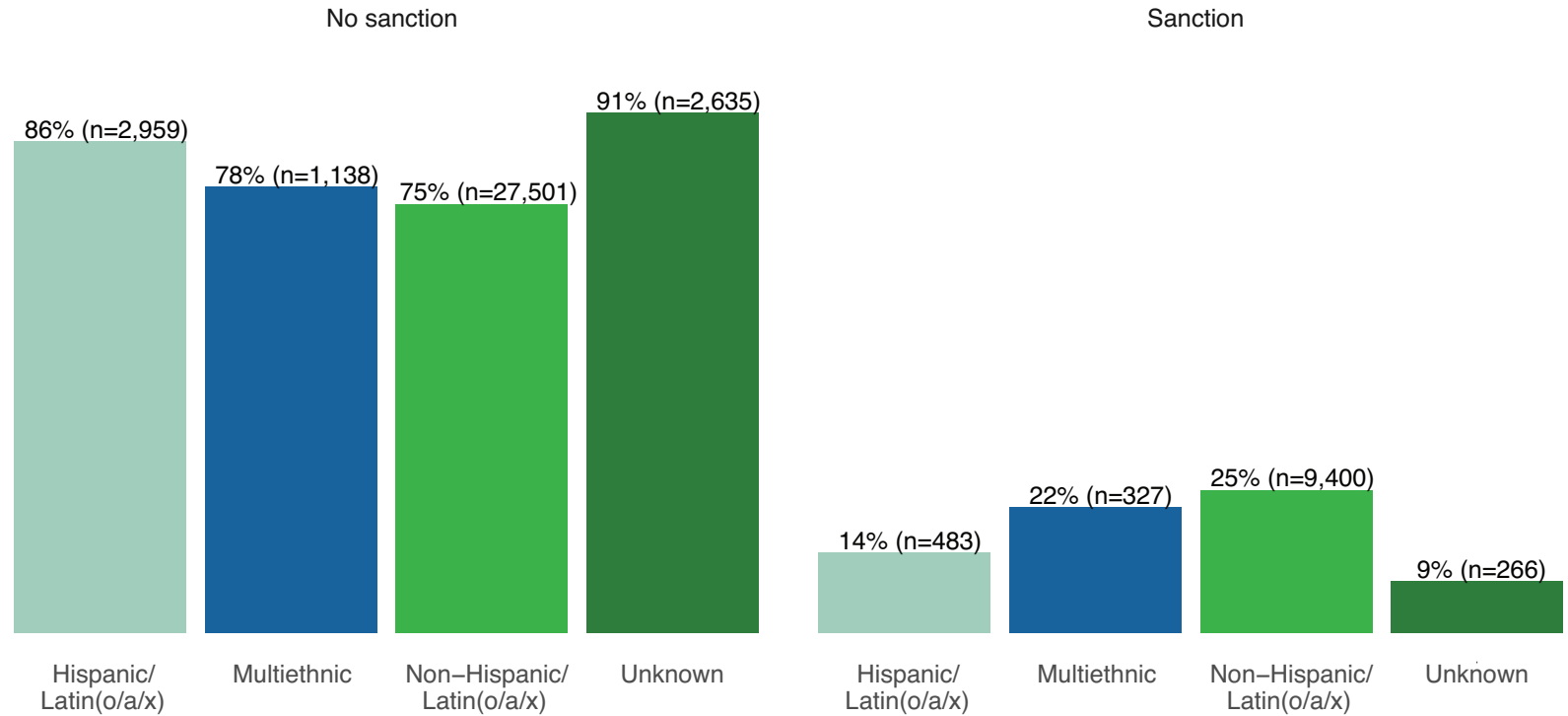
**Sanctions were applied to a large portion of TANF recipients with young children in Illinois.** 5,129 families with young children were sanctioned at least once in 2018, or 18% of the enrolled population; and in 2019, 5,947 families were sanctioned at least once, or 22% of the enrolled population. 22% and 29% of families with young children during 2018 and 2019 respectively were sanctioned to the point of cancellation of their TANF benefits.

Figure 15: Families enrolled in TANF with at least one sanction by race in 2018 - 2019



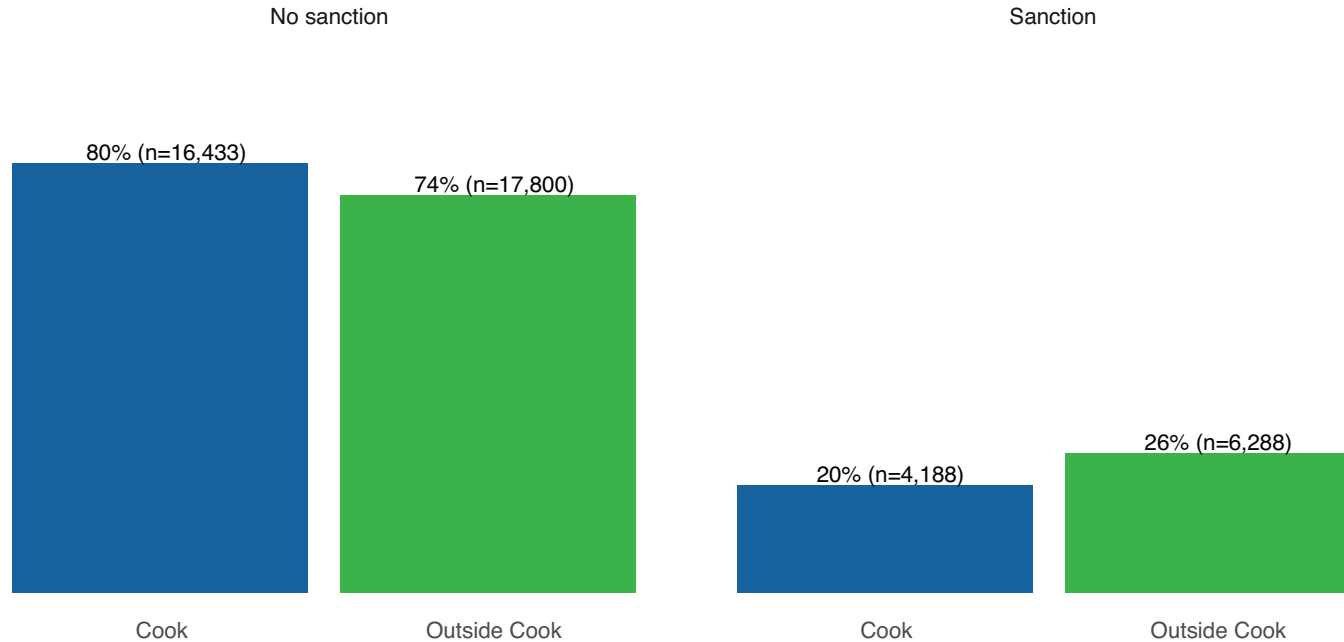
Black and multiracial families enrolled in TANF were more likely to be sanctioned compared to families of other races. Researchers assessed demographic differences in sanctions for both people enrolled in TANF and people who had their TANF benefits canceled. Among enrolled families in 2018 – 2019, Black (28%) and Multiracial (25%) families received at least 1 sanction at higher rates than other racial groups.

Figure 16: Families enrolled in TANF with at least one sanction by ethnicity in 2018 - 2019



Non-Hispanic/Latino/a/x families enrolled in TANF were more likely to be sanctioned than Hispanic/Latino/a/x families. Among families enrolled in TANF, non-Hispanic/Latino/a/x families were more likely to receive at least 1 sanction from 2018 to 2019 (25%) as compared to the proportion identifying as Hispanic/Latino/a/x (14%; see Figure 16).

Figure 17: Families enrolled in TANF with at least one sanction by geography in 2018 - 2019



Families living outside Cook County were more likely to be sanctioned than families in Cook County. Among families enrolled in TANF, there was a higher proportion of families outside of Cook County (26%) that received at least 1 sanction from 2018 to 2019 than families in Cook County (20%; see Figure 17).

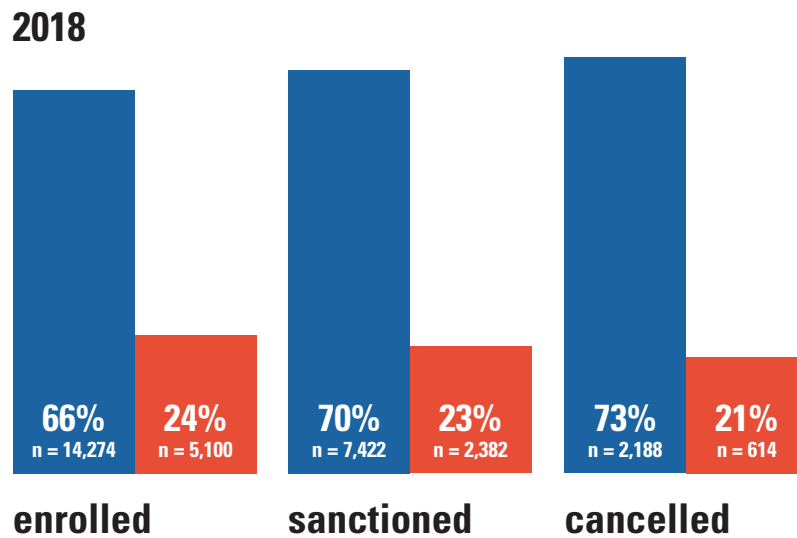
A logistical regression was run to further isolate the effects of race and geography on likelihood of receiving a sanction for people enrolled in TANF. Ethnicity was not included in the analysis because the number of Hispanic/Latino/a/x families was much smaller than the number of non-Hispanic/Latino/a/x families. **Black families were 111% (p = .000, 1.99-2.23) more likely than White families to receive at least 1 sanction between 2018-2019 (controlling for geography).** The data also demonstrated that American Indian and Alaskan Native (AIAN) and Multiracial families were more likely to be sanctioned than White families, holding geography constant.

Variable	Odds Ratio	Probability	95% CI	p-value
RACE				
Black	2.11	111%	(1.99 to 2.23)	0.000
AIAN	1.20	20%	(0.69 to 2.07)	0.524
Asian	0.49	-51%	(0.35 to 0.69)	0.000
Multiracial	1.57	57%	(1.41 to 1.75)	0.000
Unknown	0.43	-57%	(0.37 to 0.50)	0.000
White	Ref.	Ref.	Ref.	Ref.
GEOGRAPHY				
Outside Cook	Ref.	Ref.	Ref.	Ref.
Cook	0.60	-40%	(0.58 to 0.63)	0.000

Additionally, families living in Cook County were 40% (p = .000, .58-.63) less likely than families living outside of Cook County to be sanctioned from 2018 to 2019 (holding race constant).

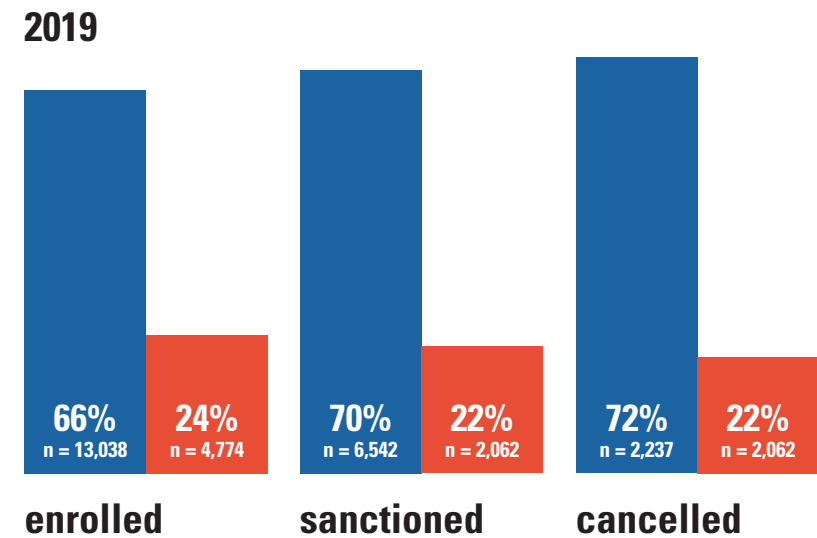
Next, researchers explored demographic differences among families who were sanctioned among those whose TANF benefits were canceled (for more detail on the demographics of families canceled whose TANF benefits were canceled, see Appendix 2). In addition to being more likely than White families to receive sanctions while enrolled in TANF, Black families whose TANF was canceled were also more likely to have had at least 1 sanction.

Figure 18: Proportion of Black and White families who are sanctioned within enrolled and canceled universes, as compared to general enrolled population, 2018



In 2018, a higher portion of Black Families compared to White families received at least one sanction and a higher portion of Black Families lost TANF.

Figure 19: Proportion of Black and White families who are sanctioned within enrolled and canceled universes, as compared to general enrolled population, 2019



In 2019, a higher portion of Black Families compared to White families received at least one sanction and a higher portion of Black Families lost TANF.

The vast majority of TANF families were sanctioned for reasons related to bureaucracy and child support non-compliance. In 2018-2019, the reasons most frequently cited for sanctioning among the enrolled families were for child support non-compliance (49%), bureaucracy (36%), and not meeting the activities outlines in the RSP (responsibility and services plan) - a compliance monitoring tool (15%). The top reasons for sanctioning were similar in both the enrolled and canceled universes. The full list of sanction codes is provided in Appendix 2.

Figure 20: Sanction groupings for families enrolled in 2018 and 2019

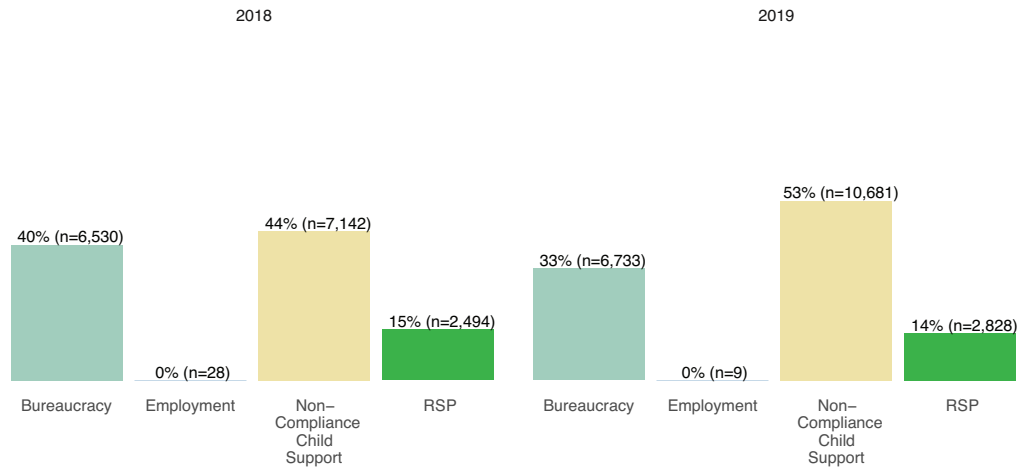
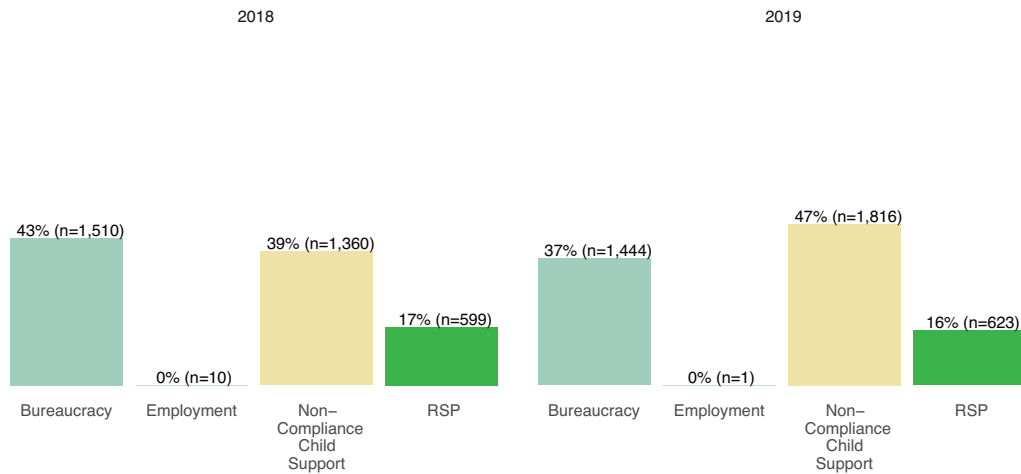


Figure 21: Sanction groupings for canceled universe in 2018 and 2019



Black families enrolled in TANF received more sanctions for child support noncompliance (2018: 42%, 2019: 50%) than White families (2018: 30, 2019: 34%) did (Figure 22). White families (2018: 41, 2019: 42%) and Black families (2018: 37%, 2019: 43%) enrolled in TANF received sanctions for bureaucratic reasons at similar rates. Among enrolled customers, over 7,000 families were sanctioned for child support reasons in 2018; in 2019, this figure included over 10,000 families. Among those families, a disproportionate percentage of sanctioned families are Black, with 79% of all child support sanctions in 2018 and 78% of all child support sanctions in 2019 falling on Black households, while 66% of families receiving TANF in both years were Black.

*Table 3: Proportion of families receiving at least one sanction by race, 2018-2019*

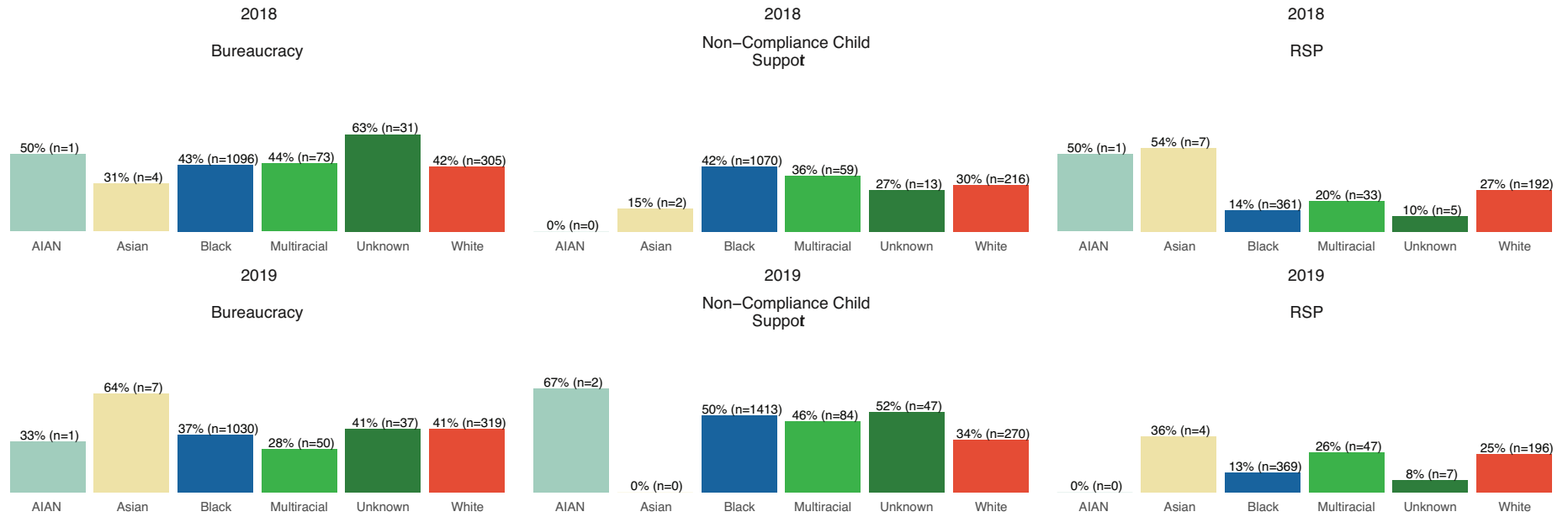
<b>Race</b>	<b>2018</b>	<b>2019</b>
AIAN	0% (n=5)	0% (n=24)
Asian	0% (n=15)	0% (n=6)
Black	79% (n=5,630)	78% (n=8,353)
Multiracial	4% (n=315)	4% (n=480)
Unknown	2% (n=121)	2% (n=234)
White	15% (n=1,056)	15% (n=1,584)

*Table 4: Proportion of families receiving at least one sanction by ethnicity, 2018-2019*

<b>Ethnicity</b>	<b>2018</b>	<b>2019</b>
Hispanic/Latin(o/a/x)	4% (n=309)	4% (n=382)
Non-Hispanic /Latin(o/a/x)	91% (n=6,478)	90% (n=9,616)
Multiethnic	3% (n=205)	3% (n=364)
Unknown	2% (n=150)	3% (n=319)



Figure 22: Top three sanction groupings by race for 2018 and 2019



The racial differences between child support noncompliance sanctions ( $p = .000$ ) and noncompliance for RSP ( $p = .000$ ) were statistically significant. The context and implications around sanctions related to child support and work requirements (as tracked through the RSP) are described in the Policy section below. The context and implications of communication bureaucracy, which does not have significant differences between racial groups, are described further in the Process section.

Code	Black	White	p-value
Bureaucracy	1096	305	0.701
Employment	4	5	0.059
Non-compliance child support	1070	216	0.000
RSP	361	192	0.000

*Table 5: Fisher test for number of sanctions given to families in Illinois in 2018, by sanction type and race*

Code	Black	White	p-value
Bureaucracy	1030	319	0.701
Employment	1	0	0.059
Non-compliance child support	1413	270	0.000
RSP	369	196	0.000

*Table 6: Fisher test for number of sanctions given to families in Illinois in 2019, by sanction type and race*

While there were no significant demographic differences in overall denials, Black and multiracial families are more likely to experience sanctions than families of other racial groups. Families living outside Cook County were more likely to be sanctioned than families in Cook County. One potential reason for this difference between denials and sanctions is that the denial process is automated, leaving no room for human judgment—or human bias—in decision-making. Whether or not a family is sanctioned is –to some degree– up to a caseworker, allowing for the possibility that deservedness could influence decisions.

