# DESIGNED TO KEEP YOU DOWN

TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF) CREATES OBSTACLES FOR FAMILIES EVEN AS IT PROVIDES CRITICAL SUPPORT





SPARC

"[Parenting] students always say, 'I want to do this for my kids,' [and] 'I want to make things better for my kids'... [but] the things that our students have to overcome, they shouldn't have to in this country. And it's just because of systems, they're not there yet."

-Lily, a CalWORKs Advisor at a community college in the Bay Area

#### The 2021-2022 SPARC RESEARCH TEAM

This report shares findings from research conducted by the Center for the Study of Social Policy (CSSP) and parents participating in Project SPARC (Student Parents Are Reimagining CalWORKs), a project of the CalWORKs Association.

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#### **ABOUT CSSP**

CSSP is a national, non-profit policy organization that connects community action, public system reform, and policy change. We work to achieve a racially, economically, and socially just society in which all children and families thrive. To do this, we translate ideas into action, promote public policies grounded in equity, support strong and inclusive communities, and advocate with and for all children and families marginalized by public policies and institutional practices.

#### ABOUT THE CALWORKS ASSOCIATION & PROJECT SPARC

The CalWORKs Association is a California-based nonprofit organization that supports parenting students who are changing their own lives, two generations at a time. Its initiative, Project SPARC (Student Parents Are Reimagining CalWORKs), brings together parents who are attending California community colleges and participating in CalWORKs, California's Temporary Assistance for Needy Families (TANF) program, to research the barriers families face in the public assistance and higher education systems and develop and advocate for the implementation of new ideas and out-of-the-box solutions to systems leaders and policymakers.

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#### PHOTO CREDITS

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## INTRODUCTION

ianca is raising two children in the Northern San Joaquin Valley while pursuing her life-long dream of becoming a licensed clinical social worker. CalWORKs, California's Temporary Assistance for Needy Families (TANF) program, is making it all possible. CalWORKs has allowed Bianca to simultaneously focus on her education and family, ensuring her children's needs are met and they have food on the table and a roof over their heads while she attends community college. Bianca is especially grateful for the help she has received finding care for her young children. Previously finding child care had been a "nightmare," Bianca explained, but "CalWORKs prioritized my kids to get preschool and daycare, which was really helpful because me trying to finish school and juggle the baby and the four-year-old or trying to pay [for] daycare for him, it was just not going to happen..." Bianca concluded, "thank God for CalWORKs."

California's TANF program stands out for continuing to provide meaningful assistance to families like Bianca's. As a block grant to states to provide time-limited, work-conditioned cash assistance to families, TANF has more often than not failed to adequately support families since its creation in 1996, as states have taken advantage of the block grant structure to use TANF dollars to fill gaps in state budgets or support projects that are of dubious value for families with limited resources.<sup>1</sup> California has a relatively high functioning TANF program, as it continues to provide cash assistance to the majority of families who are eligible, and seeks to do what it can within the constraints of federal law to limit barriers and open up opportunities for families (see textbox). As a result, it provides support that Bianca and other parents and caregivers find indispensable. But even in California, TANF does not meet families' full needs, and it throws up barriers to parents' success even as it supports families.

In 2022, the Center for the Study of Social Policy and Project SPARC interviewed Bianca along with 39 other parents and caregivers in California and 20 front-line staff who work with them to better understand the barriers parents experience as they participate in TANF and pursue higher education. Parents who are participating in TANF while attending community college are tremendously motivated to achieve their goals and to provide a more economically stable life for their children and families. In California, TANF can be a critical stepping stone for families, as the state makes it easier for parents and caregivers to maintain cash assistance while completing their college degrees. But as we learned in this research, even in California, families experience systemic barriers when participating in TANF. In a state where the cost of living is high, families struggle to cover their basic expenses with the TANF cash benefit, despite California's benefit levels being among the highest in the countrysecond only to New Hampshire.<sup>2</sup> In addition, punitive work reporting requirements and administrative barriers from time-consuming paperwork to inconsistent customer service and case worker support can make it difficult for families to maintain assistance and pursue their goals- including higher education. These barriers also add to the stress and anxiety that already comes with trying to raise a family on limited resources, limiting the time they have together and threatening their collective good health. As Bianca told us, the low benefit levels along with the obstacles families must navigate to receive cash assistance can feel "designed to keep you down."

As a society, we should support families without throwing up barriers to their success. The barriers families experience in TANF are a direct product of policy decisions at the federal, state, and local level designed to limit families' access to government assistance and rooted in racist



and sexist ideas about who is deserving of society's support.<sup>3</sup> As our research with parents and caregivers in California shows, these policy decisions harm all children and families who come into contact with government programs. Parents and caregivers know exactly what their families need, and as we repeatedly heard in our interviews, they are trying their best under difficult circumstances to provide their children the opportunities they-and all childrendeserve. As Minh, an immigrant mother from Vietnam with a two-year-old son who is taking community college classes in the Central Coast told us, "I want to tell my son [that] nothing's impossible. You can do it if you want it. We can do it." TANF and other economic security programs should provide parents and caregivers the flexible and responsive support they need so they can show their children that nothing is impossible.

This report highlights topline findings from our interviews with parents and caregivers about the barriers they experience participating in TANF and pursuing higher education. Additional findings from our research, including a survey we fielded of almost 700 parenting students, are available in a series of previously-published issue briefs.<sup>4</sup> Together, this research points to the need for large scale reforms at both the state and federal levels, to ensure TANF and other economic security programs provide responsive, meaningful assistance to families—so they do not keep families down, but instead let families rise.<sup>5</sup>

#### WHAT TO KNOW ABOUT CALIFORNIA'S TANF PROGRAM

California offers a more supportive TANF program than most states—providing cash assistance to more families, at higher benefit levels; allowing parents to meet the TANF work requirement through higher education; and offering additional supportive services to parents while in school.

