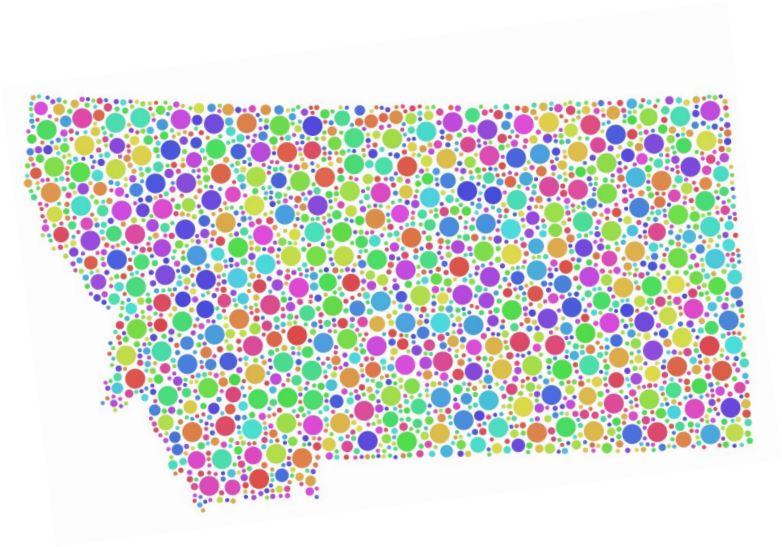
Montana Temporary Assistance for Needy Families Program

Strategic Plan



2014

MONTANA DPHHS

Healthy People. Healthy Communities.

Department of Public Health & Human Services

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Background

The Montana Temporary Assistance for Needy Families (TANF) program supports many efforts that target low income families including emergency assistance, cash assistance, work support, and assistance with child care; as well as a variety of community services. The TANF program is funded through a federal block grant with required state Maintenance of Effort funding.

Montana's current TANF model was designed in response to the federal grant expectations reflected in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996. With the implementation of the Deficit Reduction Act (DRA) of 2005, the primary focus shifted to rapid employment and movement away from reliance on public welfare, with increased emphasis on Federal work participation rates. The work participation rate is the ratio of the number of adult TANF recipients who are working or in specified work-related activities to the number of families with adults receiving cash assistance through TANF-related programs. To address these federal expectations, Montana's service delivery model was designed to support job readiness, training, and job attainment. To do this, Montana has contracted with agencies across the state, known as WoRC operators, supporting the Work Readiness Component for clients receiving cash assistance. Clients apply at local Offices of Public Assistance (OPA) for cash assistance and are referred to a WoRC operator for assessment and negotiation of an Employability Plan which sets forth a planned series of actions leading the participant toward employment. TANF cash assistance can also be provided to specified caretaker relatives, who are related within the 5th degree of kinship to the minor child(ren) for whom they are caring. These cases are often referred to as "child only" cases.

The Montana TANF cash program administers approximately 3,000 grants per month, 44% of which are "child only". 62% of recipients are American Indian.

In SFY 2014 the average TANF case load was 3067 per month. Of the 3067, 1352 were child only cases accounting for 44% of the overall caseload, slightly higher than the previous 6 year average of 39%, and below the 2010 national average of 46%. Additionally, in SFY 14 Montana provided cash assistance to an average of 7386 recipients (adults and children) per month. Of the 7386, 4616 were American Indians with 2856 residing on a reservation. The majority of TANF cash households have zero income at application. A household of 3 with zero income would receive the maximum cash benefit of $510 per month while engaging in activities that assist them in overcoming barriers to employment and/or gain the education and skills to become employed. Since the TANF block grant was authorized in 1996, funding for the program has remained level and, taking into account inflation rates, the value of the cash assistance to participants has decreased by more than 20% in most states, including Montana.[1]

1. *"TANF Cash Benefits Continue to Loose Value in 2014".* Ife Floyd and Liz Schott. Center for Budget and Policy Priorities. 2014.

Background

With income eligibility levels for cash assistance far below other safety net services, the TANF program has proven unresponsive to the economic realities of Montana families, with a sharp decrease in the number of families receiving cash benefits since 1994/1995 despite rising numbers of families in poverty due the recent economic downturn. The Montana TANF program also serves fewer families in poverty than TANF programs in other states, with only 13% of families in poverty in Montana receiving TANF cash benefits versus 26% in the US. (See figures below)[2]

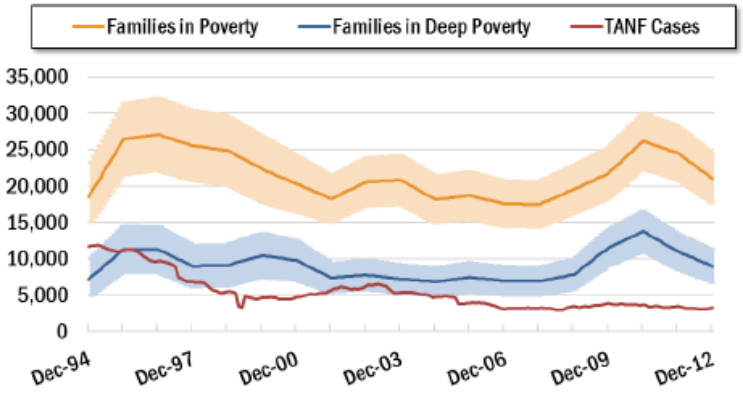
TANF and Poverty Trends in Montana

Families with children:	1994/95	2012/13
... on AFDC/TANF	11,600	3,100
... in Poverty	18,500	24,500
State TANF to Poverty Ratio	63	13
National TANF to Poverty Ratio	*68*	*26*

	TANF Benefit level:	Share of FPL	Value change since '96
State benefit	$510	31%	-22%

Beginning in 2006, this analysis uses TANF caseload data collected directly from state agencies rather than the official data reported by HHS in order to more consistently reflect the number of families receiving cash welfare in each state over time. Unlike the HHS data, these data include solely state-funded programs, and exclude worker supplement programs.

Number of Families with Children in Poverty, Deep Poverty and TANF Cases in Montana



Deep Poverty refers to families below half the poverty line. Shading in graph shows the 90% confidence interval (lower and upper bound) of poverty estimates. Two years of Current Population Survey (CPS) data were merged to improve reliability. The TANF-to-poverty ratios are calculated by dividing the number of TANF cases by the number of families with children in poverty. On the graph above, Dec-12 represents merged CPS poverty data for calendar years 2012 and 2013.

In addition, to Montana's cash assistance program, Montana utilizes the TANF block grant to fund other programs and services meeting at least one of the four purposes of TANF:

- Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;
- End the dependence of needy parents on government benefits by promoting job preparation, work and marriage;
- Prevent and reduce the incidence of out of wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies;
- Encourage the formation and maintenance of two-parent families.

Programs and services traditionally funded in this category include support for afterschool programs, youth mentoring, services for teen parents, subsidized employment, financial literacy education and support, adult basic education access, specialized training, matched savings accounts and Individual Development Accounts (IDAs), court appointed special advocates, etc. Often these programs and services are available to individuals outside of the cash assistance program.

1. *"TANF Cash Benefits Continue to Loose Value in 2014".* Ife Floyd and Liz Schott. Center for Budget and Policy Priorities. 2014.
2. "Montana TANF Caseload and TANF-to-Poverty Ratio Fact Sheet". Center for Budget and Policy Priorities. 2014.

Background

In the spring of 2014, the Department of Public Health and Human Services (DPHHS) convened a committee of stakeholders to review the current structure of the TANF program and develop a strategic framework and recommendations to advise DPHHS in administering the TANF program in the future. The Department sought input on how to best use the TANF funds to provide effective services to families experiencing poverty across the state. The steering committee met seven times from April to November 2014. All strategic planning meetings were open to the public and allowed time for public comment. The strategic planning period also included an extensive data gathering process including surveys and focus groups of current and former TANF participants and opportunities for past, current and potential contractors to provide feedback to the committee. The steering committee operated under the following charge:

Charge to the TANF Steering Committee

The strategic planning process will advise the Department of Public Health and Human Services in establishing a 5 year plan addressing the following:

- Developing an overarching purpose statement for use of TANF funds that expresses the core value and purpose for the use of TANF block grant funds.
- Proposing a framework that will ensure that projects funded with TANF block grant funds are complementary, integrated, interdependent, and designed to strategically achieve the overarching purpose for the funds.
- Prioritizing this integrated framework by emphasizing evidence-based practices
- Recommending strategies to collect outcome data for future evidence-based decision-making.
- Designing a long-range strategy on the management of "carryover" funds to ensure the proper balance between meeting immediate needs while preserving "rainy day" funds for periods of economic downturn.
- Providing a public input opportunity to the Department in the prioritization of use of TANF block grant funds
- Learning from and informing constituent groups, stakeholders, and the legislature of how this integrated and prioritized strategic plan for use of TANF block grant funds will improve efficiencies and effectiveness in the use of those funds, with focus on support and self-sufficiency for needy families.

Background

Steering Committee Members

TANF Program Participants
- Toni R
- Therese T
- Molly H

Higher Education
- Sandra Bailey, PhD, Montana State University

Advocates
- Kelsen Young, Montana Coalition Against Domestic and Sexual Violence
- Heather O'Loughlin, Montana Budget & Policy Center

Legislators
- Senator Mary Caferro
- Representative Rob Cook

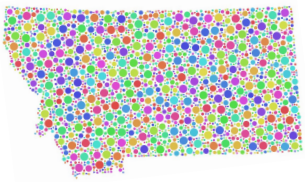
Public Assistance
- Tanya Watson, Hardin/Lame Deer Field Office

Tribal DPHHS
- Lesa Evers, DPHHS Directors Office

DPHHS employees served as resources to the committee throughout the strategic planning process:
- Stephanie Wilkins, TANF Program Manager
- Jamie Palagi, Human and Community Services Division Administrator
- Bob Runkel, Economic Security Services Branch Manager
- Candee Krantz, Fiscal Bureau Chief

TANF Needs Assessment

As part of the strategic planning process, the Montana Department of Public Health and Human Services (DPHHS) hired third party consultants in the summer of 2014 to conduct surveys and focus groups of current and former Temporary Assistance for Needy Families (TANF) Program participants and interested parties, gathering information about their experiences with TANF. Surveys were conducted of both TANF Cash Assistance Program recipients as well as clients participating in "Non-Cash" grant funded programs, which include a wide variety of voluntary programs such as Adult Basic Education, Family Economic Security, and other contracted services. TANF participants and stakeholders were invited to participate in focus groups in select areas around the state. Additionally, consultants analyzed administrative data provided by DPHHS.



Background

Key Findings from the TANF Needs Assessment

- **Cash and non-cash participants experience significant barriers and struggle to meet basic needs.** Non-cash TANF programs are constructed with the assumption that non-cash program participants are operating at a higher level on the continuum of needs, meaning their basic needs are met and they are working on education and enrichment activities. This research showed that this is often not the case. Cash and non-cash TANF participants often experience barriers in terms of issues related to health, mental health, substance abuse, transportation, education, and housing. Only about one in five respondents in either group reported being able to support themselves and their families "very well".

- **TANF cash assistance program is less structured to address participant barriers.** Montana's TANF cash assistance program is designed to comply with federal work participation requirements, which are tied to federal reimbursement levels through the block grant. This structure is focused primarily on participation hours at a job, employment and educational training, volunteer, or work experience (WEX) site. Participants falling short of their weekly commitments are generally sanctioned, with limited space for good cause exception. There is limited allowance for participants to stabilize their lives and meaningfully address their employment barriers. Non-cash programs differ in that they are specifically structured to address barriers such as education and training and activities are not constrained by federal work participation rates.

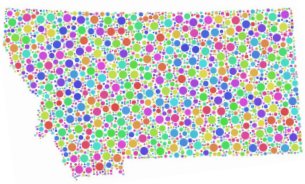
- **TANF cash assistance program participants access other work supports at higher rates and are less likely to be employed.** Ninety-nine percent of TANF cash assistance program survey respondents reported receiving SNAP versus only 52 percent of non-cash respondents. All cash assistance program participants are insured through Medicaid. Only 61 percent of non-cash clients reported being insured, with a much smaller percentage of the populations reporting Medicaid coverage. TANF non-cash participants were more than twice as likely than cash participants to report being employed (65 percent versus 32 percent) and non-cash participants were much more likely to have an hourly wage of $12 an hour or higher (39 percent versus 9 percent).

Key Findings from the TANF Needs Assessment continued

- **TANF non-cash programs perceived to better support participants compared to TANF cash assistance program.** Overall, non-cash participants were much more likely to report being "very satisfied" with their TANF-funded program (85 percent) compared with cash participants (51 percent). Non-cash participants were also more likely to report that their TANF funded program helped them become more secure, most commonly through being helped by receiving education and training to get a job (56 percent) and by getting a stable job (44 percent) whereas the most common way cash participants reported being helped was through the ability to pay their bills (36 percent). In the non-cash survey, many respondents reported that the program gave them confidence, provided emotional and moral support and assisted them in achieving their goals. Participants reflected positively on the non-cash programs' success at helping them receive education and training and/or to get a job putting them on the road to financial independence. Cash program participants had mixed views of the program. Many said it provided vital support at their time of need. Many others described the program as unsupportive and a step backward.

- **TANF cash assistance does not work well for American Indians on reservations or transitioning off reservations.** The state TANF program does not allow for tribal holidays or other cultural customs within its participation requirements. The program has limited flexibility to support individuals in locations with sparse employment or volunteer opportunities, such as reservations. American Indians struggle to adjust from Tribal TANF or Tribal Native Employment Works (NEW) case management when moving off reservations. No targeted services, such as a Tribal Liaison or outreach are provided to support American Indians in their transition off reservations.

A full report detailing all of the findings from the needs assessment as well as the research methodology is located in Appendix A.



TANF Strategic Plan

After almost eight months of reviewing administrative data, soliciting feedback, dialoguing with national policy experts and hearing from program participants, the TANF Steering Committee reached consensus on the following strategic plan purpose, guiding principles and recommendations designed to guide the department over the next five years. DPHHS will review for implementation each recommendation, taking into consideration budget and administrative constraints; compliance with state and federal laws and rules; phase in timelines needed to maintain program integrity; and consistency of the recommendation with the Charge to the Committee.

Purpose

The purpose of the Montana TANF program is to meet the basic needs and maximize the well-being of children and families experiencing hardship in order to provide them with the tools and education to move into sustainable financial independence.

Guiding Principles

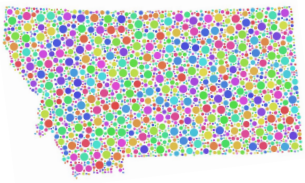
To achieve its overarching purpose, the Montana TANF program will operate according to the following Guiding Principles:

- Provide direct services and supports to families experiencing financial hardship
- Prioritize resources to families eligible for the TANF cash assistance program while seeking to serve as many low income families as possible
- Address the needs of children in a developmentally appropriate way, prioritizing policies and programs that strengthen families
- Develop a client-oriented, customer service approach that helps families easily navigate the system, treats clients with dignity and respect, and acknowledges each individual's unique strengths and circumstances
- Allow flexibility for families to direct the services needed to remove barriers to physical and economic security
- Integrate with other safety net services so that family's real needs are effectively and efficiently addressed and services are not duplicated
- Develop a consistent program that successfully serves families in all Montana communities
- Provide services that strategically move families to sustainable financial independence, providing the tools to ensure long term stability after leaving the program

TANF Strategic Plan Framework

The steering committee conducted a comprehensive examination of the scope, program components, and management of the TANF program and developed a framework of nine key program areas in which to develop recommendations.

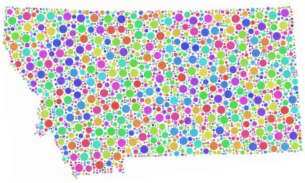
Under each program area the steering committee provided specific examples of program revisions or improvements that reflected the consensus of the committee. The committee's recommendations in each of the nine key areas follow.



