

What do “Work Requirements” Actually Require?

A look at programs that meet families’ basic needs in Montgomery County, Maryland

Montgomery County is a growing suburb of Washington, DC, which attracts many families for its excellent public schools.¹ It also has a high cost of living. The fair market rent for a two-bedroom apartment is almost \$1,800 a month, and a living wage for a parent and two children is over \$74,000, according to MIT’s living wage calculator.² Even middle-income families can have trouble making ends meet.³ For families struggling to meet their most basic needs, government-funded food, medical, and cash assistance are a lifeline.

Last year, in the name of encouraging work and promoting opportunity, President Trump instructed federal agencies to explore ways in which they might limit eligibility to these programs and services by strengthening existing “work requirements,” or imposing new ones.⁴ The idea behind a work requirement is simple. If people are receiving government assistance, the thinking goes, but that assistance is made contingent on working, then people will be more likely to work—worried that if they do not, they will lose that assistance. Over the last several months, the Department of Health and Human Services has approved waivers to allow several states to impose work requirements in Medicaid, though these waivers have been challenged in courts.⁵ The administration has also sought, so far unsuccessfully, to expand requirements in the Supplemental Nutrition Assistance Program (SNAP).⁶

In Montgomery County, as in most jurisdictions across the country, work requirements are currently in place in

Temporary Assistance for Needy Families (TANF), but not other programs that meet families’ basic needs. We know from the research on TANF, which provides cash assistance to families with children, and its predecessor program, Aid to Families with Dependent Children (AFDC), that work requirements do not meaningfully increase work participation over the long term. The most robust evaluations of the effects of work requirements are those analyzing waivers implemented under AFDC in the 1990s. These studies found that programs that required people work a certain number of hours a week in paid employment or some other approved activity, or lose assistance, modestly increased work in the short run, but that the effect on employment faded over time. Within five years, people who were not subject to work requirements were as likely to be working as people who were. Stable employment was the exception rather than the norm for all participants in these studies.⁷ The experience with TANF, which replaced AFDC in 1996 and incorporated the work requirements and time limits experimented with under waivers, has reinforced this research.⁸

Given the interest in imposing work requirements on additional programs, despite evidence from AFDC and TANF demonstrating that work requirements do not accomplish their primary goal of encouraging work, it is worth taking a step back and asking a basic question. What do they do? Are they actually “work” requirements? Or do they, in fact, require something entirely else of families?



If we want to understand what work requirements do to programs that help people meet their basic needs, Montgomery County is a good place to start. TANF, the program with a work requirement, continues to provide real benefits to families. In some states, TANF serves so few families, and provides such minimal benefits, that it is unclear whether it functions as a workable program at all.⁹ This is not the case in Maryland. In Maryland, TANF currently serves 39 out of every 100 families with children living in poverty—down from 66 out of every 100 families in 2001, but significantly higher than the current national average of 23 out of every 100 families.¹⁰ Over the years, the state has increased TANF benefits in an attempt to keep up with cost of living, so that the maximum monthly benefit for a parent and two children is now \$677.¹¹

Not only has the state of Maryland maintained a viable TANF program, but it has also taken steps to make it easier for families to apply for, and receive, the food, cash, and medical assistance they might need.¹² Families only need to complete one application to receive any of these forms of assistance, and that application is easily available in a user-friendly format online.¹³ Families are also immediately eligible for SNAP if they receive TANF-funded cash assistance as well non-cash assistance such as child care or transportation assistance—because the state has adopted what is known as broad-based categorical eligibility for SNAP.¹⁴ The state has also adopted “express lane” eligibility for Medicaid, using the tax system to identify children who may be eligible for Medicaid, and it has taken additional steps to make it easier to apply and re-apply to the program.¹⁵

In addition to these state-wide efforts to ease access to programs that meet families’ basic needs, Montgomery County takes specific steps to improve access to TANF. The county exempts people caring for infants under one year of age from the work requirement, though parents can only use this exemption for 12 months in their own lifetimes. The county also exempts people with serious

health problems and disabilities from the work requirement and devotes a case manager to work with them to help them meet other eligibility requirements. In addition, families who hit the 60-month time limit for assistance, which is another feature of TANF that limits access, are often granted hardship exemptions so that their assistance may continue.