# Deservedness

“I’m like, you guys have the tools, you have the system, you know, you can do this. And she said that it was my job to find out because I needed the help.”

(Interviewee 2, Macon County)

The concept of deservedness has been raised through both literature and mass media as a key influencer of public aid policy.<sup>42,43</sup>

One way that deservedness shows up in TANF program implementation is through TANF caseworker mistrust of TANF customers—asking, ‘do they really deserve this cash?’ Caseworker mistrust was evident throughout the TANF process, starting from the enrollment process and through continued monitoring of requirements.

“I applied, um, sat down with, um, a worker to talk. They talked me through it, um, said that I’d have a phone interview then called me from, say, like a week or two later with a phone interview, asked for information, told me to come pick up papers, and have three of my friends or three people that know me fill it out to verify that my son was my child. I did that.”

(Interviewee 2, Macon County)

Another example of mistrust and questioning whether someone really deserved TANF came from one interviewee who had recently given birth and called the IDHS hotline to add the child to her case. The (male) caseworker asked her what birth control she was going to use

“Because [of] all these kids that I have, and there’s women out here taking advantage of the system”

(Tanisha, Cook County).

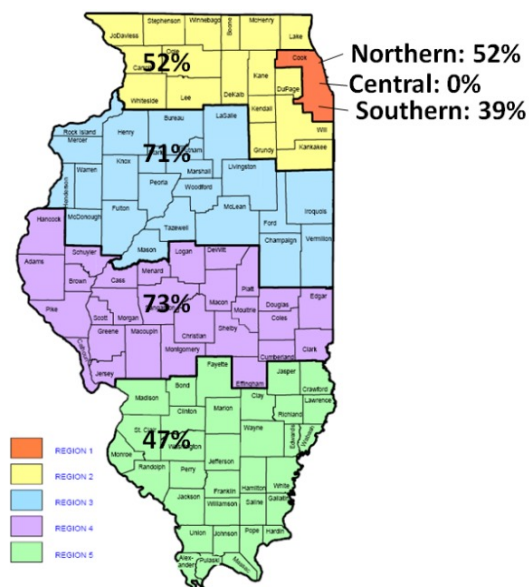
Later in the interview, she went on to say:

“It didn’t matter to them, I was just a case number, you know. And I explained my situation. Cause at first, you know, I didn’t have my middle child’s dad’s birthday. And she told me that you can’t... That board is not going to listen to that, because he could be sitting there next to you and you got women all about to get child support and the man be sitting there next to you, and I’m trying to tell her, like, I know his birthday I just don’t know his year, and she’s trying to tell me, there’s no way you’re out here doing things with men unprotected even though you don’t know their birthday. Yeah, **just trying to make me feel two feet tall.**”

(Tanisha, Cook County)

The level of mistrust and concepts of deservedness were reinforced through the TANF caseworker survey. While acknowledging the challenging life situations and lack of community resources, still only 33% of TANF caseworkers surveyed thought that TANF rules and regulations themselves were a barrier to supporting customers. The majority of survey respondents within each region, except Region 1 Southern and Region 1 Central, agreed that TANF customers need rules and regulations. The open comments within the caseworker survey illustrate the feelings of some but not all caseworkers.

Figure 23: Regional proportion of TANF caseworkers that believe that TANF customers need rules and regulations to reach self-sufficiency.<sup>xi</sup>



“The largest barrier is helping customers want to be off TANF. Most will tell you to your face they don’t want to do anything and just want TANF. We keep making it easier for them to have TANF and do nothing, including activities, which only hurts them in the long run. We need to make it harder to have TANF, not easier so they work to get off of it.”

(TANF caseworker, Region 2)

While mistrust and deservedness seemed to show up across racial/ethnic groups, interviewees also talked about other

experiences of explicit discrimination that they either witnessed or experienced at IDHS offices. One interviewee talked about particularly poor treatment of Black women and non-English speakers.

“I think that you will get the same Black girl treatment, even though you [interviewer] a little lighter, but I think you’ll get the same [Black girl treatment]. I mean, they treat us like we’re in jail. Stand against the wall! Turn your phone down! Like, yeah. Especially foreigners, I’m so happy I speak English, honey.”

(Bubbles, Cook County)

Researchers only interviewed one newly arrived TANF customer, but he described a complex web of services in which eligibility was unclear to him, and in which no one explained to him what he was eligible for and why. He felt the treatment he received was cold, and was due to his refugee status. The interviewee didn’t seem to fully understand the program or what it entailed and did not receive needed information. Another interviewee in Southern Illinois talked about her experience as part of a Black couple with a White caseworker:

“That’s how she, I felt like she made an assumption. Just assume something because of how my husband, how she, when she seen my husband in person, cause he has the tattoos on his face and stuff like that. So as soon as she was like, well, there’s a job board out there with jobs. She was like people with felonies, [can find jobs] with Steak and Shake. I’m like, I’m a whole RN. And my husband was like, I just worked at ADM [an agricultural company]. She was like, ‘what did you say?’ ‘I just worked at ADM’, he said, ‘I only got laid off because of COVID’. And she was just staring at us and he looked at me and I was like, she’s judging, yes, like that just blew me.”

(TANF customer, Macon County)

As depicted in the tree, deservedness is a product of racism, misogyny, classism, and ableism and is rooted in the deep racist history of TANF as described in the introduction, and illustrated by Floyd et al., 2021. It also, as the trunk of the tree, influences the policy, the process, the workforce and the measures of success of the program.

<sup>xi</sup> Note all IDHS Regional maps are taken from: <https://www.dhs.state.il.us/page.aspx?item=55223>

# Policy

## Takeaway Policy:

The federal and state policy that regulates who has access to TANF is designed in a way that actively discourages those who are eligible for TANF from applying. The way that child support compliance is enforced keeps families and kids from accessing funds they need because of the strict requirements for reporting on non-custodial parents by preventing people from even applying in the first place. Workforce requirements and the RSP do not appropriately support people to get good paying jobs, and the program fails as a workforce development program due to a lack of connections from the state to employers and social service agencies. While caseworkers at IDHS might favor keeping workforce requirements for accessing cash welfare, caseworkers themselves admit that there are issues with the way these are implemented that keep customers from being self-sufficient in the long term.

One of the root causes of barriers to TANF access in Illinois is “policy.” By policy, researchers borrow from Adolino and Blake (2011) and mean the intentional courses of action designed by government bodies or officials to accomplish a specific goal or outcome.<sup>44</sup> Specifically, researchers identified through qualitative interviews that the federal TANF **policy design** may create barriers that prevent TANF applicants from accessing cash benefits due to components such as the 60-month (5 year) lifetime limit to receive funds, and the work force and child support requirements that do not facilitate clear pathways to the TANF outcome of self-sufficiency.

The two sub-causes associated with the policy root cause are **child support compliance and workforce participation**—two program components with which interviewees struggled. According to the interviews, the requirements associated with the federal TANF policy are almost designed for customers to fail and to keep low-income families with children from receiving aid at all. Though the federal policy design of the TANF program limits what Illinois can do administratively, there are opportunities for adjustments the State can make to improve access to this program. Here we focus on Illinois adjustments to the federal TANF policy.

# Child Support Compliance

“I’ve recommended TANF to a few of my friends, and once again, they have to go through child support just to put their kid -- just to get TANF. And they don’t want to.”

**(Dana, Cook County)**

One of the biggest barriers customers encountered when applying for TANF across our data streams was the issue of child support compliance. Our findings suggest that child support compliance acts as a mechanism that keeps people from even trying to apply in the first place.

Because of goals 3<sup>xii</sup> and 4<sup>xiii</sup>, most states, including Illinois, created restrictions on accessing TANF based on child support received (or not) from unmarried parents. In a majority of states, any TANF benefits received would be reduced by the amount of child support received by the parent applying for TANF.

Illinois families applying for TANF can be denied or sanctioned for non-compliance with child support requirements. IDHS denies applicants for “failure to comply with child support mandates or co-operation to establish paternity.” Practically, what this means is that failure to notify the state about the existence of child support payments meant families would get denied. Administrative data from the state shows that 1,360 families in 2018 and 1,816 families in 2019 lost TANF as a result of non-compliance with child support requirements.

A major challenge with child support compliance is among mothers with young children who are survivors of intimate partner violence (IPV). Interviewees suggested that they were concerned about potential retaliation arising from enforcing

child support compliance. IDHS has “good cause” waivers for child support compliance, including if the applicant experienced domestic violence, the mother in question became pregnant through rape or incest, the child is potentially going to be adopted, or the custodial parent might otherwise lose custody of their child. [Good cause waivers](#) often require paperwork or other evidence that customers either do not have, or otherwise cannot prove using legally-sufficient documentation. Multiple interviewees we talked to mentioned fear for their safety:

“You know, I left [him] for a reason. If things were good, I would have stayed. You know, what mother wants to take their children away from their father? If things were good, I would have stayed. But it wasn’t. I took it for too long and I had to go, you know, I had to get out! So, I came out to Chicago, and, like, from what I hear he’s trying to fish for an address for where I’m at. And I know with this child support order, [when the] IDHS office finds him, he’s going to know where I’m at! That puts me in a compromising situation.”

**(Tanisha, Cook County)**

Another interviewee referenced that she was living at a domestic violence (DV) shelter, and while she had applied for TANF and was able to obtain a waiver, most other women in her shelter would not apply for TANF for fear of what may happen.

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xii Prevent and reduce the incidence of out-of-wedlock pregnancies.

xiii Encourage the formation and maintenance of two-parent families.<sup>3</sup>

Multiple interview subjects cited inconsistent linkage between the child support branch of IDHS and TANF caseworkers as a problem. The lack of connections between state agencies does not make it easy for applicants to move between agencies with different responsibilities without having to be singularly responsible for making sure every state agency is doing what it is supposed to be doing.

“So, um, you have to pretty much - You have to fill out a child support application and turn it into the, you know, child support office and that, uh, the child support I think I have to give the child support office, their fax number to fax it over and then call them and let them know that it should be faxed over so they can check and put it in their files, but the child support office and aid office has no communication.”

**(Ciara, Cook County)**

“Child support, child support is slow. It is slllllloow. If you have a child support issue, you’re not going to get any help. Okay. And it’s always the client’s fault now.”

**(Service Provider, Charleston, IL)**

Another customer detailed issues with child support between states. One of the interviewees moved from Wisconsin to Illinois, and poor communications between the two states and Ohio (where her child’s father lived) delayed her TANF case because they claimed they could not verify his paternity:

“They sent me a letter saying that we had a court date. And then, um, he had called—my son’s dad had contacted me and was like, I don’t even know what this stuff is for. And I was like, I was like, I applied for TANF cause I needed help and he said that, um, they’re asking for a DNA test and all this stuff. So he had called up to the courthouse and he had asked the TANF people like, if you guys want DNA or anything like that, like we already established it in Wisconsin. “You can’t do that.” I have to do it all over again. And she told him, yes, that she wanted him to drive all the

way from Ohio to come down here for a court date for child support, just for me to get approved for TANF. And I told him he didn’t have to, I was like, I’m not going to make him drive hours like that. Like that’s dumb.”

**(TANF customer, Macon County)**

In addition, the policy is not designed with partnered, non-married parents in mind. Because one of the explicit goals of the federal policy is the promotion of two-parent households, the vast majority of states interpret this as parents being legally bound to one another, either through marriage or through civil partnership. One of our interviewees was in a relationship with her partner, and though they were unmarried, the state attempted to put her partner on child support despite them living together:

“Now I don’t think that I mentioned, I didn’t mention my, uh, my child’s father because we were together. And I was like, why would he have to be put on child support if we’re together? That makes no sense.”

**(Diamond, Cook County)**

A number of interviewees also had working relationships with their coparents and knowingly avoided interacting with the child support system because they knew that it would negatively affect their children’s father, who was often the responsible party for child support among our interviewees:

“I guess the part of getting TANF is going through the child support system, I guess to make the father pay every month, but as I was explaining to them, my son, my son’s dad’s situation, it seemed they just brushed it off. They didn’t even care, because at the time he was not working. At the time he was couch-surfing [unstably housed], he wasn’t in a stable condition to even help partake in my son’s financial part of

life at the moment, which was fine for me because I know what that was like. So I was just trying to explain to them, like, can you hold off on this or do we really have to go through this process? And it was, I guess it was a mandatory thing that they had to do. So I went down, they sent me downtown to the child support office and I was explaining to them like, do we have to do I have to do this process of TANF? And they were just like, yeah, it's mandatory. You have to do it. You don't have a choice again, you do this or you don't get TANF."

**(Daja, Cook County)**

This quote illustrates the challenges that parents face that stretch beyond the universe of TANF due to a customer's required engagement with the child support system. Parents applying for TANF often deal with unstable work or life situations that make child support compliance either financially unwise or potentially dangerous to the families that are applying for TANF.

The most common child support-related sanction is related to a child support information packet that customers are required to fill out regarding child support received from a coparent. There are several issues that came up in interviews with customers who received or applied for TANF in our interviews. There were cases in which coparents who had little contact with one another and lacked the information necessary for filling out forms, including not having current addresses, not knowing information like birthday or marital status of their coparent, and otherwise missing information about coparents.

The other two most common sanctions are for missing meetings with child support workers and failing to establish paternity with the state. Some of the interviewees had a particular issue with the ways in which the state establishes paternity, particularly with regards to non-custodial parents who may be otherwise involved in the criminal legal system.

One interviewee was sanctioned despite telling IDHS staff she did not know where her child's father was:

"Okay. When they call me, when they send me a letter telling me I had to come down for child support, um, I had just gotten some documents, which is my kid's birth certificates. I just took normally everything a mom would take. I just grabbed the whole bookbag, because I didn't know what they was going to ask me, what they was looking for. So once she put it in a computer, she was like, "I apologize about everything [interviewee], but we found him and he's in jail, so we cannot, take no money from jail to give it to you." You know? So they lifted the sanction. I received my TANF back in, like I wanna say about 14 days I received it back on my card."

**(TANF customer, Cook County)**

Another interviewee said that she received a sanction for not showing up for an appointment regarding child support despite being in the hospital giving birth:

"They said I wasn't in compliance because I missed an appointment and I missed the appointment because I was giving birth. You know, I had gave birth and they didn't call me. I was sanctioned, yes. They said I'm not complying with child support, and it shows in the system they did give me a call and I didn't answer. And I said, "but you can't [sanction me] every time you guys send me a letter saying I need to turn something in, I always do." "Yeah, we do see that." "Well, what makes you think I wouldn't answer your call? Everything else I've been in compliance with. What makes you think I would screen an important call like this?"

**(Tanisha, Cook County)**

An interviewee from St. Clair County told the story of getting DNA tested by an IDHS staff member in a Wal-Mart parking lot. The staff member, who presented no identification upon arrival, swabbed the mother and child



to prove parentage, and proceeded to the facility where the child's father was known to be incarcerated to get his DNA sample. The IDHS office then paternity tested someone who they knew could not provide child support.

"She, yeah, she drove all the way from Marion to meet me in Chester. Then I went to the wrong office. And so then, I went back to Coulterville cause I had to go pick up my daughter from school. And then she called, she was like, where are you? I was like, well, you wasn't there. And she was like, no, you wasn't there. So then she came and met me in Sparta and so I had to drive back to Sparta and then we swabbed in the Walmart parking lot and she's like, all right, I'll move on to the prison. So I was like, good luck...I don't know who I met that day in the Walmart parking lot."

**(Violet, St. Clair County)**

In contrast, IDHS caseworkers surveyed about child support generally supported the ways it worked and did not see it as a barrier to their customers' accessing funds. Only around 15% (n= 825) of TANF caseworkers across the state saw child support as a barrier to them in supporting TANF customers to reach self-sufficiency. There was largely regional agreement on this point. Although child support compliance itself was not seen as a barrier for most TANF caseworkers, at least one caseworker pointed to the fact that waiting for letters from child support, an entirely different system with different caseworkers and attorneys, holds up clients for no reason. From their suggestions for possible administrative changes:

"Have an in-house child support worker and direct contact for DCFS. A lot of applicants have complied with child support only to have to leave our facility to go to another for confirmation because the system in place is too slow."

**(Region 1 Southern)**

Overall, people facing child support-related barriers to receiving TANF are varied in their experiences. These experiences span the length of the state, and encompass different offices, different caseworkers, and different life experiences. The child support requirements communicate to customers that they will constantly be questioned for their compliance with a child support system that fundamentally does not serve the families it is supposed to. The unequal treatment of Black mothers in this system is particularly concerning, and suggests that the allocation of child support-related sanctions is disproportionately negatively affecting Black families.

# Workforce Participation

The origins of the emphasis on nuclear family units within American cash welfare dates back to the creation of the Aid to Dependent Children (ADC) program, part of the Social Security Act of 1935. The ADC was specifically designed for “families deprived of a father’s support by death [or] desertion,” and was explicitly meant to keep mothers at home with their children and out of the workforce. In 1962, the program was expanded to include parents and renamed Aid to Families with Dependent Children (AFDC). AFDC remained the cash welfare program meant to support impoverished families. This program was slowly dismantled due to the “welfare queen” myth, and the idea that women, and in particular Black women, were taking advantage of welfare programs for personal enrichment.<sup>45</sup>

This culminated in the reorganization of cash welfare into TANF which created work requirements for the first time in welfare’s history in the US. In Illinois, this manifests itself through the Responsibility and Services Plan (RSP), which is intended to be a plan to find employment for applicants and case management.

Importantly, workforce participation requirements are not used as a pretext to reject people, other than people who are ineligible for TANF for earning wages that are too high for the program’s requirements. Because families have not yet started their RSP at the point of application, there were no denials in the TANF administrative data due to workforce requirements. However, the sanctions and cancellations for workforce participation issues are complex. There were few

sanctions and cancellations explicitly for employment-related violations, but many families were sanctioned or cancelled for RSP-related reasons that included a variety of workforce compliance problems.

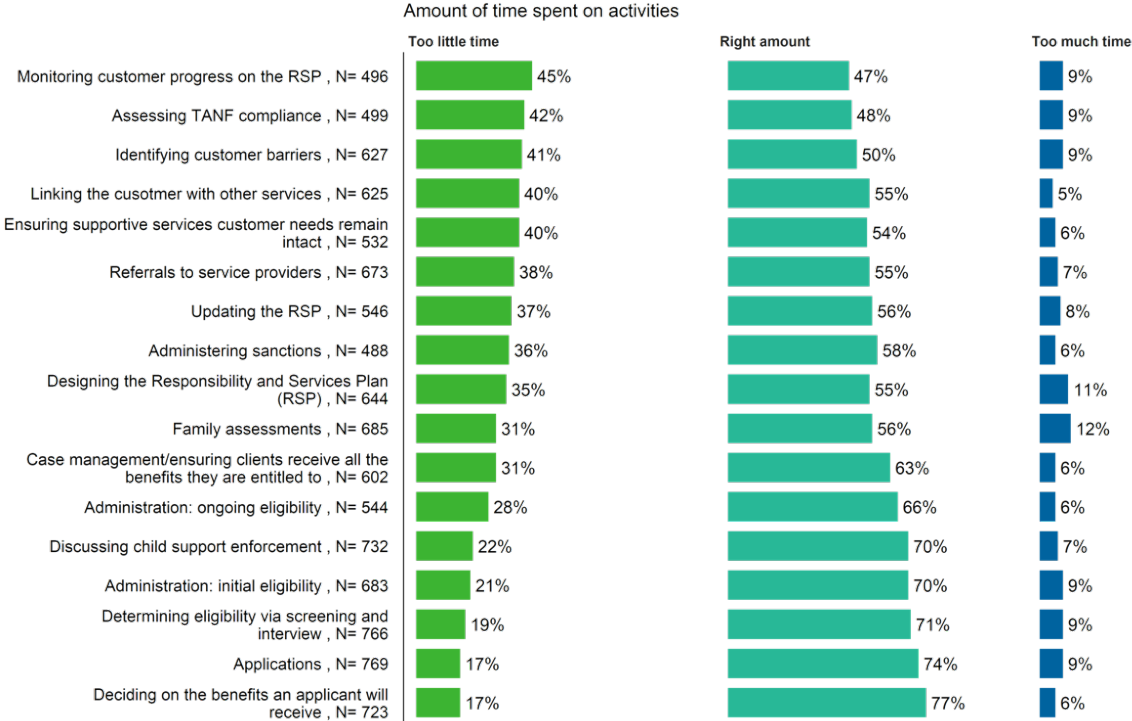
The most common RSP codes in 2018 and 2019 include “failed to participate in a program activity” (51% in both years) and “failed to complete an activity in your plan” (48% in 2018, 49% in 2019). While some of those activities could be related to non-work-related activities, most are at least work-adjacent.

Few of the interviewees found the RSP useful in meeting their goals. One interviewee said that she already knew what she wanted to do so it was not needed. Several of the interviewees did not know what we were referring to when we talked about the RSP or explained the purpose and the types of questions that it might include. While it is hard to know why customers were unable to meet their RSP activities, as reflected in the administrative data, reflections from the interviews and staff survey illuminate potential reasons. As one interviewee shared,

“When you sit down with your kids in office, you set those plans [RSP] up, like, what is your goal while being on TANF? What is your goal when TANF ends? And what is your goal when your child turns one, since you do have to go to school or go to their program or be working, and then with TANF, when you start working, I think you have to work a minimum hours too. Now with me being homeless and this homeless shelter, it’s... They’re a little more lenient with you, but you still get the same. You’re still on the same treatment as everybody else. They just try. They just try to be more understanding because of your circumstance.”

**(Diamond, Cook County, Interview 5)**

Figure 24: Assessment of amount of time spent on different activities among TANF caseworkers



When surveying TANF caseworkers, the most frequently cited activity that required more time than caseworkers thought was appropriate was monitoring the RSP (45%). 37% and 35% of caseworkers also reported that too little time was spent updating and designing the RSP, respectively.