TANF Strategic Plan Recommendations

TANF Administration

- Prioritize TANF programming, supports and opportunities toward families who are low income, so that they can attain economic security
- Create an ongoing committee to advise the TANF program, including but not limited to, current and former TANF participants, contractors, advocates and representatives from tribal communities
- Simplify the overall program, reviewing and reducing the number of contracts, and creating stability in programming and funding structures, including multi-year contracts
- Utilize a transparent, structured process when setting programmatic direction that prioritizes services that prove to be effective while maintaining federal work participation rates
- Evaluate the TANF transfer dollars and work to streamline and better connect TANF eligible families to the programs receiving TANF transfer funds
- Consider piloting and implementing promising service delivery re-design models that support clients
- Develop an ongoing training system for TANF staff and contractors covering, but not limited to, customer service, treating all clients with respect and dignity, understanding and addressing cultural bias and racism, poverty awareness, domestic violence, mental health and substance abuse
- As new service delivery models are adopted, develop uniform rules and policies, providing training to TANF staff and contractors to ensure consistent policy implementation and service provision throughout the state



TANF Strategic Plan Recommendations

Application & Assessment

- Streamline the TANF application process and the amount of required paperwork
- Align the TANF application with other safety net programs so that clients applying for TANF are co-enrolled in other needed services without filling out additional paperwork
- Ensure that clients are receiving consistent, robust information about all available services in their area when they apply for TANF, not just the cash benefit, so that they can select the services that best meet their individual needs
- Require repeat assessment and screening throughout the process
- Update the screening and referral process for victims of domestic violence to follow best practices

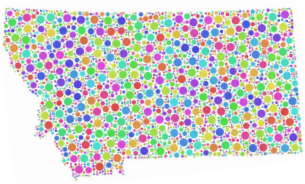
Cash Benefit Policies

- Increase eligibility levels to 40% FPL for cash assistance
- Increase benefit levels to 40% FPL for cash assistance
- Adopt policies that help families and improve the work participation rate including:
    - Funding two parent families using Excess MOE-State Funds, removing two parent families from the federally funded program
    - Modifying two-parent birth of baby rules
    - Extending the post-employment program using MOE-State Funds
    - Expanding earnings disregards
    - Eliminating the asset test for TANF eligibility
    - Providing subsidized employment programs to TANF cash participants, prioritizing those that are nearly employable
- Adopt policies that support and smooth the transition for families going off the cash benefit, such as continuing childcare co-pays at $10 during post employment TANF months and researching ways to prevent post employment TANF from counting towards SNAP benefits eligibility
- Adopt policies that, when appropriate, eliminate TANF work requirements prior to receiving TANF assistance, ensuring that families immediate needs and barriers are met before instituting work requirements
    - Allow presumptive eligibility so families in crisis can receive TANF support immediately
    - When appropriate, extend the assessment period, allowing more time for barrier identification and reduction before requiring work activities

TANF Strategic Plan Recommendations

Cash Benefit Policies Continued

- Expand permissible work activities to address barriers to employment, including but not limited to:
    - Education and training;
    - Life training skills;
    - Family strengthening;
    - Community based education and training related to budgeting, parenting, nutrition, and stress reduction;
    - Domestic violence;
    - Mental health and substance abuse; and
    - Home visiting
- Provide short-term benefits to assist participants who are experiencing an emergency by:
    - Providing one-time payments to applicants who have immediate, pressing needs but do not require a continual TANF cash grant
    - Allowing easier access to TANF funds for emergency items such as diapers, clothing, bedding, etc., especially for caretaker relatives
    - Allowing the use of TANF funds to meet direct housing needs (e.g. payments for short term transitional housing or rapid rehousing and supplemental housing allowances for high risk populations like teen mothers living in group or residential settings)
    - Expanding the use of TANF funds to address transportation barriers
- Review and incorporate best practice recommendations for use of TANF funds for caretaker relatives, such as:
    - Providing a supplemental TANF child-only grant for caretakers relatives who have more than one child
    - Reducing or eliminating work requirements for older caretaker relatives who have TANF family grants
- Review sanction policies, considering policies that positively re-enforce participation rates for cash clients and reducing the sanction period



TANF Strategic Plan Recommendations

Service Delivery

- Redesign the TANF service delivery system using a client advocate model that emphasizes self-direction
- Allow client advocates greater flexibility to assess client needs and identify and broker services and supports
- Design the Service Delivery Model to:
    - Provide support to reduce barriers to work
    - Be strength-based, goal-driven, and solution-focused
    - Meet families where they are and consider the needs and goals of the entire family
    - Present TANF cash grants as one potential service for eligible clients but also give families the choice to access other, more appropriate services to meet their individual needs such as unemployment benefits, Pell Grants, Social Security Income Benefits, Emergency Assistance, budget support, child care or mentoring programs, and other supports
- Design work support and training programs to:
    - Link clients to training opportunities and support for high wage jobs
    - Provide targeted subsidized employment opportunities
    - Expand access to educational opportunities for TANF families while helping clients maximize use of other educational supports such as Pell Grants to meet their educational goals

Localization

- Allow local TANF programs to tailor services to meet specific client needs in their communities, such as allowing more flexibility in the use of supportive services for transportation needs in rural and frontier communities where public transit services are not available
- Research options to allow flexibility in program criteria in areas without a robust social service infrastructure or with extremely limited access to employment opportunities, childcare or affordable housing
- Permit clients living on county borders and in rural areas to receive TANF services at the nearest offices, even if the office or contractor is outside of their county of residence
- Require that professionals working with TANF clients have extensive knowledge of and established relationships with the local community service providers that might benefit clients

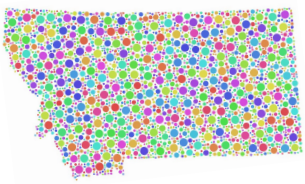
TANF Strategic Plan Recommendations

TANF Services for American Indians

- Increase communication with tribes by creating opportunities to meet regularly to strengthen the state-tribal relationship and seek their input and advice
- Research, and implement if possible, a federal waiver to adopt policies that more closely align with those that Tribal TANF programs use to accommodate clients, such as allowing innovative and specific cultural activities to count as approved work activities
- Acknowledge high unemployment, lack of employment opportunities and tribal specific holidays in reservation communities and modify programmatic requirements accordingly where possible
- Implement a policy change to allow Tribal NEW programs to administer supportive services themselves instead of through the state office

Youth Programming & Childcare

- Design the Best Beginnings and TANF application processes to allow co-enrollment in both program simultaneously
- Increase eligibility limits for the Best Beginnings Program childcare subsidies to 200% of FPL
- Allow child care benefits to follow the child instead of being dependent on the parent's compliance with work participation activities to create greater stability for children in TANF families
- Redesign youth contracts and funding structures to more closely link service provision to the direct needs of TANF families
- Support programming for youth education, training and employment such as the summer youth employment program



TANF Strategic Plan Recommendations

Data Collection & Evaluation

- Develop a small number of meaningful metrics and outcome measures to track consistently over time, in addition to the metrics that meet federal requirements
- Utilize existing infrastructure to identify data that is already collected that could be better utilized to track TANF outcomes (e.g. collaborating with the Montana Department of Labor and Industry to track data on employment and earnings of TANF participants after they leave the TANF program)
- Identify data needed to improve services to clients and consider developing a way to capture it (e.g. conducting regular client satisfaction surveys or focus groups)
- Evaluate contractors and programs regularly to determine if services are effective
- Regularly generate and publish reports with TANF program data
- Utilize data for programmatic decision making

Carry Over

- Reduce the TANF carry over amount by investing in services that directly benefit TANF participants

Appendix

TANF Needs Assessment

Analysis and Results of the TANF surveys and focus groups

Executive Summary
TANF Cash Survey and Focus Group Report
TANF Non-Cash Survey Report

Department of Public Health and Human Services

Human and Community Services Division ♦ PO Box 202925 ♦ Helena, MT 59620-2925

Phone: (406) 444-1788 ♦ Fax: (406) 444-2547

Steve Bullock, Governor

Richard H. Opper, Director

Date: October 6, 2014

To: Temporary Assistance for Needy Families (TANF) Strategic Planning Steering Committee

From: Jamie Palagi, Administrator

Re: Final reports of TANF Cash and Non-Cash Survey data and interested party focus groups

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As part of the TANF Strategic Planning Process, the Department engaged in a series of surveys and focus groups designed to gather input from clients and interested parties related to TANF programs and services. Focus groups were held in select locations across the state and included sessions targeting former or current clients, as well as TANF interested parties. Two surveys were created and data was gathered focusing on clients receiving services through the TANF cash program, and clients who have participated in other TANF funded projects, traditionally referred to as “non-cash” such as Family Economic Security Programs.

Attached, please find a summary of the two reports, submitted by the Department of Public Health and Human Services, as well as a report submitted by Bloom Consulting, detailing the findings from focus groups and the Cash client survey, and a report submitted by Loveland Consulting, detailing the results from the Non-cash client survey.

The information in the reports provides valuable input into the strategic planning work that is currently underway and should inform the development of the TANF strategic plan. Special thanks to Katie Loveland of Loveland Consulting and Kirsten Smith of Bloom Consulting for the data analysis and report.

Executive Summary of TANF Surveys and Focus Groups, 2014

In the summer of 2014, the Montana Department of Public Health and Human Services (DPHHS) hired third party consultants to conduct surveys and focus groups of current and former Temporary Assistance for Needy Families (TANF) Program participants and interested parties, gathering information about their experiences with TANF. The goal of the research was to collect feedback to inform the strategic planning process. Surveys were conducted of both TANF Cash Assistance Program recipients as well as clients participating in "Non-Cash" grant funded programs, which include a wide variety of programs such as Adult Basic Education, Family Economic Security, and other contracted services. TANF participants and stakeholders were invited to participate in focus groups in select areas around the state. Additionally, consultants analyzed administrative data provided by DPHHS.

Key Findings:

- **Cash and non-cash participants experience significant barriers and struggle to meet basic needs.** Non-cash TANF programs are constructed with the assumption that non-cash program participants are operating at a higher level on the continuum of needs, meaning their basic needs are met and they are working on education and enrichment activities. This research showed that this is often not the case. Cash and non-cash TANF participants often experience barriers in terms of issues related to health, mental health, substance abuse, transportation, education, and housing. Only about one in five respondents in either group reported being able to support themselves and their families "very well".

- **TANF Cash Assistance Program is less structured to address participant barriers.** Montana's TANF Cash Assistance Program is designed to mirror federal work participation requirements, which are tied to federal reimbursement levels through the block grant. This structure is focused primarily on participation hours at a job, employment and educational training, volunteer, or work experience (WEX) site. Participants falling short of their weekly commitments are generally sanctioned, with limited space for good cause exception. There is limited allowance for participants to stabilize their lives and meaningfully address their employment barriers. Non-cash programs differ in that they are specifically structured to address barriers such as education and training.

- **TANF Cash Assistance Program participants access other work supports at higher rates and are less likely to be employed.** Ninety-nine percent of TANF Cash Assistance Program survey respondents reported receiving SNAP versus only 52

percent of non-cash respondents. All Cash Assistance Program participants are insured through Medicaid. Only 61 percent of non-cash clients reported being insured, with a much smaller percentage of the populations reporting Medicaid coverage. TANF non-cash participants were more than twice as likely than cash participants to report being employed (65 percent versus 32 percent) and non-cash participants were much more likely to have an hourly wage of $12 an hour or higher (39 percent versus 9 percent).

- **TANF non-cash programs perceived to better support participants compared to TANF Cash Assistance Program.** Overall, non-cash participants were much more likely to report being "very satisfied" with their TANF-funded program (85 percent) compared with cash participants (51 percent). Non-cash participants were also more likely to report that their TANF funded program helped them become more secure, most commonly through being helped by receiving education and training to get a job (56 percent) and by getting a stable job (44 percent) whereas the most common way cash participants reported being helped was through the ability to pay their bills (36 percent). In the non-cash survey, many respondents reported that the program gave them confidence, provided emotional and moral support and assisted them in achieving their goals. Participants reflected positively on the non-cash programs' success at helping them receive education and training and/or to get a job putting them on the road to financial independence. Cash program participants had mixed views of the program. Many said it provided vital support at their time of need. Many others described the program as unsupportive and a step backward.

- **TANF Cash Assistance does not work well for Native Americans on reservations or transitioning off reservations.** State TANF does not allow for tribal holidays or other cultural customs within its participation requirements. The program does not have the flexibility to support individuals in locations with limited employment or volunteer opportunities, such as reservations. Native Americans struggle to adjust from Tribal TANF or Tribal Native Employment Works (NEW) case management when moving off reservations. No targeted services, such as a Tribal Liaison or outreach are provided to support Native Americans in their transition off reservations.

Report to:

Montana Department of Public Health and Human Services
Temporary Assistance to Needy Families

Perceptions of Montana's TANF Cash Assistance Program: *Summary of Participant and Interested Party Focus Group and Survey Results*

October 3, 2014

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Overview

The goal of the research was to hear from current and former Temporary Assistance for Needy Families (TANF) Cash Assistance Program participants about their experiences with the program. Their perspectives are to be used as inputs into the strategic planning process with the Montana TANF Steering Committee.

TANF Cash Assistance Program participants generally experience barriers in terms of:

- **Child care** – There is a limited supply of child care providers, particularly for part time and off hour care, often needed by TANF participants.
- **Health, mental health, and substance abuse** – Health/mental health/substance abuse issues, health-related debt, lack of health insurance, and limited access to providers or treatment programs create instability for families.
- **Transportation** – High costs, long distances, and busy schedules juggling child care, work, and work support program management make it hard for participants to transport themselves and their families consistently.
- **Education** – Many participants do not have high school diplomas or GEDs and struggle to qualify for available jobs. Others can only get minimum wage jobs rather than careers without higher levels of training or education.
- **Housing** – The small supply of affordable housing and long wait lists for housing assistance mean many participants have trouble keeping a roof over their families' heads. TANF benefits only cover a portion of median housing costs.

Montana's TANF Cash Assistance Program struggles to effectively address participant obstacles. This analysis demonstrates issues with the TANF Cash Assistance Program at multiple levels – systemic, policy, and business practice.

Systemic	• **Montana's TANF Cash Assistance Program does not support its stated goals** – neither families nor self-sufficiency are supported well by the current structure of the program. The program is designed to meet federal work participation requirements, and not to support family unity or two-parent households. Getting a job, any job, in order to meet participation requirements is not setting families up to be self-sufficient. • **Many use TANF Cash Assistance primarily for housing support** – only a small percentage of TANF households[1] receive housing support, meaning the vast majority of participants rely on TANF benefits to pay their rent. TANF awards are insufficient to cover housing and other costs of living.[2]

[1] Nine percent of survey respondents reported receiving Section 8 housing support.

[2] In 2013, Montana's TANF benefit for a single parent families of three covered less than 75 percent of fair housing value for a two-bedroom apartment. Ife Floyd and Liz Schott, Center of Budget and Policy Priorities, TANF Cash Benefits Continued to Lose Value in 2013, October 2013.

	• **TANF does work well for Native Americans on reservations or transitioning off reservations** – TANF does not allow for tribal holidays or other cultural customs in its rigid participation requirements. The program does not have the flexibility to support individuals in locations with limited employment or volunteer opportunities, such as reservations. Native Americans struggle to adjust from Tribal TANF or Tribal Native Employment Works (NEW) case management when moving off reservations.
Policy	• **Inflexible and demanding work participation requirements tied to federal rate are challenging for families** – The high number of required hours, particularly for 2-parent households, birth of baby requirements for 2-parent households, time limitations on non-work activities such as housing search, child care search, education, treatment, and job search, and narrow definitions of good cause exceptions make it hard for families to meet their individualized plan expectations. • **Low TANF awards do not cover basic needs** – TANF benefits do not cover the cost of housing, diapers, transportation, and other basic household needs. • **Cliff effect of benefit loss creates perverse incentive to remain on TANF** – Losing cash assistance, Medicaid for adults, and child care supports simultaneously means some families are worse off if they find a job or take a pay raise.
Business Practice	• **Policies are interpreted and implemented inconsistently** – Participants do not have the same experience with TANF statewide. Work Readiness Component (WoRC) contractors do not implement the program consistently. This is related to limited training and an out-of-date policy/process manual. • **Participants receive inconsistent information about TANF services** – Participants do not always know what supports are available to them through supportive services because of inconsistent communication from caseworkers. • **Meeting requirements are burdensome to participants** – participants struggle to find child care and afford transportation for regular meetings with WoRC contractors. • **Significant documentation requirements** – Families are required to submit a lot of paper documentation. Limited electronic verification is used.