Looking at Montgomery County allows us to see what adding a work requirement to a program that meets families’ basic needs means when administrators are actively trying to ensure that families have access to services and supports. Since many of the work requirements currently being proposed at the state and federal level are modeled off of the work requirements in TANF, looking at TANF in a jurisdiction actively trying to support families offers a preview of what may happen in other programs if work requirements are imposed on additional benefits and services that meet families’ basic needs. In fact, it may be a best-case scenario.

In the summer and fall of 2018, we visited Montgomery County to learn what was required of families to apply for, and receive, TANF and SNAP. While TANF has a work requirement for families with children, SNAP does not. Comparing the two programs allows us to identify the additional requirements stemming from work requirements.

For families with the lowest incomes in Maryland, SNAP and TANF have the potential to provide benefits of a similar magnitude. The maximum monthly SNAP benefit for a family of three is \$504, compared to \$677 in TANF. Though SNAP is inherently less flexible than TANF, since it can only be used to buy food, both SNAP and TANF can offer families with children a significant boost.

What we see, when we look at the requirements imposed by each program, is that it takes significantly more time and energy to get TANF than SNAP. This is because work requirements, it turns out, require much more than work.



How Families Access Benefits in Montgomery County

The Application

For families in need of either food or cash assistance, the beginning of the process to get that assistance is the same. If they have access to a computer and a reliable internet connection, and are comfortable navigating the application for assistance on their own, they can apply online. A user-friendly website allows families, by checking a series of boxes and providing household and income information, to apply to SNAP, TANF, and a range of other forms of assistance at one time.

They can also apply for assistance in person at one of four “Neighborhood Opportunity Network Sites,” or at the Montgomery County Department of Health and Human Services (DHHS) regional office serving their zip code. The Neighborhood Opportunity Network Sites are run by non-profits, but they have DHHS staff on-hand who can assist families with their applications. There are three DHHS regional offices in the county, each serving between 20 and 40 zip codes.

According to administrators, most families apply for assistance in person. They may choose to apply in person because they do not have ready access to a computer with an internet connection, or because they would like help completing the application. They may also choose to apply in person because in some cases they will receive their assistance more quickly—particularly if they are eligible for expedited SNAP, described in more detail below.

The Rockville regional office, which we visited in the summer of 2018, is laid out like a family-friendly DMV. When families enter, they are greeted by a staff member who instructs them to fill out an online form on a tablet computer that asks for their name, phone number, and the benefits for which they would like to apply. They are then given a number, and instructed to wait in the waiting area. Once their number is called they are directed to a room where a caseworker will help them complete the online application on one of the available tablet computers. In the waiting area, there is a designated children’s corner and a sign notes that senior volunteers are available to read to children on designated days and times. The caseworker who assists families as they complete their applications told us that she often sets up children with their own tablet computers if there are any available to keep them occupied while their parents are applying for assistance.

It is at this point that the experiences of families applying for SNAP and TANF diverge.

Post-Application Requirements: SNAP

For families applying for SNAP, or the Food Supplement Program (FSP), as it is called in Maryland, what they must do in the interval between applying for and receiving assistance depends on whether they are eligible for expedited SNAP. Expedited SNAP is designed to give families with the lowest incomes access to food assistance as quickly as possible. Families with income under \$150 a month and less than \$100 in assets may be eligible for expedited SNAP.

Meet with intake case manager. Both families applying for regular and expedited SNAP must attend an interview with a DHHS intake case manager. For most families, that interview will be conducted over the phone or in person approximately a week to ten days after the application is submitted. For families who are eligible for expedited SNAP, that interview is done more quickly. If a family applies for expedited SNAP at a regional office, the interview may be done in person immediately following completion of their application.

- **If eligible for expedited SNAP → Receive assistance.** Families eligible for expedited SNAP do not need to provide documentation of income or eligibility up front, and they can then start receiving assistance within five to seven days of their intake interview.
- **If not eligible for expedited SNAP → Submit additional documentation → Receive assistance.** Families who are not eligible for expedited SNAP must provide documentation of their eligibility before they receive assistance. Families have 30 days from the initial application date to drop off that documentation at the appropriate DHHS regional office. Once they have submitted the necessary documentation, they can get their food assistance on an Electronic Benefits Transfer (EBT) card as early as the next day.