**California's TANF program, CalWORKs, provides more cash assistance to a larger share of families experiencing hardship than many other states.** TANF's block grant structure and other rules incentivize states to limit cash assistance to families.<sup>6</sup> But California provides cash assistance to more families who need it than most other states. California is among the leading states in spending TANF dollars on cash assistance, using 37 percent of its funds on basic assistance for families, compared to 23 percent nationally.<sup>7</sup> Additionally, for every 100 California families living in poverty, 71 receive TANF cash assistance, compared to just 21 out of 100 families nationally.<sup>8</sup> Benefit levels are also higher in California than many other states, and they increase on a recurring basis as cost of living increases, though overall they still have not kept up with inflation: for a single parent of three in California, the monthly maximum TANF benefit is \$1,119, compared the national median of \$492.<sup>9</sup>

California's TANF program is less punitive than many other states. California has taken important steps to ensure that fewer families have their cash assistance taken away as a result of punitive time limits and work reporting requirements. Recently, California adopted the maximum time limit for families to be on aid, of 60 months or five years. California also exempts a number of vulnerable groups from the work requirement, including if the participant is under 16 years old or over 60 years old, caring for a child under two years old, pregnant and medically unable to work, a victim of domestic violence, caretaker of a child at risk of placement in foster care, or a caretaker for someone who is ill or disabled.<sup>10</sup>

**California has implemented policies to make it easier for TANF participants to pursue higher education.** The federal government evaluates states' TANF programs based on whether they meet certain targets of how many families participate in narrowly-defined work activities. If states do not meet these targets, they risk losing federal funding. California has established a broader list of work activities, including education, to make it possible for California parents to engage in educational activities while meeting work requirements and maintaining TANF benefits.<sup>11</sup>

Other recent state reforms include CalWORKs 2.0<sup>12</sup> and SB 1232,<sup>13</sup> which went into effect January 1, 2021, and have been "pretty transformational" for families: allowing parents to more easily enroll in higher education without the consent of their county caseworker; giving students the freedom to change classes or majors without the consent of county caseworkers; counting three hours of study time for each unit enrolled in to meet the work requirement hours; eliminating job search or job club activities for parenting students; granting priority registration in college courses for parenting students; and giving parenting students advanced payment for books and school supplies.<sup>14</sup> In California, families who participate in TANF and are enrolled in school can also access navigational support through dedicated CalWORKs programs at each of California's 115 community colleges with in-person classes. These CalWORKs programs on campus are staffed by counselors and advisors who guide parents through the higher education and public assistance systems and offer support for families. These advisors often serve as intermediaries for families interacting with county social services offices that administer the TANF program.

## BENEFIT LEVELS: GRATEFUL, BUT STILL "BARELY ENOUGH TO SURVIVE"

arents and caregivers who participate in TANF and attend community college in California are eligible not only for a cash benefit, but also for child care subsidies, transportation vouchers, additional support for school supplies like books and laptops, and assistance navigating public benefits from staff on campus. These benefits are a "lifesaver" for families, but for the vast majority, money is still incredibly tight. Eva, a mother of a sixyear-old and a community college student in Southern California, explained, "[The cash aid] just barely meets expenses. It helped me put food on the table. It's helped pay some bills that I was behind on... so I truly am grateful because it's helped me to not feel as stressed out." But most months, Eva still waits anxiously to see if unexpected expenses arise.

Many parents we interviewed struggle to afford housing, as Section 8 housing choice vouchers and other forms of housing assistance for lowincome families are difficult to access due to long waitlists, and the TANF cash benefit does not go very far given the high costs of housing in California. Across all family sizes and income levels, the average TANF cash benefit in California is \$717 per month, compared to the average cost of a two-bedroom apartment in the state of nearly \$2,200.15 As Minh, a mother in Southern California explained, "After they sent to me everything, I'm just thinking, 'Oh my god, \$700 to live in America with two people, me and my son. Are you kidding me? Like rent [for a single room is] minimum \$1500. It's just a room, and I cannot afford that... I really feel ashamed." Many parents and caregivers we interviewed, like Minh, rent a living room or a single room in a shared house because that's all they can afford. Others are unhoused or are temporarily living in motels using a short-term voucher provided by the county, providing families neither stability nor security. For more on housing and California TANF participants, see our housing research brief here.]

Some parents also struggle to afford child care, despite receiving a child care subsidy to help with the costs of care. California allows families receiving subsidies to pay a grandparent or other family member or friend to care for their children, which many parents were grateful for,



but parents noted that the subsidy amountoften just a couple of dollars per hour- was too low to meaningfully acknowledge caregivers for their labor. As Sofia, a mom of three and a student in the Inland Empire, explained: "My mom helps me watch the babies, which I get the child care [subsidy] through government assistance but man, that's not enough for everything that she does for me and how much she watches them for me. ...And the rate that she gets paid for watching them, it's super low... I feel bad and embarrassed that I need a lot of her help and I don't have extra money to compensate her." For more on child care and California TANF participants, see our child care research brief here.