High-level recommendations to address participant barriers and TANF Cash Assistance Program systemic, policy, and process issues include:

1. **Increase flexibility in program policies and procedures** – Meet participants where they are, rather than making everyone fit into a one-size-fits-all model.

Address health, mental health, treatment, housing, educational, and other needs holistically. Consider implementing solely state funded or diversion programs to support increased flexibility while maintaining participation rates.

2. **Increase TANF benefit amounts** – Provide enough in benefits to ensure participants can cover basic needs.
3. **Implement pay for performance** – Creates incentives for participants to succeed.
4. **Support creative employment opportunities** – Increase self-employment opportunities by changing the formula used and seek out more partnerships with local businesses to train and employ TANF participants.
5. **Change policies to better support families** – Consider changes to the two-parent birth of baby policy, late term pregnancy work requirements, sanctions and other policies impacting continuity of child care, program requirements requiring additional child care, and increasing allowable monthly sick days.
6. **Allow families to stabilize** – Provide funding to families quickly through expedited or presumptive eligibility and allow more time for families to set up their supports – housing, employment, child care – when first getting onto TANF or when coping with a change in circumstances, such as a move.
7. **Increase participant education and training opportunities** – Allow participants of any age to receive participation hours for completing a GED or high school equivalency. Permit more than one year of participation hours for higher education.
8. **Provide more transportation support** – Increase and consistently provide supplemental services. Provide up front funding to ensure participants can pay for transportation costs when first receiving TANF. Consider reinstituting a savings program to help participants purchase vehicles.
9. **Help secure safe, stable housing** – Provide supplemental housing benefits. Coordinate with other programs to better leverage housing dollars. Provide/support supportive housing options.
10. **Provide better support to Native American participants** – Consider alternate approaches to serving reservations such as coordination with tribes to implement Tribal TANF programs. Increase flexibility of State TANF to allow for Tribal holidays and travel for Native Americans off reservations to attend cultural events or receive IHS health care. Provide additional supports for Native Americans transitioning from reservations such as Tribal Liaisons or targeted communication. Provide cultural sensitivity training to TANF workers.
11. **Lessen cliff effect when transitioning off TANF benefits** – Consider methods to reduce impact of benefit loss and better support self-sufficiency, including tiered TANF eligibility, retaining full benefits in transition period, fewer restrictions around transitional Medicaid, ongoing TANF child care benefits, and staggered benefit loss.
12. **Allow for alternate cash disbursement schedule** – Have option of splitting payment into multiple disbursements to support budgeting.

13. **Reduce participant administrative burdens** – Increase use of third party verification to reduce the amount of paperwork participants must submit. Decrease in-person meeting requirements.
14. **Increase consistency in program implementation** – Update process and policy documentation, increase training, and implement use of performance metrics.
15. **Increase empathy and responsiveness of TANF staff and contractors** – Treat participants with respect, kindness, and compassion. Be available to participants and return phone calls timely.

Methodology

This study used qualitative and quantitative techniques to gather information from program participants and interested parties about Montana's TANF Cash Assistance program. Information was gathered through a participant survey and focus groups with participants and interested parties. Additionally, this study analyzed administrative data provided by DPHHS from its CHIMES eligibility system and CCUBS child care system.

- **Survey** – The survey was created with input from DPHHS HCSD leadership, and in coordination with the Montana TANF non-cash participant survey used in a separate component of the Montana TANF analysis and planning project. Questions were based on prior TANF steering committee discussion about potential issues with Montana's program. The survey was provided online through Survey Monkey and as a paper document. Initially, participants had approximately one month to complete the survey – June 2 through July 8, 2014. Because of limited participation, the survey was reopened for another month from July 24 through August 22, 2014. The survey protocol is included as Appendix A.

- **Focus groups** – Focus groups were conducted separately with participants and interested parties. Locations were selected based off TANF steering committee interest in hearing from specific demographics, including eastern Montanans, Native Americans on reservations, and Native Americans in urban areas. The scope of work included 12 focus group sessions – six participant and six interested parties. Participant focus groups were scheduled for Butte, Glasgow, Crow Agency, Lame Deer, Great Falls (two sessions), and Bozeman. No participants attended the Glasgow focus group meeting. Interested party focus groups were held in Billings, Lame Deer, Butte, Glasgow, Great Falls, and Bozeman. A summary of the focus group protocol is provided in Appendix B.

- **Administrative Data** – DPHHS provided administrative data for the timeframe of July 2013 through June 2014 from its CHIMES eligibility system to provide insight into the statewide TANF population. Data included information on demographics, dependent care, participant sanctions, unearned income, and

other work support program participation. Additionally, the Department provided data regarding TANF child care usage from CCUBS.

This report represents the analysis of the collected information. A preliminary summary of this information and its themes was presented to the TANF steering committee on July 16, 2014. The TANF steering committee received the full report for the September 10, 2014 meeting.

Loveland Consulting conducted a separate analysis of TANF Non-Cash Assistance programs. TANF Non-Cash Assistance research results are published separately.

Issues, Assumptions, and Constraints

The following issues, assumptions and constraints formed the context for this analysis:

- **Inconsistent geographic participant representation** – Approximately 14 percent of TANF households, excluding child-only TANF cases, responded to the survey or attended focus groups held in six communities. While this response rate is good, certain areas were under-represented, specifically eastern Montana, Glacier, Roosevelt, and Flathead counties. This may be due to:
    - Reliance on Work Readiness Component (WoRC) contractors to conduct outreach, potentially related to fear of retribution on the part of WoRC contractors if participants provided negative feedback on their performance to DPHHS.
    - The numerous barriers participants face in their lives making completing a survey one more thing to fit in.
    - The request to share personally identifying information to receive incentives (2 hours of work participation and $10 gift certificates).
    - Possible fear of retribution on the part of participants if they provided negative feedback regarding TANF, WoRC contractors, or OPA case workers.

- **Self-selection bias** – Focus group attendees and survey respondents could decide for themselves whether they wanted to participate, possibly skewing the results. Participants who chose to participate in the survey and focus groups may represent individuals experiencing relatively fewer barriers.

- **Focused qualitative analysis** – This study was primarily a qualitative analysis with a limited scope, focused on themes of barriers to success. The goal of the research was to hear from current and former TANF participants about their experiences with the program. This analysis did not incorporate large data sets from the Census Bureau or other sources beyond DPHHS eligibility and child care data. Additionally, the scope did not include research of national promising practices.

Despite these limitations, consistent themes emerged from the research.

Response Demographics

DPHHS received 218 responses to the TANF Cash Assistance program survey, with 178 of respondents currently receiving benefits representing 6%[3] of the average total of 3,051 TANF households throughout the state, or 11% of the average total of 1,686 TANF households excluding child only households.[4] Over three quarters of respondents were female, and almost half were 21 through 30 years of age.

Table 1: Cash Assistance Survey Respondent Demographics

Gender	• 177 Female (81%) • 41 male (19%)
Age	• 20 or younger – 13 (6%) • 21-30 – 102 (47%) • 31-40 – 79 (36%) • 40 or older – 24 (11%)

Additionally, 77 individuals attended the participant focus groups. The demographics of focus group attendees mirror those of survey respondents – primarily female and young.

Geographically, survey respondents and focus group attendees represent certain areas more heavily than others. In particular, Yellowstone, Big Horn, Cascade, and Lewis and Clark counties are well represented. Other counties with large numbers of TANF participants are not well represented, including Glacier, Roosevelt, and Flathead Counties. WoRC contractors were the primary means through which outreach occurred for survey and focus group participation.

The table below outlines the number of TANF households, the number of survey responses, participant focus group attendees, and interested party focus group attendees per county.

[3] Some respondents may come from the same TANF households, reducing the overall percentage represented.

[4] Cash – MT DPHHS, TANF Cases by County, Cash-TANF File, Report Period 01/2014 – 03/2014, run 5/2/14, CHIMES.

Table 2: TANF households, survey participation, and focus group participation by county

County	Total TANF Households[5]	Survey Responses	Participant Focus Group Attendees	Interested Parties Focus Group Attendees
Yellowstone	446 (14%)[6]	66, 30%[7] (52[8])	NA	6[9] (12%)[10]
Big Horn	341 (11%)	36, 17% (29)	4[11] (5%[12])	NA
Glacier	307 (10%)	0	NA	NA
Roosevelt	257 (8%)	0	NA	NA
Missoula	228 (7%)	13, 6% (12)	NA	NA
Lewis and Clark	211 (7%)	23, 11% (19)	NA	NA
Flathead	188 (6%)	0	NA	NA
Rosebud	173 (6%)	6, 3% (5)	8 (10%)	7 (14%)
Cascade	154 (5%)	33, 15% (27)	55 (71%)	7 (14%)
Silver Bow	143 (5%)	0	7 (9%)	16[13] (33%)
Lake	94 (3%)	17, 8% (15)	NA	NA
Gallatin	75 (2%)	6, 3% (5)	3 (4%)	10[14] (21%)
Ravalli	72 (2%)	0	NA	NA
Lincoln	62 (2%)	7, 3% (4)	NA	NA
Valley	41 (1%)	0	0	3[15] (6%)
Pondera	38 (1%)	0	NA	NA
Deer Lodge	34 (1%)	0	NA	NA
Sanders	22 (1%)	1, 0.5% (1)	NA	NA
Park	20 (1%)	0	NA	NA
Powell	20 (1%)	0	NA	NA
Beaverhead	18 (1%)	0	NA	NA
Jefferson	17 (1%)	0	NA	NA
Fergus	15 (1%)	3, 1% (3)	NA	NA
Musselshell	15 (1%)	5, 2% (5)	NA	NA

[5] Ibid.

[6] Represents percentage of total TANF households.

[7] Represents percentage of survey responses.

[8] Number of survey respondents who are current TANF participants.

[9] Interested parties attended from Billings and Havre.

[10] Represents percentage of interested party focus group attendees.

[11] Did not collect accurate number of current TANF participants in focus groups. Approximately 80% of survey respondents were current participants. Percentage was most likely higher in focus groups with the exception of Great Falls/Cascade County, where percentage may have been closer to 50%.

[12] Represents percentage of participant focus group attendees.

[13] Interested parties attended from Silver Bow, Ravalli, Gallatin, and Lewis and Clark counties.

[14] Interested parties attended from Gallatin, Park, and Missoula counties.

[15] Interested parties attended from Valley and Roosevelt counties.

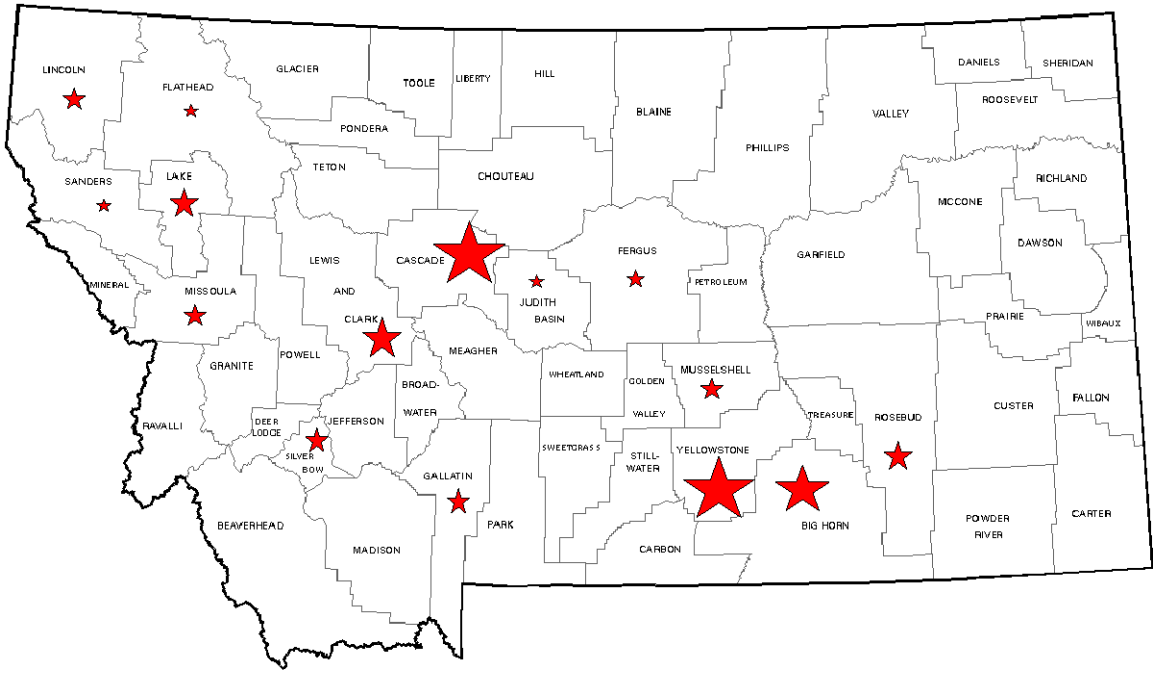
County	Total TANF Households[5]	Survey Responses	Participant Focus Group Attendees	Interested Parties Focus Group Attendees
Mineral	12 (0%)	0	NA	NA
Broadwater	11 (0%)	0	NA	NA
Carbon	11 (0%)	0	NA	NA
Stillwater	8 (0%)	0	NA	NA
Teton	7 (0%)	0	NA	NA
Dawson	6 (0%)	0	NA	NA
Madison	6 (0%)	0	NA	NA
Custer	5 (0%)	0	NA	NA
Toole	5 (0%)	0	NA	NA
Richland	4 (0%)	0	NA	NA
Judith Basin	3 (0%)	1, 0.5% (1)	NA	NA
Meagher	3 (0%)	0	NA	NA
Treasure	3 (0%)	0	NA	NA
Blaine	2 (0%)	0	NA	NA
Choteau	2 (0%)	0	NA	NA
Granite	2 (0%)	0	NA	NA
Sheridan	2 (0%)	0	NA	NA
Wheatland	2 (0%)	0	NA	NA
Carter	1 (0%)	0	NA	NA
Fallon	1 (0%)	0	NA	NA
Liberty	1 (0%)	0	NA	NA
McCone	1 (0%)	0	NA	NA
Sweet Grass	1 (0%)	0	NA	NA
Total	3,051	218 (178, 11%[16])	77 (3%[17])	49

The map below provides a visual representation of survey and participant focus group participation throughout the state, with larger stars representing higher levels of participation.

[16] Percentage of TANF households participating in survey. Could have had more than one participant per household, lowering percentage.

[17] Percentage of TANF households participating in focus groups, using assumption of 75% of focus group participants being current TANF participants.

Figure 1: Map of Survey and Participant Focus Group Participation



Survey participants and focus group attendees were not asked to identify their race. DPHHS administrative data shows that in SFY 2014, 56 percent of the TANF population – adults and children – were Native American or Alaska Native, with 62 percent living on reservations. Forty-two percent of TANF participants were white.

This analysis included Native Americans living in urban areas, Great Falls and Bozeman, and on reservations, Crow Agency and Northern Cheyenne. Many of the Native Americans living in Great Falls and Bozeman previously resided on reservations.