Post-Application Requirements: TANF

To apply for TANF, or Temporary Cash Assistance (TCA) as it is called in Maryland, families must not only meet with a DHHS intake case manager and submit documentation, as they are required to do when they apply for SNAP, but they must fulfill an additional set of requirements resulting from the program's work requirement. Because of the complexity of administering this additional set of requirements, Montgomery County, like many jurisdictions, contracts with a private provider, ResCare Workforce Services, to work with TCA applicants and recipients. This means that families must meet with representatives from two different agencies, and fulfill two parallel sets of requirements, in order to apply for and receive TCA.

Attend orientation. After families complete their TCA application, they must next attend an orientation at ResCare. The orientations are held twice a week at ResCare's offices in Gaithersburg and Silver Spring, and they are run by both DHHS and ResCare staff.

When families initially apply for assistance at a DHHS regional center, they are told to attend the next orientation at the ResCare office most convenient to them. If they do not attend an orientation within 10 days of their application, their application cannot move forward. They are told to make child care arrangements for the orientation, as it lasts 4-5 hours, and to be punctual, as they will not be admitted if they are more than fifteen minutes late.

At the orientation, families are given an overview of the TCA program requirements, and possible exemptions from those requirements, as well as information about other sources of income support. They also meet one-on-one with a DHHS case manager to ensure they are still eligible for assistance. Administrators told us that families are specifically given the opportunity to withdraw from the application process at this point.

Significantly, even people who are exempt from the work requirements in Montgomery County are told to attend the ResCare orientations—and they are told that they should comply with all of the additional requirements imposed on families subject to the work requirement until their exemptions are approved. The most common exemptions, in Montgomery County, are having a child under one, or having a documented health condition that interferes with work. Administrators told us that adults with exemptions may avoid attending the ResCare orientation if they provide documentation of an exemption to a DHHS intake worker beforehand, but it was unclear to us how a family would learn about this opportunity. When we attended a ResCare orientation in the summer of 2018, a mother sat through the entire orientation with a newborn nestled on her shoulder.

Complete "job search" activity. Starting from the day of the ResCare orientation, applicants are told to begin their mandatory work activities, filling out a time sheet documenting 40 hours of participation in work activities a week. During the orientation, applicants are told that their work activity for the next several weeks should be "job search"—that is, they should spend their time looking for a job first, before they meet with their case manager at ResCare, who is known as an Employment Services Specialist (ESS), to explore other ways to fulfill their work requirement, such as trainings or internships. They are also told that they should send their time sheets documenting the number of hours they have spent searching for a job, the websites they have visited, and the contacts they have made, to ResCare every Friday afternoon. The time sheet itself says it should be faxed to ResCare, but applicants are told during the orientation to drop it off in person or to e-mail it. During the orientation families must initial and sign a "Temporary Cash Assistance (TCA) Personal Responsibility Plan," which states that "Employment is the first goal. If you cannot become employed right away, you must be involved in certain activities that might lead to your employment...[such as] job search, job readiness or work experience." Again, even people who are eligible for an exemption from the work requirement are told to complete job search until their exemption has been approved.

Pick up transportation debit card. After the ResCare orientation, people who are applying for assistance must make a separate trip to ResCare to pick up their transportation debit card—which they can use on area public transportation to get to and from their appointments and trainings. Administrators informed us that customers are provided with SmarTrip cards to use the metrorail and bus systems and/or bus tokens until debit cards can be processed and picked up.

Meet with ResCare Employment Services Specialist. They must also arrange a separate meeting with their ESS at ResCare, to set up a longer term work plan.

Meet with DHHS intake case manager. They must attend a separate meeting with a DHHS intake case manager, either on the phone or at the appropriate regional office. This meeting is usually scheduled for ten days after the initial application.



Complete substance abuse screening. Meet with a behavioral health specialist to do a mandatory substance abuse screening, in one of the three regional offices in Rockville, Silver Spring or Germantown.