Similarly, parents noted that transportation assistance was helpful in offsetting the cost of getting to and from work, community college, and child care, but it was ultimately not enough to cover transportation costs, nor was it responsive to real-time price changes. This was especially top of mind as we spoke with parents as gas prices reached \$6 a gallon in California,<sup>16</sup> and many reported "siphoning" their cash aid because the transportation benefit did not adjust to the cost of gas. "Although they do give us mileage, they don't give us mileage that covers new gas prices," said Yesensia, a mom of four and a community college student in the Inland Empire. "I used to get gas mileage reimbursement, and it used to cover it. But as of right now, it doesn't [cover my costs] just because of how high gas is right now. They do a yearly review for rates, but unfortunately it can change monthly for things like that. So it doesn't equal the same thing."

Low benefit levels leave families stressed and worried about how they will pay the next bill. Several parents we interviewed knew the exact dollar amount of each household expense and could recite the intricacies of their families' monthly budgets, because low benefit levels force families to budget out every single dollar to meet their basic needs and even then, many are unable to pay all their bills on time and in full. For more on basic needs and California TANF participants, see our basic needs research brief here.

"Honestly, the self-sufficiency wage, the cash aid feels so low," said Catherine, a campusbased CalWORKs advisor in Southern California. "It forces people into having to work on the side. When we work on the side, our cash aid gets lowered. It's just this continual wheel of just oppression... The numbers are unrealistic."



# WORK REQUIREMENTS: ADDING "MAKE WORK" AND LIMITING PRECIOUS TIME WITH CHILDREN

alifornia has taken deliberate steps to make is easier for parents and caregivers to pursue postsecondary education while participating in TANF, and all of the parents we spoke with were attending community college. Their hours in school helped them fulfill their work requirement in TANF. The vast majority saw their enrollment in college as a positive step toward finding a fulfilling career that would allow them to support their families. But the requirement to participate in work activities for a certain number of hours a week created additional hurdles for parents above and beyond taking classes, often requiring them to find additional activities to fill semester breaks, adding paperwork and other logistical hurdles (see the next section), and limiting their time with their children.

Marjan, an immigrant mother of two boys, explained that she currently works 97 hours per week "on paper," meaning the number of hours in the classroom, studying, and working that count as work activities that she records and turns into the county to meet her TANF work requirement. This does not include the time she spends managing paperwork and tracking requirements and responsibilities in TANF, or the time she spends caregiving. The heavy workload takes its toll. When asked how she manages to balance all of this work Marjan simply responded, "I don't know. I don't know, that's what I know." "Sometimes, it is too much for me," Marjan continued. "The main problem for me is when I'm stressed out a lot, I can't sleep or eat... It's just a back and forth battle I do with myself, but I try to stay focused on the benefits from the positivity."

Taking classes to fulfill their work hours requirement could also have drawbacks or even perverse consequences, as parents sometimes worried how dropping a class might affect their TANF benefits, took classes they did not need to complete their degrees to fill their hours, or scrambled to find additional activities to fill gaps in their class schedule-from winter break to exam period. The additional layer of the work requirement, in other words, could make it difficult for parents to successfully complete their degrees, as dropping a class can in some circumstances help students balance their workloads and maintain a higher grade point average (GPA), taking unnecessary classes can delay graduation, and breaks are a critical time for students to rest and recuperate and prepare for the work ahead. Zuri, a mother of two in Southern California who was told she needed to complete additional work activities above and beyond her schoolwork in order to maintain her benefits, explained the consequences of these additional burdens: "When I push and push and push without having slept... I don't remember the last time I slept for six hours straight. So when I do that a lot, at some point, my body is just like, 'Nope.' So at that point, I won't even be able to think anymore. I will take the computer. I'll open my class note, but my eyes will be blank, I just won't see anything."

Many parents worried about the impact of their own exhaustion and over-work on their children. As Jasmine, a mother to a three-year-old young son and a student in the Southern San Joaquin Valley, noted, "Juggling schoolwork and having my son, and then having to come home, do all the house stuff and homework on top of that [is a challenge]... For me, being a parent and feeling like I'm not giving my son all of the attention that he deserves because he'll be at school, I'll be at school, I'll be at work and then when we get home, I have to study. So, it was hard for me to not feel guilty, not feel like, oh, I'm doing this and I'm not paying attention to my son." Jasmine does what she can to find quality time with her son, setting up a space for him to color alongside her as she does her coursework so they can "find time and make the best out of it."

#### ADMINISTRATIVE BARRIERS: A BURDEN ON PARENTS AND FAMILIES

While state and federal policy decisions such as benefit levels and work reporting requirements have an enormous impact on whether TANF meets families' needs, so do administrative decisions-decisions which may be influenced by policies at the state or federal level, but which are ultimately implemented at the local level. Administrative barriers for families can be formidable. In California, families receiving cash assistance must fill out enrollment and re-certification paperwork throughout the year, track and log their schedules every day to submit for assistance, and chase down county caseworkers who turnover regularly. As our research confirmed, there is significant variation in administrative practices from one county to the next. As one campus-based CalWORKs advisor said, "We have 58 counties in the state of California. All of them operate a little bit differently: their rules, their procedures, and their discretion about how they implement CalWORKs in each of the respective counties." As each county makes its own policy and implementation choices –such as whether to contract out case management or strictly enforce work reporting or other requirements– it means that there is "no real consistency across the state in terms of practices."

The one constant across the state is that significant administrative burdens are placed on families, as counties agencies transfer the onus of compliance with federal and state rules to parents and caregivers. As one parent put it, "It is a lot of rules, a lot of constant papers you must fill out... it can be overwhelming."





# Paperwork requirements: Enrollment, reporting, logs, redetermination, and more

California, like many states, has streamlined its public benefit application process to help families who are eligible for TANF also enroll in SNAP and Medicaid. But the paperwork required to access and maintain TANF and other economic supports is nonetheless significant, and parents often receive very little guidance about what paperwork is required when, leaving them confused about how to comply with TANF rules and continue to receive benefits.

