A Plan for Building Skilled Workers and Strong Families through the Massachusetts TAFDC (Transitional Aid to Families with Dependent Children) Program

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OUR MISSION

Crittenton Women’s Union transforms the course of low-income women’s lives so that they can attain economic independence and create better futures for themselves and their families.

We accomplish this by:

• Providing safe housing, caring supports, education, and training programs;
• Innovating new programmatic designs based on research and client experience;
• Using this knowledge and experience to shape public policy and achieve social change.

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Massachusetts lags behind other states in preparing unemployed and underemployed adults who participate in the state’s welfare program (TAFDC) to compete in the 21st-century labor market. The state needs to deploy new economic mobility strategies that coordinate existing public and private resources to provide more comprehensive and integrated education, training, and support services to low-income parents. Massachusetts should also improve traditional service delivery approaches by applying learning from new brain research to building the personal life skills competencies needed to optimize economic stability for low-income families. This paper offers Massachusetts legislators and policy leaders a set of recommendations on how to redesign the TAFDC program to effectively promote economic mobility.

These recommendations include:

- Allocating new resources to create Career Pathways programs and setting goals for increases in participant earnings
- Implementing comprehensive work readiness assessments
- Bundling and coordinating services
- Employing family-directed goal setting and incentives in employment-related programs
- Reducing barriers to program entry and participation
- Improving participant social networks
Massachusetts families with children face much greater challenges in moving from poverty to economic stability than they did a half century ago. Fifty years ago, one adult with a high school diploma could support a family’s basic human needs with a full-time blue collar job. This is no longer true. The majority of jobs that pay a family-sustaining wage in Massachusetts now require higher education; by 2020, 72 percent of all jobs in the state will require at least some college education (Georgetown University, 2013). State leaders have responded to the shift from manufacturing to a knowledge-based economy by investing heavily to reform elementary and secondary education as well as public community colleges. But initiatives to adequately prepare the workforce for the 21st century have not yet reached the most vulnerable families in the Commonwealth: unemployed and underemployed parents who lack workplace skills that can command family-supporting wages.

Massachusetts boasts the second-highest rate of college degree attainment in the country, with over 40 percent of adults having a bachelor’s degree. But for the more than 1.4 million adults who have a high school diploma or less, the barriers to finding a job that can support a family seem insurmountable (Working Poor Families Project, 2011). One third of all working adults lack the basic credentials needed for the majority of jobs available in the state. It is no surprise that nearly the same percentage of adult workers (26%) hold low-wage jobs, earning $12.14 per hour or less. These workers earn less than 40 percent of what a single worker with two young children needs ($31.55 per hour) to support a family without public assistance in Massachusetts (Ames et al, 2013).

One in five of the Commonwealth’s working families with children is low-income or poor (Working Poor Families Project, 2011). These families earn such low wages that they must spend one third or more of their income on housing, which puts them at serious risk for homelessness. Among the most at-risk Massachusetts residents are the approximately 49,000 families who receive Transitional Aid to Families with Dependent Children (TAFDC) (Department of Transitional Assistance, 2013). Administered by the Department of Transitional Assistance (DTA), this program provides cash assistance to very low-income families with children who meet certain financial eligibility guidelines. The vast majority of these families have no countable income other than the $300-500 per month they receive in cash assistance. They are primarily headed by single mothers between the ages of 20 and 44, only 15 percent of whom have completed any education past

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1. Massachusetts ranks 43th out of 50 states in percentage of income that low-income families must spend on rent (ACS, 2011).
the high school level, and very few of whom have the requisite skills needed for a well-paying job (Commonwealth Corporation, 2010). And yet, rather than increasing, or at a minimum, maintaining opportunities for them to upgrade their employment skills and education, the Massachusetts Legislature has cut spending for education and training for TAFDC recipients over 85 percent since the beginning of the last decade, from $53M in FY 2001 to $7.7M in FY 2014. (See chart below)

The new labor market paradigm requires that the Commonwealth take immediate and serious steps to improve economic mobility prospects for TAFDC participants. Fortunately, new program designs and approaches are being developed in Massachusetts and other states to address the complexities facing parents struggling to pull their families out of poverty. These new economic mobility strategies coordinate existing public and private resources to provide more comprehensive and integrated education, training, and support services to families. They also improve upon traditional service delivery approaches by applying learning from new brain research to building the personal life skills competencies needed to optimize economic stability for low-income families. Some of these programs are already proving a positive return on investment. For example, Jewish Vocational Service in Boston conducted a return on investment study on four comprehensive job training and education programs for low-income adults. Findings from an independent research team showed that every dollar invested in these programs produced average returns of $2-3 in earned income within the first two years of program completion and returns of $5-15 within five to ten years after completion (Cooney et al, 2012).