“The family assessment and RSP are the most difficult and confusing to figure out when processing TANF. I think if this was made easier for caseworkers to understand and complete, then more caseworkers would feel more comfortable processing TANF cases. Personally, I still have yet to understand the proper way of completing a RSP.”

**(TANF caseworker, Region 1 Southern)**

In theory, the RSP may be a tool to support customers to reach self-sufficiency. However, in practice it seems to be a confusing tool that is ultimately used to punish customers. Additionally, the caseworker who develops the RSP either for or with the customer may not be the same caseworker who reviews the RSP each month and determines whether a work-related activity has been met.

This expectation for customers to get off TANF through workforce participation is a particular challenge for those with children under 5. Many families we interviewed often said it was easier to just go get a job rather than try to fight with IDHS over an onerous application process and RSP that was not responsive to their needs as young parents.

“The first one I did online and they sent me the whole, you know, income verification form. Didn’t have it. Uh, so then I let it just expire, you know? Cause it had gave me 30 days to give them that, you know, proof of income, uh. And then I applied again, over the phone and they sent me the same thing. So then I just said to hell with it, went on Medicaid, and got job.”

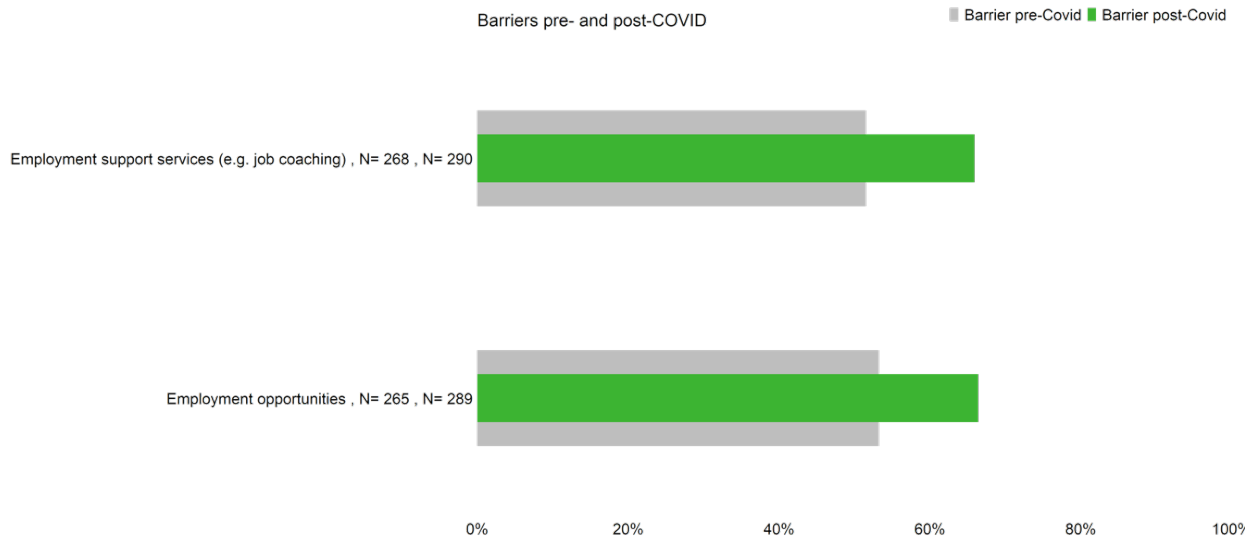
**(Terry, St. Clair County, Southern Central Interview 4)**

“I just feel like, it-- all the, I just feel like it should be like, I understand, like we have to work and eventually find jobs, but like, they should give us like a week or so in advance because you never know what someone has going on. And at the time I was in school. It was really hard to juggle that and going to school and taking care of a newborn.”

**(Daja, Cook County, Interview 2)**

A major factor that both customers and IDHS staff flagged as an issue in the workforce participation requirements is a lack of employment options for those looking for jobs. From the perspective of IDHS staff, lack of employment opportunities for customers was one of the top barriers to accessing TANF for customers both before and during the pandemic. Many of the staff saw a mismatch between jobs their customers would be good at, and the availability of jobs in their area. Both of these issues were exacerbated by the pandemic as job opportunities shrank in the early months, with uneven growth among work sectors in the months that followed.

**Figure 25: Number and proportion of TANF caseworkers who reported that access and availability of employment support services and opportunities were a barrier for customer self-sufficiency.**



Both interviewees and TANF caseworkers thought there should be more of a focus on educational support than there is. Rather than there being a focus on supporting TANF customers towards a pathway for a quality, higher-wage job, TANF customers are encouraged to just meet program requirements – even if that means low-wage work.

“Oh yeah. I have a plan. I have to finish my GED and stuff. They, they don’t care. Like every, I can show you my redetermination. Literally it says work hours. Like they don’t care about school and stuff. If they did, they would’ve gave me a way to finish like, um, to not finish, to pay for it, you know?”

**(Bubbles, Cook County, Interview 11)**

As one TANF caseworker said,

“We need more diverse places—programs to refer customers. Also, I want to have a collaborative relationship with community resources like nonprofit, social service, educational, or religious organizations who are willing to work with DHS. As for resources, we need more job training programs like truck driving, food handling, etc. which customer can take for free. Free programs have been shut down due to insufficient funds, etc. Most of places out there cost money that they can’t afford. More resources mean more opportunity to improve TANF customers’ work sustainability.”

**(TANF caseworker, Region 1 Northern)**

Some interviewees, albeit only a few, were able to benefit from the workforce support provided by TANF. One customer who engaged with TANF before the pandemic had an overall positive experience with the job application process. Her experience suggests that a hands-on approach from caseworkers in person was helpful in staying focused and on task. She also had the flexibility to come in and spend 20 hours of her week in the TANF office without worrying about childcare.

“That’s exactly how it was. Once you went in and you did your orientation and you signed all your documents, um, they used to let us know they have resume. We used to do build our resumes building. We had to do, um, you know, just, they asked us like “what skills you have, what kind of training you had any qualifications or any other licenses “ and stuff like that. Then you come in and do this job search thing. I had to do this job search on their computers. And once we did the job search, we had to do like, like I said, 20 hours a week, you sit on that computer, you get these jobs. So then at the end of the week, she’d be like, “okay. So the first week we got through now,” The second week, is I have to go to these places, speak to the managers, put in applications. I would need they name and they phone numbers and stuff like that. So that’s how I ended up doing while I was doing, my job training program. And then with all that, it worked out, because I ended up getting hired.”

**(Ann, Cook County, Interview 7)**

With these limitations from customers made apparent, one of the biggest gaps between staff and customer perceptions of TANF barriers is that customers felt like the workforce requirements and RSP were too onerous, and staff saw them as essential to their work. Compounding challenges like childcare, transportation, and working hours made it

difficult for customers to fully engage with the RSP, and itself created barriers to workforce participation for customers when the RSP is supposed to be a tool to help customers. Though it is seen as essential by caseworkers, the RSP and its implementation currently do not do enough to support customers, and act instead as a means for sanctioning and cancelling customers who are just trying to get by.

The fundamental issue is that both the federal and state governments see work as a means to the ends of getting people off welfare, without fully recognizing the barriers to work. Customers themselves see TANF as a difficult program with a great deal of rules, sanctions, and red tape that they must fight to access despite it being a program that is supposed to be helpful. Fundamentally, the program does not function to assist families during financially stressful times or create self-sufficiency long-term.

# Process

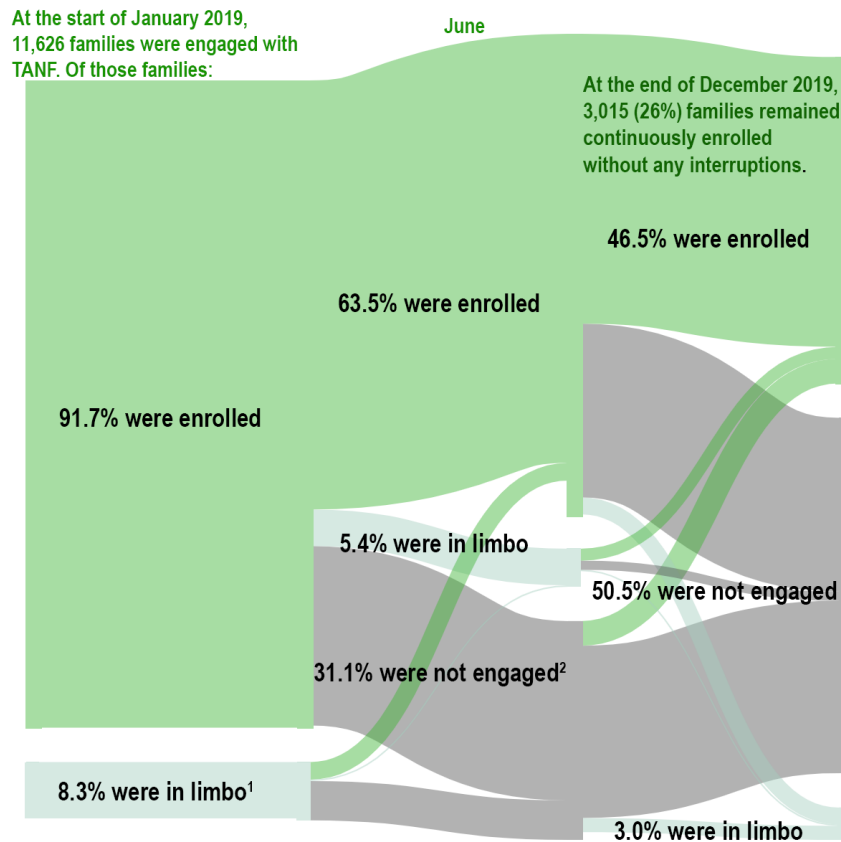
“It’s just hard to get, like, I was shocked that I got it. Yes, [there is] literally a group on Facebook for people asking how to get TANF.”

**(Bubbles, Cook County)**

## Takeaway:

The way that TANF is implemented in Illinois—the process—is a barrier to both enrolling in and maintaining TANF. The current staffing structure, the worker resource allocation and prioritization (WRAP), is an underlying challenge as it disconnects the caseworker from the customer, and leads to a discontinuity in service. The WRAP increases the likelihood that a customer misses out on a ‘Good Cause’ exemption for which they are eligible, since caseworkers may not have relevant context about why a customer may be unresponsive to communications. In particular, incomplete paperwork, missed meetings, and missed phone calls are key reasons why families with young children are denied TANF or sanctioned. Incomplete paperwork may be due to challenges getting to the office or experiencing long wait times at the office.

Figure 26: Flow chart of the journey of enrolled families over the course of a year.



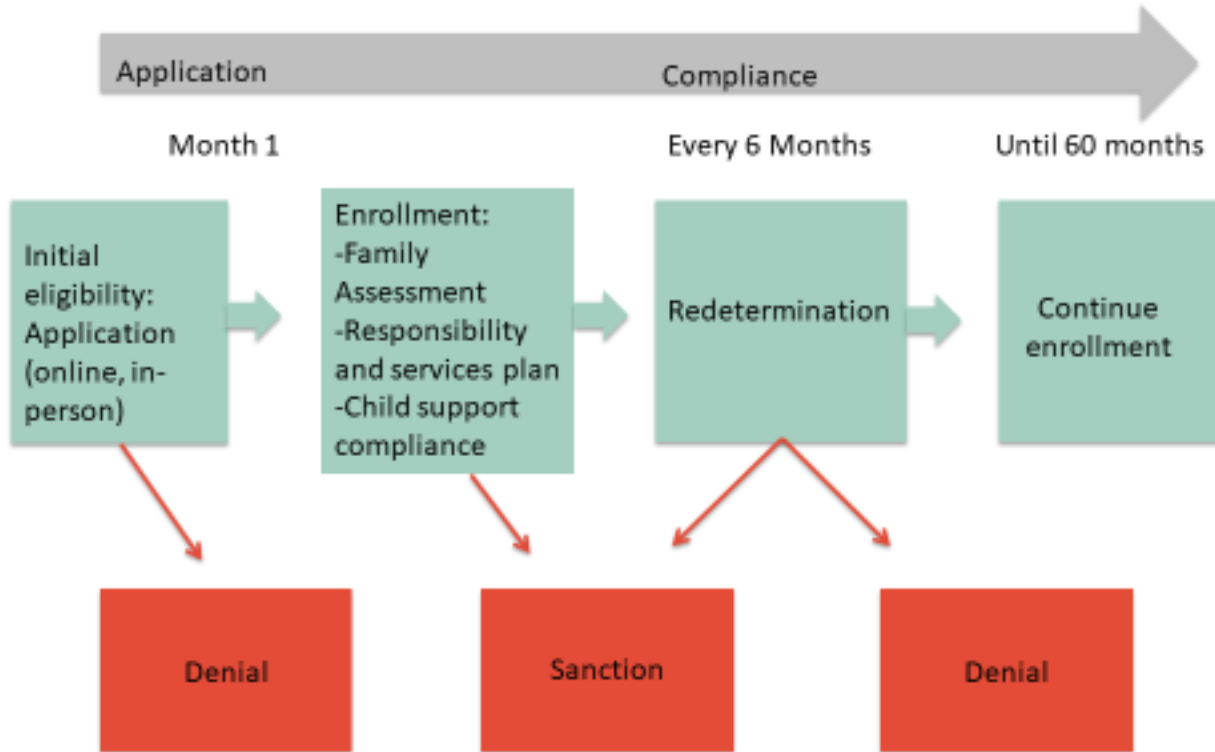
<sup>1</sup>Limbo-families in the process of having TANF renewed, at risk of losing TANF, or experiencing an interruption in TANF.

<sup>2</sup>Not engaged-families denied TANF, lost TANF, or decided to disengage. Families may decide to disengage with TANF because of difficulty completing paper work, they have reached their 60 month time limit, or found jobs that make them ineligible for TANF.

The TANF process is how the TANF policy is implemented in the State of Illinois. This section focuses more on how the policy is implemented that are barriers to TANF rather than the components within the policy that are barriers. Overall, researchers found that the process is complex and challenging for families to navigate, which leads to interrupted cash assistance, economic instability, and general frustration and disempowerment. Figure 26 visualizes this complex web from 1 year of administrative data, following families who were enrolled at the start of the year. While there might be numerous reasons that over half of families were not engaged with TANF by the end of the year, including finding employment, reaching the federal time limit, or general life circumstance changing, continued challenges with the process, including sanctioning likely plays a major role.



Figure 27: Overview of the general timeline of TANF enrollment and redetermination



There are several components of the implementation of the TANF policy, or the TANF process, that created barriers for TANF customers enrollment and maintenance of TANF. Above is a timeline of how IDHS implements TANF and the process families encounter from enrollment to TANF redetermination and maintenance.

Across all three data streams three root causes were identified that made TANF enrollment and maintenance more challenging. These were the IDHS staffing structure known as the WRAP, communication bureaucracy, and compliance, particularly with the

responsibility and services plan (RSP). Overall, many of the interviewees talked about the administrative challenges in enrolling in TANF, before even getting to any of the program-related requirements. As discussed later in the report, many of the interviewees faced several compounding challenges, including housing instability, lack of transportation, and lack of childcare, which made the administrative process exceedingly difficult.

“That’s what it is. It’s frustrating. Cause it’s like, uh, you know, when all else fails to have a job or [if you] can’t ask anybody for something, then it’s government assistance that should be there. It’s supposed to be there. And did they make it- they literally make you cut off an arm and a leg to receive it.”

(Neka, Cook County)

While some of the administrative requirements around denials and sanctions eased during COVID-19, documenting what the challenges were prior to the pandemic are important as lessons learned, especially as offices begin considering what post-pandemic services should look like.

# Worker Resource Allocation and Prioritization

While there are components of the TANF policy that act as barriers to enrollment and maintenance, as have been previously described, there are also aspects of the implementation or application of TANF policy in Illinois that act as barriers separate from the policy. One of the key barriers, which seemed to be at the root of several process issues raised by staff and TANF customers, is the IDHS staffing structure known as the WRAP. As an IDHS contact shared, “The WRAP is a tool designed to assist offices in organizing work and to ensure that all work is addressed and assigned.”<sup>46</sup> The WRAP prioritizes a task-based approach over a case management approach. From the TANF customer perspective, they are unlikely to see the same caseworker for intake as they do for ongoing eligibility. If they receive a call from one caseworker and try to call back, they will not receive the same person. An example of a WRAP structure of tasks is seen in Figure 28.

Figure 28: Sample WRAP structure

WRAP #	WRAP Name	Work Items
5	Cold Call	A. Expedited Cold Calls B. Non-Expedited Cold Calls C. Scheduled Telephone Interview D. Changes/Misc
6	Scheduled In-Person	A. Scheduled In Person Interviews B. Walk-In Interviews C. Customer Service Reception D. Changes/Misc
7	Scheduled Telephone	A. Scheduled Telephone Interview s B. Expedited Cold Calls C. Non Expedited Cold Calls D. Changes/Misc
8	Walk-In	A. Walk-In Interviews B. Scheduled In Person Interviews C. Scheduled Telephone Interviews D. Changes/Misc

This structure, from the perspective of both TANF customers and TANF caseworkers, is a barrier to customer self-sufficiency and continued TANF maintenance.

“I had different caseworkers. Every time the person called, it was always a different person.... It [the lack of caseworker consistency] was hard because you would have to keep on talking about the same thing that you had already talked about with the caseworker yesterday. “Now I have to tell you about it again? Like, I just told a caseworker the same stuff yesterday.” “Well, ma’am, I’m not that caseworker. You have to tell me what you told her.” You know, you get tired of repeating yourself.”

**(Tanisha, Cook County)**

“If I had an assigned TANF caseload, it would improve my ability to support TANF participants to become self-sufficient. An assigned caseload would allow me to follow the customers’ progress and make necessary and realistic changes needed for the customer to become self-sufficient.”

**(TANF caseworker, Region 1 Southern)**

From the TANF customer perspective, the inconsistency of caseworkers left them feeling like “just a number” rather than having support. Across most of the IDHS regions, between 29% - 34% of survey respondents reported that the WRAP is a barrier to supporting TANF customers to reach self-sufficiency. This was lower than expected, given the qualitative comments within the survey which suggested the barriers that caseworkers felt ineffective at supporting customers because of the WRAP. Additionally, 41% of TANF caseworkers across all regions did not think that enough time is spent on identifying customer barriers, including housing, experiences of domestic violence, or childcare. While some of those barriers should be shared during the initial family assessment, caseworkers know that many barriers emerge over time and through the development of trusting relationships. Building relationships, as many caseworkers responded in open survey comments, is not possible with the current structure. This leaves caseworkers feeling unfulfilled, and the customers without needed support.

One of the purposes of the WRAP was to reduce inefficiencies, ideally to reduce wait time for customers. Interviewees reported feeling rushed through the TANF process, and often waiting long hours for only a 15-minute visit.

“But I want to know if they’re just short-staffed because every time I called they’ll tell you what caller number you are. Oh, there are 55 callers ahead of you. I called one time and there was 122 freaking people ahead of me. So what, I just, is there, is there just literally one person answering the phone? Because if y’all have all these multiple callers or multiple people on the phone, there wouldn’t be 122 people in line waiting to be in. And that’s a two hour phone call, forget the hour. You’re waiting for two hours.”

**(Amy, St. Clair County)**

Researchers therefore wanted to understand whether the caseload burden was a barrier for staff. However, like the question related to the WRAP, around 24% - 36% of caseworkers reported that the size of their caseload is a burden. It’s impossible to know what caseworkers would have reported prior to WRAP implementation--perhaps that percentage would have been higher before WRAP. Even if the WRAP does improve efficiencies, it also contributes to a loss of relationship and loss of quality of service.

As discussed below, because the WRAP removes the relationship component of TANF case management, there are major challenges with communication and especially completion of paperwork related to the responsibility and services plan (RSP) and child support compliance.

# Communication Bureaucracy

One of the main challenges that emerged from the interviews was related to communication. Here we call this “communication bureaucracy” because it was centered around setting up or attending in-person or telephone meetings or submitting paperwork. Many of the individuals that we interviewed were receiving TANF prior to as well as during the COVID-19 pandemic and were able to reflect on similarities and differences across these time periods. During the COVID-19 pandemic, as offices went virtual, many of the communications were able to occur over phone calls. In general, TANF customers thought that this is a practice that should continue, although some interviewees also shared challenges with missing phone calls, and then needing to wait on hold for extended periods of time to be able to speak with a caseworker. Additionally, when the offices partially opened, some customers reported that they were told they had to come back in despite concerns about their health and safety. Out of sixteen interviewees, one interviewee found the process quite easy to go through. She applied for and enrolled in TANF during the COVID-19 pandemic, so she applied online, and never had to go into the office. All other interviewees, however, applied and either enrolled or were denied prior to the pandemic and did have to go into the office or go through the family assessment on the telephone, and that is where the communication bureaucracy challenges often showed up.

The degree to which missed communication, including missing meetings or signing required documents, is related to barriers to enrollment and maintenance of TANF is illustrated

through the documented denials and sanctions within the administrative data.

The largest denial reason attributed to bureaucracy in 2018 - 2019 was “failure to provide required information within a specified time frame” (2018: 98% of all denials related to bureaucracy, 2019: 97%) and the most common non-compliance activity in 2018 - 2019 was “failure to sign the responsibility and services plan (RSP)” (2018: 91% of all denials related to noncompliance and 2019: 90%), followed by “missed appointment” (2018: 9%, 2019: 10%).

Missing appointments, which could also lead to an unsigned RSP, was often raised in the interviews. Interviewees talked about missing phone calls, never receiving meeting request letters, or receiving meeting request letters too late to be able to make the meeting. Each of the denial reasons above, contextualized by the interviews and interpreted by the RAB, related to poor communication from IDHS to TANF customers, or TANF customers moving and not being able to receive communications.