Consider the application process alone. When families submit their initial application for TANF they must include documentation of birth and citizenship for all family members U.S. via birth certificate or passport: documentation of identity, including driver's identification card. license. immigration documents, or U.S. passport-and for noncitizens, immigration papers or other proof of immigration from United States Citizenship and Immigration Services (USCIS); proof of residency in California via rental agreement, driver's license, utility bills, or eviction notice; documentation of any and all income, including Social Security, Unemployment Insurance, child support, and wages; documentation of relationships, including marriage certificates, divorce papers, or guardianship documents; documentation of housing costs, such as a rental agreement, utility bill, hotel/motel receipt, or a statement explaining housing arrangement; documentation of vehicle registration and balance owed on vehicle: and documentation of other resources, including sharing bank statements, joint accounts, lawsuit settlements, insurance claims, any stocks, bonds or IRAs; and finally, documentation of other expenses, including child care and school expenses.<sup>17</sup>

In short, families must gather and submit an enormous amount of information and documentation about their lives just to participate in cash assistance. After enrollment, families must report any important changessuch as changes in income, address, or household composition—within 10 days.<sup>18</sup> Then, every six months, families must submit a report to TANF to provide proof of any earnings and outline changes to the household composition. Every year, families must submit annual redetermination paperwork reporting any changes on any of the above in order to renew their eligibility.

"[The paperwork] should just be minimized, because it is a huge packet," said Emma, a mom of two and a student in Southern California. "I'm going through the renewal process right now... I have until the end of the month [to complete the redetermination paperwork], but it's just huge, it's the same packet that I initially filled out. I don't understand, when you're doing a renewal, why can't it just be... something simple."

Marjan, a mom of two teenage sons and a student in Southern California, echoed the same point: "Honestly, you don't know how much paperwork I have to fill out every time. I have a big pile to go through every single time. That's the only challenging part... The programs are wonderful, very helpful. These programs are the reason that I'm able to do a lot of things I would never imagine [doing]. I'm really thankful for that. But [I wish they would] just try to make it little easier on us."

Work reporting requirements in TANF add to the paperwork burden for families. To continue to receive cash aid, families must log, calculate, and submit a monthly report to the county that documents the number of hours spent in class, studying, and working for wages to satisfy the work requirements for TANF. Some parents should be exempt from the work requirements, including those that are disabled, the sole caregiver of an incapacitated household member, pregnant, the sole caregiver of a child 24 months or younger, and domestic violence survivors.<sup>19</sup> But in our research we spoke to parents who should be exempt who were nonetheless told they must meet the work requirement and report hours on a monthly basis. Campus-based CalWORKs advisors can help parents track and submit the monthly work report to the county, but not all students or parents have access to this support. Doing the monthly reporting of work activities alone is difficult for parents, because as one parent noted, "I don't personally have the time to be filling out those time sheets, taking it to my school to have them sign it off, and send[ing] it over to my CalWORKs worker."

In addition to work reporting requirements, if families opt to receive child care and transportation assistance—which is crucial, given the importance of transportation and child care for parents' ability to get to the classroom or workplace-they must fill out an additional weekly or monthly log of their families' every day schedules. This entails tracking hours spent in class, hours studying, miles driven between home, campus, and child care to document their completed hours to provide evidence of their child care and transportation needs. These logs, on top of the already overwhelming enrollment, reporting, and redetermination paperwork requirements, are exhausting for families who are doing their best to balance it all.

"I realized I was feeling burnt out," said Jessica, a mom to a young daughter and a student in the Central Coast. "All the paperwork I have to do every month with CalWORKs. You have to do your student activity, you've got to fill out the log for daycare. You need to do your transportation log, all the homework. It was a lot coming at me." The consequences for any mistakes submitting or processing all of this paperwork are severe and fall entirely on families. If a family is late submitting a work reporting log, or a caseworker does not process it, the families' assistance will be reduced. If a family fails to submit the reporting or redetermination paperwork, or if a caseworker fails to process it, they can lose assistance entirely and be forced to apply all

over again. If a family does not report income changes quickly enough, or their attempt to report their income change is not received, they may have to pay benefits back that they have already spent, falling into debt.

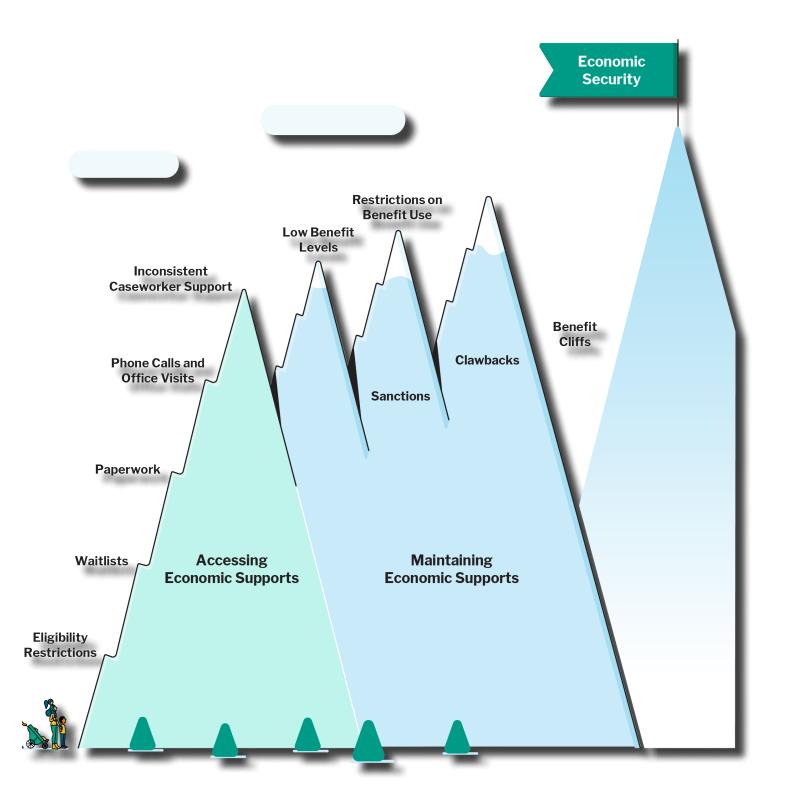
Parents told us that actions (or inactions) by their own caseworkers or other county staff routinely led to disruptions in their benefits, as counties did not hold themselves to the same standards as families who they pressure to submit paperwork in full and on time.