Massachusetts lawmakers are in the midst of debating a “welfare reform” package, the first of its kind since 1995. This major revision of the state’s TAFDC program offers an opportunity to set policy goals and redesign the system to ensure that those who are working hard to make their way out of poverty have access to a comprehensive set of tools and supports. This paper describes the challenges TAFDC participants currently experience in moving out of poverty. It provides information on recent developments in the biological and social sciences that suggest more effective...
ways to deliver economic mobility services to low-income families. It concludes with recommendations for tools and supports the state can put into place to improve economic opportunities for TAFDC recipients and increase the effectiveness of state investments in breaking the cycle of poverty. These recommendations are intended for consideration by the Legislature as it prepares the final version of the welfare reform legislation and determines the rules and regulations that will govern the modernized TAFDC program.

THE CHALLENGES OF MOVING FORWARD FOR TAFDC PARTICIPANTS

Rebecca’s story is all too familiar. As a high school dropout, she worked for many years at multiple minimum wage jobs just to make ends meet. She had no idea what type of career would sustain her family or how she could even begin to work toward economic independence. When she broke up with her boyfriend, her bills became unmanageable, and she and her 18-month-old child soon became homeless. She applied for TAFDC and sought shelter from the Commonwealth’s emergency assistance family shelter system. Rebecca was able to get child care in addition to her TAFDC monthly benefit. But beyond that, she received little support and few resources to facilitate a move towards economic stability. Due to the absence of a supportive network that could provide career guidance and information about affordable education and training programs, Rebecca’s efforts to get ahead by returning to school were quickly thwarted. She was accepted by an expensive for-profit school before she even got her GED, but she dropped out soon after enrolling because she could not keep up with the coursework. As a result, she accumulated over $5,000 in student loan debt on which she eventually defaulted. Her credit was ruined, and she had nothing to show for her time in school, which left her worse off than she was before she tried to follow through on her educational goals.

Rebecca’s story could have turned out very differently. If, after finding herself in need of TAFDC (or better yet, prior to that point), Rebecca had been given a skills assessment and then mentored on how to successfully move up the economic ladder, her time and the state’s resources could have yielded better results. Unfortunately, the Commonwealth ranks in the bottom half of all states for investment in work-related activities, including education and training for TAFDC recipients. Massachusetts spends only one percent of its state and federal welfare funds for this purpose and ranks 44th in the country for percentage of welfare recipients enrolled in education or training programs (Center for Budget and Policy Priorities, 2012). Only six states have fewer welfare recipients participating in education or training programs (Working Poor Families Project, 2009).

Persistent decreases in funding have resigned the state to continuing its practice of providing short-term, one-size-fits-all services for a small number of participants, which has proven to be an ineffective method to pull families out of poverty. Over the past few years, DTA has reduced the types of training models available to TAFDC recipients from four to two. Budget cuts and increased demand in the Supplemental Nutrition Assistance Program (SNAP) have forced the department to leave many positions unfilled, among them critical positions designed to assist recipients with engaging in work activities.

USING SCIENCE TO DEVELOP BETTER SERVICES FOR LOW-INCOME FAMILIES

Part of the challenge for TAFDC recipients and other low-income parents is the complex and strategic decision making required to develop and maintain a course toward economic security. Each step of this journey entails juggling multiple difficult scenarios. For example, families must figure out how to stretch limited resources to cover rent, transportation and other daily needs, while at the same time keeping up with the paperwork and appointments necessary to remain in compliance with critical benefit programs. Simultaneously, they need to sort through conflicting information about training and education programs that will lead to family sustaining wages. This balancing act is a high stakes exercise, leaving no room for error for families without a personal safety net.

These realities call for readily accessible information, programs, and long-term support to help individuals navigate the complex
decision making required to chart a successful course out of poverty. It is important to note that supporting people in decision making is very different from making decisions for people. In the supportive approach, we coach people on how to weigh their options and make the most productive decisions for themselves and their families. In the latter scenario, we dictate a course of action (usually based on our own criteria), often without fully understanding the individual’s situation or gaining their buy-in. The latter scenario is most common in the social service arena, and we have seen time and time again that it fails.