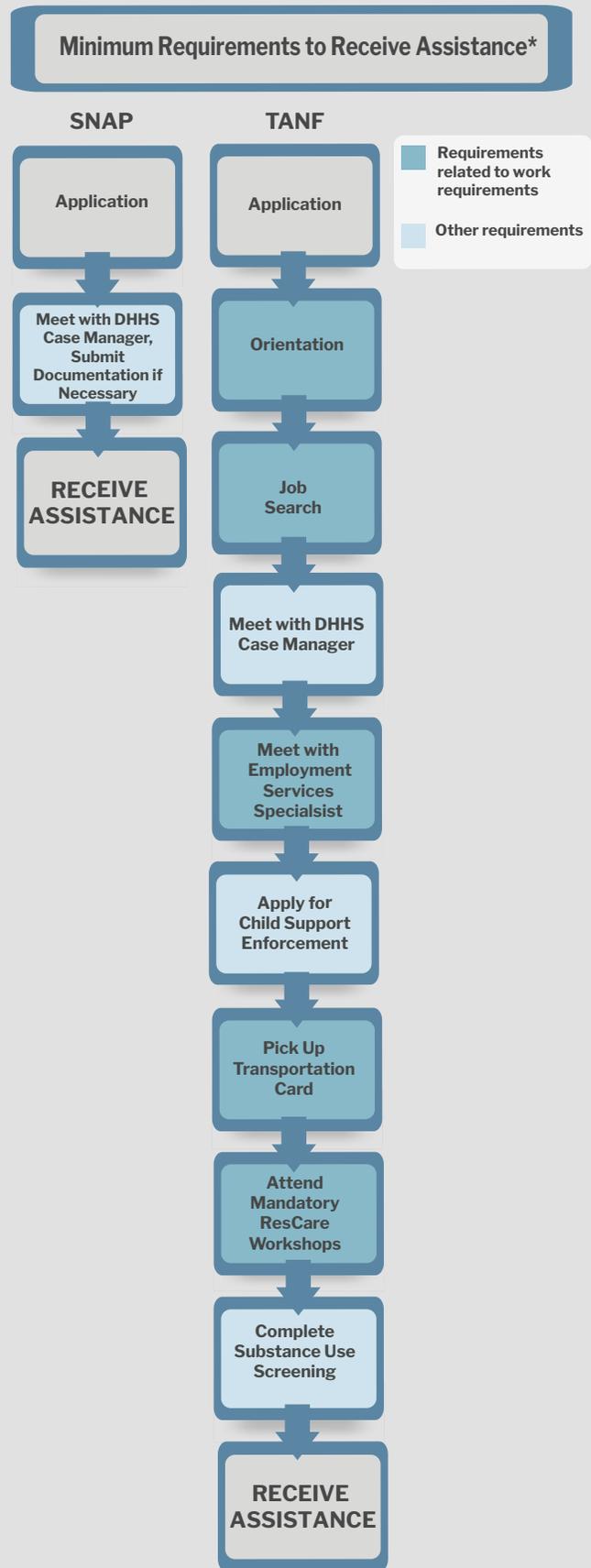
Attend four mandatory ResCare workshops. Applicants must attend four mandatory workshops run by ResCare employees—one on career pathways, one on internships, one on interviewing techniques, and one on writing a resume. These workshops are each offered once or twice a week, at designated times, at the ResCare offices. At the orientation, applicants are given a calendar for the next two weeks of workshops.

Certain applicants must complete additional requirements:

- **If need child care → Collect documentation → Attend child care workshop.** When we attended the ResCare orientation in the summer of 2018, families in need of child care were told to attend a separate child care workshop held once a week at ResCare to learn how to receive child care assistance. They were told to bring all of the required documentation to prove their eligibility for child care assistance to that workshop, including: parents' identification, cannot be expired; birth certificates for children; Social Security cards for all household members; proof of residence (lease, utility bill, etc.); immunization form; explanation of approved activity (typically, the job search form that applicants fill out at the orientation).

Administrators told us that the Maryland Department of Education has since created an online system for applying for child care voucher vouchers. As of October 2018, families applying for TCA are provided a flyer with a website and fax number to submit documentation so they can receive child care assistance. The flyer also provides contact information for a local case manager for customers who may need assistance navigating the electronic system.

It takes most families two to three weeks to receive a child care voucher, and until they do they are told at the ResCare orientation to conduct their job search at home—presumably while simultaneously watching their children. They are instructed to begin coming into the ResCare offices to do their job search on ResCare computers as soon as they have received the voucher and arranged child care. Once child care vouchers are approved families receive the vouchers for one year.