"Once the county has [your paperwork], they lag on it," said Gabriela, a parent to a young daughter and a student in the Central Coast. "They take forever just to process your paperwork... They probably took like two, three months just to approve my [child care assistance] ... and then I think my cousin [who was providing the child care for her daughter] honestly probably got four- or five-months' worth of backdated checks."

The disruptions in benefits can make it impossible for families to meet their day-today needs, and leave parents stressed and anxious. As Maria, a mom of three and a student in Southern California noted, "We're already stressing as it is with juggling school and having kids, and then for [TANF] to throw things at us like, 'Oh, we're closing your case.'... It's just a struggle."

Ultimately, these administrative barriers and the disrespect they convey disincentivize families from participating in programs that can help them meet their basic needs. As Marjan explained, "the support from CalWORKs [is] good. [It is supposed] to help people like us. But they have made it so complicated that people don't want to go through that system." Martina, a CalWORKs advisor at a community college in Southern California, echoed the same point: "everything is set up in a way to get you off [benefits] as quickly as possible [and] to deter you from utilizing these benefits."

#### Economic Supports Are Difficult To Access, Putting Economic Security Out of Reach



#### County caseworkers

Difficulties with paperwork are often compounded by parents' interactions with county agency staff, or caseworkers, who can sometimes be unresponsive, inaccessible, or unduly intrusive and suspicious of families. County caseworkers wield immense power over families, as they ultimately determine whether families can access and maintain benefits. Some caseworkers seek to reduce barriers to accessing assistance. But caseworkers have large caseloads, often move in and out of their positions frequently, and are typically trained and oriented to support the systems' compliance-driven ethos rather than provide genuine service to families that increases their access to necessary supports and promotes their well-being. Sometimes, parents reported that caseworkers were even the source of painful, stressful, culturally insensitive, and outright racist exchanges.

When we spoke with Clarisa, a mom of two young daughters in the Southern San Joaquin Valley, her cash assistance had been abruptly cut off because she had been trying to submit her daughter's vaccination record to county social services, but she "couldn't get ahold of my worker." The issue started when Clarisa's caseworker told her that they could process the verification paperwork digitally so it was not necessary for Clarisa to submit verification paperwork in person. However, the caseworker did not process it digitally, which Clarisa only found out when her benefits were unexpectedly cut. "So, they cut my money because they thought I just never turned it in," Clarisa explained. "I was getting \$935 [a month] and this month, [my TANF benefit] is only \$670. And my rent is \$800."

Trying to get her full cash benefit back so they could pay rent, Clarisa began calling the social services office. She started off calling them once a week because she had been told to give workers a few days to call back, otherwise they "can get [a] little feisty." But after calling for weeks and not getting a response, she decided to call her caseworker's supervisor. At the time we talked, she was hopeful that bringing the supervisor in would resolve the problem, but Clarisa knows that the impact of her caseworker's unresponsiveness will linger for her family. If she and her husband are not able to pay rent on time, they will "have to pay a late fee, and that's a hundred dollars," which her family cannot afford.

Clarisa's experience is not unusual, and many parents we spoke to described needing to advocate for themselves before county agencies, carefully tracking the submission of documents and keeping receipts in case they need to prove they were not the cause of a paperwork mishap. Many parents learned to do this the hard way-by having their cash assistance reduced. As Melissa, a mother of three and a student in the Inland Empire, told us, once her caseworker failed to process her paperwork and her benefits got cut, but "next time, I'm going to take a selfie of me putting my papers in this box and record myself in a video saying, 'Hello, it's me. I'm putting my paper in this box."

Appeal processes exist for families who were wrongfully sanctioned or denied assistance because of a mistake by county workers, but the process can take months, consuming more of parents' time and energy, and stranding families without benefits while they wait for the matter to be resolved.

The frequent churn of caseworkers contributes to communication difficulties. Some parents told us they had cycled through several case workers within the span of a year or two. Clarisa shared that her caseworkers have sometimes switched "every two, three months." This level of turnover makes it difficult for Clarisa "to remember who my worker is now" and is constantly "deleting phone numbers of workers" who are no longer points of contact. Mia, a parent and a student in the Southern San Joaquin Valley told us that in her two years of participating in TANF, she has had "literally over 10 caseworkers." "[The turnover] is a problem as well, because you don't even know [the caseworkers] ..." Mia continued. "How can I build rapport with somebody if my worker is changing every month?" Jackie, a mom of two and a student in the Bay Area, echoed the same point: "It's hard when you're working with one person, and then they switch you to another person. Then you have to restart your story all over. And then that goes for like three months, and then you're switched with someone else. And you're just like, 'What? Okay. What do I have to catch you up on?""