Through new scientific research, we are learning that the stress of living in poverty can impact optimal decision making. Situational stress caused by constant preoccupation with financial, safety, relationship, and other worries can negatively impact the decision processes involved in problem solving, goal setting, and goal attainment, which are the very skills and strengths required to navigate out of poverty (Babcock, 2014). These skills are often grouped together and called executive functioning. Trauma and chronic poverty can magnify executive function challenges, especially for those who experience them from an early age. Ample medical research confirms that environmental risk factors prevalent in low-income households, such as stress, poor nutrition, and environmental toxins, have a direct impact on the development of the parts of the brain that are crucial to optimal executive functioning (Harvard Center on the Developing Child, 2011).

While the field is nascent, some social service organizations and state governments are beginning to develop services informed by brain science, and programs and tools designed to address executive function challenges in low-income adults have had promising early outcomes (Babcock, 2014). Services that combine concrete resources, specific and informed guidance on what is really required to sustain a family, and coaching on how to sort through complex information, establish priorities, set goals, and maintain focus on goal attainment, even in the face of crisis, provide families with key skills they need for long-term success.

Since 2006, Crittenton Women’s Union (CWU) has been designing and testing new program models for assisting low-income families (many of them current or former TAFDC recipients) to reach economic independence. This process led to the design and implementation of an economic mobility strategy called Mobility Mentoring®. The program uses the Bridge to Self-Sufficiency® (Bridge) as its central framework, and the work is organized around a theory of change that suggests that becoming economically stable requires people to optimize their lives in five key areas:

- **Family stability**
- **Health and mental health**
- **Education and training**
- **Financial management**
- **Employment and career management**

If a family struggles significantly in any of these areas, it becomes virtually impossible for the head(s) of household to attain and
keep a family-sustaining job. The Bridge to Self-Sufficiency® is a tool for goal setting and reinforcement that helps low-income parents acquire the resources, skills, and sustained behavior change necessary to attain and preserve economic security. Over the past five years, CWU has used the Bridge as a framework for services delivered to hundreds of families who have come to the organization for family shelter, job readiness, adult education, and teen parent supports. The Mobility Mentoring® program partners each client with a mobility mentor (or coach). The role of a mobility mentor is different from that of a social services case manager. Mobility mentors help parents move from operating in a constant crisis response mode to a more planned and reasoned approach where they can set longer term goals. Mobility mentors help participants gain the skills needed to maintain forward momentum so they can achieve economic security.

This new approach has led to outcomes that outperform more traditional poverty alleviation programs (see outcomes chart on next page).

A PLAN FOR TAFDC TO DEVELOP SKILLED WORKERS AND STRENGTHEN FAMILIES IN MASSACHUSETTS

The Massachusetts TAFDC program is funded by a federal Temporary Assistance for Needy Families (TANF) block grant, which allows states the flexibility to determine for themselves what families need to succeed economically (Center for Law and Social Policy, 2013). With poverty increasing and the number of homeless families in Massachusetts reaching unprecedented heights, advocates working with low-income families are encouraging policy makers to improve state programs to prepare TAFDC participants for employment and eventual self-sufficiency. Achieving this goal requires not only new investments, but significant changes in how participants receive education, training, and employment services.

The Legislature is in the midst of debating a major “welfare reform” package that calls for approximately $11M in new appropriations for job placement, education, and training (the legislation is now in conference committee to hammer out differences between the Senate and House versions). This moment of change offers the state an excellent opportunity to rebuild the system to incorporate new approaches and tools that will help families navigate the complex pathways out of poverty.

The remainder of this paper consists of six recommendations for policy and program design elements consistent with the problem analysis and new class of poverty alleviation strategies described above. Policy makers who view the ongoing welfare reform debate as an opportunity to create millennial change for low-income families in Massachusetts must provide funding, establish and monitor economic mobility goals, and create the right set of policies to help participants reach these goals.

The first two recommendations should be considered for integration into the welfare reform bill and the final four recommendations should be considered for incorporation into program policy and design through the FY 2015 budget and other administrative processes.

