



The Commission on  
Women, Children, Seniors, Equity & Opportunity  
**CWCSEO**  
Connecticut General Assembly

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# OUR DREAMS ARE NOT TEMPORARY.

**A Report on the Challenges and Opportunities in  
Addressing Family Poverty:**  
Insights from Listening Sessions in Connecticut

CT Association of Human Services  
Hartford Legal Aid  
New Haven Healthy Start

Connecticut General Assembly  
Commission on Women, Children, Seniors, Equity, & Opportunity

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## ***Our Dreams Are Not Temporary***

A Report on the Challenges and Opportunities in Addressing  
Family Poverty: *Insights from Listening Sessions in Connecticut*

### **Introduction**

We all want what is best for our children and families. Sometimes we just don't know how to get there. Severely under-resourced families have particularly difficult and unique challenges as they try to figure out how to meet their basic needs navigating complex public assistance services and systems, they are left little time or space to dream for the future of their families, instead they are caught in a cycle of merely trying to survive.

In the summer and fall of 2022, the Connecticut Association of Human Services, Hartford Legal Aid, New Haven Healthy Start, and the Commission on Women, Children, Seniors, Equity & Opportunity (CWCSEO) conducted listening sessions with four separate groups of Temporary Family Assistance (TFA) eligible families. The goal of these listening sessions was to understand the relationship between how Connecticut government distributes and manages TFA, and how constituents are impacted by state policies and programs. The lived experience of those who have applied for, received, and exited the program provides an in-depth viewpoint of what works, how barriers emerge, and what Connecticut's most financially insecure families need to become financially independent.

***What are your hopes and dreams?*** *"I've never been asked that, I don't really know how to answer that question. I know where I want to get, [but] the steps it takes to get there I'm unsure of. Just live comfortable, just regular. Not having to think about like what's gonna happen tomorrow, next week. Just, I don't know, working full time. My kids are happy, I'm happy. They're growing healthy. That's it really. (New Haven, TFA eligible mom)*

### **Background**

The federal government established Temporary Family Assistance<sup>1</sup>, (TFA, the cash assistance piece of Temporary Assistance for Needy Families also known as TANF) "to give families a temporary income to allow children to stay in their homes, and to reduce the dependency of needy

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<sup>1</sup> a program component of the Temporary Assistance for Needy Families (TANF) federal block grant)

*parents by promoting job preparation, work, and marriage.*" Presently, TFA is run through the Department of Social Services, (DSS) which oversees the application, reapplication, and compliance processes for families. The Department of Labor manages The Jobs First Employment Services (JFES) program, which most TFA clients must participate in.

Despite this program being the federal remedy for family poverty reduction targeted at the most in need families, Connecticut has not yet allocated this funding in a way to turn the curve on child and family poverty.

In 2020, Connecticut spent only 7% of the allotted \$506 million in federal and state funds on cash assistance; this was significantly less than the *national* average share of spending on cash assistance, which was 22%.<sup>2</sup> Moreover,

Connecticut spends only 2% of TANF funding on work force training activities, when the national average is 10%.<sup>3</sup> Historically it is important to note that the 22% national average spending on basic assistance in 2020 was significantly less than the national average of 71% spent on basic assistance in

1997<sup>4</sup> when TANF block grants replaced the *Aid to Families with Dependent Children* (AFDC) program.



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<sup>2</sup> See, CBPP Connecticut TANF Spending 2020;  
[https://www.cbpp.org/sites/default/files/atoms/files/tanf\\_spending\\_ct.pdf](https://www.cbpp.org/sites/default/files/atoms/files/tanf_spending_ct.pdf)

<sup>3</sup> See, CBPP Connecticut TANF Spending 2020;  
[https://www.cbpp.org/sites/default/files/atoms/files/tanf\\_spending\\_ct.pdf](https://www.cbpp.org/sites/default/files/atoms/files/tanf_spending_ct.pdf)

<sup>4</sup> See, CBPP Connecticut TANF Spending 2020;  
[https://www.cbpp.org/sites/default/files/atoms/files/tanf\\_spending\\_ct.pdf](https://www.cbpp.org/sites/default/files/atoms/files/tanf_spending_ct.pdf)