Caseworkers also sometimes ask invasive and unnecessary questions, or require verification that is not necessary and creates additional hurdles to assistance. Bianca, a mom of two who once worked for the county herself, noted that she saw this from the other side, so to speak: "[Some county workers] I worked alongside would do what I call over-verifying," Bianca said. "It's basically questioning [clients] and asking for more than you really need, which is creating a thicker barrier to them getting services. My manager [at the county] would make me question clients. Technically, I can take a sworn statement. If your sworn statement says, 'I live here and I pay \$500 for rent,' then that's what I take... [But] she would have me question and question and question... And it's like, why do these things matter in their application? This is creating a thicker barrier for this person to receive food stamps, to receive CalWORKs."

Several parents shared with us that their interactions with caseworkers were even a source of deep emotional pain, negatively impacting how they saw themselves and discouraging them from accessing government assistance. Raven, a parent and student in Southern San Joaquin Valley, found it difficult to "stick my hand out for help" in the first place, but her interactions with caseworkers who would "look down and judge me on it" made the situation worse. Raven lives in a county that does not assign all TANF participants a specific caseworker, so each time she needed to contact someone at the county office, she would have to speak with "whoever was available on Tuesday afternoon to return my call," which meant she would constantly have to explain her situation to different caseworkers, some of whom "were nice, some were jaded, and some could care less about what you're doing." And often, her interactions with county caseworkers were laced with painful reminders of racist stereotypes. "They asked a lot of questions which I didn't think mattered, [like] if I'm on drugs, and this is just when they're doing a follow-up..." Raven said, "And now, I understand that's to be asked during the [eligibility] process, but every six months? I tell them all the time, 'No ma'am, I'm solo in the house, it's just me and my child. I don't smoke, I don't drink...' And I'm glad



they're asking that, but it's just the way they ask, the tone, like, 'Yeah, we know you're saying no, but we know your kind-you smoke, you drink, you do drugs.' Just the way they speak to recipients, it's so belittling, and it just hurts every time I have to do an interview with them." For Raven, the probing and insinuating line of questioning from county caseworkers about alcohol and drug use contributed to her overall feelings of being policed and surveilled as a TANF participant. "I feel more like I'm on probation, how they just interrogate you..." Raven continued. "They'll ask again, 'Okay, so you're saying you don't drink, you don't drink.' I'd say, 'Yes, I don't.' They say, 'All right.' Then they try to give me all these phone numbers to get help for smoking and for drugs and all that." Altogether, her experience with county caseworkers have been "terrible." At times, it has been bad enough for Raven to consider foregoing to support altogether. "They made me really want to not be on it, and say, 'Oh, forget it. I'll just grow something [in] the yard. I'll go to the food banks," Raven said. "I felt so bad about my life, and I kept telling them, 'Ma'am, I hear what you're saying, but please don't speak to me like that. I'm already vulnerable here.' And I'm a strong Black woman, okay, and just the

way they speak to you, like, 'Oh, have you been looking for a job? Are you sure? How come they haven't called you back?' And I've been working my butt off."

Ultimately, negative experiences with caseworkers are driven in part by their orientation and training to focus on compliance with program rules and regulations, and not families' well-being. Lily, a CalWORKs advisor at a community college in the Bay Area and a former county eligibility worker, was among several advisors who suggested that the TANF program pushes compliance with rules as county caseworkers' top priority. "I understand as a worker, sometimes the policy isn't explained to you, and you're more just told, 'This is what you do and how you do it,' and not really understand the why," said Lily. "Their [caseload] numbers are high, and they're sometimes not given enough time to go through the cases." Families understand this too. As Katy, a mom of two in the Bay Area noted, "We're a number [to caseworkers]. It's that simple. I am not a person. I am a number. It's sad. It really is sad, because I have two little ones that depend on me, and I depend on [CalWORKs] to help me help them."



# ADDITIONAL SUPPORTS ARE CRITICAL FOR PARENTING STUDENTS, BUT UNDERSCORE SYSTEMIC PROBLEMS IN TANF

Parents who participate in TANF and attend community college in California have benefits that other TANF participants do not have, including campus-based navigation support, work study opportunities to earn income that does not count against the TANF cash assistance, ancillary benefits for school supplies and more. These benefits are crucial for helping parents juggle school, work, and caregiving, but also point to larger problems in the way TANF is structured.

For parents who are enrolled in higher education and participating in TANF, additional navigational support is critical to their success. Campus-based CalWORKs advisors, provided at 115 California Community Colleges, help parents fill out paperwork and report their work activities, serve as a liaison to county agencies and advocate on families' behalf, create an oncampus and virtual community where parents feel welcomed and can meet others navigating similar hurdles, and often work overtime connecting students to other resources and supports in their communities. Their role alleviates some of the burden on families trying to move through public assistance and higher education, and often involves running interference for families as they engage with the systems.

"It is our challenge, it is our task," said Serena, a CalWORKs advisor in the Southern San Joaquin Valley. "It is our job to help students navigate two systems, two bureaucratic public institutions that can be pretty tedious unto themselves. Imagine trying to navigate those systems simultaneously, right?"

Parents appreciate this navigational support and note the orientation of advisors on campus toward supporting their well-being. Raven, the mom, student, and TANF participant who shared with us her negative experiences with county caseworkers, noted that her campus advisor, makes it "easier" on her "because they know me." Other parents we spoke with felt the same sense of relief working with the collegebased CalWORKs office, who frequently serve as an intermediary between parents and the county social services. Most parents noted how the advisors at the college-based CalWORKs department were "super friendly", "an open ear", and "very supportive", especially compared to the intimidation and fear parents felt when working with the county. One parent even said that the college-based CalWORKs advisor was "like a second mom to me."