* Families with health or child care needs must fulfill additional requirements



- **If need exemption for health reasons → Get form from doctor → Go to Social Security Administration and submit application.** Families who are applying for an exemption from the work requirement for health reasons must go to their health care provider's office and get their doctor to fill out a form documenting the reason they cannot work. They must also make a separate trip to the Social Security Administration to apply for Social Security Benefits. All TCA applicants and recipients who have an exemption from the work requirement for health reasons must have an active application for Social Security open.
- **If single parent → Apply for child support enforcement services.** Single-parent families applying for TCA must also apply for child support enforcement services before they are approved for TCA. Families are told that if they have a voluntary child support agreement with their child's other parent, they must still get court ordered child support. Though theoretically they can apply for child support enforcement services online, and they are told to do so on a flyer they are given during the ResCare orientation, when we attended the orientation a staff member instructed applicants to go in person to the Office of Child Support Enforcement, located in Rockville, because the online application was not working. If applicants already have an active child support case, they are told to call the enforcement office and let them know they are applying for TCA. Administrators told us that customers should also be informed that a representative from child support is available at the ResCare offices once a month for assistance.

If, within the 30-day application window, families attend all of the meetings and workshops listed above, comply with the work requirements, and complete all of the necessary paperwork, they will begin receiving TCA at the end of the 30-day application period.

Requirements Once Assistance Has Begun

Once they have begun receiving assistance, families receiving SNAP must:

- Recertify their eligibility for assistance every six months. Once a year the family must meet face-to-face with their DHHS case manager, and once a year they must mail in a form to confirm continued eligibility.

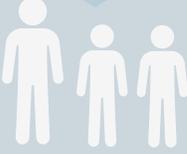
In order to continue receiving TANF, families must:

- Complete 40 hours of work activities per week, unless they have qualified for an exemption.
- Drop off time sheets documenting their activities every Friday at ResCare, or e-mail the time sheets to their ResCare Employment Services Specialist (ESS).
- Check in regularly with their ResCare ESS. We were told by ResCare administrators that they like to see their clients every Friday in face-to-face meetings when they drop off their time sheets, but will also phone and e-mail if they are doing an internship or some other work activity that makes it difficult to meet.
- Meet with DHHS case manager annually in a face-to-face meeting to confirm continued eligibility.



More Barriers, More Requirements

Families with greater barriers have additional requirements they must complete in order to receive TANF cash assistance

FAMILY 	FAMILY + HEALTH NEEDS 	FAMILY + CHILD CARE NEEDS 
Attend orientation	Attend orientation	Attend orientation
Search for job for 8 hrs/day for entire application period	Search for job for 8 hrs/day for entire application period	Search for job for 8 hrs/day for entire application period
Pick up transportation debit card	Pick up transportation debit card	Pick up transportation debit card
Meet with Employment Services Specialist	Meet with Employment Services Specialist	Meet with Employment Services Specialist
Meet with DHHS case manager	Meet with DHHS case manager	Meet with DHHS case manager
Complete substance abuse screening	Complete substance abuse screening	Complete substance abuse screening
Attend four mandatory ResCare workshops	Attend four mandatory ResCare workshops	Attend four mandatory ResCare workshops
	Get doctor to complete form documenting need for health-related exemption	Collect child care documentation
	Go to Social Security Administration to apply for Supplemental Security Income (even if previous applications have been denied)	Attend child care workshop and complete application for child care voucher (or, after October 2018, apply online and call case manager if assistance is needed)
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What Work Requirements Actually Require

Any parent or caregiver knows how difficult it can be to fit an extra appointment or trip to a local government office in to their already busy schedules. For parents working in low-paid jobs, or who have just lost their jobs and are looking for work, or who have significant barriers to work, these difficulties are amplified. Applying for SNAP is a hassle. Applying for TANF is a logistical nightmare.

Consider what a mother and two children who do not qualify for an exemption from the work requirement would need to do to receive assistance in Montgomery County. When this family applies for SNAP, the mother must attend one meeting or phone call with a case manager after submitting an application, and drop off any necessary documentation at her regional office, before receiving assistance. When the same family applies for TANF, the mother must attend one four-hour orientation, three separate meetings with county employees in different county offices at different locations, four required ResCare workshops, in addition to searching for a job for approximately eight hours a day/five days a week, and completing the paper work for child support, child care, as well as the weekly time sheets documenting her work—all before the family receives any assistance.