“So by the time I would get the paperwork, it would be too late. And I would have to keep applying over, keep applying over and then keep calling them and letting them know what’s going on. So it was like really a bad hassle to me.”

**(Neka, Cook County)**

The virtual options that became more available during the pandemic should remain available, due to the structural barriers faced by many TANF customers. Because there are multiple steps in the process, returning to the office multiple times may be a barrier to completing enrollment or maintaining TANF. Interviewees talked about challenges in reaching the office either due to lack of childcare, transportation, or poor communication. As Neka later shared,

“But I think they should work on like mothers, like, you know, when single parents come in there and need help and stuff like that, that have no transportation and stuff, I feel like they should try to like, you know, help them with that because that’d be a lot of the problems now why people can’t make their appointments-- well, women can’t make their appointments. You know, at that time, you know, if they’re applying for TANF, it’s because they be a little worried not working. So that’s just, like, a big problem.”

**(Neka, Cook County, Interview 9)**

The administrative data did not contain information on whether TANF customers appealed denials; however, interviewees shared that appealing decisions was challenging, and few TANF customers we interviewed were successful. Based on the RAB’s experiences, the ability to appeal is often contingent on deep knowledge of the TANF system and/or support from legal aid.

“I actually should have appealed, but I just [felt] kind of frustrated, I guess, coming up there and standing in line and went all that time for you to be like, try something else. So I literally just tried for other things. That’s kind of cagey to do. I hate to say it like that, I probably should have filed it [the appeal], you know, and got what I deserved, but they kinda like steer you from even trying to get it, like they discourage you from getting it.”

**(Ciara, Cook County)**

Another interviewee’s advice for others trying to apply to TANF was to just keep trying and remain persistent. For nearly everyone researchers interviewed, their challenging life situations left them little option but to keep trying, despite consistent and often demoralizing hurdles. There were a few interviewees who reported an easy and straightforward enrollment process, but they were largely in the minority and they all used virtual/online methods to enroll and go through redetermination.

Communication bureaucracy was also a major reason for sanctions for families enrolled in TANF. The most common codes under for bureaucracy-related sanctions in 2018 and 2019 were “failed to respond to a written notice for a meeting” (2018: 80%, 2019: 73%) and “failed to appear for a scheduled meeting” (2018: 15%, 2019: 23%). There were no racial, ethnic, or income-related differences in sanctions related to bureaucracy—meaning those sanctions were applied similarly across groups. Poor communication either through phone calls, or mailings, is also relevant here.

“You know, the mail that ran there, like, you know, the mail that runs to Maywood, it takes a long time. Like, I always used to get my mail like a month later or three weeks later at the most. So it was just hard for me because I, um, I would never get my mail on time. And so back then, you know, like there at the public aid office, they give you a day to like a timeframe to get some paperwork in. So by the time I would get the paperwork, it would be too late. And I would have to keep applying over, keep applying over and then keep calling them and letting them know what’s going on. So it was like really a bad hassle to me.”

**(Neka, Cook County)**

Since people must be living at 50% of the federal poverty line in order to be TANF eligible, TANF customers are likely to be experiencing extreme hardship like homelessness and housing instability. Communication via mail is likely to be particularly challenging to people who are transient due to housing instability. Based on Administrative code, section 112.80, [‘Good Cause for Failure to Comply with TANF Participation Requirements’](#), sanctions should not be implemented if a customer has ‘good cause’ Good cause includes many of the compounding challenges that both TANF customers and TANF caseworkers cite as barriers, including: homelessness/housing instability, ‘circumstances beyond the control of the participant which prevent the participant from completing program requirements’, and a lack of community resources including transportation and childcare.

“I even told the worker that “like, come on, like I need help. I don’t have any benefits or anything else to buy [unintelligible] for my babies. I have two kids in diapers, you know.” “Well, ma’am you missed your appointment, and that’s all I can tell you. And you have to wait till they call you back or you’re looking at getting sanctioned for not complying with cash.” That’s the only way, she told me. “You have to comply. In order for us to lift this sanction off you, you have to comply.” I was like, okay. I need this help, I don’t get no child support and things like that, and, yeah. So I just complied. I just complied because I didn’t want no problems. You know, I need this.”

**(Tanisha, Cook County)**

The administrative does not contain data on ‘Good Cause’ use to avoid sanctions. The interviews described situations where ‘Good Cause’ would seemingly apply, but instead, the customer was sanctioned. In addition, the WRAP workflow means that caseworkers are not working with a customer over time and may have a fragmented understanding of the life circumstances and challenges that would warrant a ‘Good Cause’ exemption. These factors suggest that ‘Good Cause’ may not be used as frequently as warranted. Lastly, as will be described below, there is a desire among TANF caseworkers to return to normal sanction policy post-COVID. This may be due to concepts of deservedness in who should receive cash, and also may be because TANF caseworkers have few other tools, punitive or not, to ensure TANF customers meet stringent requirements.

# Ecosystem

“I didn’t even really get, go through them to get daycare, but they, they just promise you all of these things while applying and it never happens.”

**(Bubbles, Cook County)**

## Takeaway:

The TANF ecosystem is one in which most TANF customers are facing complex barriers especially related to housing, transportation, and childcare, which make meeting TANF requirements very challenging. At the same time, TANF caseworkers acknowledge that they are lacking in the resources and the knowledge to be able to adequately support the customers they work with. The inability for TANF customers and TANF caseworkers to effectively navigate the complex web of resources and services across Illinois agencies and community organizations is a barrier for families with young children to maintain TANF benefits.

The TANF ecosystem is the environment in which the TANF program is operating, which includes both the resource context as well as the IDHS culture and context. The ecosystem is the context within which the federal TANF policy and IDHS’ implementation of that policy operates. As illustrated with the root cause tree, that ecosystem is strongly shaped by racism, misogyny, ableism, and classism as well as deservedness. That ecosystem also includes the real-life situations that many families who are seeking TANF face, the lack of community resources to meet those needs, and the tension that creates with the strict requirements of the program.

# Compounding Challenges: A Clash Between Resources And Needs

“At the time I was homeless. Like I barely could get around. My kids wasn’t in daycare yet.”

**(Neka, Cook County)**

A major barrier for TANF customers to maintain cash assistance is the compounding challenges they are facing, and the lack of known community resources to address those issues. Many of the individuals who we interviewed were facing homelessness or housing instability while applying for or receiving TANF, which is not surprising given that families must have incomes below the federal poverty line in order to qualify for TANF. Additionally, interviewees talked about challenges with transportation and childcare, which made meeting both the TANF administration and work requirements particularly challenging. Some but not all interviewees received transportation support to come to appointments and meet work requirements.

“They offered me, that’s the only time [to get to work] that they offered me bus cards.”

**(Daja, Cook County)**

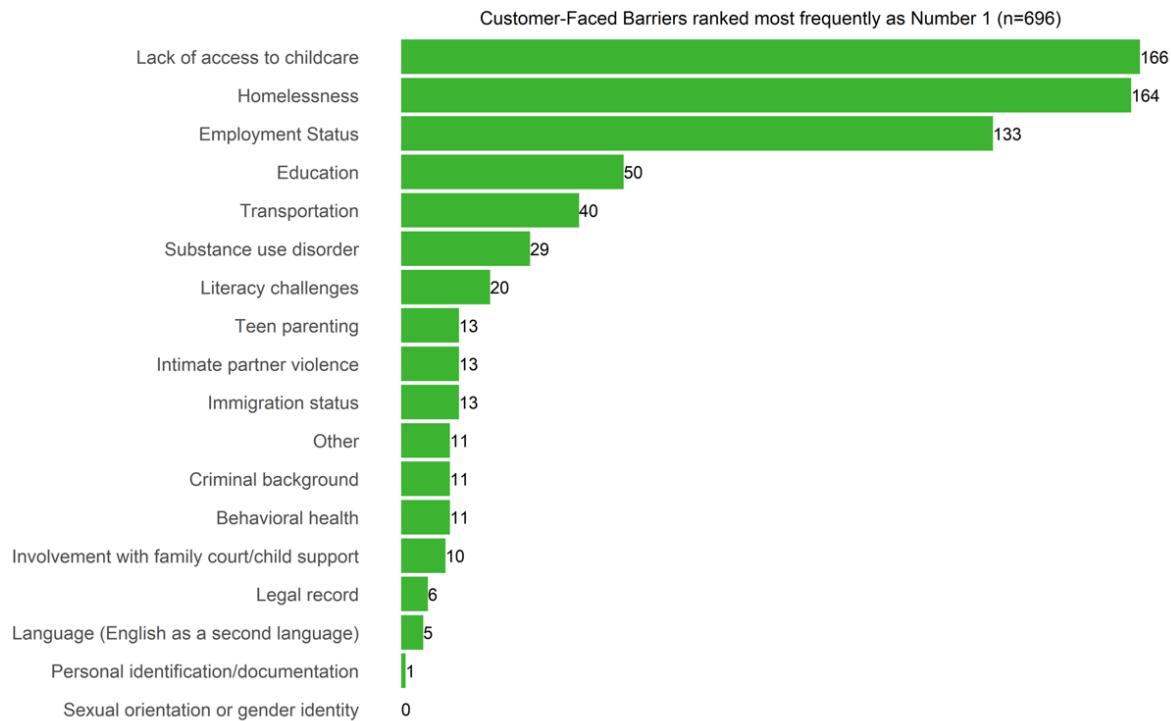
“They used to give me bus cards. Um, when I used to tell them that I didn’t have any way home. Yes. They used to give me two bus cards, but back then they was giving tokens. So now they only doing the bus cards now. And that’s how I used to go to my job programs. They used to provide me with transportation.”

**(Ann, Suburban Cook County)**

Many of the interviewees talked about issues of homelessness and childcare as barriers to meeting TANF requirements. These barriers were also raised frequently in the TANF staff survey, as seen in Figure 29.



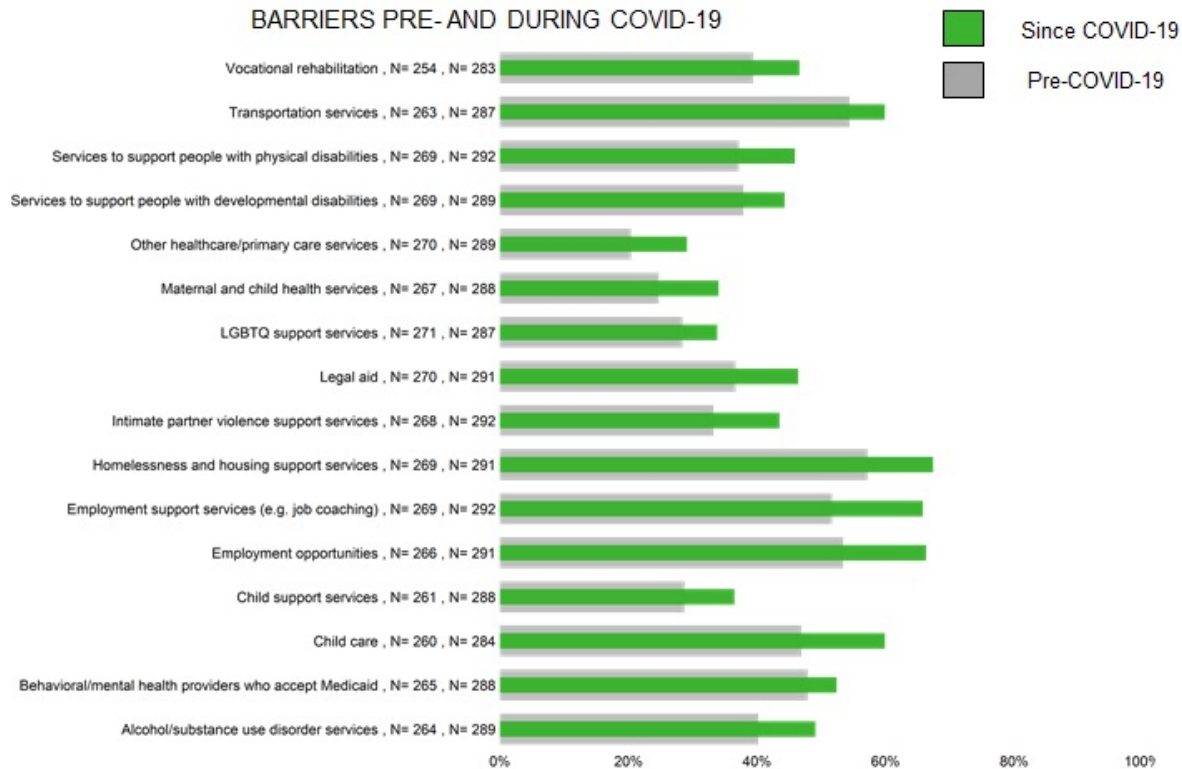
Figure 29: *Barriers faced by TANF customers according to TANF caseworkers*



Homelessness or housing instability not only makes work more challenging, but also it can make receiving necessary communication from IDHS more complicated. Lack of access to childcare is particularly problematic for a program that requires work outside the home.

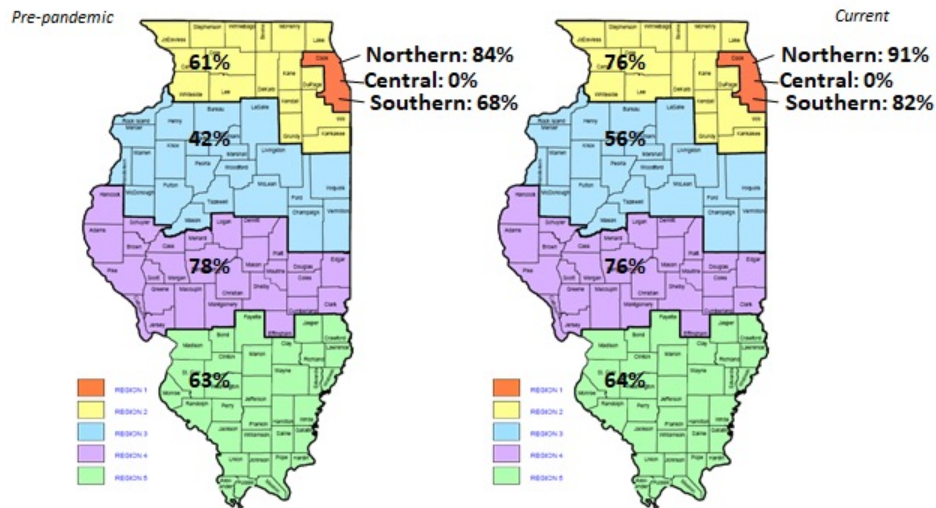
Ideally, TANF customers facing such barriers could be linked to local supportive services. However, TANF caseworkers reported either a lack of services, or that they just were not aware of the services that did exist.

Figure 30: Access and availability of support services as barriers among TANF caseworkers



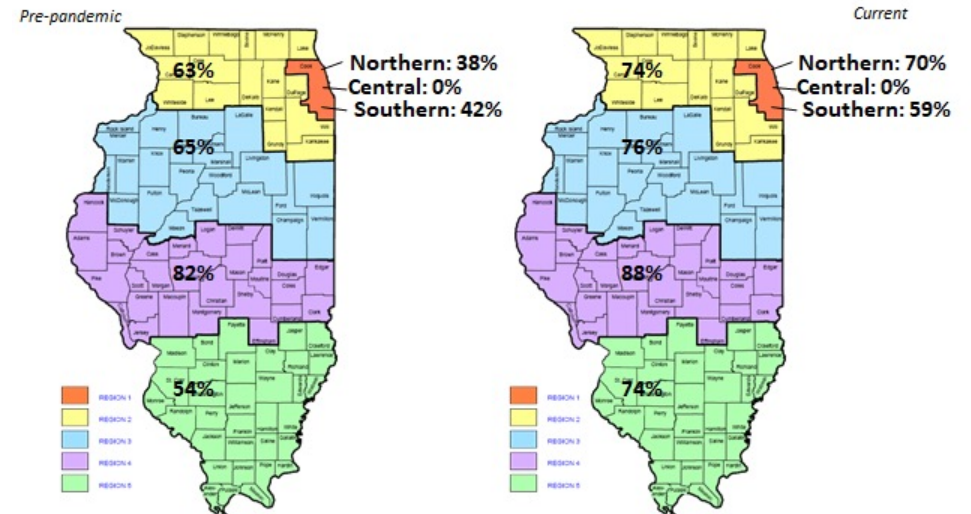
Access to and availability of affordable housing is a well-documented issue in Illinois and nationally.<sup>47</sup> According to TANF caseworkers, services worsened during the COVID-19 pandemic. While 57% of caseworkers thought that availability and accessibility of housing services was a barrier to TANF customers reaching self-sufficiency before the pandemic, 67% reported that availability and accessibility of services were a barrier over the past 12 months.

Figure 31: Percent of TANF caseworkers by IDHS region who reported that access and availability to homelessness and housing services was a barrier to TANF customers.



Digging in further into regional variability on access to housing resources, 84% of respondents in Region 1 Northern and 68% of respondents in Region 1 Southern reported that availability and accessibility of housing support services were a barrier, and that proportion has risen during the pandemic.

Figure 32: Percent of TANF caseworkers by region who reported that access and availability to childcare services was a barrier to TANF customers.



TANF caseworkers, especially those outside of Cook County, referenced challenges in having enough childcare resources in their community. Some TANF customers researchers interviewed also talked about not feeling comfortable, even pre-pandemic, with leaving their children at the available and/or subsidized childcare facilities.

“[We need] more access to resources for childcare. Many of the clients I speak to, transportation and childcare are barriers for the TANF work and training program. They don’t have access to these programs, especially during COVID. A list of more current resources would be helpful for TANF customers. We have lists of food pantries and homeless shelters. A list of childcare and transportation services would be very helpful in getting that information to customers. Giving them a starting place to get these services.”

(IDHS, Region 5)

This quote echoes other comments from TANF caseworkers requesting either updated lists of supportive services in their regions, or the need for community liaisons that connect IDHS offices to community-based resources. Not only did TANF caseworkers identify a lack of coordination between IDHS and community resources, but also between TANF and other interagency resources. In fact, 36% of TANF caseworkers survey reported low level of knowledge related to navigating intersecting agencies including DCFS, IDHA, and other IDHS services. While intersections with DCFS were not often raised in interviews, one interviewee shared a story of a client who was denied TANF for administrative reasons, and as a result, their children were removed by DCFS for neglect. However, the parents of the children just needed some financial support to get back on their feet. There is great potential harm if these state systems are not working together to access all possible supports to keep families together, particularly where the overwhelming majority of children removed from homes in Illinois by DCFS are due to ‘neglect’, which is closely tied to poverty.<sup>48</sup>

“I was asked to identify the supportive services provided to TANF customer by DHS. I didn’t know them because in my 7 years and prior to my employment with DHS, I wasn’t aware of them and nobody told me. I asked several TANF workers who didn’t know. I have always used other services outside of DHS. When I have customers who were on the eviction list, with the permission of the customer, I contacted DCFS who was able to save their housing. I have family who work for DCFS and they didn’t know they provided those services. **The problem with the state is they provide a lot of services but the agencies have a huge disconnect.**”

(TANF caseworker, IDHS Region 2)

Outside agencies are not the only supports disconnected from TANF customers—there is also a lack of continuity between SNAP, Medicaid, and TANF. This issue was intended to be solved by the Integrated Eligibility System (IES), which was rolled out in 2013 and updated in 2016 as part of technology innovation funding provided through the Affordable Care Act (ACA).<sup>49</sup> IES allows users to apply for multiple programs at once, creating efficiencies by reducing repetition and burden on both caseworkers and customers. Additionally, several interviewees referenced the ease of applying online for those who are comfortable with technology. However, for several interviewees, the connection between TANF, SNAP, and Medicaid created challenges because they feared if one was canceled, the others would also be canceled.

“People have complications all the time. You never know. You never know what that person got going on, so they probably couldn’t make it, but to cut off the medical and TANF card, that’s dumb. Because I thought that you’re not supposed to do that because if you got LINK (SNAP) also, [they] don’t cut your LINK off.”

(Neka, Cook County)

“Now it’s not even just, it’s not just my TANF at risk. It’s TANF, medical and SNAP. And that’s for me and my kids. I wouldn’t be so much really pushing or stressed about it if it was me. But when it’s something that I need for me and my kids to survive, or it’s something that my kids need. I don’t need to get cut off. But you guys don’t answer the phone. Like what is, what do you have a phone for if you aren’t going to answer? It’s a thousand different caseworkers, it’s big.”

**(Diamond, Cook County)**

“Caseworkers were also confused about how eligibility requirements across systems may impact each other. One survey respondent said, I would like more information on navigating intersecting systems and agencies. I get a lot of customers that receive help from other programs and when they ask how their other benefits will change, I would like to be able to give an informed answer.”

**(TANF caseworker, IDHS Region 2)**

Overall, the lived experiences of many TANF customers and the lack of awareness of supportive services among TANF caseworkers creates a situation where meeting the TANF requirements for cash assistance becomes highly challenging. This tension seems to be frustrating for both TANF caseworkers, who may feel their hands are tied, and TANF customers, who feel a lack of understanding from TANF caseworkers.

“I just got it cut back on this month. I got the regular base benefits as of February 1st, but I shouldn’t have to went through that, you know? And got all the attitude and the snootiness I got from the workers, like, come on, like have a heart! We’re in a pandemic, you don’t know what’s going on in my household. You know, no one is safe. With this pandemic, no one is safe. Have a heart!”

**(Tanisha, Cook County)**

We argue that the reason why TANF customers receive poor services from some TANF caseworkers is that the system is built on deservedness, which is not only embedded in TANF rules, regulations, and surveillance, but also in the individual treatment of TANF customers. The whole TANF ecosystem is not set up to be able to support TANF customers, many of whom are truly struggling with basic needs, to become economically stable. Therefore, the system itself is a barrier to meaningfully supporting TANF customers.

### *Research Question 3:*

## How has the 2018 increase in the TANF award amount affected TANF caseload, particularly for historically marginalized groups?