"The [college-based] CalWORKs counselors are so much help," said Yesenia. "Without them, I don't think I would be able to successfully complete CalWORKs [requirements]... It's really a breath of fresh air because we feel like someone's there actually trying to help."

Unfortunately, this support is limited in its scope: only parents who are enrolled in community college and participate in TANF can work with counselors on campus. Parents who participate in TANF but are not enrolled in higher education do not receive these support services. Parents who attend a four-year institution and are enrolled in TANF-which many of the parents we surveyed and interviewed plan to dooften do not receive campus-based navigation services, although they are eligible for the specific benefits like child care assistance and transportation. This means that parents who flourished at community college often have nowhere to find support once they transferleaving them on their own to navigate the public assistance system, on top of their other responsibilities.

"The scariest thing for a lot of them is that transition because there's not that community for CalWORKs students on the university level," said Keisha, a CalWORKs campus advisor in Southern California. "Sometimes they come back [to community college], and I help them with the individual training plans that they need for the university to get their ancillary items from the county. I walk them through a little training thing, and then they're off on their own."

TANF should not be so complex that intermediaries and navigators are needed, and any agency staff member who interacts with families should, like campus-based CalWORKs advisors, be focused on helping families access assistance and promoting families' well-being. Martina, a CalWORKs advisor at a community college in Southern California, shared how the systems would be better for families if they had "one principal case manager that is not tied to county benefits" who could focus exclusively on coordinating the family's navigation through systems and whose main priority is "focused on the family's wellbeing and what they need." Martina specifically suggested this because she understood that the incentive for county caseworkers is "tied to compliance and to submitting documentation, so this [person] is not going to necessarily become your biggest supporter... they're trying to do a job as well."

Parents who are participating in TANF and enrolled in community college also benefit from another policy unavailable to families in which parents are not in higher education: financial aid and work study. Financial aid packages, including the opportunity to participate in workstudy programs, allow parents who are in school and participate in TANF to earn extra income that does not affect their cash benefits. This helps parents avoid the benefit cliff that leads many other families to lose assistance. With the additional income they can meet their expenses and achieve a small measure of economic security. Jackie, a mother of two and a student in the Bay Area, has a work study position administering the campus food bank for 20 hours a week. For her, "it's really fulfilling work" because she has "been in their shoes before." Jackie uses her income through the work-study position to help offset the rising costs of gas. "With work study, it doesn't count against my cash aid," said Jackie. "My benefits through the county, they're not affected by the income that I generate from that. That's really helpful for people like me... I don't really have a lot of support. I can't afford to lose the benefits that I have with CalWORKs right now."

Benefit cliffs pose an enormous challenge for families participating in TANF and other heavily means tested programs, and are a key factor contributing to parents' perceptions that the programs are "designed to keep them down." Ensuring families can maintain their benefits until they are economically secure is critical.



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# CONCLUSION

Families participating in TANF, even in a state like California that has taken intentional steps to support families, experience barriers to achieving their goals that no family should experience in a country with the wealth and resources of the United States. Despite these barriers, many parents and caregivers we interviewed focused on the positive, and were joyful and determined in thinking about their futures. Adriana, a mother of three and a parenting student at a community college in Southern California, shared with us how even with the pressure she feels balancing all the difficult requirements placed on her, she and her family prioritize time together, "cohesiveness," and dreambuilding. Adriana and her children make vision boards together, collaboratively imagining their lives and futures together—with goals to volunteer at the beach, plans to visit Adriana's eldest son in Florida for the holidays, and dreams of a family vacation to Europe one day.

TANF and other economic supports should help families like Adriana's achieve their goals and dreams, without creating barriers along the way. The lessons from the research are clear. Families need:

- 1. Cash aid that provides meaningful benefit amounts. Compared to other states, TANF benefits in California are more generous and more families with low incomes get the cash assistance they need from the state's TANF program. Parents we interviewed were overwhelmingly grateful to receive assistance but recognize the large gap between the benefit amount and the cost of living in California. Families in California and throughout the U.S. need benefit amounts that meet and keep up with the cost of living.
- 2. An end to work reporting requirements. Parents in California are able to pursue their education while still meeting work requirements for TANF—making it easier for them to participate in TANF than in many other states.<sup>20</sup> But even so, the paperwork burdens and other barriers stemming from the work requirements make it difficult for families to maintain assistance. Work requirements in public assistance should be eliminated entirely, so all families with low incomes can access the support they need.
- **3. Streamlined, easy-to-navigate processes to enroll and maintain public benefits.** Parent after parent shared that despite their eligibility for cash assistance, administrative barriers—such as complex and confusing paperwork—make it harder for families to get the support they need. The burden on families to constantly document and verify their circumstances is exhausting and can actively discourage families from seeking assistance. Access to TANF and other economic supports should be streamlined, and paperwork limited.
- 4. Trusted caseworkers—and in the absence of such, community-based navigators—to help move through public assistance systems. Public assistance systems have made it difficult for families with limited resources to get the support they need, in part because the caseworkers who are charged with managing their cases and benefits can be inaccessible, change frequently, or are insensitive or prejudiced against families participating in benefits. Families deserve more. They should be able to rely on a partner from the county to help manage their benefits, guide them through processes and procedures, and be a genuine source of support who holds their family's well-

being as the chief concern. In the absence of such, all families should be able to rely on navigators outside of the system to support them and guide them through the public assistance system.