For that same family to continue to receiving assistance, the mother must recertify their eligibility for SNAP every six months—attending a face-to-face meeting with their DHHS case manager once a year and completing a mail-in form once a year. For that same family to continue to receive TANF, the mother must complete 40 hours of work activities every week, submit documentation of those activities every Friday, check in regularly with her ESS, and re-verify her eligibility for TANF by meeting with her DHHS case manager every year.

Navigating transportation alone to get to and from all of these appointments can be overwhelming. For example, a family living in Clarksburg, in northern Montgomery County, must sit on a bus for 50 minutes to access their DHHS Regional Office in Germantown—where they can apply for assistance, meet with a DHHS case manager, and complete a substance abuse screening. To attend any events at ResCare, they would need to take two buses, and it would take them an hour and ten minutes, each way. Getting to the Office of Child Support Enforcement in Rockville would take an hour, and require two bus trips—or if they preferred a train ride and two bus trips.

The work requirement in TANF is a significant cause of the logistical complexity of applying for, and receiving cash assistance. It is the reason why an orientation, distinct from a meeting with a DHHS intake case manager, is necessary; why attending a child care workshop

(or after October 2018, submitting an online application for a child care voucher) is necessary; why filling out a medical exemption form and going to the doctor's office and filing a claim with the Social Security Administration is necessary; why meeting with an Employment Services Specialist is necessary; why attending four workshops on subjects ranging from internships to resumes is necessary; why completing eight hours of job search a day is necessary; and why filling out a timesheet every Friday and dropping it off at the ResCare center is necessary.

The work requirement is not, simply, a work requirement. Nor is it simply a paperwork requirement. It is a waiting-meeting-workshop-attending-phone-call-making-form-filling-box-checking requirement. It requires enormous patience and skill to navigate. And it requires this of people who have the fewest resources.

Walking through this process, it is no surprise that in Maryland, as in states across the country, many more families struggling to make ends meet receive SNAP than TANF. In FY 2016, the latest data which is available, 744,343 Marylanders received SNAP in an average month. In FY 2018, 44,145 Marylanders received TANF in an average month. There are differences in who is eligible for these programs, but there are also real differences in access to these programs for people living in poverty. In Maryland, SNAP serves almost 92 percent of people who are eligible, the vast majority of whom live under the poverty line. TANF, as mentioned earlier, serves only 39 percent of families living in poverty.

The so-called “work requirements,” rather than helping people find jobs and improve their circumstances, seem designed, instead, to deter people from seeking the help they need to achieve a minimal level of economic security. We see this deterrence effect even in jurisdictions like Montgomery County that otherwise try to ease access to public benefits.

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¹⁶ For average monthly SNAP benefits by demographic group, see Nchako, Catlin and Lexin Cai. “A Close Look at Who Benefits from SNAP: State-by-State Fact Sheets.” Center on Budget and Policy Priorities, Updated December 3, 2018. Available at: <https://www.cbpp.org/research/food-assistance/a-closer-look-at-who-benefits-from-snap-state-by-state-fact-sheets#Maryland>. For the maximum monthly TCA benefit in Maryland, see handout given to applicants “Temporary Cash Assistance (TCA)” Updated February 21, 2018.

¹⁷ To access the application for benefits and services in Maryland, go to myDHR, available at: <https://mydhrbenefits.dhr.state.md.us/dashboardClient/#/home>.

¹⁸ For the locations of these offices, see “Looking for help? Not sure where to go?” Montgomery County Department of Health & Human Services. Available at: <https://montgomerycountymd.gov/Cashback/Resources/Files/HHS%20%20Neighborhood%20Opportunity%20Network%20Sites%202016.pdf>.

¹⁹ There is a 12 month limit to the exemption for having a child under one—so, if you have already used it after having one child, you are not eligible for it if you have another.

²⁰ “Profile of SNAP Households, Maryland Congressional District 1.” U.S. Department of Agriculture, Food and Nutrition Service, January 2018. Available at: <https://fns-prod.azureedge.net/sites/default/files/ops/Maryland.pdf>.

²¹ “TANF & SSP: Total Number of Recipients, Fiscal Year 2018, as of 1/11/2019.” U.S. Department of Health and Human Services, Administration for Children and Families. Available at: https://www.acf.hhs.gov/sites/default/files/ofa/tanfssp_total_recipients_2018.pdf.

²² For SNAP participation see Ibid and Nchako and Cai. “A Closer Look at Who Benefits from SNAP.”