“It’s a good program when you come from a place, you know where you don’t have much, or, you know, depending on your family who raising you, you know what I’m saying? So. It depends. It depends on your life. You know, if you need it, then you need it... TANF actually helped me after one month. I just saved my whole TANF and got up out of there [past living situation]. And it been going up since then. So you know, some people really do need it.”

**(Dana, Cook County, Interview 4)**

#### **Takeaway:**

The takeaway is that the increase in cash did not meaningfully affect new enrollments in TANF. However, the intention of increasing cash should not necessarily be to increase engagement, but rather to improve the quality of life of families receiving TANF. Families receiving TANF are still living in extreme poverty even with TANF. Reducing the barriers to enrollment and compliance would be a more effective way to increase engagement. While caseworkers do not necessarily think that more of the TANF block grant should be spent on cash assistance, TANF customers referenced how important the cash amount was to sustaining basic needs and that sometimes it was not enough to make ends meet. Those who received an increase in their amount reported that it was not meaningful enough to make a difference in their monthly

budgeting. Given that the current cash amount does not lift most families to even the poverty line, the cash amount should be raised.

While much of this section will discuss the TANF cash amounts, and potential barriers, it is important first to acknowledge that all interviewees reported that TANF cash assistance supported them during challenging times. Certainly, there are issues with the process of receiving cash as described above, and opinions on the amount of cash delivered as described below. As the United States’ only institutionalized direct cash assistance program, it is important to first note that all interviewees were resigned to the difficult TANF process because of how important the cash is in their lives and the lives of their families.

In 2018, the Illinois legislature passed a law to increase the TANF amount that each family size would receive, as shown in Figure 33 and 34.

Figure 33: 2017 monthly TANF cash amounts

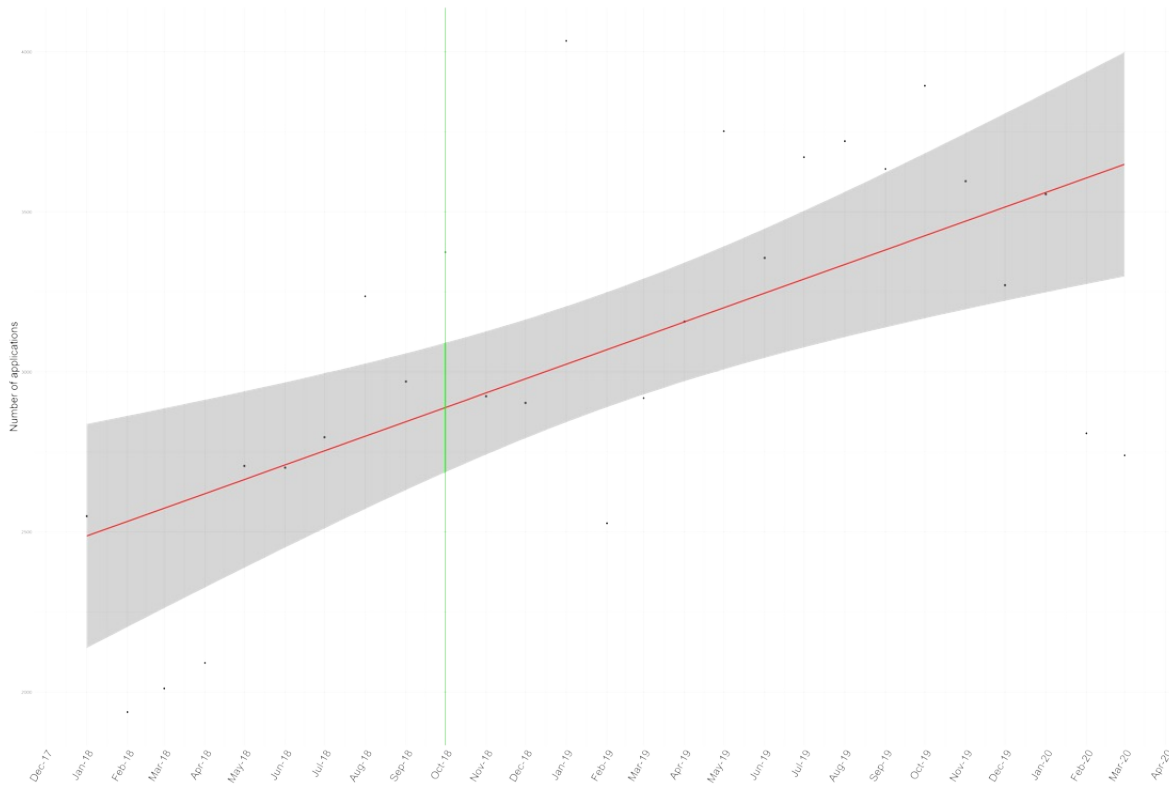
Unit Size	Monthly Allowance
1	\$243
2	\$318
3	\$432
4	\$474
5	\$555
6	\$623
7	\$657
8	\$691
9	\$727
10	\$765
11	\$807
12	\$848
13	\$894
14	\$941
15	\$991
16	\$1,043
17	\$1,098
18	\$1,156

Figure 34: 2018 monthly TANF cash amounts

Unit Size	Monthly Allowance
1	\$355
2	\$435
3	\$549
4	\$662
5	\$776
6	\$890
7	\$1,003
8	\$1,116
9	\$1,230
10	\$1,343
11	\$1,457
12	\$1,571
13	\$1,684
14	\$1,797
15	\$1,911
16	\$2,024
17	\$2,138
18	\$2,252

IDHS and researchers hypothesized that an increase in cash amount might increase applications for TANF- the cash amount is higher, more people may want to apply. To explore whether there was a significant increase in applications after the 2018 TANF cash increase, researchers conducted an interrupted time series analysis (ITSA) using November 2018 as the inflection point, as described in the methods section. Researchers included data from December 2017 – April 2020. The timeframe was intentionally cut before the COVID-19 pandemic took full effect because there were other policy and environmental changes related to the pandemic that would have other effects on enrollment, potentially outweighing those attributable to the cash increase.

Figure 35, TANF applications December 2017 – April 2020



As shown in Figure 35, an expected significant increase in applications due to the benefit change would mean that all dots (representing number of applications in a given month) would fall within the gray area. However, as shown in the visual, as well as in Table 7, there are both increases and decreases in applications within the same time period that fall outside of the expected range.



Table 7: TANF applications December 2017 – April 2020

Date	Time	Treatment	Interaction	Applications
Jan 2018	1	0	0	2549
Feb 2018	2	0	0	1937
Mar 2018	3	0	0	2011
Apr 2018	4	0	0	2091
May 2018	5	0	0	2706
Jun 2018	6	0	0	2701
Jul 2018	7	0	0	2796
Aug 2018	8	0	0	3236
Sep 2018	9	0	0	2970
Oct 2018	10	0	0	3374
Nov 2018	11	1	11	2924
Dec 2018	12	1	12	2903
Jan 2019	13	1	13	4034
Feb 2019	14	1	14	2527
Mar 2019	15	1	15	2918
Apr 2019	16	1	16	3157
May 2019	17	1	17	3752
Jun 2019	18	1	18	3356
Jul 2019	19	1	19	3671
Aug 2019	20	1	20	3721
Sep 2019	21	1	21	3634
Oct 2019	22	1	22	3894
Nov 2019	23	1	23	3596
Dec 2019	24	1	24	3271
Jan 2020	25	1	25	3555
Feb 2020	26	1	26	2808
Mar 2020	27	1	27	2739

Figure 36: ITSA regression model, TANF applications from December 2017 – April 2020

Variable	Estimate	Std. Error	p-value	95% CI
(Intercept)	1874.07	281.42	0.000	(1291.90 to 2456.23)
Time	138.73	45.36	0.006	(44.91 to 232.56)
Treatment	1272.34	489.23	0.016	(260.30 to 2284.38)
Interaction	-129.53	49.73	0.016	(-232.41 to 26.66)

There was not a significant change in enrollment following the 2018 cash increase. In Figure 36, we show the ITS regression model findings. From 2018 to 2019, the treatment coefficient is positive (1272 people) and significant ( $p=.016$ ), indicating that there was, in fact, an initial increase in TANF applications after November 2018 that lasted until around July 2019. However, from November 2018 – March 2020, there was a significant ( $p=.016$ ) but not meaningful (130 people) decrease in applications. The initial boost to enrollment died down over time. When researchers explored this effect by racial groups (Appendix 2), change in enrollment was non-significant among groups.

Researchers’ interpretation of this data is that more people did initially apply and enroll after the cash increase, but without meaningfully changing the TANF process, that higher level of applications could not be sustained. Additionally, in 2018 the WRAP was implemented within IDHS, which may have made initial eligibility more challenging for TANF customers. As discussed by the RAB and then shared in the interviews,

the increase in TANF cash amount was not advertised broadly, so it would not necessarily be expected to bring in new TANF customers. Lastly, based on interviews, the 2018 cash increase was too small to be meaningful. When people did notice the increase, they referenced smaller amounts than they should have received based on the adjustment. It is possible that people who received the increase were sanctioned at the time and so the increase was less meaningful.

While many interviewees did reference that the cash was critical to basic life needs, including paying rent, buying diapers, and other necessities, many interviewees also said the amount was too low to really help them move ahead.

When TANF caseworkers were asked if they thought that more of the block grant should be spent on TANF cash assistance as opposed to the other categories, most respondents did not think the amount should change, as shown in Figure 37.

*Figure 37: TANF caseworker perspectives on how the TANF block grant should be allocated, based on 2018 block grant allocations*

Category	Mean Change	Median Change	Standard Deviation	Takeaway
Administration (n=510)	- 0.1	0	5.3	No change to amount
Cash Assistance (n=529)	9.8	1	17.4	Slight increase to amount
Childcare (n=525)	- 27.9	- 20	26.3	Decrease amount
Work Activities (n=522)	8.2	5	9.5	Increase amount
Work Support and Services (n=523)	10.2	9	10.5	Increase amount

Why might TANF caseworkers not want to increase the cash amount, at least within the current block grant amount? It might be that, given the major shortages in workforce support and the strict work requirements for the TANF program, TANF caseworkers believe workforce support should be prioritized over cash assistance.

“Being in a rural county we have little to no resources for getting help with work experience sites in our area, transportation or even classes for parenting... We really need to have someone come and go out into the community to talk to businesses, etc. and see if they are willing to help some of our clients with obtaining some job skills and be a work experience job site. Most businesses I speak to they do not want to help.”

**(TANF caseworker, IDHS Region 4)**

Prioritizing workforce support over cash, however, also feeds into the narrative around deservedness and that it is better for TANF customers to work to earn cash assistance, rather than to unconditionally support families living in extreme poverty.

Another major issue raised in the interviews was that the cash amount that someone received depended on enrollment in SNAP or unemployment insurance as well. While outside of the scope of this question and project, it is worth mentioning here because it also relates to the lack of interagency coordination between IDHS, HFS, and IDHS. Many interviewees talked about the effects of changing monthly cash amounts dependent particularly on whether they were also receiving SNAP or unemployment, or conversely that their SNAP would be reduced when they started receiving TANF. In Illinois, a full TANF amount still leaves a family at 30-39% below the federal poverty line. Therefore, a family that is receiving TANF may also need to receive SNAP and other supports to make ends meet and ultimately achieve economic stability. Instead, the current system is consistently trying to ensure that a family doesn't receive 'too much.' This may lead to a vicious cycle where it becomes more challenging for families to reach a point of stability.

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# Findings

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Overall, there are seven key takeaways from this study. Each of the key findings will be summarized here and include specific policy recommendations—either federal or state—to address them.

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## *Key finding 1:*

Less than two-thirds of estimated eligible families with children under 5 were enrolled in TANF in 2018 (62%) and 2019 (63%). Potential barriers are explored throughout the report but are rooted in structural inequities, leading to constructs of deservedness on who should receive cash. Deservedness influences the state implementation of federal TANF policy, the process of implementing TANF, and the ecosystem in which TANF is implemented.

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## Key finding 2:

A higher proportion of eligible Black families are enrolled in TANF as compared to other racial groups in Illinois. Around 90% of Black families in 2018 and 2019 who were eligible for TANF were enrolled in TANF as compared to around 44% of White families, 28% of Multiracial families and 15% of Asian families. We saw the biggest gap between TANF enrollment and eligibility among White and Asian families in Illinois, even when controlling for geography. One interpretation of these results is that this is indicative of the racial wealth gap in America. It may be that while there are White families who are eligible for TANF, they are not enrolling because they have other sources of support or income outside of their family unit. Hamilton et al. found that typically, White households living near the poverty line have about \$18,000 in wealth, whereas Black households living near the poverty line have \$0 in wealth.<sup>50</sup> Additionally, White families may have more economically stable social support networks as compared to Black families because of this racial wealth divide. While both Black and White families who are eligible for TANF are experiencing poverty from an income perspective, wealth is not a factor in TANF eligibility in Illinois. Another possibility is that there is more stigma surrounding TANF among White families, specifically due to racialized stereotypes such as the ‘welfare queen.’ Stuber & Kronebusch found that there is more stigma associated with TANF as compared to Medicaid, related to stereotypes rooted within the racist roots of TANF. White families may be less likely to apply for cash assistance that they truly need, related to racialized stigma surrounding TANF.<sup>51</sup>

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## Key finding 3:

Black families are disproportionately sanctioned as compared to other racial groups in Illinois. Qualitatively – both in interviews with TANF customers and with IDHS staff members, we heard a consistent thread of racialized deservedness, which underlies this difference in sanctioning. Black families enrolled in TANF in 2018-2019 were 111% more likely to be sanctioned as compared to White families, and specifically sanctioned for child support compliance reasons (50% vs. 34% in 2019). Essentially, regardless of the race of the caseworker, Black low-income families are thought to be ‘less-deserving’ of cash assistance due to ingrained stereotypes like the ‘welfare queen’ and, because of that, may experience more sanctions and less grace when faced with the complex, complicated and punitive TANF system. Importantly, while denials are more of an automated process, the sanctioning process allows for much more caseworker discretion. This could allow internal biases related to TANF customer deservedness of cash to influence sanction application.

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## Key finding 4:

Because of sanctioning and the child support pass-through policy, many Black families are not receiving the full cash amount to which they are entitled. Child support compliance is a major barrier for many families receiving TANF. Across 2018-2019 around 42% of Black families who had received a sanction received a sanction for child support non-compliance, whereas only around 30% of White families who were sanctioned were sanctioned for child support non-compliance. Not only can compliance be unsafe or uncomfortable for many TANF customers, but because the bulk of child support paid by non-custodial parents goes to the State rather than the customer and the children it is intended to support, there is little benefit to TANF customers. In Illinois, if a family is receiving TANF and the non-custodial father is paying child support, the state will pass through \$100 of that payment each month for one child, and \$200 for two or more children. Tying basic cash assistance to child support is steeped in racism and stereotypes around Black men not supporting families. In reality, most interviewees either did not think that it was safe to pursue child support or that their child's dad was in an economic position to provide. He often was supporting when he could or doing so in other ways, such as providing childcare, and forcing him to pay child support would only serve to worsen the co-parenting relationship; this has also been supported in the literature.<sup>52</sup>

Some studies have shown that there are no differences in involvement among Black and White non-custodial fathers and that Black fathers may be more likely to have contact with children than White fathers.<sup>53</sup> Forcing child support payments on families who may have other arrangements, such as fathers providing childcare, also directly contradicts the TANF goal of supporting two-parent households.

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## *Key finding 5:*

The IDHS staffing structure and the lack of interagency coordination compounds this already bureaucratic process by removing the human/personal connection from the process. Both interviewees and caseworkers talked about the WRAP as problematic. From the customer perspective, it means feeling like ‘just a number’ and that their life circumstance is not necessarily considered in decision-making around sanctioning. If a customer receives correspondence from one caseworker, they cannot contact them directly, which can add to a feeling of disconnect and powerlessness. Lastly, there is bureaucracy within and across State of Illinois agencies. Not only are TANF customers often unaware of the potential financial implications of enrolling in multiple programs, particularly TANF and SNAP, but TANF caseworkers are often unaware of the connection across systems. Additionally, TANF caseworkers reported having low knowledge of services and programs within and outside of IDHS that might be useful to their customers.

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## *Key finding 6:*

The implementation of TANF should reflect the complex challenges that customers face and seek to remove barriers to enrolling in and maintaining TANF. The bureaucracy of TANF and the complexity of the interagency coordination is a barrier both to enrolling in TANF and to maintaining TANF benefits. Across all sanction reasons, 40% and 38% of sanctions were for bureaucracy-related reasons in 2018 and 2019, respectively, including missed appointments or missing signatures. The current system does not seem to be designed with the complexities of poverty in mind. The individuals whom we interviewed were all facing tremendous financial burdens and often housing instability. While cash was important, the bureaucratic system that often required in-person meetings and a lot of paperwork was not created to really support families living in extreme poverty. Rather than taking the view that many families might need more grace and flexibility to comply with TANF, both the design and implementation of the policy take a more punitive approach. Interviewees shared that they tried to stay on top of the administrative requirements but they would receive letters from IDHS requesting meetings on dates that had passed, either due to late sending or delayed mail.

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## *Key finding 7:*

The 2018 increase of the TANF cash amount did not increase TANF enrollment in Illinois. In 2018, Illinois passed a bill to raise the TANF cash amount up to 30% of the federal poverty line. While this was a step in the right direction, it does not seem like the amount was enough or meaningful to encourage more enrollment in TANF. This might be why the individuals we interviewed did not notice a difference when the cash amount changed in 2018. Interviewees shared that the cash amount received was too low for families to save and achieve any type of financial stability or mobility. They may have been able to pay rent during the months that they were receiving TANF and buy food with SNAP and perhaps even become employed. However, TANF career pathways often steer customers towards low-wage jobs with minimal security that pay just enough so that the family becomes ineligible for TANF. However, as one interviewee shared with us, as soon as she lost her job, her housing was immediately insecure and she needed to enroll back in TANF. Several interviewees and caseworkers talked about education as being critical to improve mobility, but that TANF would not fully support families who are pursuing school past a GED. Cash assistance would be more impactful if it were enough to pull a family out of poverty, and if it were sustained long enough to support individuals either pursuing educational or vocational training pathways to increase mobility or seeking to supplant a low-wage job to provide a safety net.



# Policy Recommendations

## Federal:

Our overarching recommendation is to move away from highly restrictive, punitive cash assistance systems and towards a system intended to help families thrive. Such a system would recognize that families at the poverty line are also in need of cash assistance and often for a more sustained period beyond 60 months. The aim of a cash assistance system would be economic security, not the other value-based outcomes included within TANF, thereby removing the need for child support compliance or work requirements.

Guaranteed income is an alternative with a growing evidence base. Guaranteed income would provide cash with no strings attached to families who need it most. Years of research have shown that people receiving unconditional cash gain economic security and fare better on a host of other health and well-being measures. When parents receive cash without the added bureaucracy, requirements, and punitive sanctions associated with programs like TANF, it provides people with more agency and choice and it creates a system that trusts that parents know how best to support themselves and their children.

1. **Restructure the TANF block grant so that cash assistance is prioritized and sustains its value.** Establish a federal minimum benefit amount, require states to establish a policy standard that intentionally uses TANF-related dollars to expand and increase access, and index TANF funding to inflation to ensure the program is more responsive to economic downturns.
2. **Eliminate work requirements and instead make participation in work programs voluntary.** Administrating agencies and service providers should integrate individualized service plans that connect people to housing, health and/or mental health services, pathways to economic stability, and resources to address immediate crises in an order of priority that makes sense to families.
3. **Remove child support compliance requirements.** The use of child support cooperation requirements adds an additional burden both for the families and the administrating agency. Shifting away from this compliance requirement is an opportunity for child support administration to stand as a useful tool that benefits families. The use of welfare cost recovery through child support cooperation to drive profit for public benefits administration is an outdated and an institutionally racist operating model that takes away money from families that are already struggling to achieve economic stability.

# Policy Recommendations

4. Bar states from utilizing sanctions that either reduce benefit amounts or eliminate cash assistance altogether.
5. Remove the 60-month time limit to acknowledge the complex and unique circumstances that force families to remain in poverty. Limiting a family's access to vital resources with an arbitrary number is a disservice to families working through multiple barriers to economic stability.

## State:

Overhauling the cash assistance system in Illinois would require a federal change. However, states have a lot of latitude in how they implement TANF or an alternate cash assistance program. The following recommendations focus on state implementation.

**IDHS and HFS should collaborate to create a customer-centered service delivery model.** This model should shift away from the current IDHS staffing structure, the WRAP, which has perhaps streamlined tasks but has also removed the customer-caseworker relationships from the case manager and customer perspective. A customer-centered service delivery model would also include a peer advocate/system navigator position—like **Simone!**—to support clients' navigation through agencies and services and answer their questions. This position would be like a patient navigator position with healthcare settings, for example, which has shown to increase satisfaction and improve patient outcomes.<sup>54 55</sup> Investing in a position like this could not only better support TANF customers facing complex challenges but also save costs over time by connecting TANF customers to support and services within their community and across State agencies. Importantly, in order to be effective, this position would need to have enough power within the IDHS staffing structure to advocate for customers.

Implementing a customer-centered model in program administration also requires trauma-informed practice

and anti-racism training for caseworkers and support for caseworkers. This cultural shift in TANF administration would reinforce the value of customer choice, supporting effective and optional work programs, ensuring access and additional resources, and recognizing the role that stress and trauma plays in families' lives. TANF staff should provide comprehensive support and flexibility for families to address immediate crises. This may require alternatives to "work first" plans and instead connection to mental health services, housing stability, or additional support through childcare and/or access to transportation.

A customer-centered model would also rely on text messaging and other forms of technology to better communicate with customers. Postal mail is largely unreliable and contributes to sanctions through missed communications and appointments. Text messaging to remind customers of appointments and give them an option to cancel and give a reason would streamline the application and redetermination process.