1. New appropriations to support TAFDC Career Pathways and state goals for TAFDC participant earnings increases

Recommendation: The DTA should create comprehensive career pathway programs for TAFDC. All of the $11M that may become available as a result of passage of the welfare reform bill should be allocated to fund these programs. Programs should set goals and track the percentage of former TAFDC participants who earn at least 200 percent of the federal poverty level within two years of exit.

Helping TAFDC recipients acquire marketable skills and credentials should be the centerpiece of the Massachusetts welfare reform bill. Career pathways programs have gained a tremendous amount of attention over the past decade because they are designed to meet the needs of
<table>
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<tr>
<th>By Bridge to Self-Sufficiency® Pillar</th>
<th>At Mobility Mentoring® program entry</th>
<th>As of last FY13 outcome measurement</th>
<th>Comparison to community benchmarks</th>
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<tbody>
<tr>
<td><strong>Family Stability</strong></td>
<td>100% of participants in CWU’s Career Family Opportunity (CFO) program were residing in subsidized housing</td>
<td>89% of CFO participants resided in subsidized housing •9% have purchased homes •2% have moved to market-rate rental units</td>
<td>Nationally, 6% of homebuyers are single mothers and 4% of homebuyers are single mothers with an income of 0-80% of area median income (AMI)</td>
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<td>CWU served 158 families in housing stabilization, all of whom originated from emergency family shelter</td>
<td>100% of CWU families in stabilization for 12+ months maintained permanent housing after exiting shelter</td>
<td>75-91% of families participating in three Mass. Homelessness prevention efforts maintained housing stability after 12 months</td>
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<tr>
<td><strong>Well-Being</strong></td>
<td>20.3 Overall Quality of Life Score for CFO participants* 66% of CFO participants scored above 19</td>
<td>21.5 Overall Quality of Life Score for CFO participants 89% of CFO participants scored above 19</td>
<td>Scores below 19 indicate a poor quality of life. A difference in two to three points in the overall score has been found to be clinically meaningful</td>
</tr>
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<td><strong>Education and Training</strong></td>
<td>32% of CFO participants had an AA degree or higher broken down as follows: •14% Associates; •14% Bachelors; •4% Masters</td>
<td>52% of CFO participants have an AA degree or higher broken down as follows: •27% Associates; •14% Bachelors; •2% graduate certificate; •9% Masters</td>
<td>Six-year college completion rate for low-income students is approximately 11% 46% of adults of any income level in Mass. have an Associates degree or higher</td>
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<tr>
<td><strong>Financial Management</strong></td>
<td>$0 saved into matched savings account by CFO participants. 21% of adults entering shelter had any money saved</td>
<td>$1,528 average saved into matched savings account by CFO participants 40% of adults in shelter saved at least $150 or contributed at least $150 towards debt</td>
<td>76% of families in the bottom quintile have bank accounts. Of those with bank accounts, the median balance is $600</td>
</tr>
<tr>
<td><strong>Employment and Career Management</strong></td>
<td>59% of CFO participants were employed: average wage $14.82/hr. 0% of CFO participants were earning a family-sustaining wage at entry</td>
<td>68% of CFOs are employed; average wage $20.18/hr. 30% of CFO participants are earning a family-sustaining wage</td>
<td>The median income for single mothers in Mass. is $13.13/hr.</td>
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<tr>
<td>45% of adults were either enrolled in school OR employed at program entry</td>
<td>80% of adults were either enrolled in school OR employed in FY13</td>
<td>64% of low-income families in Mass. are employed; 53% of the non-elderly, non-disabled HUD public housing authority-assisted households are employed</td>
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low-skilled adults who have difficulty navigating the complex worlds of education, work readiness, and employment. The career pathway approach calls for integrated service delivery among education, training and employment, and social service providers. This model is vastly different from the current system, which requires individuals to navigate from program to program on their own. For example, an adult education student who passes the GED may need to wait as long as five months to start a certificate program at a community college. Very few programs have the resources to work with and support participants after program exit, which often leads to delays or disruption in longer-term plans. If a program participant is receiving child care assistance, they may lose their voucher during this waiting period because they are not engaged in a qualified work activity. This is both problematic for the student, who will need child care again when they are ready to start school, and damaging to the child, who would benefit from continuous care.

A career pathway program model would ensure that students transition successfully from one component to the next, through staff support, alignment of schedules and curricula, and appropriate financial assistance.