## The State of Families in Poverty in Connecticut

*“Money is not enough, but... I think the most important thing is like, you can make sure there's some heat full in house. And a kid is happy. I mean, I just appreciate that.” Hartford Dad*



2017-2021 five-year data reveals that 13.8% of Connecticut’s children are living under 100% of the Federal Poverty Level, (FPL), or over 98,000 children<sup>5</sup>. More dramatically, 2021 data shows over 51,000 Connecticut children are living in deep poverty, or under 50% of the FPL, an increase of about 7,000 children over previous years. While the majority of these children are children of color, the percentage of white children living deep poverty has doubled.<sup>6</sup>

Meanwhile, in Connecticut the “number of needy families with children *receiving* assistance” has dropped from 7,278 in 2019, down to 4,670 in 2021.<sup>7</sup>

Without Temporary Family Assistance, TFA children are more likely to experience homelessness, be involved with the Department of Children and Families (DCF)<sup>8</sup>, and experience toxic stress.

*“It’s like they made it so that once you need help, you’re gonna always need help.” Bridgeport Dad*

<sup>5</sup> <https://datacenter.kidscount.org/data/tables/10351-children-in-poverty-below-100-of-the-federal-poverty-level#detailed/2/any/false/2454,2026,1983/1447/19993,19994>

<sup>6</sup> <https://datacenter.kidscount.org/data/tables/8783-children-in-extreme-poverty-by-race-and-ethnicity?loc=8&loct=2#detailed/2/8/false/2048,1729,37,871,870,573,869,36,133,35/4038,4040,4039,2638,2597,4758,1353/17619,17620>

<sup>7</sup> <https://sgp.fas.org/crs/misc/RL32760.pdf> pg. 27

<sup>8</sup> DCF, established under Section 17a-2 of the Connecticut General Statutes, is one of the nation's few agencies to offer child protection, behavioral health, juvenile justice and prevention services. See, DCF Overview: <https://portal.ct.gov/DCF/1-DCF/About-DCF#:~:text=DCF%2C%20established%20under%20Section%2017a,jvenile%20justice%20and%20prevention%20services.>



This all impacts the immediate wellbeing of children and their long-term achievement. Yet, without *TFA policies leading to an attainable path to success*, the cycle of intergenerational poverty continues, impacting both the future prosperity of children, family stability, family economic success, and the state's economic well-being. When families are thriving in Connecticut and seen as key drivers of the economy, the state's economy becomes more stable.<sup>9</sup>

### **What We Heard from Families**

The views of TANF eligible parents presents a baseline of information that can direct state policy and future funding for the program. It must be noted that over the past several years each agency has made efforts to improve their internal processes, making the program more client focused

*"It definitely help[s].... that they realize that some of us are living you know check to check and there is [another] means [for] bills that are going out. To have [our] back is, can be, very helpful.*

*~Bridgeport*

and less punitive. There is an understanding in each agency that more needs to be done and there are additional improvements planned to go forward.

Conversations with TANF eligible families described the myriad of challenges for prospective participants and for those lucky enough to receive the assistance. Of the parents who have received TFA, there was genuine appreciation for the assistance.

### **TFA comes with stigma.**

Parents had mixed feelings about receiving TANF. Parent's comments indicated that TFA has a stigma attached to it, which they hold close. It was evident that the participating parents did not want to have to be on TFA, and only apply for it to be able to take care of their children and meet basic human needs. The desire to be self-sufficient was clear from every conversation.

*In general, ...the cost of having a child is so ... expensive especially in Connecticut. I don't want to be on government assistance, but if I don't get assistance then me and my son is gonna be struggling. Unfortunately, I'm still needing the assistance from the government but my goal is to not be. That's my main goal, I don't wanna be.*

*Bridgeport Mom*

<sup>9</sup> Supporting Families supports the economy: social nets are economic foundations (Brookings.edu)  
<https://www.brookings.edu/blog/education-plus-development/2021/09/27/supporting-families-supports-the-economy-social-nets-are-economic-foundations/>

It is important to acknowledge this stigma as more than a perception of families accessing services. “The stigmatizing nature of the U.S. welfare system is of particular importance not only because it has shown to deter eligible applicants from participating in public assistance programs despite facing economic hardship but also because welfare stigma is linked to several adverse mental health outcomes including depression, impaired feelings of self-worth, diminished well-being low self-esteem, anxiety, and suicidality. Furthermore, stigma is an important fundamental cause of health inequities.”<sup>10</sup> There is a great amount of strength and determination for people to push past the stigma in order to access services.