**Increase the TANF cash amount.** The state has total flexibility in setting the benefit amount for TANF cash assistance, yet in IL, the benefit remains far below an amount where families would be able to adequately meet their most basic needs. The current grant amount is 30% of the Federal Poverty Level (\$549 for a family of 3).<sup>56</sup> The TANF cash grant amount should be increased to at least 50% of the Federal Poverty Level to ensure that families receiving assistance are not living in extreme poverty, and as a specific policy measure to address the Black-White wealth gap. The state should make a meaningful increase where a recipient is able to support themselves and their families.

Housing is often the single largest expense for families with children and for families receiving TANF; even the most modest rental housing is unaffordable. The average median rent for a 1-bedroom apartment in nearly every county in Illinois is more than the maximum TANF grant amount for a family of three.<sup>58</sup> Only a small fraction of families receiving TANF receive housing assistance through HUD. Illinois should follow the lead of states like Maine and Minnesota that boost their TANF cash grants with a housing supplement to help make up the difference between the cash grant amount and rent.

**TANF families should receive the full amount of child support paid by the non-custodial parent.** National research finds that, on average, child support contributes to 40% of family income among poor custodial families receiving child support. Without child support, child poverty increases by 4.4%.<sup>59</sup> Illinois collects on average between 30 and 50 million dollars annually in child support on behalf of families receiving TANF. Because of the PRWORA, the state is required to send a third of the funds back to the federal government and then permitted to retain the remainder. For TANF families that are hesitant to engage with child support enforcement, they are faced with the choice of receiving a fraction of the funds collected (14 cents on the dollar) and dealing with the possible strain on the relationship with their child's other parent if they are unable to pay and become entangled with law enforcement. The other choice is to forego TANF, child support, and navigate survival without the needed funds. For families living in poverty, support may not always present itself as financial—the non-custodial parent may offer childcare when the custodial parent is working or at school or provide other

nonfinancial support to the families. Other families may also be two-parent households, so putting the other parent on child support does not make sense for the family.

If the PRWORA's intention is to ensure that non-custodial parents, often the fathers, take responsibility and provide financially for their children, the child support mandate stands in opposition to this intended goal. Not only are the funds collected by the state not going toward supporting the families, but it also often causes a rift where the non-custodial parent—who may have been informally helping to support the household—is now less likely to engage with their children because they are unable to meet the child support obligation. These parents are more likely to have encounters with the criminal legal system. For non-custodial parents who are incarcerated, child support obligations continue to accumulate while incarcerated. When parents return home, they are faced with large arrearages and limited employment, leading to higher rates of recidivism.<sup>60</sup>

It is an unending cycle for the members of the family, without a gateway out of poverty. Custodial parents should have the autonomy to determine if child support collection and enforcement is in the best interest of their children and families. If a family qualifies for TANF and the non-custodial parents are required to pay child support, 100 percent of funds should go towards supporting their children.

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# Conclusion

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Race influences which families in Illinois are more likely to be enrolled in TANF, which families are more likely to be sanctioned, and the sanctions that a family is more likely to receive. Only around 60% of eligible families with young children were enrolled on TANF in 2018-2019, and White families are less likely to be enrolled as compared to Black families. TANF is the only direct cash assistance program for very low-income families in the US, but the process for not only obtaining TANF but also maintaining the full cash amount is arduous and complex. Additionally, the racist roots of TANF<sup>xiv</sup> have contributed to the system – and individual caseworkers questioning who actually deserves cash assistance. The policy, the implementation process, and the ecosystem act as barriers for families with young children to access TANF, and particularly for Black families, to maintain the full cash benefits. In particular, the bureaucracy of TANF is a barrier for all families with complex social needs. Child support compliance is a particular barrier for Black families, leading to sanctioning for non-compliance. Even if an individual does want to pursue child support, families who are receiving TANF would not receive the full child support amount due to the pass-through policy and the state retaining the majority of the child support paid by non-custodial parents. Cash assistance can be a major lifeline for many families living in extreme poverty, and it should not be made so difficult to receive or maintain. If the goal of the TANF cash

assistance is to support families to reach self-sufficiency, then the barriers identified in this report must be addressed, and the well-being and economic stability of families and children – rather than paperwork and stringent requirements – should be prioritized.

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<sup>xiv</sup> Floyd, I. (2020). Cash Assistance Should Reach Millions More Families <https://www.cbpp.org/research/family-income-support/tanf-policies-reflect-racist-legacy-of-cash-assistance>

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# Appendices

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# Appendix 1: Methods

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Below is more detail on each of the methods included in this study.

## Qualitative Interviews

Semi-structured individual interview guides and informed consent forms were developed in partnership with the RAB. Recruitment plans for Cook County were developed in partnership with CCH and the RAB. Inclusion criteria included: 18+; families with at least one child between 0-4; have applied for TANF at least once in the past 3 years; currently living in and applied for TANF while living in Illinois. Recruitment efforts focused on existing CCH and Heartland Alliance partners, coalitions affiliated with CCH, and IDHS offices. All interviews were conducted on Zoom during October 2020 – January 2021. Southern Illinois interview recruitment began in Spring of 2021, due to COVID-19 precautions. Inclusion criteria for Southern Illinois organizations were broader than Cook County due to anticipated recruitment challenges. For Southern Illinois, community-based providers who refer clients to TANF were also included in the study, both as interviewees and as contacts for TANF applicants. Potential partners were recruited from IDHS lists of organizations that receive homelessness prevention funding, through the Interagency Council on Homelessness, and through IMPACT's and CCH's existing relationships. All organizations outside of Cook County were contacted and a voicemail describing the study was left, and/or a follow-up email was sent out. Recruitment letters were also sent out to organizations that were part of the Illinois Interagency Council on Homelessness. Interviews in Southern Illinois were either in-person or virtual

and either individual or group. All interviews lasted around 60 minutes, and participants were compensated \$30 for their time. Two interviews in Cook County were discarded due to eligibility concerns that were not identified in the screening process. The full research team reviewed the transcripts and determined that those interviews were not eligible for analysis.

Audio files, either from Zoom or an audio recorder were exported and uploaded to Temi for transcription. All transcripts were edited in Temi for meaning and clarity. Transcripts were then imported into Dedoose software. RAB Members conducted thematic data analysis in collaboration with the Social IMPACT Research Team. Prior to conducting the Thematic Data Analysis, RAB members underwent a six hour (over the course of 3 remote sessions) intensive TDA training session with the support of a Social IMPACT Developed Handbook on Thematic Data Analysis. The Handbook review processes for conducting thematic data analysis including codebook development, best practices for interview coding, and step by step guide on Thematic Data Analysis. RAB members then co-developed and reviewed the codebook used for this study's thematic data analysis. RAB members also coded interviews with the support of IMPACT staff. Qualitative coding software (Dedoose) was used to apply codes and identify agreement in code application. RAB members, Social IMPACT staff, and TANF Policy experts from Heartland Alliance and Chicago Coalition for the Homeless gathered for an onsite Thematic Data Analysis session at CCH headquarters in Chicago. IMPACT

led a review of qualitative analysis and TDA methods with RAB members and Policy Experts. IMPACT proceeded the methods review with a qualitative data Mind Mapping process using postcards with the codes applied across interviews as well as the frequency that the codes were applied to help RAB and policy experts identify patterns of experiences across interviews. RAB and Policy experts then collaborated to map out the collective experiences of TANF interview participants in order to determine categorical groups and overarching themes emerging from interviews.

The mind map was then used to identify thematic barriers to TANF along with definitions for each theme. RAB members identified categorical components that emerged from the qualitative data. IMPACT staff developed themes and corresponding theme definitions that were reviewed and approved by the RAB.

### Limitations

Interviews in Cook County were conducted virtually due to the COVID-19 pandemic which may have affected trust-building. However, we found interviewees very willing to share experiences, probably largely due to the partnership with RAB as co-interviewers. Other limitations included needing to lean heavily on relationships due to the COVID-19 pandemic; other ways of recruitment such as flyers for example would be less relevant. For this reason it is possible that the interviewees we recruited were more likely to be experiencing homelessness, given the missions of our respective organizations (Heartland Alliance, CCH). However, given the income limit for TANF, most TANF customers are facing extreme poverty and so experiences of homelessness or housing instability are unlikely to be rare. Lastly, we would have liked to be able to recruit a broader sample of participants across Southern and Central Illinois, but challenges with COVID-19 made recruitment more difficult outside of Cook County, so we

relied on partner organizations who were willing to support recruiting multiple participants. Lastly, overall while the sample of 19 was not large, we did reach salience of themes even across geographic areas and therefore think it was an adequate sample size.

### IDHS Caseworker Survey

The majority of survey questions were either designed as categorical or re-coded into categorical buckets (i.e. 'years working at TANF'). Categorical questions included nominal (respondent characteristics), ordinal (Likert scales) and dichotomous (barrier, yes/no). While the survey included 5-point Likert scales, IMPACT combined categories in the analysis to develop 3-category frequencies to better group and visualize differences of opinion or perspectives on a survey question.

Researchers focused many of the questions on achieving 'self-sufficiency', a concept that should be familiar to TANF caseworkers as self-sufficiency is identified as a TANF outcome in the IDHSTANF staff employee handbook. While there is disagreement about whether self-sufficiency as an outcome is achievable through TANF, if self-sufficiency is the purpose of the program, then it made sense to frame questions around achieving that outcome.

The survey was released via CheckMarket, an online survey system, to the entire TANF workforce (N = 3309) in February, 2021 and stayed open for 4 weeks. IDHSTANF leadership sent out an email to all staff to notify them of the survey and also uploaded the survey link to the IDHS staff portal. Reminders were sent out regularly, and staff were notified of regional response rates to boost participation. Staff were informed that the office with the highest response rate would receive a \$150 gift certificate to the community-based organization of their choice.

The survey specified in the question framing when we wanted respondents to think about pre-COVID-19 as opposed to the current COVID-19 reality. Frequencies were calculated across responses, and IMPACT produced crosstabs of response items by region. Researchers weighted survey responses by office response rates to account for different sized offices and response numbers. Researchers calculated the proportions of staff in each region. Using raking, researchers were able to create weights based on the IDHS regional staff proportions. The weights aligned the survey sample population to IDHS's staff population.

Each question also included a 'this is not a part of my job role (N/A)' response. Researchers analyzed responses for all respondents (inclusive of N/A) with a second analysis of responses for whom the question is relevant (excludes N/A). All data were analyzed using R. Open survey responses were analyzed using thematic data analysis with Dedoose. A codebook was developed and vetted by the RAB and used to organize and analyze data. 25% of the data were double-coded to ensure accuracy. The codes were then themed and visualized as seen below.



## Limitations

There are several data limitations. The first is that there were technical issues releasing the survey. Soon after advertising and releasing the survey, it was discovered that the survey would time out after reaching the first matrix question, likely due to an IDHS firewall issue. After a week of trial and error, the survey was re-released. Because the firewall issue seemed to impact some browsers more than others, some of the surveys were able to be completed during that period while others were incomplete. Incomplete surveys were thrown out, because researchers assumed that people would retake the survey, whereas once IMPACT re-released the survey incomplete surveys were included because it was assumed that people would not retake the survey. Complete surveys were included.

Another limitation is that the majority of people who responded to the survey worked on TANF eligibility and fewer worked on continuing eligibility or maintenance of TANF. This probably makes sense based on the description of the WRAP, but this meant that some respondents did not feel able to respond to questions outside of TANF eligibility. There were major differences in regional response rates, as well as differences in office response rates within regions. Some of the offices within the same region are quite different in terms of size, resources, and community characteristics. Therefore, regional response rates are skewed by the offices with more responses. Researchers weighted based on region, but not based on office.

Lastly, the responses in general may not be reflective of the full universe of TANF caseworkers. The TANF caseworkers who responded may have been more motivated to respond to a survey for a variety of reasons including: dissatisfaction with TANF, heightened commitment to the TANF program, free time, among other reasons.

# IDHS Administrative data

## Data Collection/Data Sources

The IPUMS and IDHS administrative data was stored in a database accessed through R.

## IPUMS

American Community Survey microdata from IPUMS-USA from 2017 to 2019 was used to construct a universe of eligible families with young children (under 5) who were eligible for TANF. Five-year estimates were used to conduct a year-by-year analysis. Variables included in the data extract were: household income, individual earned income, number of dependents, age of household members, public assistance income, household relationships, and demographic characteristics.

Researchers computed the earned income of adults on a TANF case and compared their earned income to the poverty threshold for the given family size of the case. If the family's earned income was higher than 50% of the poverty line, they were excluded from the universe of TANF-eligible families. Then, researchers determined which TANF-eligible families had at least one child under 5, the population of interest for this study. Families without any children under 5 were excluded from the TANF family eligibility pool.

The unit of this study was at the applicant level; for IPUMS-USA, the head of household was used as a proxy for the applicant family. However, researchers wanted to include the family racial and ethnic composition and not just use the race

and ethnicity identified by the head of household. IMPACT examined how family members identified themselves. If family members identified as a different race or ethnicity than the head of household, the family was re-categorized as a multi-racial and/or multi-ethnic family.

There were some TANF ineligibility criteria which were not accounted for within the microdata data, such as:

- Anyone convicted of a Class X or Class 1 drug felony after 1996 is ineligible. The number of individuals with Class X or Class 1 felonies in Illinois is very small, estimated at roughly 7,000. The number of individuals represents a fraction of the sample especially when geography and demographics such as race/ethnicity and gender are considered.
- Anyone who violated parole or probation is ineligible. This exclusion only applies to current violations. Researchers would need current and up-to-date information on parole and probation violations, which was not available.
- Only citizens and non-citizen permanent residents are TANF-eligible. This is not asked in the American Community Survey and data on the percent of non-citizen permanent residents is not available.
- Researchers did not exclude people who may be ineligible for TANF because they exceeded the 60-month TANF time limit in Illinois. IMPACT was unable to estimate a discount rate from the IDHS administrative data because there is no code

capturing cancellations or denials for time limit-related reasons.

- Researchers could not disaggregate by county because the vast majority of Illinois counties are not represented independently in the microdata. Instead, individuals from counties with small populations are grouped into an anonymized category and given a code of 0. This is why the analysis could only be disaggregated by Cook County and Outside Cook County.

### Illinois Department of Human Service (IDHS), Administrative Data

IDHS provided de-identified, individual TANF recipient data on award amount, grant type (child only or family), race/ethnicity of recipients, gender, marital status, county of residence, number in household, living arrangement, language, earned income, unearned income type, date of birth, unearned income, primary language spoken, sanction, reason for sanction, start and end date of sanction, overpayment, amount reduced by sanction, exemption from work, and reason for denying TANF from November 2017 to July 2021. IDHS was unable to provide administrative data from 2008 to October 2017. Only data from 2018 and 2019 were used to answer research questions.

IDHS disaggregated data into three universes:

- Enrolled: clients enrolled on TANF
- Denied: initial applicants denied TANF
- Canceled: clients who lost their TANF for whatever reason

However, not all data elements listed above were provided for each universe. For example, researchers did not have language spoken for families in the denied universe.

Researchers found that families could be in one universe and then a new universe the next month. To capture the unique experiences across these universes for families, IMPACT decided not to combine them and deduplicate; instead, researchers look at the presence of families in each of the universes in any given year.

Only families with at least one child under 5 in 2018 or 2019 were included in the study. Since the unit of this study was the applicant, for the administrative researchers used case numbers as proxies for applicants. Similarly, IMPACT wanted to include all the individuals' racial and ethnic composition in a case. Researchers looked at how all individuals in the case identified themselves. If individuals identified as a different races or ethnicities, then the case was re-categorized as multi-racial and/or multi-ethnic.

Any individuals selecting unknown in one month, but selecting a race or ethnicity in another month, the unknown selections were re-coded to the race or ethnicity they selected. If individuals selected two different races, then their responses were re-categorized as multi-racial and if individuals selected multiple ethnicities, then their responses were re-categorized as multi-ethnic. Date, gender, case number, individual ID discrepancies in the data were brought to IDHS's attention and addressed. If errors could not be resolved, the observation was dropped. Lastly, some families moved from one county to another within a year, sometimes multiple times within the year. These cases were re-categorized as "movers."



## Data Analysis

All analysis was done using RStudio and R packages to run functions, such as statistical tests and regressions.

### Research Question 1a:

#### *Method:*

Researchers were interested in seeing whether the distribution of TANF-eligible families and families interacting with TANF (enrolled, denied, or canceled) were similar or different across race, ethnicity, and geography (i.e., families in Cook County and families outside Cook County). Using Chi-square Goodness-of-Fit test for each demographic characteristic researchers could test:

- Null hypothesis: The observed distribution of the variable matches the expected distribution.
- Alternative hypothesis: The observed distribution of the variable differs from the expected distribution across demographic characteristics (race, ethnicity, and geography).

#### *Limitations and other considerations:*

The tests were conducted after checking that the data met the assumptions of running the Chi-square Goodness-of-Fit tests: both variables were categorical at least 5 expected frequencies in each group of categorical variables. Before conducting the tests, the researchers removed families identifying as AIAN because there were no AIAN families in the eligible universe. When testing distributional differences across geography, “movers” and “unknown” were excluded from the sample.

The Census does not have a category for ‘Unknown’ ethnicities or race; therefore, it was not possible to estimate the gap between TANF eligible and TANF recipients for families whose ethnicities or race were not known.

The expected probabilities were constructed from the entire universe of TANF-eligible families. The observed counts reflect the actual TANF caseload and are not drawn from a random independent sample. The researchers do not know which families from the eligible actually engaged with TANF or not. There is potential for overlap between the expected and observed but we expect the effect to be minimal because the actual number of families engaging with TANF is much smaller compared to the eligible families.

### Research Question 1b:

#### *Method:*

Researchers were interested in seeing the probability of being denied or enrolled based on demographic characteristics in 2018 and 2019. Before running the logistical regression, researchers removed cases that were in both universes each year. Approximately 4,000 to 5,000 families were removed for both 2018 and 2019, which was about 6% of enrolled families and 3% of denied families. The researchers removed the overlapping families because they violated the assumption of exclusivity. Families categorized as “movers” and “unknown” were also excluded from the analysis because researchers wanted to see if geography increased or decreased a families’ chances of being denied or enrolled in TANF. Movers were moving from one county to another and often between Cook and outside Cook. The logit model used for this study:

$$\text{Enrollment} = \beta_0 + \beta_1 \text{RACE} + \beta_2 \text{GEOGRAPHY} + e$$

Enrollment (where 1= Enrolled and 0=Denied) is the dependent variable. RACE and GEOGRAPHY represent our control variables. RACE represents families’ racial composition: Black, American Indian/Alaskan Native (AIAN), Asian, Multiracial, White, and Unknown. GEOGRAPHY, groups families residing in Cook County and outside Cook County. Researchers controlled for these variables in the model because of evidence from prior studies demonstrating the role race and geography play in TANF sanctioning.

*Limitations and considerations:*

Before running the model, assumptions of a logistical regression were tested: outcome variable is binary, observations are binary, and sufficient sample size. Researchers assessed multicollinearity by computing the variance inflation factor (VIF). For both 2018 and 2019, the VIF value did not exceed 5 which would indicate a problematic amount of collinearity; and the test indicated low correlation. Only categorical variables are included in the model, meeting the assumption of linearity.

**Research Question 2a:**

*Method:*

The IDHS has a hierarchy of denial codes, meaning once the first code is assigned then subsequent codes are attached to explain the trigger code. There are 13 trigger denial codes:

- ELIGIBILITY DENIED
- APPLICATION WITHDRAWN

- CLIENT REQUESTED CANCELLATION
- EDG DID NOT PASS THE INITIAL ELIGIBILITY DETERMINATION TEST
- CERTIFICATION PERIOD ENDED
- APPLICANT ALREADY RECEIVING REQUESTED ASSISTANCE
- COUNTABLE INCOME INCREASED
- COUNTABLE INCOME DECREASED
- CANCELLATION DUE TO INCREASED EARNINGS FROM A NEW SOURCE OF EMPLOYMENT
- CANCELLATION DUE TO INCREASED EARNINGS FROM EXISTING EMPLOYER
- BENEFIT DECREASE DUE TO INCREASED EARNINGS FROM A NEW SOURCE OF EMPLOYMENT
- BENEFIT DECREASE DUE TO INCREASED EARNINGS FROM EXISTING EMPLOYER
- CLIENT SIGNATURE COULD NOT BE OBTAINED

To better understand what the trigger codes mean, researchers looked at the secondary codes for the top 5 codes and recoded them into groups based on input from the RAB, while keeping the other trigger codes the same. They were recoded into the following groups:

- Bureaucracy (4)- Applicant was unable to complete required documentation during the application.

- Deceased (2)- Applicant, or a dependent of the applicant is deceased.
- Enrolled (15)-Applicant is already enrolled but may not be receiving TANF because of a sanction or miscommunication.
- Incarcerated (1)-Applicant, or a dependent of the applicant is incarcerated.
- Ineligible (6)-Applicant or household members are not eligible.
- Non-compliance child support (1)-Failure of Applicant to comply with child support mandates or co-operation to establish paternity.
- Non-compliance activity (4)- Applicant was unable to meet or fulfill a required activity during the application.

These codes were not applied in isolation. IDHS staff applied multiple denial reasons to each applicant. For example, a case may have 3 different denial codes, but all three can be recoded as bureaucracy codes. See appendix for a complete list of codes and groupings.

Researchers wanted to see distributional differences across denial groupings if the denial groupings differed by demographic characteristics. Using Chi-square Test of Independence we researchers tested if certain groupings were disproportional applied by race, ethnicity, and geography; we researchers tested:

- Null hypothesis: There is no significant relationship between demographic characteristics and denial groupings; they are independent of each other.

- Alternative hypothesis: There is a significant relationship between demographic characteristics and denial groupings; they are dependent.