In a letter to state workforce agencies, the federal departments of Education, Health and Human Services, and Labor have urged states to adopt career pathways approaches, which they define as “a series of connected education and training strategies and support services that enable individuals to secure industry relevant certification and obtain employment within an occupational area and to advance to higher levels of future education and employment in that area” (U.S. Departments of Education, Health and Human Services, and Labor, 2012).

Rather than reinvent the wheel, the welfare bill should use the Workforce Competitiveness Trust Fund (WCTF) infrastructure to deliver career pathway programs to TAFDC participants. The WCTF, established in 2006, is a national model for career pathway programs, and has supported 46 programs in critical industry sectors in Massachusetts. This state-funded initiative administered by the Commonwealth Corporation has two objectives:

- To improve the competitive stature of Massachusetts businesses by improving the skills of current and future workers
- To improve access to well-paying jobs and long-term career success for all residents of Massachusetts, especially those who experience structural, social, and educational barriers to employment success

Projects funded by the WCTF are expected to train and place participants in jobs and provide support services, including transportation and childcare, to alleviate barriers to participation. To date, nearly 7,000 individuals have been trained through these partnerships, with 4,800 earning a skill credential and 5,400 experiencing a positive employment outcome (Commonwealth Corporation, 2013).

2. Comprehensive Work Readiness Assessments

**Recommendation:** In collaboration with the One-Stop Career Centers, DTA should implement the Online Work Readiness Assessment, or a similar individualized work readiness assessment, to identify and address assets and barriers to employment.

During the ongoing welfare reform debate, both legislators and non-profit social service providers have called for a comprehensive work readiness assessment to be administered to all TAFDC participants required to work, before they begin a job search or training. One of the most significant findings from evaluations of Welfare-to-Work programs in the 1990s was that programs that assigned participants to individualized services achieved better employment outcomes than programs that offered a few fixed options (Strawn, 2010). A thorough assessment is key to helping participants make optimal choices. Recognizing the importance of assessment, the federal TANF agency created the Online Work Readiness Assessment (OWRA), a detailed, comprehensive assessment of strengths, barriers, and work readiness. Through a four-part, online system, OWRA offers state TANF agencies a free tool for creating self-sufficiency plans based on participant strengths and barriers, and offers personalized support services.

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2. Types of training included in various Workforce Competitiveness Training Fund programs include: Adult Basic Education; English for Speakers of Other Languages; college preparatory, post-secondary, and credentialing education; apprenticeships; and on-the-job training.
recommendations for subsequent work supports and activities (U.S. Department of Health and Human Services, 2013).

Assessments should be completed by One-Stop Career Center staff members located in local DTA offices and other sites accessible by public transportation. Assessments can lead to development of individualized economic development plans that may include job search strategies and referrals to programs and services best suited to a participant’s needs. Transportation needs must be considered when making referrals, to facilitate participation in both training and work. Staff should provide participants with up-to-date information on career paths that lead to family-sustaining wages, information on what jobs are currently in demand, and education, training, and/or other requirements necessary for pursuing these jobs.3

3. Bundled and Coordinated State Services

**Recommendation:** To eliminate the navigational challenges created by separate systems, the DTA should develop an integrated and well-coordinated package of support services for TAFDC participants. The package of supports should include collaboration with and resources from other state agencies serving low-income families.

People receiving social services live complex lives, and those complexities must be recognized if programs and services are going to be effective in meeting their needs. This recognition has spurred the development of comprehensive bundled services, such as those based on CWU’s Bridge to Self-Sufficiency®. The Annie E. Casey Foundation recently acknowledged the necessity for bundled and coordinated services and developed an impactful model through the Center for Working Families (CWF) to address the “problems faced by low-income families who must navigate a fragmented system to obtain critically needed work-supporting services and benefits” (Center for Working Families, 2010). Abt Associates conducted an initial review of three CWF programs that provided bundled services to low-income families and found that recipients were three to four times more likely to achieve a major economic outcome (such as job retention, earning a degree, or buying a car) than those who received only one type of service. Furthermore, clients who received high-intensity bundled services were five times more likely to achieve a major economic outcome than those who did not receive bundled services (Center for Working Families, 2010).