- **5.** In-kind supports that match the cost of living. California parents who participate in TANF and are enrolled in community college receive more in-kind benefits such as child care, transportation, and food assistance than their peers who are not enrolled in higher education—and more than families in many other states. But even so they struggle to afford their basic needs. In-kind supports should meet the costs of basic needs, and all families with limited resources should have access to them.
- 6. Supports that are not dependent on what county or state you live in. Parents in California benefit from living in a public policy environment that invests in a relatively robust social safety net. But even in California, families struggle to make ends meet, and experiences vary dramatically from one county to the next. All families deserve to have access to reliable, robust economic supports, no matter where they live.





# **APPENDIX: ABOUT THIS RESEARCH**

In 2021 CSSP and the CalWORKs Association's Project SPARC launched a participatory research project to better understand the barriers experienced by parenting students participating in CalWORKs, California's cash assistance program for families with children. CSSP recruited parenting students to participate in the research, provided training in qualitative research methods, and then worked with the parent researchers to develop research questions, draft interview protocols, conduct semi-structured interviews of parenting CalWORKs students attending community college and CalWORKs community college counselors, develop and field a survey, and analyze the data.

Between March 2022 and June 2022, the research team interviewed a total of 40 parenting students and 20 community college campus CalWORKs staff across California. Parenting students who were selected to be interviewed received compensation for the 75-minute, in-depth interview that covered topics ranging from their goals for themselves and their families; their experiences in community college and CalWORKs; their basic needs; and their experiences participating in other government programs such as SNAP or Medicaid. Among the 40 parenting students who were interviewed, 36 self-identified as female and four identified as male; 16 identified as Hispanic or Mexican, seven identified as African-American or Black, seven identified as White or Caucasian, five identified as Mixed race, and five identified as Asian, Pacific Islander, Samoan, or South Asian. Finally, the interviewees were also geographically diverse, with 17 located in Southern California, seven in the Central Coast, six in the Southern San Joaquin Valley, five in the Inland Empire, three located in the Bay area, and two in the Northern San Joaquin Valley. These regional designations were based on participant-submitted county data, which were then compared to the California 2020 census regional map.<sup>21</sup>

Between July and August 2022, the research team launched and fielded a survey of 688 parenting CalWORKs students from across California. To incentivize take-up of the survey, gift cards were awarded to the first 200 survey respondents. Among the 688 survey respondents, 45 percent identified as Hispanic, Spanish, Latiné, Latinx, Latino, or Latina, 25 percent identified as White or Caucasian, 11 percent identified as Black or African-American, three percent identified as Asian or Asian American, and three percent identified as Middle Eastern. Among the survey respondents, 91 percent identified as female, seven percent as male, two percent selected that they prefer not to answer, and .5 percent identified as gender fluid or nonbinary. Geographically, 24 percent of survey respondents were located in Los Angeles County, 17 percent in the Superior California, 16 percent in the Inland Empire, 14 percent in Orange County, 12 percent in the Northern San Joaquin Valley, six percent in San Diego—Imperial, four percent in the Central Coast, three percent in the Bay Area, and three percent in the Southern San Joaquin Valley.

Additional resources based on this research, can be found here: <u>https://cssp.org/our-work/project/supporting-parenting-students-in-public-systems/</u>.

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<sup>3</sup> Minoff, Elisa. "The Racist Roots of Work Requirements." Center for the Study of Social Policy, February 2020. Available at: <u>https://cssp.org/resource/racist-roots-of-work-requirements/</u>. Floyd, Ife et al. "TANF Policies Reflect Racist Legacy of Cash Assistance: Reimagined Program Should Center Black Mothers." Center on Budget and Policy Priorities, August 4, 2021. Available at: <u>https://www.cbpp.org/research/income-security/tanf-policies-reflect-racist-legacy-of-cash-assistance</u>.

<sup>4</sup> See CSSP'sbriefs on the Supporting Parenting Students in Public Systems project page: <u>https://cssp.org/our-work/</u> project/supporting-parenting-students-in-public-systems/#resources.

<sup>5</sup> For additional recommendations on how economic security programs can help families meet their needs and pursue their goals, see Minoff, Elisa. "Let Us Rise: How Parents and Caregivers Would Design a Permanent Child Allowance to Advance Racial and Economic Justice." Center for the Study of Social Policy, May 2023. Available at: <u>https://cssp.org/</u>resource/let-us-rise/.

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<sup>11</sup> California has been penalized by the federal government a number of times for not meeting the work targets, but due to various appeals and corrective plans, has not had to pay a penalty. See "CalWORKs: California Families Working Together Annual Summary." California Department of Social Services, November 2022. Available at: <u>https://www.cdss.ca.gov/Portals/9/CalWORKs/CalWORKsAnnualSummaryNovember2022.pdf</u>. California does continue some harmful practices related to the work participate rate that are not required under federal law. See Kimberlin, Sarah. "Harmful

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<sup>12</sup> See Derr, Michelle and Mark Ezzo, "Using CalWORKs 2.0 to Improve Programs and the Lives of Families Experiencing Poverty." Mathematica, September 2022. Available at: <u>https://www.cwda.org/sites/main/files/file-attachments/</u>calworks\_2.0\_cwda\_brief.pdf?1681512084.

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<sup>14</sup> See Student Notice, "Senate Bill 1232 Impacts to CalWORKs" Available at: <u>https://www.hartnell.edu/students/</u> programs/calworks/sb1232updatestocommunitycolleges.pdf.

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<sup>18</sup> See California Department of Social Services. "Your CalWORKs Reporting Rules Have Changed." Available at: <u>https://www.cdss.ca.gov/cdssweb/entres/forms/English/CW2211.pdf</u>.

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<sup>21</sup> See <u>https://census.ca.gov/regions/</u>.