

Temporary Assistance for Needy Families:
TANF Time-limits Need a Change

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Abstract

In this paper you will be reading about the Temporary Assistance for Needy Families (TANF) or Transitional Aid to Families with Dependent Children (TAFDC) and the horrible regulation of time-limits. Time-limits were placed on TANF due to incorrect assumptions from society about recipients on TANF and due to a lack of knowledge of the past. Lastly, this paper consists of how to change this regulation by both empowering the recipients on TANF as well as creating a lobby sheet to be able to create a reasonable and seamless argument to legislators.

Key terms: regulation, benefits, exemption

1. Picture that you are a single mother with two children and you are trying to support your two children. You have applied for Transitional Aid to Families with Dependent Children (TAFDC) benefits in hopes that the program will help you achieve "self-sufficiency" and "provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives" (Schott, 2013). However, you come to realize that TAFDC does not care about you or your children. According to Transitional Aid to Families with Dependent Children you must get out of poverty within 24 months while living on 633 dollars a month for a family of three (Harris, Bourquin & Baker, 2012). If my math is correct that is a total of 15,192 dollars or 7,596 dollars a year. Do you think you would be able to support yourself and your two children on 146 dollars a week? What about getting ahead on that income? If you answered no to these questions, then you should read the rest of this report and help me advocate for recipients of TAFDC benefits to change the time-limited regulations.

TAFDC states if you cannot get out of poverty in 24 months, then you only have to wait 36 months to become re-eligible for benefits. In other words you can receive two years of benefits every five years. Also, during these 24 months you are required to find a job, and Transitional Aid to Families with Dependent Children will help you find a "worthy" job. Within those 24 months you are also allowed to stop your benefits, and "bank" your months. For example, you can receive benefits for 13 months then stop for 5 months and then start receiving benefits again for another 11 months because you have stopped the flow of benefits for 5 months (TANF handout from class).

- In addition to all of the confusion of the time limit regulations, Transitional Aid to Families with Dependent Children adds more confusion with exemptions from the time limits. The first exemption of the time limits is if you are disabled. The next exemption is if you are providing care for a disabled family member who lives with you. The third exemption is if you are in the last 120 days of pregnancy. The fourth exemption is if your youngest child in your TAFDC assistance unit is under age two. The next exemption is if the youngest child in your home is under age two and would be in the assistance unit except the child is receiving SSI. Another exemption is if your youngest child living in your home and not in your TAFDC assistance is under age three months. The seventh exemption is if you are a teen parent under age 20 and attending school full-time (school may not be beyond high school level); or participating in a full-time GED program and a training program for 20 hours per week; or meeting special rules for teen-structured living requirements. If you are grantee who is not included in the TAFDC assistance unit and do not have legal obligation to support the child for whom you are receiving benefits or you do have a legal obligation to support but cannot work for pay due to your noncitizen status then you are exempted. Lastly, you are exempt if you are age 60 or older. (TANF handout from class)
2. There are many incorrect stereotypes and assumptions made by society about people that receive public assistance or TAFDC assistance, which is why the government felt the need to put a time-limit on the benefits. First, many stereotypes and assumptions about recipients of TAFDC are that they are lazy and just want easy money, they budget their money poorly, they stay on welfare for

- many years and spend their assistance on cars and other expensive luxuries that are not needed to survive. Through these beliefs the regulation writers of TAFDC felt it was necessary to add a time-limit on the benefits, so that these "lazy" citizens will not take money from the rest of society. Yet, in fact many people on welfare have, "much smaller spending budgets than those who don't receive benefits and spend a bigger portion on the basics such as food, housing, and transportation, according to an analysis by the Bureau of Labor Statistics" (Covert, 2013). Through mistaken general assumptions of people on the past welfare program Aid to Families with Dependent Children (AFDC) time-limits were placed on TAFDC recipients.
3. Like many people in today's society, David Kelley, author of the book "A Life of Ones Own" believes that social welfare recipients are lazy and unreasonable, and deserve to only get benefits for a short amount of time if even at all. In his book, Kelley starts with the line, "In our personal lives, most of us realize that the world doesn't owe us a living" (Kelley, 1, 1998) He believes that social welfare downplays personal responsibility because people know that if they need help at any point in their life, the government can help them (Kelley, 2, 1998). However, from reading my response to number one of my report, we know that is not true. A person will stop getting benefits after 24 months are up, unless they are exempt. Kelley, also states that, "the vast majority of people who start out in minimum wage jobs move up as they gain experience. But welfare discourages people from undertaking that arduous trek." No one says that people on welfare can not get a good job and work their way off of welfare. Kelley believes people like being on

welfare, but he obviously does not understand that living on TAFDC is nearly impossible and a person can only receive benefits for a limited amount of time and is forced to find a job to be able to continue to receive these benefits. Kelley is just one of many ignorant Americans that do not understand how social welfare works.

On the site debate.org there was a question posted stating if welfare should have a time-limit or not and about 80 percent of people voted yes, and left comments similar to this one.

Get back to work you lazy slobs. All of these people saying that there shouldn't be a time limit probably have some sort of bias. I don't care if you have 4 children that you conceived just to get more money from the government, you don't deserve to get it. If you cant be bothered to get a better education or a job period you should be cut off and kids taken away from you. Why should anyone pay for someone else that just mooches due to lack of intelligence and motivation to get a job and are just plain lazy. The funny thing is some drive better cars than those who work everyday (<http://www.debate.org/>).

This is not a professional site and anyone can write what they want, but just reading his gives you an idea of how ignorant people in society can be, similar to the views of Kelley and many other scholars.