Table 3: TANF Participant Race, SFY 2014 Average[18]

Race	Adult	Child	Total	Reservation	Not in Reservation
Native American	1,220 (15%[19])	3,396 (41%)	4,616 (56%)	2,856 (62%)	1,760 (38%)
White	938 (11%)	2,505 (31%)	3,444 (42%)		
Black	16 (0%)	98 (1%)	114 (1%)		
Asian	4 (0%)	15 (0%)	19 (0%)		
Pacific Islander	4 (0%)	8 (0%)	12 (0%)		
Total	2,182 (27%)	6,023 (73%)	8,204 (100%)		

[18] MT DPHHS, CHIMES, Cash – TANF File, TANF Demographic Data, 07/2013 – 06/2014.

[19] Represents percentage of total average TANF population, including child only cases.

A subset of Native American TANF Cash Assistance Program participants receive TANF case management for their work participation through Tribal Native Employments Works (NEW) programs, which are grant-funded. This analysis included Native Americans participating in State TANF Cash Assistance Program through Tribal NEW programs in Crow Agency and Northern Cheyenne. The table below outlines the number of Tribal NEW cases per participating tribe.

Table 4: Number of State TANF cases referred to Tribal NEW by Tribe and County[20]

Tribe	County/Counties	Tribal NEW Households
Blackfeet	Glacier, Pondera	354 (58%)
Crow Agency	Big Horn	195 (32%)
Northern Cheyenne	Rosebud County	51 (8%)
Fort Peck	Roosevelt, Valley, Sheridan, Daniels	15 (2%)
Rocky Boy	Hill, Chouteau	0 (0%)
Fort Belknap	Blaine, Phillips	0 (0%)
Flathead	Flathead, Lake, Sanders, Missoula	0 (0%)
Total		615

TANF Participation

When asked why they joined the TANF Cash Assistance Program, over 40 percent of survey respondents said they could not find work to support their families or they had lost their jobs. Almost 15 percent of respondents joined TANF because of separation from bread winning partners or leaving unsafe relationships. The majority of 'other' responses were related to maternity, physical health, mental health, addiction, and relocation issues.

Table 5: Why Survey Respondents Joined TANF

Reason for Applying for and Participating in TANF	# Participants[21]
I could not find work to support my family	43 (25%)
I lost my job	30 (17%)
Other	30 (17%)
I needed help getting an education or job training	23 (14%)
I wanted to increase my income and/or find a higher wage job	14 (8%)
I separated from my spouse or partner who was supporting our family	13 (8%)

[20] MT DPHHS, SFY 2012 statistics provided by TANF, HCSD, 6-month average (April – September 2012).
[21] Survey respondents could provide more than one reason for applying/participating.

Reason for Applying for and Participating in TANF	# Participants[21]
I was escaping an unsafe relationship	10 (6%)
I needed help with budgeting and finances	9 (5%)
Total responses	172

Focus group participants cited similar reasons for applying. Some were able to strategically use TANF benefits to provide maternity leave or help cover the gap between seasonal work or college semesters without student loan support. Most had significant employment barriers, including no job opportunities, been out of work too long to be competitive in the job market, or significant mental health, substance abuse, or physical health issues.

Almost three quarters of survey respondents heard about TANF through the Office of Public Assistance (OPA). Family and friends were the other significant source of referral and/or information.

Table 6: How Survey Respondents Heard about TANF

Referral/Information Source	# Participants[22]
Office of Public Assistance	171 (74%)
Family or Friends	38 (16%)
Health care worker, HRDC, or child care worker	13 (7%)
Internet or newspaper	4 (2%)
Other	6 (3%)
Total responses	232

The majority of respondents (178 out of 218, or 82 percent) currently participate in TANF. Almost 60 percent of respondents had received TANF for one to three months.

Table 7: Length of Time of Survey Respondent TANF Participation

Length of TANF receipt	# Participants
1 – 3 months	107 (58%)
4 – 6 months	26 (14%)
7 – 12 months	21 (11%)
1 – 2 years	19 (10%)
3 – 5 years	13 (7%)
Total responses	186

The short timeframes represent only current TANF receipt. Sixty-seven percent of respondents (74 out of 110 who answered this question) said they had cycled on and off

[22] Survey respondents could provide more than one referral/information source.

TANF benefits. High rates of recidivism were discussed as common at interested party and participant focus groups.

Survey respondents provided the following reasons for why they left TANF. The majority of the 'other' responses were not expanded upon. A few respondents noted the high price of gas making it unfeasible to participate in WoRC meetings, pursuing an education, and OPA-related eligibility issues.

Table 8: Reasons Survey Respondents Left TANF

Reason	# Responses[23]
Other	36 (26%)
I make too much money[24]	29 (21%)
I was sanctioned	20 (15%)
I chose to stop participating	19 (14%)
Family/personal issues	17 (12%)
Because of program requirements	15 (11%)
Ran out of time – clock expired	1 (1%)
Total responses	137

For those who have cycled off and back onto TANF, the reasons for rejoining were similar to those provided for why individuals initially apply for benefits, with over 40 percent citing losing their jobs or not being able to find work. Additionally, almost 5 percent of respondents cited losing Medicaid and the unaffordability of child care when off TANF as reasons they re-applied for TANF. Focus group participants discussed how the program is designed with perverse incentives to keep individuals dependent on TANF because of the cliff effect associated with losing TANF, Medicaid, and child care at the same time. Individuals have to weigh the benefits of taking a job or accepting a raise against losing the spectrum of supports (medical, cash, and child care) available when receiving TANF.

Satisfaction with TANF, WoRC, and OPA

TANF Satisfaction

Over 50 percent of survey respondents said they were very satisfied with the TANF Cash Assistance program. Only 5 percent said they were unsatisfied. This generally mirrored comments from focus group participants, who overall expressed satisfaction with the program.

[23] Respondents could select all reasons that applied.

[24] Includes respondents who said they got a job.

Table 9: Survey Respondents' Satisfaction with TANF

Very Satisfied	Somewhat Satisfied	Not Satisfied
108 (51%)	85 (41%)	17 (8%)

WoRC Satisfaction

Survey respondents also had a very positive view of their experiences with WoRC staff. Almost 90 percent rated their experience as excellent or good.

Table 10: Survey Respondents' Rating of Experience with WoRC Staff

Excellent	Good	Fair	Poor
123 (59%)	60 (29%)	17 (8%)	9 (4%)

Feedback from focus group participants and survey respondents included:

- **Poor customer service** – Focus group participants, particularly in Big Horn and Rosebud counties, had a lot of complaints about specific caseworkers. These complaints were generally focused on workers not practicing good customer service, being rude, or lacking compassion for participants. The higher number of complaints may be related to the challenges of implementing a work-readiness program on reservations with limited employment and volunteer opportunities, along with significant transportation, economic, and communication challenges. Additionally, tribal specific issues, such as tribal holidays, present obstacles for TANF participants and WoRC contractors.
- **Inconsistent information about supports** – Participants do not always receive consistent information about supports available through TANF. Participants discussed wanting to know about the full menu of supports and services available. They often learn about these from other participants rather than from WoRC contractors.
- **Communication challenges** – The in-person appointment requirements are challenging for participants with transportation and child care barriers to consistently make on time. On reservations and in rural areas, phone communication is difficult because of large zones lacking cellular coverage, and the fact that many participants do not consistently have a cell phone or the same phone number.

OPA Satisfaction

Survey respondents and focus group participants rated their experiences with OPA workers somewhat lower than with WoRC contractors, but were still generally positive.

Almost three-quarters of survey respondents rated their experience with OPA workers as excellent or good.

Table 11: Survey Respondents' Rating of Experience with OPA Workers

Excellent	Good	Fair	Poor
77 (37%)	76 (36%)	39 (19%)	17 (8%)

Feedback expressed by focus group participants and survey respondents included:

- **Communication challenges** – Many discussed how it was hard to get a hold of their caseworkers, and how caseworkers do not return calls. Respondents were frustrated at not being able to know the status of their cases. On the flip side, some commented how things are improving at the OPAs in terms of responsiveness.
- **Poor customer service** – Some participants and respondents discussed how hard it is to ask for help, and how their poor treatment at OPAs made them feel further stigmatized. Many commented on specific workers being rude.
- **Slow benefit approval and receipt** – Individuals were frustrated by the amount of time it took to have their benefits approved. Timing issues meant going without assistance when they were most vulnerable and in need of help. Interested parties discussed how CHIMES implementation problems have exacerbated timeliness issues because it has required WoRC and OPA workers to create manual communication workarounds.
- **Inconsistent collaboration with WoRC contractors** – the working relationship between OPAs and WoRC has a direct impact on participants' experiences with TANF. The two work together well in some regions, and not in others. Where there are perceived turf wars, participants suffer more delays and challenges associated with benefit receipt.

Participant Success and TANF's Role

Participants defined success as:

- Being able to take care of myself and my family – providing for and protecting my children
- Not relying on government assistance – becoming self sufficient
- Stability
- Not living paycheck to paycheck
- Defining and accomplishing my goals
- Being happy – having a positive outlook on life
- Being healthy and having a healthy family
- Moving forward
- Feeling positive – holding my head high
- Having a job/career – having a job I like

- Having an education
- Having a home, food, transportation, and clothes for my family without the help of others
- Being able to pay my bills on time

The majority of survey respondents felt they were somewhat able to support their families.

Table 12: Survey Respondents' Rating of Their Abilities to Support Their Families

Very Well	Somewhat	Not At All
43 (20%)	134 (64%)	33 (16%)

When asked how TANF has helped them become more secure, primarily survey respondents said it has helped pay bills. Finding stable employment is ranked second to last, below paying bills, child care, housing, transportation, and TANF not helping participants become secure.

Table 13: How TANF Has Helped Participants Become More Secure per Survey Respondents

Reason	# Responses[25]
I can pay my bills	122 (36%)
Stable child care	63 (18%)
Stable housing	59 (17%)
Stable transportation	38 (11%)
It hasn't helped me become more secure	29 (8%)
Stable job	27 (8%)
Other	4 (1%)
Total responses	342

This is consistent with focus group participants, who discussed the benefits of staying afloat because of TANF helping with bills and other supports more so than being connected to stable employment through their participation.

Participant Employment Barriers

Employment

TANF participants experience a large number of barriers in their lives, making it hard for them to have stable employment and achieve success.

[25] Respondents could select all reasons that applied.

Employment Status

Almost 70 percent of survey respondents did not have a job, with the same percentage working more than 20 hours weekly.

Table 14: Survey Respondents' Employment Status

Employed	• Yes: 70 (32%)	• No: 148 (68%)
Hours per week	• 0 – 10 hours: 19 (24%) • 11 – 20 hours: 7 (9%)	• 21 – 30 hours: 15 (18%) • 31 – 40 hours: 39 (49%)
Hourly wage	• >$6/hour: 3 (4%) • $6 – 7/hour: 7 (10%) • $8 – 9/hour: 38 (51%)	• $10 – 11/hour: 19 (26%) • $12 – 13/hour: 4 (5%) • $14 or more/hour: 3 (4%)

The majority of participants not working at all or only working part time were involved in job search, volunteering, or Work Experience (WEX) programs.

Table 15: Survey Respondents' Activities If Not Working

Activity	# Responses[26]
Job search	50 (28%)
Volunteering/WEX	48 (27%)
Education	23 (13%)
Maternity leave or full time parent	16 (9%)
Overcoming Barriers/Intensive Outpatient Treatment/Health & Mental Health Issues	14 (8%)
Job training, workshops, online classes	12 (7%)
Occasional temporary employment	8 (5%)
Seeking housing	4 (2%)
Seeking child care	3 (1%)
Total responses	178

This result is consistent with focus group participants – the majority were volunteering or participating in WEX programs, seeking employment, attending school, or on maternity leave (birth of baby for single mothers).

Employment Barriers

When asked about barriers to employment, survey respondents said child care or parenting, education or experience, transportation, and health or mental health issues presented the most significant barriers.

[26] Respondents could write in as many activities as they chose in the free form response field.

Table 16: Survey Respondents' Employment Barriers

Work Barrier	# Responses[27]
Child care problems (includes difficulty finding care, hours of care, weaning an infant, and being a single parent)	59 (30%)
Health, mental health, substance abuse issues (includes children and adults, disabilities, accidents, treatment program hours, and chronic issues)	42 (22%)
Transportation challenges (includes gas money, license, insurance, registration, maintenance, and vehicle purchase)	37 (19%)
Lack of education or experience	18 (9%)
Other (includes not being Tribal member, not having a cell phone, recent relocation, housing issues, and TANF regulations)	12 (6%)
School schedule	10 (5%)
Criminal record	9 (5%)
No jobs are available	7 (4%)
Total responses	194

Subsequent subsections analyze child care, health/mental health/substance abuse, transportation, education, and housing barriers, as well as related TANF Cash Assistance Program policy issues in more detail.

Native American Reservation Employment Issues

Barriers experienced by Native Americans living on reservations were consistent with those discussed in focus groups, although occurring with a greater magnitude. There is less child care available, additional transportation challenges, more individuals lacking education and experience, and fewer job or volunteer opportunities available on reservations.[28]

Focus group participants shared their experiences with nepotism and political dynamics on reservations, which create additional barriers for those seeking and competing for the small number of jobs or volunteer positions.

Many focus group participants discussed how they would be transferred between volunteer/WEX sites, rather than be offered a job at the end of three months. Some thought this was a deliberate approach by businesses to save money on employees, particularly with the mismatch between the number of TANF participants and employment/volunteer opportunities on reservations.

[27] Respondents could write in as many barriers as they chose in the free form response field.

[28] State TANF programs do not have time limits for participants on reservations having a certain jobless rate.

Additionally, the differences between tribal customs and federal TANF regulations create obstacles for State TANF Cash Program participants on reservations. Specifically, all employment and volunteer sites are closed on tribal holidays, making it impossible for participants to complete their hours required under their individual employment plans. State TANF does not recognize tribal holidays, creating a situation where participants will be sanctioned for noncompliance.

Rural Areas

Similar to reservations, rural areas of Montana often have limited or seasonal employment and volunteer opportunities available. This coupled with large distances between neighboring communities makes it difficult for individuals to meet TANF Cash Assistance Program requirements.

Time

In addition to the specific barriers of child care, transportation, education, housing, etc., there is a cumulative effect. There is not enough time in the day for participants to do it all – ensure children are cared for, transport self and children, get to medical or counseling appointments, meet with WoRC caseworker, go to school, and find a job or go to work.

Employment Support Limitations Under TANF

There is limited flexibility in Montana's TANF Cash Assistance program to meet participant's specific employment or career goals. Generally, this is related to the inflexibility of the work requirements, which are directly tied to federal work participation requirements.[29] [30] Individual participant and family needs, wants, or abilities are not given adequate consideration.

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[29] "For a state to meet the federal work rates, half of the families receiving TANF assistance must be engaged in a work activity for at least 30 hours a week (20 hours a week for single parents with young children). States also must have 90 percent of two-parent families engaged in work, generally for 35 hours per week. States can get credit against the 50 percent or 90 percent rates for recent declines in their assistance caseload; this is known as the "caseload reduction credit." Changes in the Deficit Reduction Act of 2005 (DRA) and subsequent federal regulations effectively increased states' work requirements and made it more difficult for states to meet the federal work rates." There are 12 categories of work participation, nine of which can count toward any hours of participation. The remaining three can only count if the individual participates in core activities for at least 20 hours per week (30 hours for two-parent families). "The nine core activities are: unsubsidized employment; subsidized private sector employment; subsidized public sector employment; work experience; on-the-job training; job search and job readiness assistance; community service programs; vocational education (for up to 12 months); and providing child care services to an individual who is participating in a community service program. The three non-core activities are: job skills training directly related to employment; education directly related to employment; satisfactory attendance at secondary school or in a course of study leading to a GED. Federal law includes additional rules on when certain activities can count toward the federal work rate." *Policy Basics, an Introduction to TANF*, Liz Schott, Center on Budget and Policy Priorities, Updated December 2012.

Additional limitations are worker's compensation requirements and TANF self-employment regulations.

Worker's Compensation

Worker's Compensation places limits on the types of opportunities that can be incorporated in the WEX program.[31] These limitations came from a previous incident involving an injury that threatened the viability of the WEX program. These restrictions mean that participants interested in certain fields, such as construction or ranching, cannot volunteer or work in these fields under TANF unless previously established by WoRC contractors as WEX sites. Participants cannot seek out new opportunities outside of these boundaries.