### **TFA’s temporary classification is contextual.**

The word temporary is contextual and means something different to each of us depending on our circumstances, barriers, and opportunities. In the case of Connecticut’s TFA program, the government perception of “temporary” is not in sync with the reality of living well under the federal poverty limit. Parent comments relayed the reality that the program does not provide for them in a way that encourages self-sufficiency. It provides just enough, but not enough to break free of the cycle of dependency.

*“To me temporary, just mean(s) just getting a little help until you can get back on the street. You got to be on it for a long time. But that's the whole point, because you're trying to get a good paying job so you don't have to be struggling doing the same thing that you did before you got on cash assistance.”*  
*New Haven Dad*

The poverty threshold in Connecticut is 19,720 for a family of two, (a parent and one child), and 24,860 for a family of three, (a parent and two children).<sup>11</sup> To qualify for TFA, the family income would need to be less than 55% of FPL - \$10,846 for a family of two, \$13,653 for a family of three.

### **What are your hopes and dreams?**

*“I just want to get out of financial debt, where we, I don’t have to think about what are we gonna eat tomorrow? New Haven Mom*

*“ To be able to get out of debt, I just want to be able to get in a place where I don’t have to rely on [TFA] just be able to take care of my children without any assistance, honestly”*

<sup>10</sup> The intersection of welfare stigma, state contexts and health among mothers receiving public assistance benefits, National Library of Medicine, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9127679/>

<sup>11</sup> [Federal Poverty Levels – 3/2023-3/2024 – United Way of Connecticut – 211 and eLibrary \(211ct.org\)](#)

Obviously, these parents and children are in a dire situation. For context, The Economic Policy Institute<sup>12</sup> reports that a single parent with one child would need to earn \$69,000, (in 2020 dollars), to support their family in Hartford County. This rises to over \$83,000 for a parent with two children.

With such a limited income, TFA eligible families are struggling everyday just to take care of their families. They are facing debt, eviction, children being hungry, and keeping the heat on in the winter. Each of these barriers to family stability has a different agency to contact, and a different program to apply for to get some relief.

To move from abject poverty to self-sufficiency takes time. Connecticut currently has a 21-month lifetime limit for the receipt of Temporary Family Assistance (TFA), only one other state, has such an onerous time limit. There are two extensions that recipients can apply for, but continued eligibility is reliant on the family earning lower than the federal poverty level, having no more than \$3000 in assets, and an automobile valued at less than \$9,500.<sup>13</sup>



On a macro level, the **21-month lifetime limit held by Connecticut demonstrates the disconnect between the responsibility of the state to facilitate assistance in an effective manner and placing the responsibility on the TFA recipient.** In addition to the time limit, existing TFA benefit cliffs<sup>14</sup>, such as the income limit and the asset limits, add a nuance to the idea of “temporary” as it pertains to assistance. These two Connecticut policies in conjunction place all responsibility on the recipient and create a barrier to exiting the program with enough skill, training, or savings to become financially stable.

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<sup>12</sup> [Economic Policy Institute | Family Budget Calculator \(epi.org\)](https://epi.org/family-budget-calculator/)

<sup>13</sup> See, DSS TANF Overview; <https://portal.ct.gov/DSS/Economic-Security/Economic-Security---Financial-Assistance#:~:text=For%20families%20with%20an%20employable,the%20duration%20of%20the%20benefits.>

<sup>14</sup> *Introduction to Benefit Cliffs and Public Assistance Programs*, NCSL, [https://www.ncsl.org/human-services/introduction-to-benefits-cliffs-and-public-assistance-programs#:~:text=Benefits%20cliffs%20\(the%20%E2%80%9Ccliff%20effect,a%20small%20increase%20in%20earnings](https://www.ncsl.org/human-services/introduction-to-benefits-cliffs-and-public-assistance-programs#:~:text=Benefits%20cliffs%20(the%20%E2%80%9Ccliff%20effect,a%20small%20increase%20in%20earnings)

When the state says “temporary,” but does not provide a viable pathway for a recipient to build a foundation for success, the state is placing the entire responsibility of “temporary” on the recipient. The program becomes about compliance, not familial success.