Massachusetts Governor Deval Patrick demonstrated an understanding of this important concept when he created several cross-agency cabinets and positions that are charged with improving outcomes by integrating services. These include the Child & Youth Readiness Cabinet, whose purpose is to foster coordination and collaboration across state departments and agencies that serve Massachusetts children, youth, and families, and a new position, Director of Education and Workforce Development, shared among the Executive Offices of Education, Labor and Workforce Development, and Housing and Economic Development. The Director of Education and Workforce Development is charged with creating a more coherent and flexible education and workforce development system.

To date, the TAFDC program has operated in relative isolation from other critical state agencies and departments. As a result, recipients who have extremely limited resources and multi-faceted struggles are left to their own devices to find and secure a variety of public assistance programs such as TAFDC, SNAP, health insurance, subsidized housing, fuel assistance, child care, and college grants.

4. Family Directed Goal Setting and Incentives

**Recommendation:** Through its contracting process, DTA should require its employment-related services vendors to work with participants to set short- and long-term economic mobility goals. All vendors and DTA local office staff should be trained in motivational interviewing and executive function coaching practices and be encouraged to use incentives to promote executive function skill building and goal attainment.

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3. For extensive resources on jobs that require two years or less of post-secondary education or training, pay family-sustaining wages, and are in demand, see Hot Jobs 2013 at www.liveworkthrive.org.
Individuals are most likely to achieve goals they personally desire, and programs that recognize and foster those goals stand a greater likelihood of being successful. More and more state social service agencies around the country are adopting the practice of motivational interviewing (MI) in their service delivery models, as a means of tapping into clients’ personal aspirations to help them reach their goals. Motivational interviewing is a person-centered, communication tool designed to reduce ambivalence and increase motivation to change (Washington State Department of Social and Human Services, 2012). The practice of MI acknowledges that some individuals are not ready for change and coaches participants to increase their engagement through personal empowerment or agency-building approaches, rather than the typical instructional approaches. The knowledge gained through motivational interviewing can provide the foundation for developing family-directed goals and corresponding incentives.

CWU’s research indicates that accompanying efforts to increase client agency with higher levels of resources and rewards can dramatically improve client outcomes in areas such as education, job skills training, and increased earnings. Providing ongoing incentives can shorten the length of time needed to impact behavior positively, because each significant step receives a reward. For individuals who have not experienced much personal success, these incentives help build new positive behavior patterns that become integrated over time and eventually no longer require an external reward system. Findings from an MDRC study on New York’s Conditional Cash Transfer Program, which offers cash assistance to low-income families based on their efforts to obtain education and job skills, found that even relatively small incentives can have a significant impact on goal achievement (Riccio, 2010). This strategy runs counter to standard social service practices, which invest the most resources in participants who are experiencing the greatest crises.

All education and training programs for TAFDC recipients should be required to engage clients in short- and long-term goal setting, ideally following the SMART goal criteria, which state that goals should be specific, measurable, attainable, relevant, and time-bound.4

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4 The Massachusetts Department of Elementary and Secondary Education trains teachers on how to set SMART goals for student and their own professional practice (see training materials at http://www.doe.mass.edu/edeval/training/modules/M4.pdf).
Programs should accompany this goal setting with incentive programs and systems for ongoing measurement of progress on both individual and programmatic goals. Participants should receive clear explanations of the ramifications for reaching or failing to reach their goals. The rewards for success and penalties for failure should be clearly defined and gauged to the level of effort required to achieve the goal. For example, a short-term goal such as completing a financial aid form might be rewarded with a $25 incentive, while a longer-term goal such as completing a semester of college with a B average might be rewarded with a $250 incentive. Goals and incentives should be developed in a consistent, fair manner and be based on concrete research about the milestones that lead to economic security.

5. Reduced Barriers to Program Entry and Participation

Recommendation: Minimize complexity of TAFDC program requirements so they are easier to understand, require fewer steps for completion, and require less frequent verification. Improve coordination between the TAFDC program and other supporting systems.

Many of the barriers that impede the economic progress of TAFDC participants can be addressed by the Executive Office of Health and Human Services streamlining and modernizing application and renewal processes for TAFDC, SNAP, Child Care Assistance, MassHealth, and other poverty-related programs under its purview. Efforts to reduce the complexity, time, and travel related to applying for and maintaining support services will reinforce the capacity of participants to move forward. While the idea of simplifying the process of applying for and maintaining benefits is not new, new scientific findings related to brain development, executive function, and poverty have helped to renew the conversation about this effort.