Researchers also learned from IDHS that denial codes are assigned by their IES system which assigns denial codes based on the information entered by caseworkers. Caseworkers did not assign denial codes.

*Limitations and considerations:*

Secondary codes that should have been suppressed were replaced by the trigger code. Researchers kept families that were denied TANF multiple times in 2018 and 2019 because they were a small subset of the sample. Approximately, 3% of families were denied multiple times in 2018; and 4% of families were denied multiple times in 2019. Also, IMPACT was interested in the frequency of codes and type of code.

Before running the statistical tests, Researchers ensured assumptions of the test were met: count data and categories are mutually exclusive. Families receiving more than one denial in a given year were removed for the statistical test.

**Research Question 2b:**

*Method:*

Interrupted time-series designs are structured to assess the effect of a point-in-time intervention on a single time series of data; in this case, the point-in-time intervention was the 2018 increase in TANF award amount. While it may be expected that higher award amounts would entice more people to TANF, in the interviews conducted prior to conducting the administrative data analysis, no one that the researchers interviewed were aware of the cash increase.

Therefore, researchers hypothesized that the cash increase alone would not lead to an increase in TANF enrollment. Anecdotally, Heartland Alliance caseworkers have reported that some people were losing access to other public benefits because the increased TANF award pushed them over income limits, so researchers hypothesized that there would be no change in enrollment or that enrollment would decrease. The general interrupted time-series model is:

$$Y_t = \beta_0 + \beta_1 T_t + \beta_2 X_t + \beta_3 T_t X_t + e_t$$

where  $T_t$  is the time before the intervention, before November 2018,  $Y$  is the number of applications,  $X_t$  is the dummy variable representing the pre- and post-intervention, and  $T_t X_t$  is the interaction term. The other terms are:  $\beta_0$ , the intercept or starting level of outcome variable;  $\beta_1$  represents the trajectory of the number of applications before the intervention is introduced;  $\beta_2$  represent the slope right after the intervention is introduced; and  $\beta_3$  represents the slope difference pre- and post-intervention.

Only new applications that were enrolled or denied from January 2018 to March 2020 were included in the sample. Researchers did not include data past March 2020 because of confounding factors, it would be difficult to attribute enrollment changes related to the COVID-19 pandemic enrollment and changes related to the cash increase.

**Limitation:**

Interrupted time-series models need to account for auto correlated data. Using Durbin Watson (DW) statistic the researchers tested for autocorrelation in residuals from the model 2. The value of 1.7 indicated no presence of autocorrelation. The interrupted time-series models did not account for seasonality because IMPACT did not have data from previous years to see seasonal patterns.

**Research Question 2c:**

**Method:**

There were approximately 27 sanction codes, to better understand how sanctions codes were being applied the researchers recoded them into groups with input from the RAB. They were recoded into the following groups:

- Bureaucracy (9)- Applicant was unable to meet or fulfill a required step during redetermination phase
- Non-compliance child support (7)- failure of Applicant to comply with child support mandates or co-operation to establish paternity
- Employment (6)- Applicant did not continue with employment mandate
- Responsibility and Services Plan (5) – Applicant was unable to meet fulfill requirements of their Responsibility and Services Plan

See appendix for entire list of sanction codes and groupings.

Researchers were interested in seeing the probability of being sanctioned based on demographic characteristics in 2018 and 2019 for families in the enrolled universe. Families categorized as “movers” and “unknown” were also excluded from the analysis because researchers wanted to see if geography increased or decreased a families’ chances of being sanctioned. The logit model used for this study:

$$\text{Sanction} = \beta_0 + \beta_1 \text{RACE} + \beta_2 \text{GEOGRAPHY} + e$$

Sanction/No sanction is the dependent variable; it is a dichotomous variable with the value equal to 1 if sanctioned at least once in the two-year period and 0 if never

sanctioned in the two-year period. RACE and GEOGRAPHY represent our control variables. RACE represents families' racial composition: Black, American Indian/Alaskan Native (AIAN), Asian, Multiracial, White, and Unknown. GEOGRAPHY, groups families residing in Cook County and outside Cook County. Researchers controlled for these variables in the model because of the evidence from prior studies demonstrating the role race and geography play in TANF sanctioning.

After assessing what demographic characteristics increased and decreased families' probability of being sanctioned, the distribution of sanction codes experienced by loss of TANF resulting from sanctions were examined. Looking only at the universe of families who had their TANF canceled because of sanctions within 2018 and 2019, researchers wanted to see distributional differences across sanction codes if the sanction codes differed by demographic characteristics. Using Row-wise Fisher tests, the researchers tested if certain codes were disproportionately affected by race; IMPACT tested:

- Null hypothesis: There is no significant difference between sanction codes across demographic characteristics
- Alternative hypothesis: There is significant differences between sanction codes across demographic characteristics (race and geography)

*Limitation:*

IMPACT used Row-wise Fisher test because more than 20% of cells had expected frequencies of less than 5. Before running the model, logistical regression assumptions were tested: outcome variable is binary, observations are mutually exclusive, and there was a sufficient sample size. Researchers assessed multicollinearity by computing the

variance inflation factor (VIF). The VIF value did not exceed 5 which would indicate a problematic amount of collinearity; and the test indicated low correlation. Only categorical variables are included the model meeting the assumption of linearity. Many families that lost TANF did not have a sanction reason listed, approximately 41% families in 2018 and 2019.

# Appendix 2: Code List

DENIAL CODE	Recode
Failure to provide required information within specified time frame	bureaucracy
Individual failed to cooperate with the mid-point report	bureaucracy
Certification period ended	bureaucracy
Failed residency requirement	bureaucracy
Individual not certified - deceased	deceased
Group not eligible - all individuals are deceased	deceased
Household needs increased	enrolled
Applicant already receiving requested assistance	enrolled
Household needs decreased	enrolled
Individual removed from the household	enrolled
Cancellation due to increased earnings from existing employer	enrolled
Cancellation due to increased earnings from a new source of employment	enrolled
Countable income increased	enrolled
Countable income decreased	enrolled
Sanction resulted in zero grant	enrolled
Non-cooperation with an activity requirement or employment and training	enrolled
Not eligible for reinstatement. Individual must reapply.	enrolled
Benefit decrease due to increased earnings from a new source of employment	enrolled
Benefit decrease due to increased earnings from existing employer	enrolled
Individual added to the household	enrolled
Recoupment amount added to the edg	enrolled

DENIAL CODE	RECODE
Individual is in jail	incarcerated
Net income exceeds the limit	income
Individual or group is not eligible for cash assistance. The individual(s) are not a dependent child, a caretaker	ineligible
No eligible members	ineligible
Individual not certified, applicant chose not to include	ineligible
Edg did not pass the initial eligibility determination test	ineligible
Eligibility denied	ineligible
Individual not certified, does not meet program requirement	ineligible
Failure to sign rsp	non-compliance activity
Missed appointment	non-compliance activity
Failure to attend required in-person interview	non-compliance activity
Client signature could not be obtained	non-compliance activity
Refusal to cooperate with child support	non-compliance child support

SANCTION CODE	RECODE
Did not provide information on background, education level, work history, and factors affecting employability or ability to meet program criteria (e.G., Health or family problems)	bureaucracy
Did not register with and appear for interviews through des	bureaucracy
Failed to appear for a scheduled meeting	bureaucracy
Failed to complete and provide verification of the required number of acceptable employer contacts every 30 days.	bureaucracy
Failed to provide verification of education/training activities, employability status, etc.	bureaucracy
Failed to respond to a job referral or suitable employment.	bureaucracy
Failed to respond to a written notice for a meeting.	bureaucracy
Failed to respond to job referrals	bureaucracy
Used an atm in a casino,liquor store, or retail establishment that provides adult entertainment	bureaucracy

SANCTION CODE	RECODE
You failed to complete the blood test that the court scheduled you to take without a valid reason.	Non-compliance child support
You failed to cooperate with your dhs caseworker in the establishment of paternity without a valid reason.	Non-compliance child support
You failed to return mail packet information to child support without a valid reason.	Non-compliance child support
You missed your court appointment without a valid reason.	Non-compliance child support
You missed your meeting with the child support lawyer without a valid reason.	Non-compliance child support
You missed your meeting with the child support worker without a valid reason.	on-compliance child support
You refused to sign the statement that the information you gave us about the father of your child was true and complete to the best of your knowledge, without good cause.	Non-compliance child support
Discontinued part-time employment.	employment
Failed to accept a bona fide offer of suitable employment	employment
Failed to continue employment	employment
Reduced employment	employment
Voluntarily quit a job	employment
Voluntarily reduced work hours to less than 30 hours per week	employment
Failed to accept child care, transportation, counseling, or other services you Need to reach your goals.	Responsibility and Services Plan
Failed to complete an activity in your plan.	Responsibility and Services Plan
Failed to cooperate with a mental health referral, assessment, or treatment plan.	Responsibility and Services Plan



SANCTION CODE	RECODE
Failed to cooperate with substance abuse treatment.	Responsibility and Services Plan
Failed to participate in a program activity.	Responsibility and Services Plan