Self-Employment

TANF Cash Assistance Program participants receive four weeks to set up self-employment. After the four weeks are complete, a formula including federal minimum wage and income limits is applied,[32] which generally results in self-employed participants having to work more hours than they would in a traditionally paid position to obtain credit for hours worked. The end result is most TANF participants cease their self-employment pursuits.

Child Care

Child Care Status

Ninety-seven percent of the survey respondents had children; 16 percent were pregnant. All participant focus group attendees had children. The majority had three or fewer children. The average number of children in which respondents were the primary caregiver of was two.

Table 17: Survey Respondents' Number of Children

# Children	# Respondents
0 children	3 (1%)
1 child	62 (29%)
2 children	63 (30%)
3 children	49 (23%)

[30] States may be penalized for not meeting minimum participation rates from 5 to 21 percent reduction of their family assistance grant, based on the degree of noncompliance. *Strategies for Increasing TANF Work Participation Rates, Summary Report*, LaDonna Pavetti, Jacqueline Kauff, Michelle K. Derr, Jeffrey Max, Ann Person, and Gretchen Kirby, Mathematica Policy Research Inc., December 2008.

[31] WEX sites are limited to the same Worker's Compensation codes used within DPHHS, which are 8811 – clerical and 9122 – non-clerical, such as retail clerk, donation processor, and kitchen helper.

[32] Formula is gross earnings minus expenses divided by federal minimum wage equals allowable hours.

# Children	# Respondents
4 children	16 (8%)
5 children	11 (5%)
6+ children	8 (4%)
Total respondents	212

Many survey respondents did not list their children's ages, but for those who did, the vast majority are 12 and younger, requiring child care either full time or before and after school. Sixty-nine percent of survey respondents said child care is critical to meeting their work goals. Of this population needing child care to work, 30 percent said their child care needs are not being met.

The majority of focus group participants used family, friend, or neighbor care without Best Beginnings reimbursement because of limitations in child care provider availability, inflexibility in hours (providers requiring full time hours during traditional work hours), and background check requirements/cost for family care/legally certified providers (LCPs). DPHHS data show that almost 70 percent of TANF families use TANF child care.[33] [34]

Child Care Barriers

Limited Child Care Options

It is hard to find child care providers for:

- Weekend and off-hour care, which is particularly needed with limited employment options.
- Children not requiring full time care – many providers only take full time children.
- Special needs children.
- Infants.
- Children on reservations – for example, Dull Knife Daycare is the only State approved child care in Northern Cheyenne. They do not accept children under six months of age; parents have to be enrolled in the tribe; and there is always a waiting list.

Boys and Girls Clubs report an influx of parents wanting a mentor to watch children as child care providers. Many parents are leaving children home alone because they have no choice.

[33] Includes TANF Direct and TANF Caretaker Relative Child Care. TANF Child Care Unduplicated SFY 2014, CCUBS Discover Browser.

[34] Cash – MT DPHHS, TANF Cases by County, Cash-TANF File, Report Period 01/2014 – 03/2014, run 5/2/14, CHIMES.

Child Care Is Expensive

TANF only requires parents to pay a $10 copay, which cannot be waived for good cause. Additionally, child care providers sometimes charge additional fees above and beyond the co-pay. This is often the case with providers having better reputations. These additional fees often result in overpayments for parents with the child care provider.

Once a family moves from TANF to Best Beginnings, their co-pay is based off a formula. This increase in cost can be hard for a family to pay, and may cause a family to cycle back onto TANF or avoid leaving TANF in the first place.

Child Care Support Limitations Under TANF and Best Beginnings

TANF Requirements Are Designed for Parents, not Families or Children

There are inconsistencies between TANF's stated goals of supporting marriage and families, and some of the program requirements in Montana. Specific issues include:

- Mothers in two-parent households are required to work up until their child arrives and go back to work they day after giving birth, allowing no recuperation or family bonding time.
- Families lose child care when on maternity leave, detracting from their ability to bond with their new child and creating a disruption for the child in care.
- Children lose child care when parents are sanctioned. Their child care settings may be one of the few stable parts of their lives. Creating breaks in care does not serve children or families well.
- Parents cannot be excused from activities or appointments because of children being sick or needing to take children to doctor's appointments. These circumstances often result in parents being sanctioned.

Inadequate Time to Find Child Care

Families struggle to find appropriate child care within 30 days, which is the timeframe within which they must locate care on TANF.

Inconsistencies in TANF Cash Assistance Program administration create issues where some families receive less than 30 days, sometimes no time at all, to secure child care. Many focus group participants felt they were required to leave their children in unsafe arrangements in order to meet TANF work or classroom requirements.

Best Beginnings Can Be Hard to Access

Families have a month to transfer from TANF to Best Beginnings for child care support when leaving the TANF Cash Assistance Program. They must reapply, which can be time-consuming in terms of travel, application, verifications, etc. This creates an opportunity for children to temporarily lose child care. Applications cannot be backdated to ensure provider payment and continuity of care in circumstances where case transference (reapplication) takes more than one month. Increased child care

costs can create incentives to remain on TANF or financial hardships that result in families cycling back onto TANF.

Background Check Requirements Reduce Ability for Paid Family, Friend, Neighbor Care

Background checks are required for every adult in a household wanting to become a legally certified provider (LCP). These checks look back to when an individual is 18 years of age, regardless of their current age, and cost $40 per adult in household. The comprehensive nature of the checks and the cost were both cited as prohibitive. Many focus group attendees said they did not pay their family, friend, or neighbor child care providers because of these issues.

Health/Mental Health/Substance Abuse

Health Status

Eighty-one percent of survey respondents were insured. All but one received health insurance through Medicaid. One respondent received Medicare. Indian Health Services (IHS) was noted as an insurance source by one participant also receiving Medicaid. Some of the uninsured respondents may have access to health insurance through IHS. Since we did not request race in the survey, the percentage with access to IHS is unclear. Thirty percent of the uninsured live in Big Horn County and most likely have access to IHS. Others live in Yellowstone, Cascade, Lake, Missoula, Lincoln, Gallatin, and Flathead counties.

When asked the number of days they and their children get sick per month, over 65 percent said zero to one day.

Table 18: Frequency of Sickness for Survey Respondents and Children

Days Sick Monthly	# Participants
0 – 1 day per month	74 (66%)
2 – 4 days per month	31 (28%)
5 – 10 days per month	4 (3%)
11 plus days per month	3 (3%)
Total responses	112

Almost 60 percent of survey respondents said they had health-related debt.

Table 19: Survey Respondents with Health or Medical Related Debt

Health Related Debt	# Participants
Yes	66 (59%)
No	46 (41%)
Total responses	112

Mental Health and Substance Abuse Status

Neither the survey nor the focus group protocol specifically asked questions about mental health or substance abuse status. These issues were included as employment barriers by 22 percent of survey respondents and discussed by a similar percentage of focus group participants. Some use TANF for support while waiting for Social Security Disability designation and benefits. Others need financial support while they stabilize with mental health counseling and medication.

The prevalence of serious mental illness for Montana adults is 5.4 percent, or 41,356 individuals in SFY 2010.[35] [36] This is similar to the national estimate of 5.8 percent.[37] This figure does not include adults with less serious mental health conditions. Nationally, it is estimated that 26.2 percent of the adult population are diagnosable with one or more mental disorders.[38] In 2006, over 121,000 Montana adults were estimated to have a mental health condition that caused them to miss a week of work or more.[39]

Health/Mental Health/Substance Abuse Barriers

High Rate of Uninsured/Under-Insured Adults

Uninsured adults are more likely to be financially insecure and homeless, which negatively impacts children and families.[40] In 2010, 18.3 percent of non-institutionalized Montanans – children and adults – were uninsured. Over 11 percent of children and youth birth to 17 years old lacked insurance. Almost 100,000, or 22 percent, of employed adults age 18-64 were uninsured. These figures are worse for unemployed adults (56 percent uninsured) and those not in the labor force (25 percent uninsured).[41]

Limited Access to Providers

There are an insufficient number of health providers in Montana to meet healthcare demand.[42] Montana has approximately 95 health professional shortage areas for

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[35] Report to DPHHS, Early Childhood Needs Assessment, Bloom Consulting, February 2013.

[36] DPHHS, "FY 2012-2013 Block Grant Application, Community Mental Health Plan and Report, Substance Abuse Prevention and Treatment Plan and Report", September 2011.

[37] National Institute of Mental Health, Statistics, Any Disorder Among Adults, http://www.nimh.nih.gov/statistics/1ANYDIS_ADULT.shtml.

[38] Ibid.

[39] DMA Health Strategies, "Legislative Mental Health Study: Report to the State of Montana", November 2008.

[40] Early Childhood Needs Assessment, Bloom Consulting, February 2013.

[41] US Census Bureau, American FactFinder, 2011 American Community Survey, http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk.

[42] Early Childhood Needs Assessment, Bloom Consulting, February 2013.

primary care, and 70 for dental care providers. This equates to over 100,000 Montanans being underserved.[43] Approximately 25 percent of Montana's provider workforce is 60 or older.[44] As providers retire, the workforce shortage will grow. Worsening the problem for low-income families receiving medical assistance, many providers do not accept Medicaid and HMK because of low reimbursement rates, particularly dentists and therapists. Nationally, it is estimated that 12 to 13 percent of adults with a mental health disorder receive minimally adequate treatment.[45] This small percentage is due in part to the low number of providers available (in addition to stigma and cost/insufficient insurance coverage).

Health/Mental Health/Substance Abuse Limitations Under TANF

Insufficient Time Allowed to Address Mental Health/Substance Abuse Issues

TANF Cash Assistance Program participants are generally allowed four weeks of accredited time to participate in outpatient treatment programs for addiction, substance abuse, or mental health issues within their assessment periods. Four weeks is not enough time to address the root causes of the issues and stabilize an individual for work, education, or other activities. An additional eight weeks can be used for these activities within job readiness, however many WoRC contractors either are not aware of or do not authorize this additional time.[46]

Insufficient Absence Days

TANF allows two excused absence days monthly for illness. This is often not enough, particularly for families with multiple children attending child care. Thirty-four percent of survey respondents said they and their children are sick two or more days per month. Parents in focus groups discussed using their sick days for their children, since children are not allowed to attend child care while ill, and having no days left for themselves when sick.

Cliff Effect of Losing Health Insurance When Leaving TANF Creates Perverse Incentive to Retain TANF

When a family leaves TANF, parents often lose Medicaid benefits.[47] This can result in families not being able to afford essential medications, which result in illness or mental

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[43] US, HHS, Health Resources and Services Administration, Data Warehouse, Health Professional Shortage Area, September 2011.

[44] DPHHS, Quality Assurance Division, "Montana's Rural Health Plan", 2011.

[45] National Institute of Mental Health, Statistics, Any Disorder Among Adults, http://www.nimh.nih.gov/statistics/1ANYDIS_ADULT.shtml.

[46] TANF participants may also participate in 90 days of inpatient treatment services under Montana's temporary absence policy. Participants' activities vary while in treatment and with a doctor's recommendation may be exempt from participation.

[47] If families have received Medicaid for at least three of the past six months while on TANF, they may be eligible for 12 months of the Family Transitional Medicaid program. If parents are not eligible for transitional Medicaid or transitional Medicaid closes, adults are referred to the market place and children

health condition exacerbation, medical-related debt, and possibly a return to TANF benefits because of job loss or worsened economic situations.

Transportation

Transportation Status

Many TANF participants from focus groups and the survey have cars, while also using other modes of transportation. The use of multiple modes of transportation may indicate, according to focus group participants, irregular availability of a personal vehicle related to maintenance needs or lacking money for gas.

Table 20: Survey Respondents' Modes of Transportation

Transportation Mode	# Responses[48]
I have a car	131 (50%)
I get rides from friends, relatives, or neighbors	70 (27%)
I use public transportation	38 (14%)
Other (walk and hitchhike)	25 (9%)
Total responses	264

There was a higher incidence of walking and hitchhiking on reservations per focus groups attendees.

Transportation Barriers

Cost

Having and maintaining a car, a license, registration, insurance, and buying gas are expensive. Unanticipated transportation expenses, such as needed repairs, can cause additional financial stress.

Time

Transporting themselves and their children take a large part of a TANF participant's day, regardless of the mode of transportation. Often participants have multiple required meetings, depending on the number of work supports and other programs with which they are engaged (e.g. WoRC, Child and Family Services, probation and parole, treatment programs, etc.). It is not uncommon for families to have multiple child care providers, particularly if children range in age.

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may continue to receive Healthy Montana Kids Plus in the current 12-month continuous eligibility span. If children are closed, they are evaluated for Health Montana Kids or referred to the market place.

[48] Respondents could select all reasons that applied.

Proximity of Child Care, School, Work, and Services

Montana is a big state, and many TANF participants have to drive significant distances to go to work, drop their children at child care, transport their children to successful school districts, shop, or see the doctor.

Tribal Reservation Issues

Per focus group participants, the Tribal bus system on the Northern Cheyenne Reservation is not reliable. The bus runs intermittently, depending on driver schedules, bus maintenance, and other issues.

Reservations do not require Tribal members to be licensed, insured, or registered to drive.

Transportation Support Limitations Under TANF

Insufficient, Inflexible Supportive Services

TANF provides supportive services to help participants with transportation costs. Survey respondents and focus group participants agree that the supportive services do not go far enough in helping TANF participants with transportation.

- **Limits are too low when carpooling** – there is a $150 annual limit if you are carpooling or using someone else's vehicle for transportation. There is no equivalent cap if you are buying gas for your own vehicle. This discourages ride sharing and means TANF participants without a car have less transportation funding compared than those with vehicles.
- **Limits are too low in general** – a focus group participant discussed how she requested a bus pass when her vehicle broke down. She was given $70 a month, even though the passes for her and her children cost $100.
- **Supportive service restrictions on WoRC assistance are too rigid** – WoRC contractors cannot actively help a participant struggling to get to an appointment because of transportation problems by calling them a taxi or picking them up.
- **Supportive service restrictions on cross-county travel are too rigid** – WoRC contractors were instructed that they could not give transportation assistance for travel outside of their counties, which creates inefficiencies for participants living close to county borders.
- **Supportive service requirements do not align with Tribal laws** – many people are not licensed, insured, or registered on reservations because these are not Tribal requirements. The cost to get these is in many cases prohibitive because of significant travel required. This means TANF participants without these legal documents in place cannot receive supportive services help with gas money or car repairs.

In-Person Meeting Requirements Exacerbate Transportation Problems

WoRC requirements of weekly face-to-face meetings create an additional transportation stressor for TANF participants. Participants are sanctioned for missing or being late for these meetings, impacting their TANF dollars, creating additional transportation challenges because of less overall household funding.

Education

Education Status

There was a consistent focus across survey respondents and participant and interested party focus group attendees about the importance of an education, particularly a high school diploma, GED, or an equivalent.

Neither the survey instrument nor the focus group protocol asked about educational attainment. According to administrative data, 80 percent of TANF participants have a high school diploma or GED. Sixteen percent have not graduated high school or received a GED, or have no formal education.

Table 21: SFY 2013-14 TANF Participant Educational Attainment Levels[49]

Education Level	Average # Adult Participants
10th Grade	62 (3%)
11th Grade	97 (5%)
High School Diploma/GED	1,495 (80%)
Awarded Associate's Degree	40 (2%)
Awarded Bachelor's Degree	19 (1%)
Awarded Graduate Degree	1 (0%)
Other Credentials	17 (1%)
No Formal Education	144 (8%)

Education Barriers

Multiple Barriers to Complete High School Education

Multiple issues may cause individuals to not complete high school or obtain a GED, including health, mental health, substance abuse, addiction, family support, homelessness, and others.

High Cost of Higher Education and Training

College, certification, and other training classes can be prohibitively expensive.