In chapter 3 of Elizabeth Segal's book, "Social Welfare Policy and Social Programs: A Values Perspective" talks about "culture of poverty" and the idea that poor people want to remain poor (Segal, 60, 2013). This is also a common belief among today's society, when it is very far from the true. Society thinks that poor people want to remain in poverty because they do not want to work, and they would rather just live off of the government. This idea is absurd. However, it may unfortunately be true that if you are born into poverty you will remain poor for the

rest of your life, because the benefits welfare gives to you are unsatisfying and only for a short amount of time, and it is impossible to succeed and pull yourself out of poverty in just two years.

According to MassLegalHelp, recipients make well under the poverty line and Kelley thinks that people on TAFDC choose to be on these benefits. On average, a family of five needs about 5,252 dollars a month, a family at the poverty line has a budget of about 1,862 dollars a month, and a family on TAFDC benefits has a budget of about 633 dollars a month. That is a total of 15,192 dollars in benefits from TAFDC to support a family of five for two years (Harris, Bourquin & Baker, 2012).

4. The history of welfare in America has led to the creation of TANF and the regulations put forth in TANF. In this country, until about 1900s, welfare was mainly based off the old English welfare system called the Elizabethan Laws, focusing on the public response to poverty among women and children. In the 1920s the federal government became involved with welfare and passed the Mother Aid law. This program was narrow scoped, and in 1935 Mother Aid was expanded into Aid to Dependant Children program (ADC) as Title IV of social security, in light of the Great Depression. This program was created to temporarily support poor widows and their children because they were seen as "deserving." This program grew and became a permanent program and in 1962 it was renamed to Aid to Families with Dependant Children (AFDC), to include not just single mothers but all of single parents and several years after that it was expanded to include two-parent families. As time passed, many regulations of

AFDC changed and in 1996 AFDC was replaced by TANF, the current welfare program. (Segal, 184-185, 2013)

Now that we know the basic history of welfare in the United States, we can take a closer look at repeating problems within the different welfare programs. TANF was the first time that welfare was temporary since 1962, and social responsibility shifted to more individual responsibility. The government will help a person for a short amount of time, but essentially they are left to support themselves. However, back when AFDC was being implemented there was a great amount of social responsibility because welfare was permanent. Time-limits have not worked in the past, yet there were time-limits placed on TANF.

Since the beginning of welfare, there was always the "deserving poor" vs. "undeserving poor." However, I feel that it has gotten more difficult to earn the title of "deserving poor," because people in poverty are seen as "lazy" compared to seen as the norm during the Great Depression. Through the belief that everyone on TANF is part of the "undeserving poor," the regulation writers felt that it was important to place a time-limit on the benefits.

5. Social justice was one of the main ideas behind the creation of social welfare; however, does social welfare bring social justice? In my opinion TAFDC and specifically the time-limited benefits does not bring social justice or equal opportunity to everyone. All members of society should always have the right to be able to succeed and with this current welfare program that is nearly impossible. Having to live well below the poverty line and then being forced off of the

program (unless you are exempt) because your time is up does not bring social justice to many members of society. (Haynes and Mickelson, 2010)

Jane Adams and Mary Richmond, provided value to the communities they served. However, they worked in very different ways. Adams' settlement houses are intended to serve a community of individuals by offering a broad range of services, while charities raise funds for various causes and organizations. While Mary Richmond's Charity Organization Society focused on the idea that problems are a result of interpersonal deficiencies that can only be cured through moral betterment. Having said that, I believe that Jane Adams would also reject the idea of time-limits on TANF or TAFDC, because her ideas were based around supporting people until they could support themselves and be beneficial to the rest of the community. Similarly, Richmond would most likely also reject the idea of time-limits on TANF or TAFDC because she worked with poor families on an individual level and would work for the better treatment, therefore leading to improved circumstances. With those beliefs in mind I would say that Richmond would fight for longer time-limits on welfare so her clients would live in better circumstances for as long as possible.

6. As a social worker I believe that many aspects of TAFDC should be revised and changed, however, more specifically the time-limited benefits that are a part of this welfare program. I understand that there must be some regulations on time limits, or some people may abuse TAFDC, yet I do not believe anyone would be able to pull themselves out of poverty in two years with the benefits the program supplies. If the time-limit was longer, then possibly the combination of the

benefits and the wages from their job, recipients may be able to pull themselves out of poverty and actually be able to support themselves and/or their family.

Increasing the length of time of the benefits would empower recipients of TAFDC and they would be more willing to fight back against the government. However, the last thing the government wants is to empower the people that want change because that costs money. The government wants the people that want and need change to be weak and not able to fight for what they want and that is why it will be difficult to change these regulations.

Back in 1996 there were 12,320,970 recipients of assistance and in 2010 there were 4,375,022 recipients receiving assistance. This was not because 8 million people rose out of poverty. In fact, poverty and unemployment rates were worse in 2010 than in 1996 (Froomkin, 1998). The reason there was such a drop in the number of recipients of assistance was because 1996 was the last year for the AFDC program, and Temporary Assistance for Needy Families (TANF) was implemented. The difficult regulations such as a time-limit made it more difficult for recipients to remain on TANF when in need.

TANF TIME-LIMITS NEED TO BE EXTENDED OR ELIMINATED

- Nationally, about 231,000 families have reached a time limit (<http://www.mdrc.org/>)
- At least 93,000 families have had their welfare case closed due to a time limit (<http://www.mdrc.org/>)
- Recipients that were dismissed due to time-limits reported lower income and more material hardships after leaving welfare than before (<http://www.mdrc.org/>)

Given these facts it is obvious that a huge amount of people have reached the time-limit, yet are in more debt then before going onto welfare. With this proof, in your opinion is welfare helping or making things worse?

- Time-limits have not worked in the past, so why would they work now

We need your help in changing this horrible regulation! You do not want to be another uninformed American!

Thank you,

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