

# CENTER FOR IMPACT RESEARCH

## Accessing TANF Assistance: A Survey of Low-Income Young Mothers in Chicago Executive Summary

In 2000-2001, the Center for Impact Research (CIR), in collaboration with other concerned organizations, set out to obtain more information from young mothers about their experiences with TANF (Temporary Assistance for Needy Families) receipt in order to determine if changes in the TANF application process for teens are needed, and whether the Illinois Department of Human Services (IDHS) is effectively engaging teens in the TANF system. Working with community-based organizations, CIR trained young mothers to locate and survey other young mothers in low-income communities. A total of 601 young mothers, ages 13-21, were interviewed.

### Summary of Findings

CIR found that many young mothers were told they were ineligible for TANF and left TANF offices without having filled out applications; that those who had applied and were not receiving TANF were in need of education and employment; and that the older respondents—who no longer qualified for the in-depth case management—were experiencing more hardship than younger respondents.

### Application, Compliance, and Referrals

- Of those not receiving TANF who had tried to apply, almost one fourth were “turned away at the door” and did not fill out an application. Young mothers who were not receiving TANF but who had tried to apply were less likely to be working and less likely to be on track with education than those who had not tried to apply.
- Almost one quarter of the young mothers receiving TANF at the time of the interview and over one-fifth of those who had once received TANF had previously had their assistance cut off or reduced for reasons such as missing appointments and not being in school. However, several of the young mothers had missed appointments or were absent from school due to situations such as lack of child care or a child’s illness.
- Many of the low-income young mothers not receiving TANF were paying for their medical care and child care with cash.
- Many teen mothers were not being referred to the Teen Parent Services Program, which provides in-depth case management services to pregnant or parenting teens to assist them in staying on course with education and eventual employment.

Because the application process itself triggers referrals to the Teen Parent Services program, education, training, job search assistance and other work supports, it is very important that all teen mothers coming into local offices fill out applications. Many young mothers—who are struggling not only with motherhood but with adolescence and lack of experience with bureaucracies—can be helped to come into compliance with intensified case management. Establishing a formal “transitional compliance period” that would allow young mothers to qualify for TANF and then give them time to come into compliance with TANF requirements may help them to find out about alternative living arrangements, childcare programs, and/or educational programs in order to meet requirements. The fact that so many of those not receiving TANF were paying cash for medical and child care again points to the need for appropriate referrals upon application.

## Needs of Older Respondents

- Over one fourth of the older respondents (ages 20-21) in the survey had still not attained a high school diploma or GED.
- The older respondents reported more financial hardship than the younger respondents, particularly in having been evicted and having to borrow money from friends and relatives in order to pay bills or buy food.

Since these older respondents are no longer eligible for intensified case management and educational assistance, they are particularly at risk for remaining in poverty. The state should take the needs of these older respondents into account when designing policies for teen parents.

## Recommendations

### CIR recommends that the Illinois Department of Human Services

1. Clarify the IDHS commitment to keeping teen parents in the system by designating local office staff as teen specialists, training them in policies pertaining to teen parents, and monitoring the progress of this effort through external evaluation.
2. Extend this focus on teens to older young mothers who were teen parents.
3. Take advantage of federally-given state flexibility to establish a “transitional compliance period” (using state funds) that allows teens to come into compliance with school/training and with living arrangement rules soon *after* the time of application.
4. Apply time limits to young parents 21 and under only after they have earned a high school degree or GED.
5. Establish an improved system of referrals to the Teen Parent Services Program (TPS) and to other supportive services, and extend the age of TPS enrollment and continued eligibility through 21 for young mothers who were teen parents.
6. Provide better outreach so that all teen parents become knowledgeable about the existence of and their eligibility for supportive assistance such as the child care subsidy and medical assistance for themselves and their children.

IDHS has responded quickly to fashion new approaches to the problems cited in this report and has directed each local office to designate one staff member to serve as a teen specialist, and trained the specialists in Illinois policies as they pertain to teen mothers. CIR commends IDHS for its swift response to the preliminary findings from the survey, but also recognizes that there is still much work to be done.

## Federal Policy Recommendations

The results of this survey demonstrate the need for the federal government to support the states in better assisting teens with obtaining access to TANF assistance. We recommend that the State of Illinois advocate on behalf of teen parents by encouraging the federal government to establish a federal transitional compliance period so that federal money can support this needed phase. With this compliance period and with less restrictive time limits for young parents who play by the rules, TANF can help young mothers gain access to needed services and to better meet the challenges that lie ahead.

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