[49] MT DPHHS, CHIMES, Cash – TANF File, TANF Demographic Data, 07/2013 – 06/2014.

Education/Experience Under TANF

Limited Education Hours Allowed

TANF limitations around the number of hours that can count toward earning a GED for participants over 19 years old were widely cited as a barrier to self-sufficiency.

The one-year cap on higher education was also cited as limiting individuals' potential. Rather than investing in participants' education to help them become self-sufficient, program restrictions require participants to work after 12 months of educational credit to retain cash benefits. Participants who decide to remain in school and on TANF, struggle to find jobs or volunteer opportunities that work around their school schedules

Soft Skills

Interested party focus group participants spoke a lot about soft skills as a participant employment barrier, including how to apply for a job, how to leave a job without burning bridges, hygiene, etc. Generally, TANF participants did not discuss these issues as barriers. Participants did not use the term 'soft skills' at all in survey responses or in focus groups. One survey respondent discussed the value in having help on her resume.

Housing

Housing Status

Seventeen percent of survey respondents said they did not have stable, secure, safe housing. These individuals are homeless, live in monthly hotels, live with extended family, live in shelters, or live without basic needs met such as water and electricity.

Housing Barriers

Housing Is Expensive and Limited Affordable Housing Is Available

Focus group attendees consistently cited the high price of housing and the limited supply of affordable housing as a barrier to self-sufficiency. The reasons for the shortage of affordable housing may differ geographically, but it impacts reservations, urban areas, and eastern Montana similarly.

TANF participants are often spending all of their benefits on a fraction of their housing costs. Focus group participants discussed doubling up with family and friends, to have enough collective income to cover the rent. Some also discussed unsafe living arrangements as the only affordable options.

Long Wait List for Housing Vouchers

The Department of Commerce, Housing Division, runs a variety of programs to help low income Montanans afford housing. However, long waiting lists are the norm for

subsidized housing of all types.[50] The Housing Choice Voucher program currently has almost 9,000 households on the waiting list for approximately 3,600 vouchers throughout the State – requiring a wait of 24 months or more in some locations. The number of vouchers has declined in recent years as the price of rent has increased and the HUD funding has remained constant.[51]

Former felons are not eligible for housing vouchers.

Housing Support Limitations Under TANF

TANF dollars are not adequate to fund housing needs

Many participants rely on TANF to pay for their housing. TANF acts as a de-facto housing assistance program. TANF does not provide enough money for families to cover their rent and their other monthly expenses. Many families are on a waiting list for housing assistance. Some cannot receive housing support because of past felonies.

Inadequate Time to Find Housing

The 30 days given by TANF to find a home is not always doable with a small supply of affordable houses and apartments available for rent.

TANF Is Not Coordinated with Other Housing Efforts

The TANF program is not coordinating in a systemic way to leverage resources to better address the statewide housing crisis.

Food

In the survey and focus groups, ninety percent of participants felt they were able to access food they need for their families close by. In general, most participants received Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, Children (WIC) benefits.

There were complaints about the cost of food, particularly on reservations and in rural areas. Many families travel from long distances (e.g. from Crow and Northern Cheyenne reservations to Billings) to try and stretch their Supplemental Nutritional Assistance Program (SNAP) dollars. This requires transportation, which can be an obstacle.

Sanctions

[50] Early Childhood Needs Assessment, Bloom Consulting, February 2013.

[51] Montana Department of Commerce, "Board of Housing, White Paper, Housing in Montana, Housing Coordinating Team", June 2012.

Sanctions may occur as a result of many of the barriers listed above. They may also occur because a participant chooses to not participate in the required work or activity hours. Ninety percent of survey respondents were not being sanctioned at the time they completed the survey. This is not representative of whether they were previously sanctioned.

Many in focus groups were previously sanctioned even though currently in good standing. One individual was kicked off TANF monthly and reapplied because he cannot meet work requirements with his health issues. Interested parties in Billings said one third of their caseload is sanctioned monthly. Interested parties in Butte said they can range from ten percent to one third of their respective caseloads being sanctioned in a given month.

According to data from CHIMES, an average of 265 WoRC sanctions are created monthly. Native Americans received an average of 41 percent of these sanctions.[52] Native Americans make up 56 percent of the adult TANF population.[53]

Transportation support, child care availability, and more flexibility on the part of WoRC contractors regarding appointment scheduling were cited by survey respondents as approaches that could have helped them avoid being sanctioned.

Table 22: What Would Have Helped Avoid Sanction Survey Responses

Method to Avoid Sanction	# Responses[54]
Gas money	60 (29%)
A ride	42 (20%)
Ability to reschedule appointment	42 (20%)
Child care	36 (17%)
Other	28 (14%)
Total responses	208

Within the 'Other' category, respondents discussed having a stabilization period allowed when moving or when starting benefits, a home, better explanation of responsibilities, and better communication from participants.

Focus group participant responses were consistent with survey respondents.

[52] MT DPHHS, CHIMES, Ad Hoc Report, TANF participant sanction information, including breakdown by race, 01/2013 – 10/2014.

[53] MT DPHHS, CHIMES, Cash – TANF File, TANF Demographic Data, 07/2013 – 06/2014.

[54] Respondents could select all reasons that applied.

Work Support Program Coordination

TANF benefits are generally not enough to support low-income families in meeting their basic needs. TANF participants almost always receive benefits from other work support programs in addition to TANF to help pay for food, housing, and child care. Ninety-nine percent of survey respondents who responded to the question about other supports said they received Supplemental Nutrition Assistance Program (SNAP) benefits. Healthy Montana Kids (HMK) and Women, Infants, Children (WIC) benefits were the most common after SNAP.

Table 23: Other Supports Received by Survey Respondents Beyond TANF

Support	# Respondents
SNAP	199 (99%)
Healthy Montana Kids	117 (58%)
WIC	100 (50%)
Local food banks	57 (28%)
Child Support	26 (13%)
Local churches or nonprofits	23 (11%)
Section 8 Housing	19 (9%)
Community health centers	15 (7%)
Other (includes LIEAP, Vocational Rehabilitation, and homeless programs)	15 (7%)
Parenting classes	9 (4%)
Grandparents Raising Grandchildren	8 (4%)
Home visiting	7 (3%)
Total # individuals responding	202

Survey respondents and focus group participants generally felt that work support benefits were not well coordinated. Families are required to jump through a lot of hoops to obtain needed supports, often providing the same information to multiple sources at different timeframes. Sometimes program requirements are inconsistent, and often confusing for families. It can be a full time job for families to manage their benefits. And at the end of the day, the sum total is often not enough to get families through the month.

Overcoming Participant Barriers

When asked, “What would help you and your family the most to be stable and/or to get out of poverty?” the highest number of survey respondents said budgeting. Somewhat evenly split were job support, educational support, transportation, parenting support, health care, and housing.

Table 24: What Would Help Families Get Out of Poverty Survey Response

Support to Get Out of Poverty	# Responses[55]
Budgeting (paying bills, saving money, stretching money to cover expenses, food support, etc.)	122 (23%)
Job support	80 (15%)
Educational support (GED, specialized training, etc.)	76 (14%)
Transportation	73 (13%)
Parenting support (child care, classes, parent coaching, etc.)	54 (10%)
Health care (access to health care, insurance coverage, medicines, etc.)	54 (10%)
Better housing	42 (8%)
Mental health services	28 (5%)
Addictive treatment services	12 (2%)
Total responses	541

When asked how TANF could better support participants and their families, survey respondents and focus group attendees said:

- Provide more money to ensure basic needs can be met.
- Provide more funding and more flexibility for supportive services.
- Be more flexible with program implementation in terms of hours and regulations.
- Provide better assistance to help participants secure and retain a job.
- Help secure housing.
- Provide more time on the program.
- Do not take child support benefits away from families.
- Care about participants and treat them well.

When survey respondents and focus group participants were asked what changes they would make if they were in charge of the program or had a magic wand and could do whatever they wanted, individuals generally said:

1. **Increase flexibility in program policies and procedures.**
   - Treat each participant as an individual and make the program work for her or his specific circumstances, rather than making everyone fit into a one-size-fits-all model.
   - Make allowances for health, mental health, treatment, housing, and other barriers when determining individualized contracts.
   - Be more flexible in calculating hours, allowing them to carry over between weeks and be shared between spouses.

[55] Respondents could select all reasons that applied.

- Consider implementing solely state funded or diversion programs to support increased flexibility while maintaining participation rates.

2. **Receive higher TANF benefit amounts – get paid more.**
   - Provide enough cash assistance for families to pay their bills.
   - Implement supplemental housing benefits to assist with housing costs.
   - Provide funding for diapers and other essential household supplies.
   - Have a maintenance program to fix things like broken gas lines in homes.
3. **Implement pay for performance.**
   - Reward participants for success and build them up, rather than sanctioning for mistakes.
   - Treat TANF like an actual job to incentivize success and prepare participants for employment.
4. **Find creative employment opportunities.**
   - Support self-employment options better through a different formula.
   - Partner with local businesses to create more training and employment opportunities – e.g. CNA training in partnership with local hospital or home health provider.
5. **Support families more.**
   - Be consistent in maternity leave allowance (birth of baby) between two-parent and one-parent households.
   - Reduce the number of participation hours required during the late stages of pregnancy.
   - Base participation hours off the number of children in the household.
   - Support continuity of care for children in child care settings.
   - Allow more participation hours to occur at home unsupervised so students can study without needing to find child care.
   - Calculate the number of sick days based on the number of children in the household and allow for more than two sick days monthly.
   - Support local child care cooperatives with TANF participants.
6. **Allow families to stabilize.**
   - Provide money up front (presumptive eligibility or expedited benefits) to allow families to stabilize when first getting onto TANF or when coping with a change in circumstances, such as a move.
   - Provide additional support for Native Americans when moving off reservations, such as a Tribal Liaison.
   - Allow more time to find a job, housing, and child care when starting with the program.
7. **Increase participant education and training opportunities.**
   - Allow and provide participation hours to everyone to pursue GED or high school equivalency regardless of age.
   - Allow and provide participation hours for more than one year of higher education.
   - Help more with college tuition and training fees.

8. **Provide more transportation support.**
   - Increase and consistently provide supplemental services across participants.
   - Provide funding in the beginning to ensure families can pay for gas to get to required appointments (through presumptive eligibility or expedited benefits).
   - Reinstitute a savings program to help participants purchase vehicles.
9. **Help secure safe, stable, and affordable housing.**
   - Coordinate with other programs to leverage more housing funding and influence.
   - Provide more in monthly benefits to ensure participants can afford housing, since most do not have other forms of housing assistance, possibly through supplemental housing benefits.
   - Provide/support supportive housing, outside of rental assistance (e.g. for clients with addiction issues, single moms who used to be homeless).
10. **Provide better support to Native Americans receiving TANF benefits.**
    - Consider alternate approaches to serving reservations such as coordination with tribes to implement Tribal TANF programs.
    - Allow Tribal holidays to count as excused absences from participation hours.
    - Provide additional supports for Native Americans transitioning off of reservations, such as a Tribal liaison and/or targeted communication.
    - Allow Native Americans off reservations leave to travel to reservations for cultural events or receive healthcare from IHS.
    - Provide cultural sensitivity training to WoRC and OPA staff.
11. **Lessen cliff effect when transition off TANF benefits.**
    - Consider implementing tiered eligibility levels to allow participants to retain TANF benefits while earning more money, to support savings and self-sufficiency.
    - Continue Medicaid and child care benefits for longer amounts of time and with fewer restrictions when transitioning off TANF.
    - Provide full TANF award when transitioning off TANF.
    - Stagger benefit loss when transitioning off TANF.
12. **Allow for alternate cash disbursement schedule.**
    - Have option of splitting payment into multiple disbursements to support budgeting.
    - Allow participants to create savings account from cash benefits to support post-TANF transition.
13. **Reduce participant administrative costs, including documentation and in-person requirements.**
    - Reduce the amount of paperwork families must submit.
    - Use electronic verification and client statement in lieu of paper documentation.
    - Do not require all meetings to occur in person with WoRC contractors.
14. **Increase consistency in program administration.**

- Create TANF business process documentation.
- Update TANF policy manual.
- Increase training of OPA staff and WoRC contractors to ensure workers provide consistent information to applicants and participants, so they are aware of the full spectrum of benefits available to them within TANF and across work support programs.
- Create and use performance metrics around consistent policy and process implementation.

15. Increase empathy and responsiveness of OPA and WoRC contractors.

- Treat individuals the way you would like to be treated – with respect, kindness, and compassion.
- Provide training or learning opportunities to allow OPA and WoRC staff to walk a mile in the shoes of participants.
- Be responsive – return phone calls timely.
- Implement presumptive eligibility or expedited TANF benefits.

Appendix A – TANF Participant Survey Tool

The questions below were used in a survey to support the needs assessment. The survey was distributed online using Survey Monkey.

Demographics:

1. I am:
   - ☐ Male
   - ☐ Female

2. I am:
   - ☐ 20 or under
   - ☐ 21-30
   - ☐ 31-40
   - ☐ Over 40

3. Which county do you live in?
4. Do you have children or are you pregnant?
   - ☐ I have children
   - ☐ I am pregnant

5. How many children do you have?
   - ☐ 1
   - ☐ 2
   - ☐ 3
   - ☐ 4
   - ☐ 5
   - ☐ 6+

6. What are their ages?

Employment Status:

7. Do you currently have a job?
   - ☐ Yes
   - ☐ No

8. If you don't have a job or don't work full time, what counts for your work activities?

9. If you work, how many hours per week do you currently work?
   - ☐ 0-10
   - ☐ 11-20
   - ☐ 21-30
   - ☐ 31-40

☐ Not applicable
Comments:

10. How much are you paid per hour at your current job?
    ☐ Less than $6/hour
    ☐ $6-7
    ☐ $8-9
    ☐ $10-11
    ☐ $12-13
    ☐ $14 or more
    ☐ Not applicable
    Comments:

11. What makes it hard for you to get or keep a job?

Health Insurance Status:

12. Do you have health insurance?
    ☐ Yes
    ☐ No

13. If so, what type?
    ☐ Medicaid
    ☐ Medicare
    ☐ Private insurance (like Blue Cross Blue Shield)
    ☐ Other
    Comments:

14. Is your health insurance a benefit of your job?
    ☐ Yes
    ☐ No
    ☐ I do not have a job
    Comments:

15. Do you have health or medical-related debt?
    ☐ Yes
    ☐ No
    Comments:

16. Generally, how often do you or your children get sick?
    ☐ 0 – 1 day per month
    ☐ 2 – 4 days per month
    ☐ 5 – 10 days per month
    ☐ 11 plus days per month

Comments:

TANF Experience:

17. Are you:
    - ☐ Current TANF recipient (within past 3 months)
    - ☐ Prior TANF recipient (over 3 months ago)
    - ☐ Other

18. How did you hear about TANF?
    - ☐ From a friend
    - ☐ Office of Public Assistance
    - ☐ Internet
    - ☐ Radio
    - ☐ Newspaper
    - ☐ HRDC
    - ☐ Healthcare worker
    - ☐ Child care worker
    - ☐ Other

    Comments:

19. Why did you join this program initially? Select all that apply.
    - ☐ I lost my job
    - ☐ I could not find work to support my family
    - ☐ I separated from my spouse or partner who was supporting our family
    - ☐ I was escaping an unsafe relationship
    - ☐ I needed help getting an education or job training
    - ☐ I needed help with budgeting and finances
    - ☐ I wanted to increase my income and/or find a higher wage job
    - ☐ Other, please explain

20. How long have you been receiving benefits
    - ☐ 1 – 3 months
    - ☐ 4 – 6 months
    - ☐ 7 – 12 months
    - ☐ 1 – 2 years
    - ☐ 3 – 5 years
    - ☐ I no longer receive benefits

    Comments:

21. How satisfied are you with the program?
    - ☐ Very satisfied
    - ☐ Somewhat satisfied
    - ☐ Not satisfied

    Comments:

22. How has it been working with WoRC staff?
    - ☐ Excellent
    - ☐ Good
    - ☐ Fair
    - ☐ Poor

    Comments:

23. How has it been working with OPA staff?
    - ☐ Excellent
    - ☐ Good
    - ☐ Fair
    - ☐ Poor

    Comments:

24. Are you currently being sanctioned?
    - ☐ No
    - ☐ Yes – Level 1
    - ☐ Yes – Level 2
    - ☐ Yes – Level 3

25. If you are no longer on TANF, why did you leave the program? Select all that apply.
    - ☐ I chose to stop participating
    - ☐ I make too much money
    - ☐ I ran out of time – my time clock expired
    - ☐ Because of program requirements
    - ☐ Family/personal issues
    - ☐ I was sanctioned
    - ☐ Other

26. If you left previously and came back, why did you come back? Select all that apply.
    - ☐ I lost my job
    - ☐ I could not find work to support my family
    - ☐ I separated from my spouse or partner who was supporting our family
    - ☐ I was escaping an unsafe relationship
    - ☐ I needed help getting an education or job training
    - ☐ I needed help with budgeting and finances
    - ☐ I wanted to increase my income and/or find a higher wage job
    - ☐ I lost Medicaid when I left TANF, and couldn't afford to remain off benefits because of health costs and/or concerns
    - ☐ My child care costs increased when I left TANF, and couldn't afford to work and pay for care

☐ Other, please explain

Participant Success:

27. What does success mean to you?

28. Are you able to support yourself and your family?
    ☐ Yes, very well
    ☐ Somewhat
    ☐ Not at all
    Comments:

29. In what ways has TANF helped you in reaching your goals?

30. How has TANF helped you and your family become more secure?
    ☐ Stable housing
    ☐ Stable job
    ☐ Stable transportation
    ☐ Stable child care
    ☐ I can pay my bills
    ☐ It hasn't helped me become more secure
    Comments:

31. How is TANF not helping you in reaching your goals?

32. What could TANF do to better help you and your family?

Barriers:

33. What do you do for transportation? Select all that apply.
    ☐ I have a car
    ☐ I get rides from friends, relatives, or neighbors
    ☐ I use public transportation
    ☐ Other

34. Do you have secure, stable, and safe housing?
    ☐ Yes
    ☐ No, please explain

35. Are you able to get the food you need for your family close by?
    ☐ Yes
    ☐ No
    Comments:

36. What would help you and your family the most to be stable and/or to get out of poverty? Select all that apply.

- ☐ Parenting support (child care, classes, parent coaching, etc.)
- ☐ Budgeting (paying bills, saving money, stretching money to cover expenses, food support, etc.)
- ☐ Educational support (GED, specialized training, etc.)
- ☐ Addictive treatment services
- ☐ Mental health services
- ☐ Job support
- ☐ Health care (access to health care, insurance coverage, medicines, etc.)
- ☐ Transportation
- ☐ Other

37. If you, or anyone you know has been sanctioned on the TANF program, please give us an example of what caused the sanction.

38. What would have helped avoid getting sanctioned?
    - ☐ Gas money
    - ☐ A ride
    - ☐ Child care
    - ☐ Reschedule the appointment
    - ☐ Other

Child Care

39. How many children are you the primary care giver for?
    - ☐ 0
    - ☐ 1
    - ☐ 2
    - ☐ 3
    - ☐ 4
    - ☐ 5
    - ☐ 6+

40. Is child care critical to you in meeting your work goals?
    - ☐ Yes
    - ☐ No

    Comments:

41. Are your child care needs met?
    - ☐ Yes
    - ☐ No

    Comments:

42. Do you feel that your childcare is safe, reliable, and able to meet your needs for work?
    - ☐ Yes

- ☐ No
- ☐ I do not have child care and do not need it

43. Are you receiving any child care financial support?
    - ☐ Yes, through TANF child care
    - ☐ Yes, through a Best Beginnings scholarship
    - ☐ Yes, through another source
    - ☐ No

Other Work Support Benefits Coordination:

44. Many families receive support from various programs or groups in their communities. Do you receive support from any of the following groups? Select all that apply.
    - ☐ SNAP (food stamps)
    - ☐ WIC
    - ☐ Grandparents Raising Grandchildren
    - ☐ Best Beginnings Scholarships
    - ☐ Healthy Montana Kids
    - ☐ Child Support
    - ☐ Local food banks
    - ☐ Home visiting
    - ☐ Parenting classes
    - ☐ Community health centers
    - ☐ Local churches or non-profits
    - ☐ Other

45. How do these programs work together to help support your family?

Wrap Up

46. What is the best thing about the TANF program? What is most important about the help it gives or gave you?

47. What is/was the hardest thing about TANF for you?

48. Overall, was or is it worth it to you and your family to be on TANF? Are you better off from receiving TANF?
    - ☐ Yes
    - ☐ No

    Comments:

49. Imagine you had a magic wand that you can use to change Montana's TANF program. What would you do/what changes would you make to make the program better for you and your family?

Appendix B – TANF Focus Group Protocol Summary

Valuing TANF	1. When you think about Montana's TANF programs – what is/was the best thing about TANF for you? What is the most thing important about the help it gives or gave you? 2. What is/was the hardest thing about TANF for you?
Interacting with the TANF program	3. How did you hear about TANF? What made you apply? 4. Tell me about your experience working with the TANF program. Where did these experiences occur – at the OPA office, with your WoRC contractor, somewhere else? Tell me about communicating with your WoRC contractor or case managers at the OPA? What worked well? What didn't? If there are/were challenges, what could make things work better? 5. For those of you no longer receiving TANF, why did you leave the program? Was it by choice, because of increased earnings, because you ran out of time, because of eligibility administrative issues, because of sanctions, or for other reasons? 6. Have you cycled off and back onto TANF? Why?
Participant success and work status	7. What does it mean to you to be successful? 8. Are you able to support yourself and your family? If yes, how? If no, why not? What more do you need to be successful? 9. Tell me about the role TANF plays in your success or meeting your goals. What do you hope TANF provides you and your family? What are you hoping is different for you and your family after TANF? What services do you receive through TANF to help support you in being successful? Are there ways in which TANF is not supporting you in achieving your goals? What could or should TANF do to better help you be successful?
Barriers	10. What are your employment barriers? 11. What do you do for transportation? Do you have a car? Do you get rides from friends, relatives, or neighbors? Are there other options available where you live? 12. Do you have safe and affordable housing? Do you use TANF primarily to pay for housing? Do you receive other housing supports? Is it enough? 13. Are you able to get the food you need for your family close by? How far away do you do your shopping? Does your store have healthy food choices? 14. Do you have health-related debt? Do you have health insurance? What impact would losing your health insurance have if you get a job and leave TANF? 15. What do you need to move you and your family out of poverty? What is TANF not providing for you that you need? What do you need to support your family? (e.g. parenting support, budgeting, etc.) 16. If you've been sanctioned or know about sanctions, what are the reasons people get sanctions? What would have helped you or others you know avoid being sanctioned? For example, would gas money, a ride, or child care have made a difference?
Child Care	17. How many children are you the primary caregiver of? What are their ages?

	18. Is child care critical to you in meeting your work goals? Are your child care needs met? Do you have unmet needs? Are you receiving any child care support through either TANF child care or Best Beginnings scholarships?
Other work support benefits coordination	19. Many families on TANF also get services from other places – maybe Healthy Montana Kids, Child Support, SNAP, Grandparents Raising Grandchildren, Best Beginnings Scholarships, or local groups like your church. We are interested in hearing from you about the ways these programs work together to help you be successful. How many of you use other services besides TANF, and which ones? 20. How do these programs work together to help you and your family? What works well? What doesn't
Wrap up	21. Overall, was or is it worth it to you and your family to be on TANF? Are you better off from receiving TANF? 22. Imagine you had a magic wand that you can use to change Montana's TANF program. What would you do/what changes would you make to make the program better for you and your family?

TANF Non-Cash Participant Survey: Final Report, August 2014

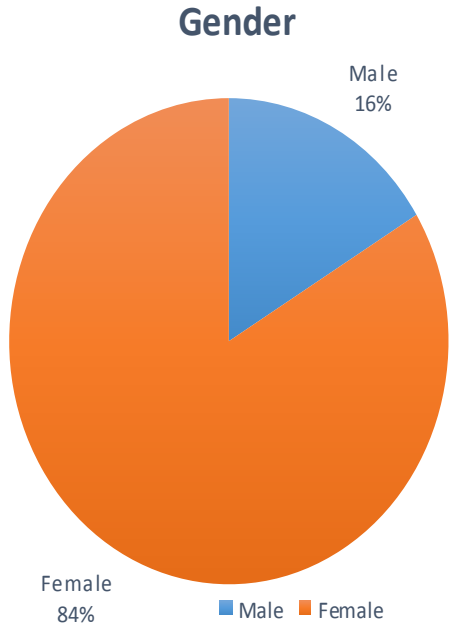
Methodology

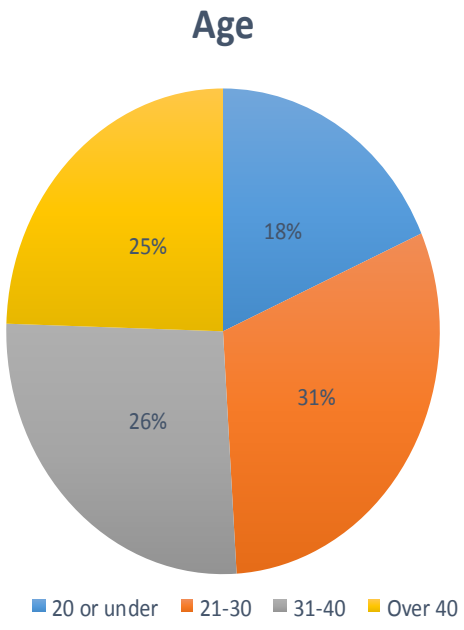
As part of the Temporary Assistance for Needy Families Strategic Planning process, the Department of Public Health and Human Services and the TANF Steering Committee sought to gather input from past and current participants in TANF funded programs. The department hired third party consultants to develop and conduct surveys of beneficiaries of the TANF Cash and Non-Cash programs. This report focuses on the programs that are considered Non-Cash, in which clients do not receive a TANF cash benefit, but participate in grant funded programs such as Adult Basic Education (ABE), Family Economic Security (FES) TANF Employment Services and Financial Literacy programs. The Non-Cash Report accompanies the *Perceptions of Montana's TANF Cash Assistance Program: Summary of Participant and Interested Party Focus Group and Survey Results* published by Bloom Consulting.

The non-cash survey was a 45 question survey and was made available in both electronic and paper formats. The Department distributed the survey to participants through past and present ABE and FES contractors. The survey period was from July 9th through August 31, 2014. Clients who completed surveys were eligible to receive a $10 gift card. A total of 51 responses were collected.

The following report is an analysis of the responses from these 51 TANF clients.

Demographics





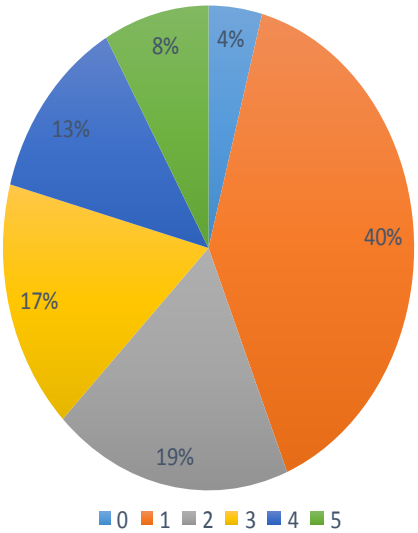
The majority of respondents were female, and respondents were fairly evenly split by age group, with almost a third in the 21-30 age bracket.

Demographics Continued

TANF non-cash contractors cover the entire state. However, responses from the TANF non-cash survey were received from only 8 of Montana's 56 counties. Almost half of all responses (n=25) came from Cascade county.[1]

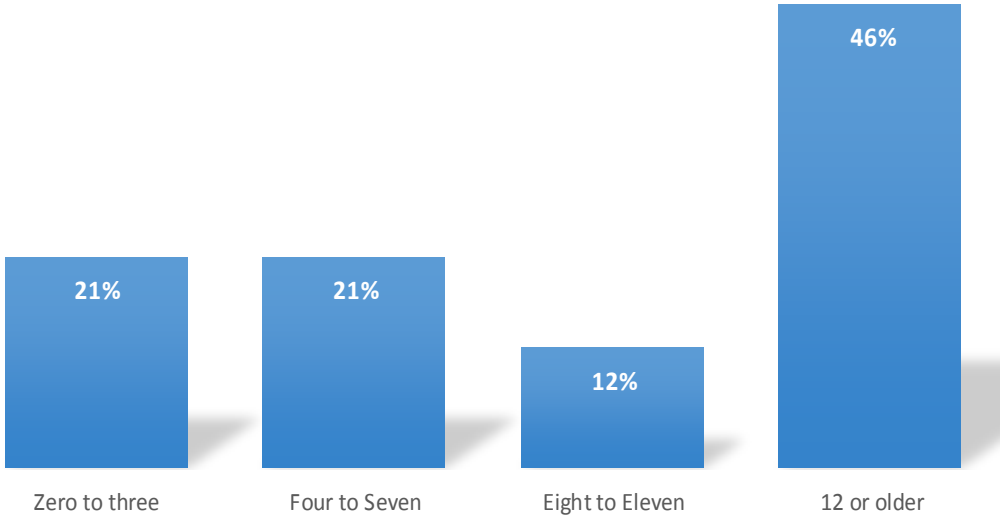
Which county do you live in?	
County	Number
Blaine	4
Cascade	25
Choteau	1
Gallatin	3
Glacier	4
Missoula	9
Teton	1
Yellowstone	2

How many children do you have?



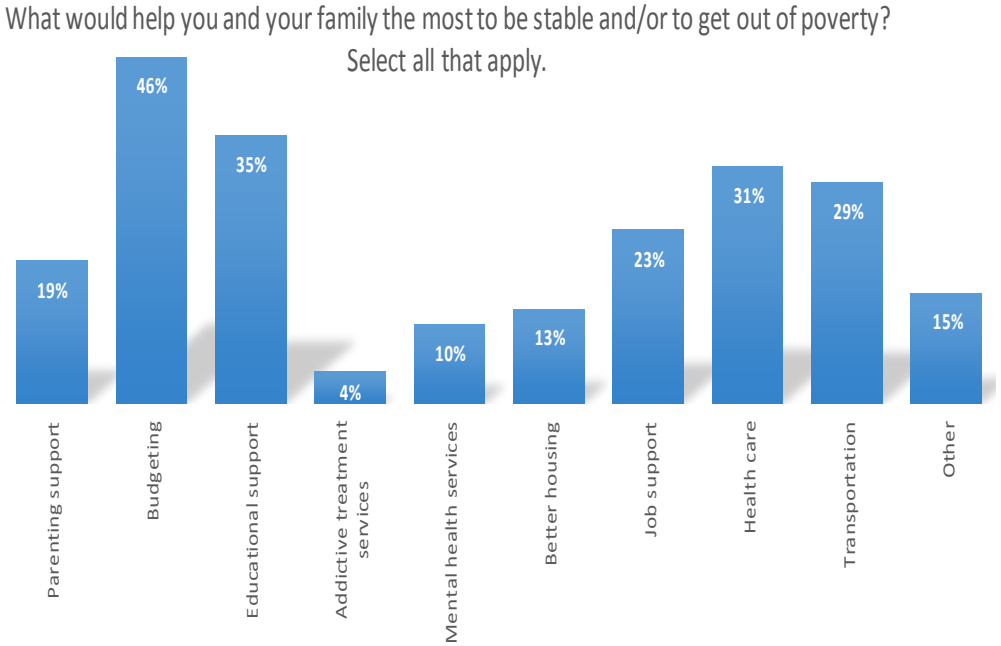
6% of respondents reported they or their partner are currently pregnant. Almost 60% of respondents report having 1 or 2 children while 4% reported they do not have any children. The average age of the children of respondents was 11.0 years. Of the 100 children of survey respondents, almost half were aged 12 or older, with some respondent's children in their 20s or even 30s.

