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# RESIGNED TO THE PROCESS:

## *Barriers to Accessing and Maintaining TANF among Low-Income Families with Young Children in Illinois*

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*"I'm like, you guys have the tools, you have the system, you know, you can do this. And she said that it was my job to find out because I needed the help."*

**(Interviewee 2, recounting interaction with IDHS caseworker, Macon County)**

The Temporary Assistance for Needy Families (TANF) program provides cash payments to help extremely low-income families gain stability and achieve self-sufficiency. Emerging research suggests that TANF policies, including eligibility requirements and sanction procedures, create barriers to accessing and maintaining TANF benefits that disproportionately impact certain families based on their race. The Social IMPACT Research Center (IMPACT) at Heartland Alliance was awarded a grant from the Robert Wood Johnson Foundation (RWJF) **to explore barriers to enrolling in TANF among families with young children in Illinois**. The project was implemented in partnership with the Chicago Coalition for the Homeless (CCH), and a research advisory board (RAB) of grassroots leaders in Chicago who have direct experience receiving TANF.

The specific research questions this project explored were:

1. How do the demographics of families with young children (age 0 – 4) who are TANF-eligible differ from the demographics of families with young children who are enrolled in TANF in Illinois?
2. What are the barriers to accessing and maintaining full enrollment (i.e., no sanctions) in TANF for families with young children in Illinois?
3. How did the 2018 increase in the TANF award amount affected TANF caseload, particularly for historically marginalized groups?

IMPACT, CCH, and a group of grassroots leaders who served as the RAB conducted a community-engaged, mixed methods study including individual interviews with TANF applicants and customers, a statewide survey with TANF caseworkers and an analysis of TANF administrative data from October 2017- April 2021.

Overall, our team of researchers, policy advocates, and community leaders identified the following key findings and policy recommendations:

### *Key finding 1:*

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Less than two-thirds of estimated eligible families with children under 5 were enrolled in TANF in 2018 (62%) and 2019 (63%).

### *Key finding 2:*

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A higher proportion of eligible Black families are enrolled in TANF as compared to other racial groups in Illinois. Around **90%** of Black families in 2018 and 2019 who were eligible for TANF were enrolled in TANF as compared to around **44%** of White families, **28%** of Multiracial families and **15%** of Asian families.

### *Key finding 3:*

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**Black families are disproportionately sanctioned as compared to other racial groups in Illinois.** Black families enrolled in TANF in 2018-2019 were 111% more likely to be sanctioned as compared to White families, and specifically sanctioned for child support compliance reasons (50% vs. 34% in 2019).

### *Key finding 4:*

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**While the bureaucracy of TANF is the most frequently reported reason that a family is sanctioned, Black families are more likely to be sanctioned for child support non-compliance.** Across 2018-2019 around 42% of Black families who had received a sanction, received a sanction for child support non-compliance, whereas only around 30% of White families who were sanctioned were sanctioned for child support non-compliance.

### *Key finding 5:*

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**The IDHS staffing structure and the lack of interagency coordination compounds this already bureaucratic process, by removing the human/personal connection from the process.** The recent shift away from a case management centered model has left both caseworkers and TANF customers wanting more human connection as they navigate the complex state system.

### *Key finding 6:*

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**The implementation of TANF should reflect the complex challenges that customers face and should seek to remove barriers to enrolling and maintaining TANF.** Many TANF customers face housing instability and barriers to secure transportation and childcare, all of which are key to maintaining TANF benefits.

### *Key finding 7:*

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**The 2018 increase of the TANF cash amount did not increase TANF enrollment in Illinois.** Based on the interview data this may be due to the fact that the amount did not increase meaningfully enough. Also, that increasing the cash amount alone does not support families to surmount the numerous challenges to applying and maintaining enrollment, discussed throughout the report.

Based on these findings, the team proposes the following federal and state recommendations:

### Federal

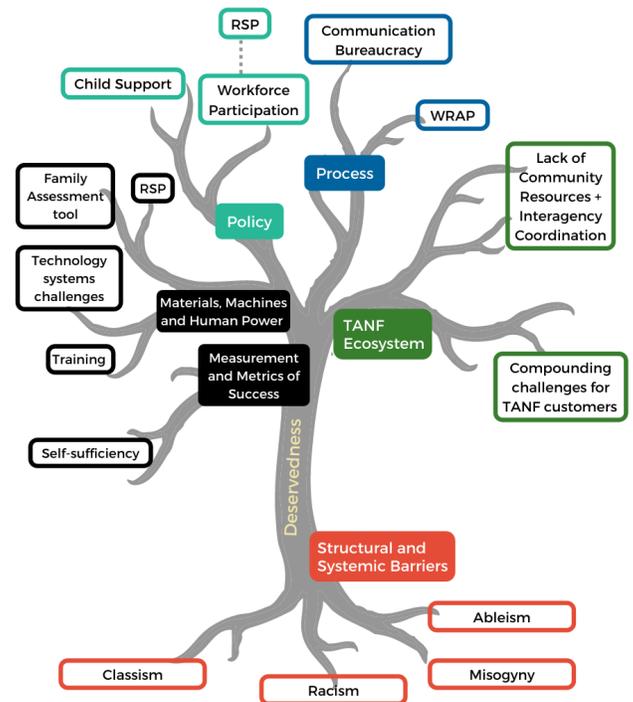
Our overarching recommendation is to **move away from highly restrictive, punitive cash assistance systems and towards a system intended to help families thrive**. Such a system would recognize that families at the poverty line are also in need of cash assistance and often for a more sustained period beyond 60 months. The aim of a cash assistance system would be economic security, not the other value-based outcomes included within TANF, thereby removing the need for child support compliance or work requirements.

### State

Overhauling the cash assistance system in Illinois would require a federal change. However, states have latitude in how they implement TANF or an alternate cash assistance program. The following recommendations focus on state implementation.

- IDHS and HFS should collaborate to create a customer-centered service delivery model.
- The TANF cash amount should be increased.
- Families enrolled in TANF should receive the full amount of child support paid by the noncustodial parent.

*\* Data was provided by the Illinois Department of Human Services (IDHS) and the findings may not necessarily represent the opinions and views of IDHS or the State of Illinois.*



[Read the full report here!](#)

Over the course of the project our team lost two researchers who were part of our research advisory board, **Ms. Leeanna Majors** and **Ms. Edrika Fulford**. Their contributions as researchers and advocates a commitment, and dedication to equitable research which seeks to achieve basic human rights for their community, including housing, financial stability, and healthcare will be carried forward in the future.

We also acknowledge **Ms. Betty Evans** who played a critical role in the project design and research questions, but whose health prevented her from continuing with the research project.