# Appendix 3: Supplemental Visuals

Figure S1: Families type by race, eligibility, enrollment in 2018 and 2019

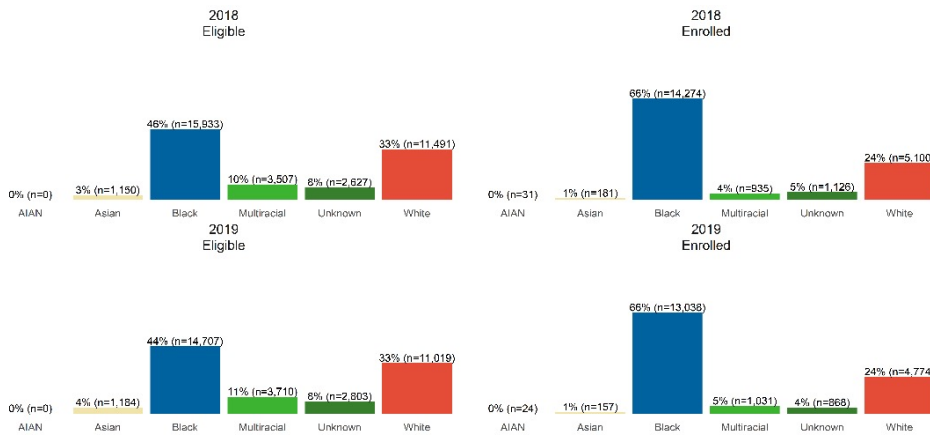


Figure S2: Families type by ethnicity, eligibility, enrollment in 2018 and 2019

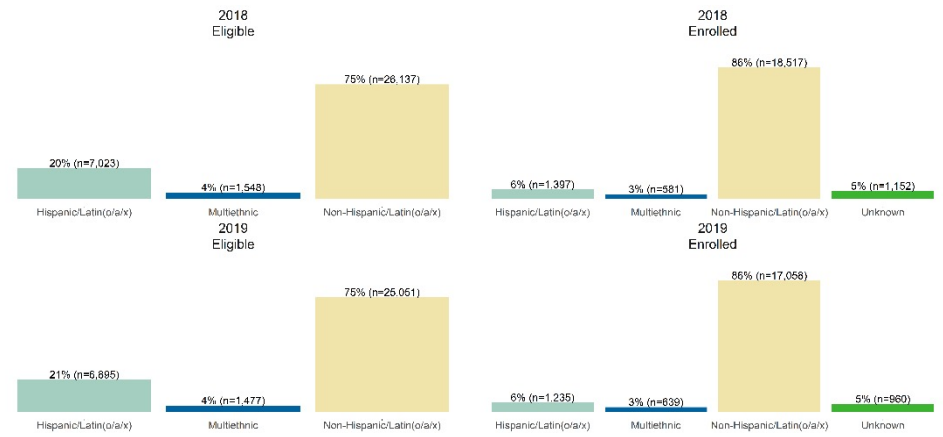


Figure S3: Families type by geography, eligibility, enrollment in 2018 and 2019

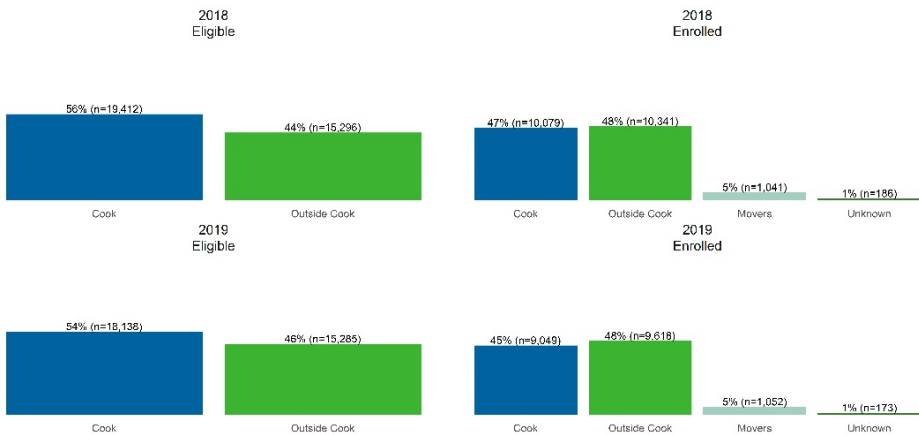


Figure S4: Family type enrolled in TANF by race

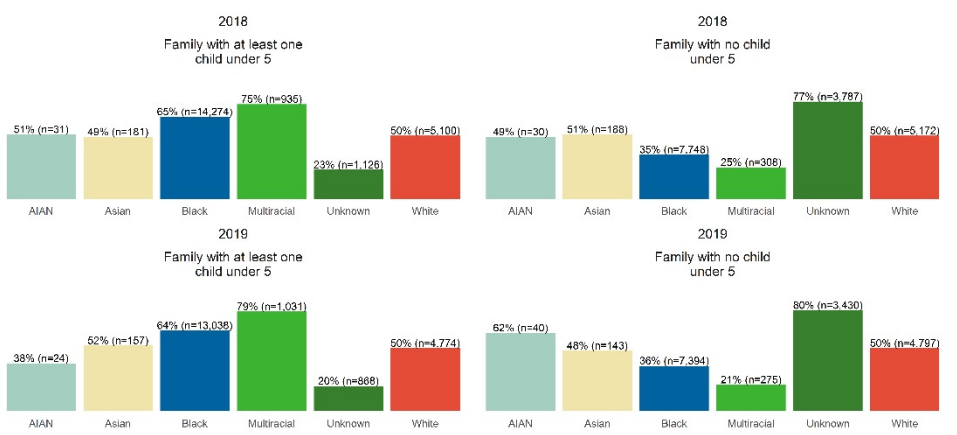


Figure S5: Family type enrolled in TANF by ethnicity

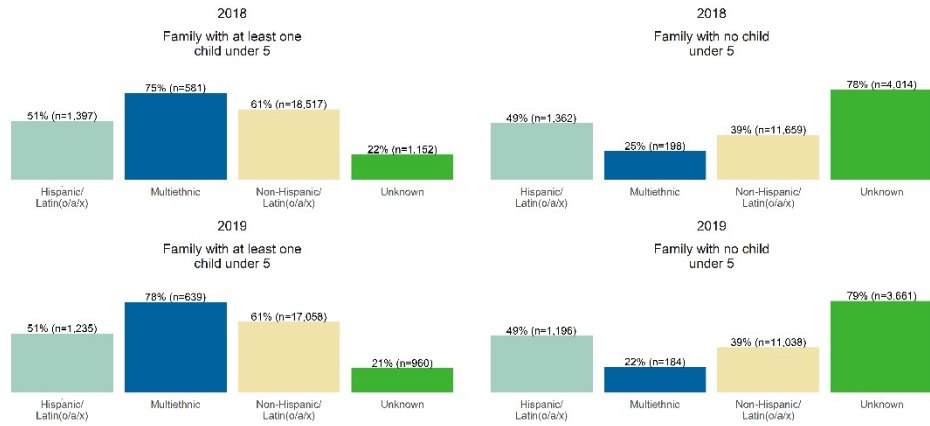


Figure S6: Family type enrolled in TANF by geography

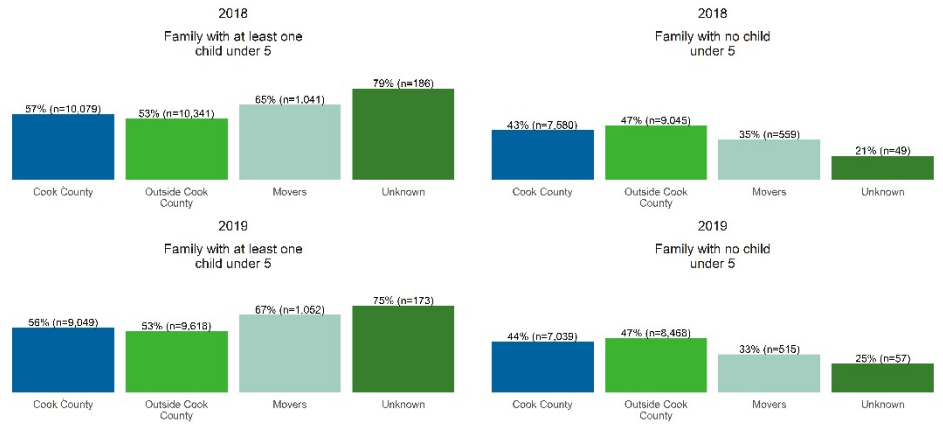


Figure S7: Family type experiencing TANF denials by race

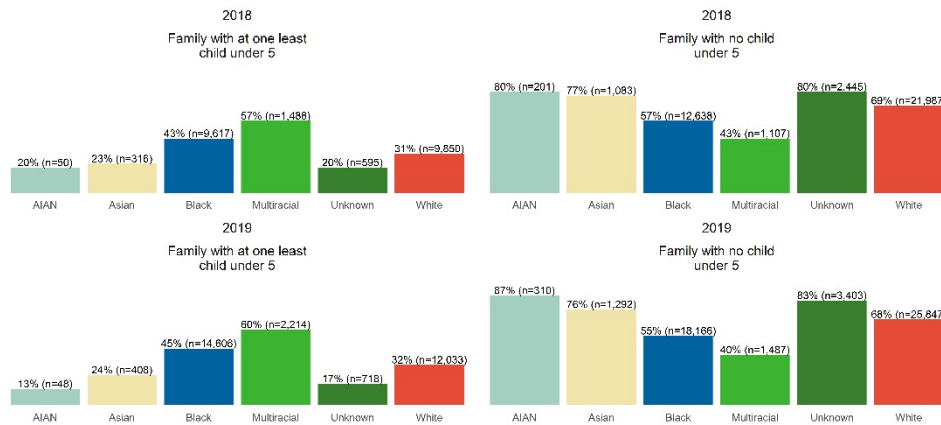


Figure S8: TANF denials by race for 2018 and 2019

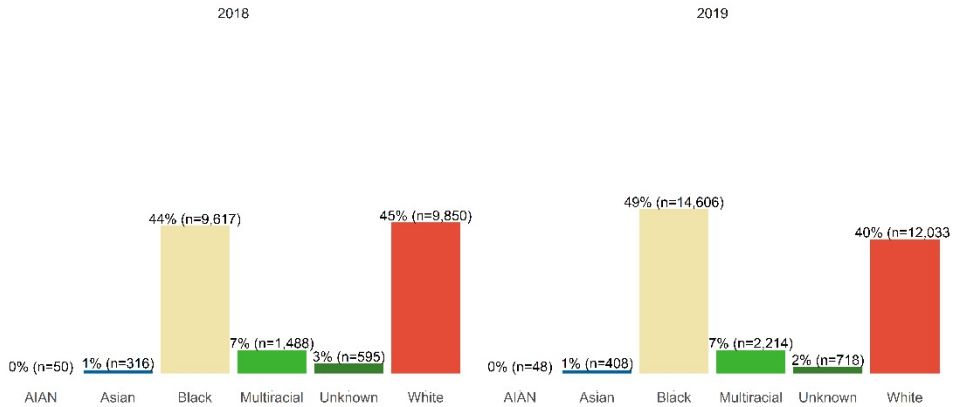


Figure S9: Family type experiencing TANF denials by ethnicity

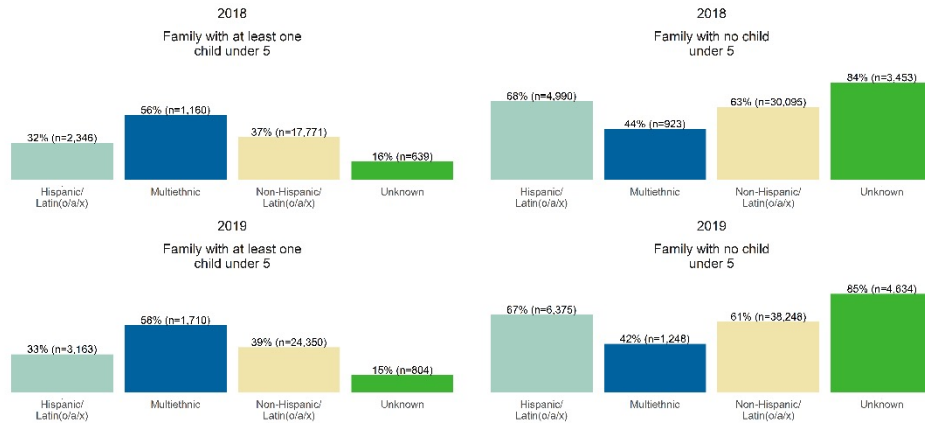


Figure S11: Family type experiencing TANF denials by geography

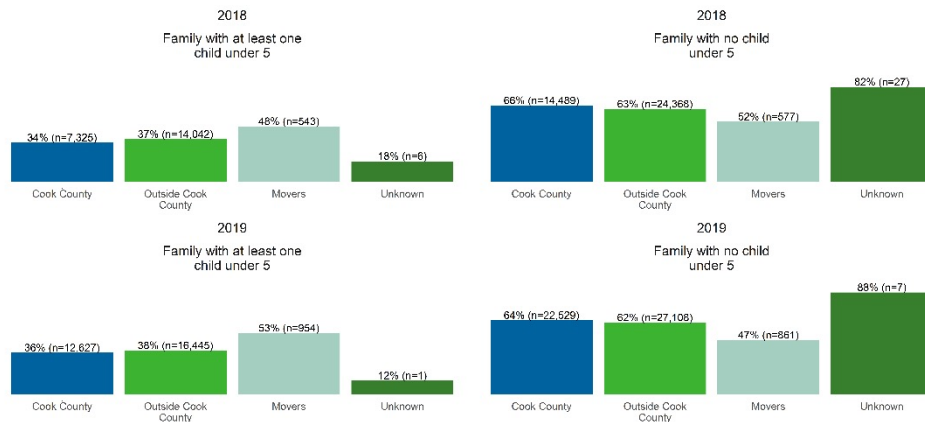


Figure S10: TANF denials by ethnicity for 2018 and 2019

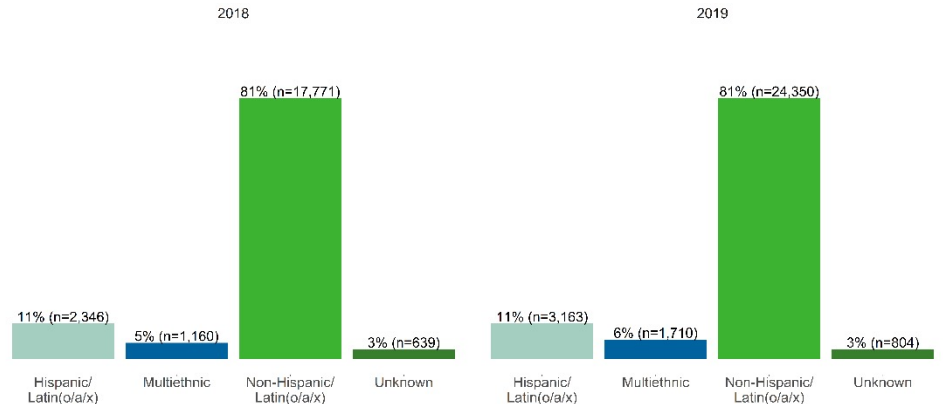


Figure S12: TANF denials by geography for 2018 and 2019

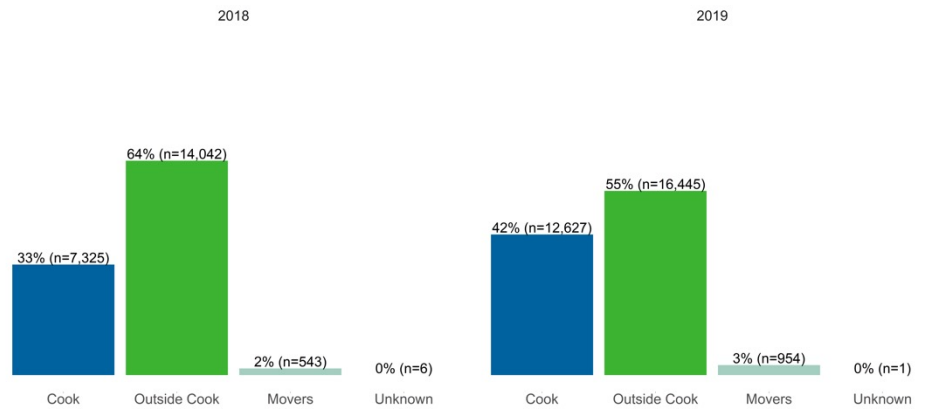


Figure S13: Top 3 trigger codes by race for 2018 and 2019

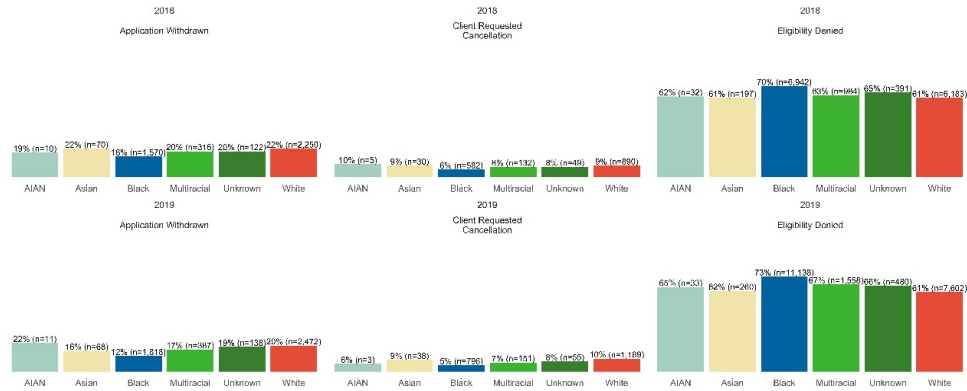


Figure S14: Top 3 trigger codes by ethnicity for 2018 and 2019

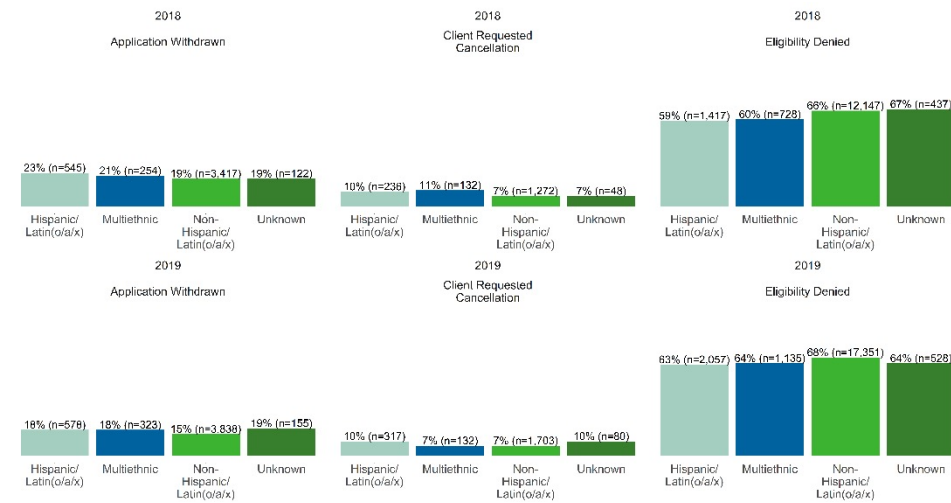
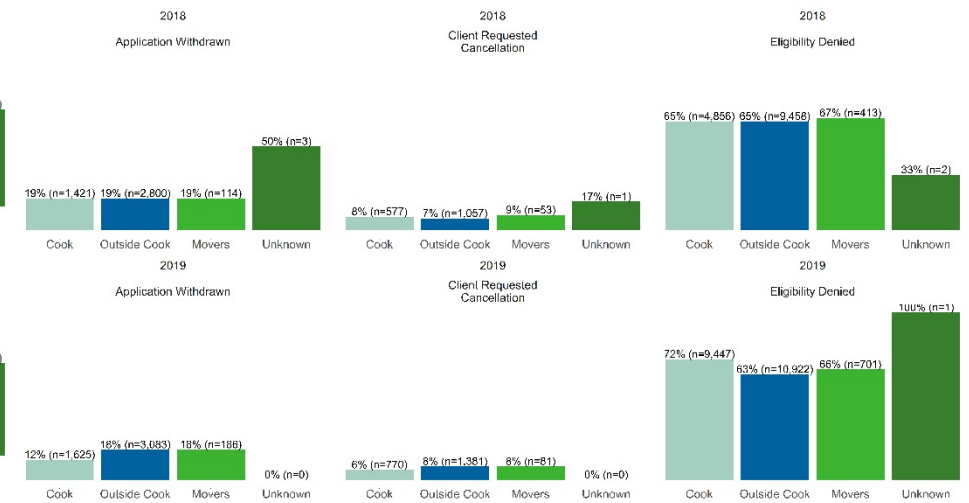


Figure S15: Top 3 trigger codes by geography for 2018 and 2019



Tables S1: Full count of trigger codes

Denial reason grouping	Denial code	2018	2019
Bureaucracy	Failure To Provide Required Information Within Specified Time Frame	98% (3,407)	97% (5,381)
Bureaucracy	Individual Failed To Cooperate With The Mid-Point Report	1% (51)	2% (135)
Bureaucracy	Certification Period Ended	0% (1)	0% (6)
Bureaucracy	Failed Residency Requirement	0% (0)	0% (0)
Deceased	Individual Not Certified - Deceased	100% (16)	100% (34)
Deceased	Group Not Eligible - All Individuals Are Deceased	0% (0)	0% (0)
Enrolled	Household Needs Increased	35% (438)	41% (731)
Enrolled	Applicant Already Receiving Requested Assistance	14% (176)	8% (150)
Enrolled	Household Needs Decreased	9% (110)	8% (147)
Enrolled	Individual Removed From The Household	1% (8)	0% (2)
Enrolled	Cancellation Due To Increased Earnings From Existing Employer	1% (8)	0% (3)
Enrolled	Cancellation Due To Increased Earnings From A New Source Of Employment	3% (35)	0% (6)
Enrolled	Countable Income Increased	3% (40)	5% (82)
Enrolled	Countable Income Decreased	1% (11)	1% (26)
Enrolled	Sanction Resulted In Zero Grant	0% (2)	0% (4)
Enrolled	Non-Cooperation With An Activity Requirement Or Employment And Training	0% (2)	0% (3)
Enrolled	Not Eligible For Reinstatement. Individual Must Reapply	0% (0)	2% (34)
Enrolled	Benefit Decrease Due To Increased Earnings From A New Source Of Employment	0% (2)	0% (2)
Enrolled	Benefit Decrease Due To Increased Earnings From Existing Employer	0% (0)	0% (1)
Enrolled	Individual Added To The Household	1% (8)	0% (2)
Enrolled	Recoupment Amount Added To The Edg	0% (0)	0% (0)

Incarcerated	Individual Is In Jail	100% (5)	100% (7)
Income	Net Income Exceeds The Limit	100% (410)	100% (612)
Ineligible	Individual Or Group Is Not Eligible For Cash Assistance. The Individual(S) Are Not A Dependent Child, A Caretaker	5% (312)	6% (584)
Ineligible	No Eligible Members	61% (4,144)	63% (6,325)
Ineligible	Individual Not Certified, Applicant Chose Not To Include	18% (1,224)	18% (1,776)
Ineligible	Edg Did Not Pass The Initial Eligibility Determination Test	15% (1,001)	12% (1,202)
Ineligible	Eligibility Denied	1% (48)	1% (92)
Ineligible	Individual Not Certified, Does Not Meet Program Requirement	0% (0)	0% (1)
Non-compliance activity	Failure To Sign Rsp	91% (11,555)	90% (15,173)
Non-compliance activity	Missed Appointment	9% (1,158)	10% (1,670)
Non-compliance activity	Failure To Attend Required In-Person Interview	0% (0)	0% (2)
Non-compliance activity	Client Signature Could Not Be Obtained	0% (0)	0% (0)
Non-compliance activity	Refusal To Cooperate With Child Support	100% (4)	100% (2)

Figure S16: Family type for TANF lost by race for 2018 and 2019

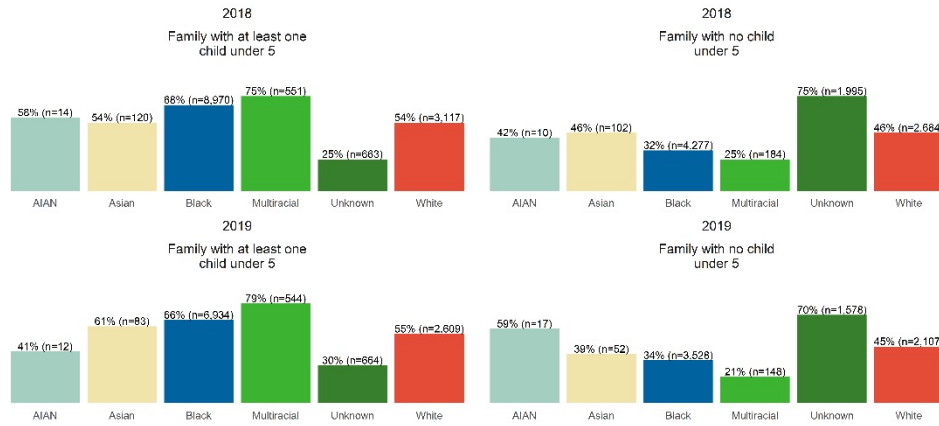


Figure S17: TANF cancelations by race for 2018 and 2019

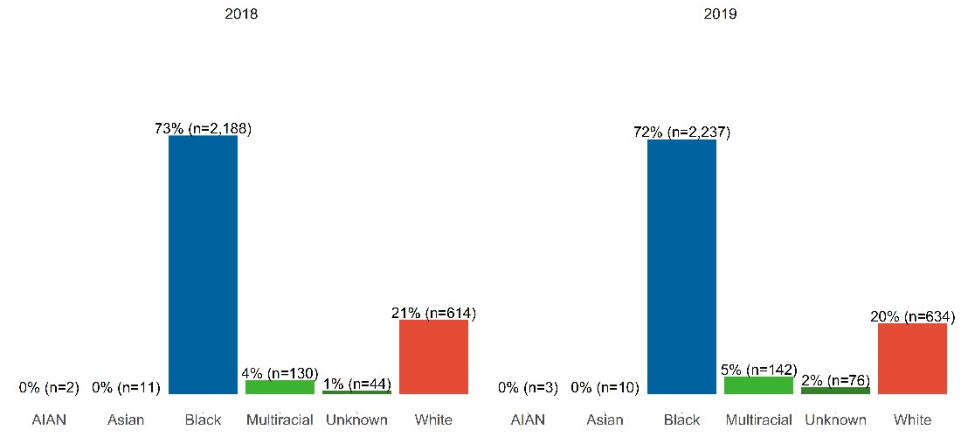


Figure S18: Family type for TANF lost by ethnicity for 2018 and 2019

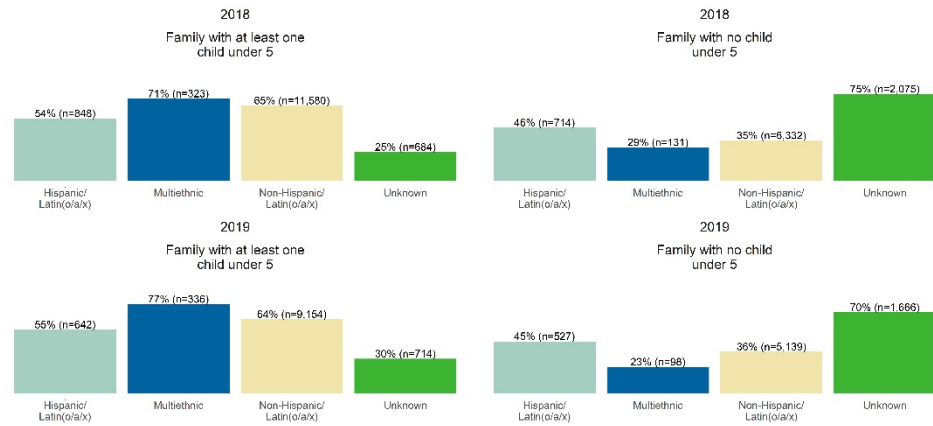


Figure S19: Family type for TANF lost by geography for 2018 and 2019



Table S2: Sanction groupings for enrolled universe

Enrolled Sanction grouping	Sanction code	2018	2019
Bureaucracy	Failed To Respond To A Written Notice For A Meeting.	80% (5246)	73% (4921)
Bureaucracy	Failed To Appear For A Scheduled Meeting	15% (974)	23% (1538)
Bureaucracy	Failed To Provide Verification Of Education/Training Activities, Employability Status, Etc.	3% (208)	3% (198)
Bureaucracy	Failed To Complete And Provide Verification Of The Required Number Of Acceptable Employer Contacts Every 30 Days.	1% (46)	0% (32)
Bureaucracy	Did Not Provide Information On Background, Education Level, Work History, And Factors Affecting Employability Or Ability To Meet Program Criteria (E.g., Health Or Family Problems)	0% (29)	0% (27)
Bureaucracy	Did Not Register With And Appear For Interviews Through Des	0% (3)	0% (14)
Bureaucracy	Failed To Respond To Job Referrals	0% (12)	0% (3)
Bureaucracy	Failed To Respond To A Job Referral Or Suitable Employment.	0% (12)	0% (0)
Bureaucracy	Used An Atm In A Casino, Liquor Store, Or Retail Establishment That Provides Adult Entertainment	0% (0)	0% (0)
Employment	Reduced Employment	46% (13)	33% (3)
Employment	Discontinued Part-Time Employment.	14% (4)	33% (3)
Employment	Voluntarily Quit A Job	21% (6)	33% (3)
Employment	Voluntarily Reduced Work Hours To Less Than 30 Hours Per Week	11% (3)	0 (0%)
Employment	Failed To Accept A Bona Fide Offer Of Suitable Employment	7% (2)	0% (0)
Employment	Initial Applicant Voluntary Quit A Job Within 60 Days Prior To The Date Of Application	0% (0)	0% (0)
Non-compliance child support	You Failed To Return Mail Packet Information To Child Support Without A Valid Reason.	81% (5794)	89% (9460)
Non-compliance child support	You Missed Your Meeting With The Child Support Worker Without A Valid Reason.	10% (715)	6% (637)

Non-compliance child support	You Failed To Cooperate With Your Dhs Caseworker In The Establishment Of Paternity Without A Valid Reason.	7% (476)	3% (319)
Non-compliance child support	You Failed To Complete The Blood Test That The Court Scheduled You To Take Without A Valid Reason.	1% (69)	1% (144)
Non-compliance child support	You Missed Your Court Appointment Without A Valid Reason.	1% (47)	1% (79)
Non-compliance child support	You Missed Your Meeting With The Child Support Lawyer Without A Valid Reason.	0% (29)	0% (8)
Non-compliance child support	You Refused To Sign The Statement That The Information You Gave Us About The Father Of Your Child Was True And Complete To The Best Of Your Knowledge, Without Good Cause.	0% (12)	0% (34)
Responsibility and Services Plan	Failed To Participate In A Program Activity.	51% (1280)	51% (1438)
Responsibility and Services Plan	Failed To Complete An Activity In Your Plan.	48% (1192)	49% (1377)
Responsibility and Services Plan	Failed To Accept Child Care, Transportation, Counseling, Or Other Services You Need To Reach Your Goals.	0% (12)	0% (4)
Responsibility and Services Plan	Failed To Cooperate With A Mental Health Referral, Assessment, Or Treatment Plan.	0% (4)	0% (6)
Responsibility and Services Plan	Failed To Cooperate With Substance Abuse Treatment.	0% (6)	0% (3)



**Table S3: Sanction groups for canceled universe for 2018 and 2019**

<b>Canceled Sanction grouping</b>	<b>Sanction code</b>	<b>2018</b>	<b>2019</b>
Bureaucracy	Failed To Respond To A Written Notice For A Meeting.	82% (1234)	73% (1060)
Bureaucracy	Failed To Appear For A Scheduled Meeting	14% (209)	23% (325)
Bureaucracy	Failed To Provide Verification Of Education/Training Activities, Employability Status, Etc.	3% (47)	3% (45)
Bureaucracy	Failed To Complete And Provide Verification Of The Required Number Of Acceptable Employer Contacts Every 30 Days.	0% (7)	0% (5)
Bureaucracy	Did Not Provide Information On Background, Education Level, Work History, And Factors Affecting Employability Or Ability To Meet Program Criteria (E.g., Health Or Family Problems)	0% (7)	0% (4)
Bureaucracy	Did Not Register With And Appear For Interviews Through Des	0% (1)	0% (4)
Bureaucracy	Failed To Respond To Job Referrals	0% (3)	0% (1)
Employment	Reduced Employment	50% (5)	0% (0)
Employment	Discontinued Part-Time Employment.	10% (1)	0% (0)
Employment	Voluntarily Quit A Job	30% (3)	100% (1)
Employment	Voluntarily Reduced Work Hours To Less Than 30 Hours Per Week	10% (1)	0% (0)
Non-compliance child support	You Failed To Return Mail Packet Information To Child Support Without A Valid Reason.	81% (1107)	89% (1608)
Non-compliance child support	You Missed Your Meeting With The Child Support Worker Without A Valid Reason.	10% (131)	7% (125)
Non-compliance child support	You Failed To Cooperate With Your Dhs Caseworker In The Establishment Of Paternity Without A Valid Reason.	7% (90)	3% (46)
Non-compliance child support	You Failed To Complete The Blood Test That The Court Scheduled You To Take Without A Valid Reason.	1% (13)	1% (15)
Non-compliance child support	You Missed Your Court Appointment Without A Valid Reason.	1% (9)	1% (16)

Non-compliance child support	You Missed Your Meeting With The Child Support Lawyer Without A Valid Reason.	1% (7)	0% (3)
Non-compliance child support	You Refused To Sign The Statement That The Information You Gave Us About The Father Of Your Child Was True And Complete To The Best Of Your Knowledge, Without Good Cause.	0% (3)	0% (3)
Responsibility and Services Plan	Failed To Participate In A Program Activity.	52% (390)	54% (339)
Responsibility and Services Plan	Failed To Complete An Activity In Your Plan.	48% (287)	46% (284)
Responsibility and Services Plan	Failed To Accept Child Care, Transportation, Counseling, Or Other Services You Need To Reach Your Goals.	0% (2)	0% (0)
Responsibility and Services Plan	Failed To Cooperate With A Mental Health Referral, Assessment, Or Treatment Plan.	0% (0)	0% (0)
Responsibility and Services Plan	Failed To Cooperate With Substance Abuse Treatment.	0% (1)	0% (0)