What are the ages of your children?



1. The high number of respondents from Cascade County is a major limitation of this report, skewing the results of this survey toward contractors in this area of the state.

Basic Needs



Other responses:

Participants expressed a desire to finish college, have a job , particularly one with higher pay, and to generally have more income.

Question	Response	N(%)
What do you do for transportation? Check all that apply.	I have a car	41 (84%)
	I get rides from friends, relatives or neighbors	8 (16%)
	I use public transportation	5 (10%)
	Other	5 (10%)
Do you have safe, stable and secure housing?	Yes	28 (85%)
	No	5 (15%)
Are you able to get the food you need for your family close by?	Yes	45 (92%)
	No	4 (8%)

Other comments

Transportation: Transportation: Several respondents reported riding their bike for transportation or walking.	
Housing: Some clients are working to find stable housing and having to live with relatives or live in buildings that are old and poorly maintained by landlords.	**Food:** Food stamps don't always stretch, and clients must ask their families to help with groceries at time. Obtaining food was described as a burden and respondents reported running low on food as they try to pay bills.

The majority of respondents report having a car (84%) having safe, stable and secure housing (85%) and being able to access the food they need for their family close by (92%), though some families report struggling in these areas. Budgeting, educational support, healthcare and transportation were the most commonly cited services that respondents felt would help them get out of poverty.

Childcare

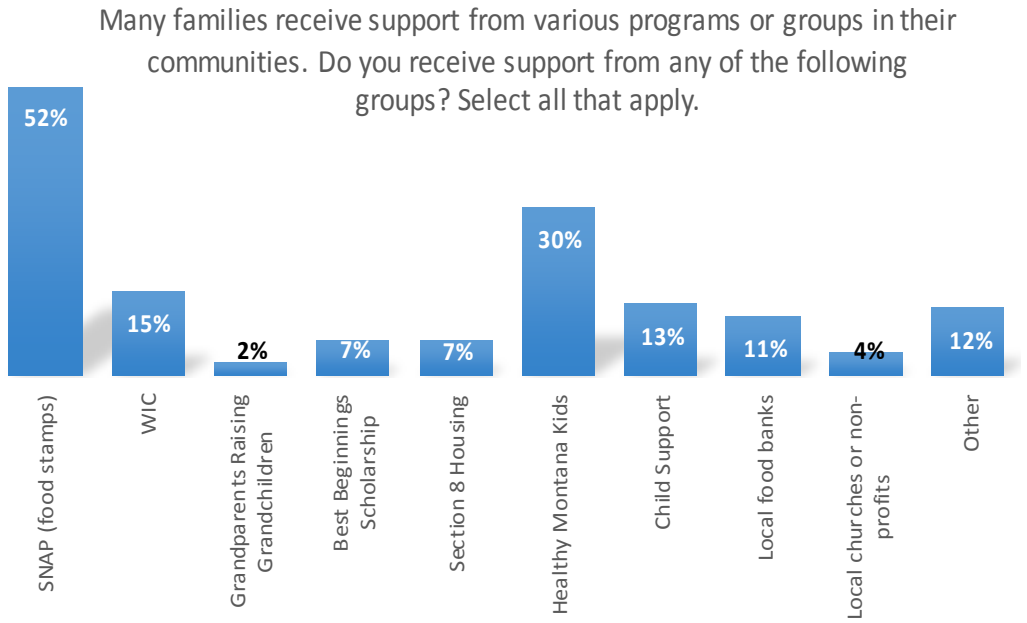
Question	Response	N(%)
Is childcare critical for your to be able to work?	Yes	24 (50%)
	No	24 (50%)
Are your childcare needs met?	Yes	29 (62%)
	No	4 (9%)
	I do not need childcare	14 (30%)
Do you feel that your childcare is safe, reliable, and able to meet your needs for work?	Yes	27 (87%)
	No	4 (13%)
Are you receiving any childcare financial support?	Yes, through TANF childcare	0 (0%)
	Yes, through a Best Beginnings scholarship	8 (17%)
	Yes, through another source	3 (6%)
	No	27 (56%)
	I do not need childcare	10 (21%)

Other comments

Is childcare critical: Some respondents reported unique concerns for children with special needs and the inability of a spouse to work because of the lack of childcare.	**Are childcare needs met:** Clients report having to leave their children at home as programs and childcare are not affordable to someone in their income range. They also report struggling to find childcare, particularly a provider they could afford.

Respondents report on page 2 that 46% of their children are aged 12 or over indicating that traditional childcare may not be as big as a need. Still, me than 75% of respondents have two or fewer children and half report that having childcare is critical to their ability to work. Of those needing childcare, 88% say their childcare needs are met, and 87% say the care they have is safe and reliable. The majority of respondents are not receiving any form of childcare support.

Benefits Coordination



Other responses included Commodities and the School Lunch Program

How do these programs work together to help you and your family?

Helps meet basic needs: Because of these programs, clients can more readily meet their basic needs like medical care for their children, food, housing, and childcare. Several responses highlighted special needs children and the importance of having affordable health insurance. Being able to feed children healthy food and keep them healthy through accessing medical care was a recurring theme.

Social support: One respondent reported that through these programs, "I have the ability to consult with peers in similar situations, help those who are facing problems that I was able to resolve and build a sense of community with the other families."

Does not help enough: A few clients report that programs offer small benefits that do not go far enough in meeting client's family's needs.

Only around half of respondents report being on food stamps, and around a third report that their children are on Healthy Montana Kids (Medicaid or CHIP). Other support services are not widely utilized by respondents. Clients report these program help meet basic needs and provide social support, though some feel the services are inadequate to meet the need of their family.

Employment and Health Insurance

Question	Response	N(%)
Do you currently have a job?	Yes	32 (65%)
	No	17 (35%)
If you work, how many hours per week do you currently work?	0-10	4 (12%)
	11-20	8 (24%)
	21-30	4 (12%)
	31-40	17 (52%)
How much are you paid per hour at your current job?	$7 or less	2 (6%)
	$8-9	10 (30%)
	$10-11	8 (24%)
	$12-13	9 (27%)
	$14 or more	4 (12%)
Do you have health insurance?	Yes	30 (61%)
	No	19 (39%)
What type of medical insurance do you have?	Medicaid	13 (43%)
	Medicare	1 (3%)
	Private Insurance	9 (30%)
	Other	7 (23%)
Is health insurance a benefit of your job?	Yes	8 (24%)
	No	25 (76%)
Do you have health or medical related debt?	Yes	22 (67%)
	No	11 (33%)

Two thirds of respondents currently have a job, with more than half having full time or near full time work (31 hours or more). Of those with jobs, 88% make less than $14 per hour in their current job, with the majority making between $10 and $13 an hour. Almost two thirds of respondents have health insurance, with Medicaid being the most common insurance provider. More than three quarters of respondents do not receive health insurance as a benefit of their job. Most respondents report some level of health or medical related debt.

Other comments

Insurance type: Types of insurance reported included Indian Health Service, Aflac "Emergency Only" Insurance, Medicare, Obamacare, and Veteran's Administration.	**Health insurance as benefit of job:** Job covers client but not other family members **Medical debt:** Medical debt was described as having a negative effect on credit ratings

Program Experience

Question	Response	N(%)
What is the focus of the program?	Help with budgeting	2 (4%)
	Help with work or on the job training	14 (29%)
	Help getting my GED or some other kind of education	13(27%)
	Help getting a two or four year college degree	11 (23%)
	Other	8 (17%)
Are you:	Currently in the program (within the last 3 months)	25 (52%)
	A prior program participant (over 3 months ago)	18 (38%)
	Other	5 (10%)
Why did you join the program initially? Check all that apply.	I lost my job	3 (9%)
	I could not find work to support my family	7 (21%)
	I separated from my spouse or partner who was supporting our family	2 (6%)
	I was escaping an unsafe relationship	0 (0%)
	I needed help getting an education or job training	18 (55%)
	I needed help with budgeting and finances	8 (24%)
	I wanted to increase my income and/or find a higher wage job	16 (49%)
	Other	3 (9%)
How did you hear about the program?	From a friend	12 (25%)
	Office of Public Assistance	13 (27%)
	Internet	3 (6%)
	Credit Counselor or Bank	2 (4%)
	Childcare Worker	1 (2%)
	School	1 (2%)
	Other	17 (35%)

Other comments

Why did you join this program initially: Respondents reported being a full time student, needing help with work related expenses and being laid off due to economic downturn	**How did you hear about the program:** Other responses included: brochures, employers, businesses, other education or community programs, internet search, job service, and family members.

About half of respondents are currently in the program, with most in programs focusing on education (50%) followed by job training (29%). Wanting education or job training and desiring to increase their income were the most commonly cited reasons for initially joining the program. Respondents heard about the program from a wide variety of sources.

Program Experience Continued

Question	Response	N(%)
How long have you been/were you in the program?	1-3 months	16 (34%)
	4-6 months	13 (28%)
	7-12 months	3 (6%)
	1-2 years	12 (26%)
	3-5 years	3 (6%)
How satisfied are you with the program?	Very satisfied	41 (85%)
	Somewhat satisfied	7 (15%)
	Not satisfied	0 (0%)
Are you able to support yourself and your family?	Yes, very well	9 (19%)
	Somewhat	33 (69%)
	Not at all	6 (13%)
How has the program helped you and your family become more secure. (Check all that apply)	Stable housing	10 (21%)
	Stable job	21 (44%)
	Stable transportation	8 (17%)
	Stable childcare	7 (15%)
	I can pay off my bills	17 (35%)
	I paid off my debt	4 (8%)
	I have received education or training that will help me get a job	27 (56%)
	The program has helped me save money for education, transportation etc.	4 (8%)
	It hasn't helped me become more secure	3 (6%)
	Other	10 (21%)

Other comments

Ability to support yourself and your family: Some respondents were very positive making comments such as, "I am getting to do so {support myself and my family} after a year out of work" and "When I finish college, I will have the skills necessary to support myself into retirement." Others reported struggling with comments such as, "I can pay our bills but if anything happens like a car breaks down, we would be in trouble" and "I get the bare necessities taken care of and there is nothing left over".

Program's contribution to security: Respondents reported that the programs have given them direction and peer support, helped them acquire the skills needed to support themselves and have helped increase their income.

62% of respondents were in or have been in the program less than 6 months. All respondents reported being at least somewhat satisfied with the program. Receiving education and training to help get a job or having a stable job were cited as the most common ways the programs helped families become more secure.

Program Experience-Open Ended Questions

From your participation in the program, what does success mean to you?

Achieving goals: Many respondents reported that success in the program would mean having the ability to set and reach a goal, be that and educational or employment goal or just simply bettering themselves.

Financial independence to support my family: Another strong theme was respondents wanting to be financially stable to be able to support their family without assistance and not live paycheck to paycheck.

Employment: Having a stable, good paying job and excelling at the job was the definition of success for many respondents.

Reduced stress: Several respondents defined success as living with less stress, particularly financial stress.

Education: Some respondents defined success as getting an education, be it a GED, a college degree or specific license. One respondent reported, "Thanks to this program, I am now a successful college student with a 3.96 overall GPA"

Financial literacy: One respondent defined success as having a budget plan.

Family strengthening: Several respondents talked about the emotional health of their family and wanting to strengthen their family by being better educated and being able to provide for them.

In what ways has the program helped you in reaching your goals?

Education: Respondents expressed that the programs helped them obtain their GED, get on the path to college and get specific job trainings and certifications. Several reported gaining confidence through participation in the programs and being able to overcome barriers to meeting educational goals

Employment: A common response was that the programs helped clients get a have a good or better job or obtain experience in their field.

Financial Assistance: Some respondents reported the programs helped them with budgeting, getting out of debt or getting to the point where they can pay their bills. A few respondents reported that the programs helped them with targeted financial assistance to buy things like school supplies, gas, car insurance, or clothes to properly dress for work.

Encouragement, support and training: A common theme was that the programs gave clients encouragement and support or the "push they needed" to be successful and gain confidence. Several respondents reported the programs helped them see new possibilities for the life while gaining necessary skills to achieve their goals. Personalized counseling or tutoring were noted by some respondents as especially helpful.

How has the program not helped your each your goals?

Benefit levels are too low: Respondents noted that increased benefits or funding for the programs would have helped them more.

Still struggling to meet basic needs: Respondents reported continued struggles to find work, secure transportation, get out of debt or afford housing even after being in the program.

Restrictive requirements: A few clients reported that funding limitations or requiring specific hours as a barrier.

Program Evaluation-Open Ended Questions

What could the program do better to help you and your family?

Change program requirements: Respondents reported that some program requirements are not family friendly, that some program expectations (like the number of classes) are hard to meet.

Increase benefits: Respondents wanted more help financially or for specific purchases, like fully funding the purchase of welding gear needed for a job.

More personal assistance: Respondents requested more one-on-one help, better communication, and better training for case workers so they have updated information to help clients.

Program is doing enough: Many respondents reported that the programs are doing enough to help families. "The program did exactly what I wanted it to do for me, which was to give me the skills and the courage to start college at my age."

What is the best thing about the program? What is most important about the help it gives/gave you?

Financial assistance: Because of the programs, respondents reported being able to buy gas, work boots, have money to pay bills, and buy college books and supplies.

Ability to advance education: Respondents reported gaining computer skills, getting their GED, preparing for college, getting specific work certifications and gaining confidence and support to be motivated to return to and succeed at school .

Ability to get a better job: Clients credited the programs with helping them get a job, and several noted that the jobs were higher paying, full time and/or had benefits.

Social support: Clients reported forming friendships with other people in the programs, having excellent instructors for courses, and receiving emotional and moral support. One client reported, "As soon as I joined my program, I had an immense support system available to me immediately; The teachers are very helpful; working with my schedule."

Increased stability: Several respondents credited the program with helping them achieve stability and have a stable income.

Increased sense of security and confidence: Clients reported feeling relieved knowing their children would be supported. Others reported that the programs helped them stay on track and have a positive outlook.

Increased access to childcare

What is/was the hardest thing about the program for you?

Program requirements: The number of hours required, the paper work, the program not covering other family members

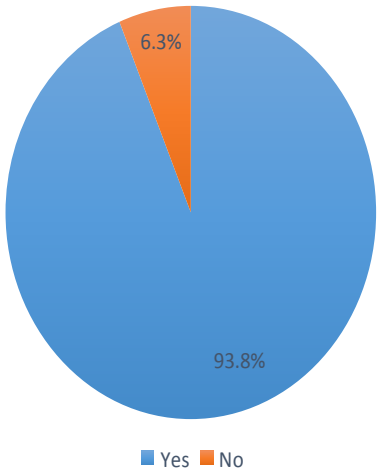
General life stress and time management: Respondents reported difficulty dealing with life stresses, going back to work

Difficulty with subject matter: Math, testing and learning computer skills were all cited as difficulties for clients.

Transportation: One respondent reported a struggle to just get to the program.

Program Evaluation, Magic Wand and Final Comments

Overall, was or is it worth it to you and your family to be in this program? Are you better off from being in this program?



Comments

Several respondents expressed gratitude for the programs. One said, "I would rather have a good paying job"

Imagine that you have a magic want that you can use to change something about this program. What would you do/ what changes would you make to make the program better for you and your family?

More money, benefits or personal assistance: Respondents asked for higher benefit levels and more classes with one-on one-help, along with more supportive services.

Policy changes to program: Comments included requests for simplification of paperwork, increased communication, and

Make the program available to more people: Direct quotes include: "I am no longer in the program, however I would use my magic wand to grant other families the same opportunity that I was afforded- the ability to finish my education and begin a life outside of poverty" ; "I would wish for endless funds for these programs. There are lots of families struggling"

94% of respondents reported it was worth being in the program and they are better off from being in the programs. Still, respondents report specific policy changes that could improve the programs and believe they should be expanded and provided more funding.

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