The Center for Law and Social Policy and the Urban Institute have issued a report that offers a set of recommendations for simplifying and aligning child care assistance with other supports for low-income adults. Its recommendations cover the entire process, from application and eligibility determination to maintaining eligibility. The report suggests that providing application assistance and foreign language translations of applications, aligning reapplication timelines across programs, requiring that eligibility redetermination occur no more than annually, and simplifying the process for reporting changes in family circumstances will help recipients of these services better reach their self-sufficiency goals (Adams et al, 2013).

Many of these recommendations apply to the supports for low-income families offered through the Massachusetts Executive Office of Health and Human Services. Service providers who work with low-income parents routinely request that this agency streamline the application process for and administration of child care vouchers to ensure that TAFDC recipients do not experience unnecessary gaps in child care services that can derail a parent’s participation in education or work. They have also asked the DTA to maintain updated lists of referrals to publicly-funded education and job training programs, financial management and legal assistance, and domestic violence and substance abuse treatment programs, so that

Reduced Barriers to Program Entry and Participation

DTA can follow the lead of the Washington State Department of Social and Human Services, which has trained at least 400 frontline staff in motivational interviewing and building executive function skills. These staff participated in one in-person training session, where they were introduced to the concepts, and then were required to practice their skills through online training modules that included video demonstrations and assessments. Like Washington State, DTA could require that all staff and vendors complete such training as part of the contracting process.\(^5\)

\(^5\) See http://www.deltraining.com/courses/Executive_Function/content-frame.htm for an example of an online executive function training package.
Family Directed Goal Setting and Incentives

Pennsylvania and Washington State provide useful examples of how Massachusetts could use technology to reduce barriers to program participation. Pennsylvania’s COMPASS system offers web-based screening, application, renewal, and case management information for multiple safety net programs (Quinterno, 2011). The Washington Connection, a web-based tool, provides similar functionality to the Pennsylvania program, but was spearheaded by a collaboration of public, nonprofit, and philanthropic organizations. These systems reduce the unnecessary complexity of applying for and maintaining safety net supports and provides the state with improved tools for enhancing program integrity while minimizing paperwork and duplication of effort.

recipients can make more efficient use of their time as they move ahead with their economic mobility goals.

6. Improve Social Networks

Recommendation: Create opportunities for TAFDC recipients to develop social networks both among participants and between participants and professionals and volunteers who can offer them career and education advice, guidance, and support.

Social networks provide an important source of supports and opportunities for personal advancement. Unfortunately, the social networks of individuals with limited education are smaller and less effective at providing access to jobs and career and academic advice than those of individuals who have college degrees (Setterson, 2010). For that reason, some experts suggest using social service programs and organizations as a “nexus of connection,” by helping their clients build relationships with people associated with the program, such as staff members, volunteers, and their peers (Lowe, 2012).

One remedy for limited access to social networks would be to expand the successful DTA Works Program, which provides opportunities for a small number of TAFDC participants to engage in supported internships and job shadowing at DTA, to other state agencies. This would increase the number of TAFDC participants who gain work experience and establish professional connections, along with providing new resources for career advice and support. The Fiscal Year 2014 budget allocates $50,000 for stipends for DTA Works internships, from which most graduates finding well-paying jobs in state agencies. The program could be expanded to other state agencies with a relatively small investment to cover costs for administration, coaching and supervision, and additional stipends.

DTA should also develop opportunities for participants in TAFDC employment and training services to meet regularly for peer support. Job club models have been successful in the past and are showing promising results with increased job placement in San Diego County’s welfare-to-work program, where welfare recipients are assigned to a job club group as the first step toward meeting work requirements. In these groups, which are offered in three languages, an instructor facilitates connections among participants to create support networks and job networking opportunities. Participants are encouraged to share job leads that could be good fits for others in the class, regularly exchange contact information, check in on one another if someone is absent, and continue their relationships after the program ends (Reynolds, 2013).
The Massachusetts Legislature has a tremendous opportunity to make significant improvements in how it provides opportunities for economic stability for low-income families who participate in the TAFDC program. We urge members of the Legislature and leaders in the various state agencies that interface with low-income families to adopt the recommendations included in this paper.

If agencies develop services that combine concrete resources, specific and informed guidance on what is really required to sustain a family, and coaching on setting and achieving goals, even in the face of crises, TAFDC families can be provided with the key skills they need to achieve long-term economic security.
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