While TANF is supposed to promote work, the lived experiences of people who have been on assistance say otherwise. To highlight one person’s experience: a TFA recipient who was enrolled in a work training program, was excited at the prospect of learning something new and gaining skills that could translate into work. However, due to reasons beyond the recipient’s control, the work training program was delayed various times. During this period, the recipient timed out of assistance, and when the program finally was available, he was no longer able to participate.

*“I am working close with JFES program because I want to be somebody. So, I'm enrolling school and doing what I have to do so that way I can get off from TFA. Okay, so for me six months [extension] is nothing. K Hartford*

While parents are struggling during the temporary assistance, the state is not always experiencing the same sense of urgency to adequately assist recipients. Instead, families expressed that there is a sense that Department of Social Services is just waiting for the clock on assistance to run out.

In fact, by restricting temporary assistance time limits *we guess at how long it should take mom's or dads to work through*. It is temporary for the state but for many *families* their financial situation becomes permanent, leading to intergenerational poverty.

***What is temporary? Everybody's situation is different.*** You know so it might take this person a year to get to where they need to be, and take somebody else two year[ or more]...because what if you have a child that, God forbid, [has] something like autism or heart issues, those are things that you have to regularly take them to the clinic all the time, they're going back and forth ...so you have to give them a little bit more time and maybe give them a little bit of extra help. I don't think they take any of that into consideration. Bridgeport Mom



## TFA Client Experience: Program Awareness and Communication

Our respondents represented some parents that had timed off cash assistance long ago, others who had difficulty accessing this support, and some who were still participating in the program. Of note, grandparents raising grandchildren (because of parent's inability to do so themselves), were not able to access TFA at all, even though there are avenues for eligibility.

As we listened to lived experiences, it was immediately clear that most respondents did not know what Temporary Family Assistance covered and confused TFA with other social net programs, including SNAP, HUSKY, and CARE 4 KIDS. With so many programs, requirements and processes, the information parents receive becomes blurred and confused. This in turn caused additional stress and confusion as redetermination paperwork became due, each program at a different time and with different requirements.

*"It was a hassle to get in it, especially because they wanted a lot of requirements for you to be able to qualify, then you get the requirements, and then it's like, "Oh, no, you send through the mail, and we lost the paperwork, or so you got to redo it again." So, you got to start all over again, and wait more for just to get in. Well, I waited almost five months and a half."*

*The problem that I have is just like, when you are calling them, they kind of give you an attitude and you kind of have to like, you know, they kind of belittle you because you asking for help, and you shouldn't be belittled because you need help. You know I feel like we're all human beings and we're all in different stages in our lives ... we should feel good talking to you and not feel bad.*

*"Don't ..., think that everybody is on the same level, some of us don't understand, some people do understand, or some of us may need it to be worded different you know and if you explain it to me, I'm gonna understand it better- cause the way you wrote it in the letter, it doesn't make sense."*

A parent with a young child living in a dual parent household discussed both the processes to receive TFA and the stigma that is associated with receiving assistance. In her initial application process, there was difficulty in understanding the various requirements, (i.e., if they were eligible

for assistance, and paperwork needed, and requirements associated with the process.) When the family had questions, they felt looked down upon by staff, who were not able to fully help resolve the situation.

Other parents spoke about the frustration and communication barriers that they experienced. Some spoke about long phone call waits, leading to little help. Others relayed that the paperwork is often confusing and written in a way that is not understandable. For others it was the hoops they needed to jump through to receive assistance, even as they are trying to take care of their family.

Participants noted that when leaving the program, even with employment, one emergency can put the family back to where they were. Several state policies contribute to this problem:

- The asset limit which does not promote savings;
- The income eligibility cliff which upon redetermination removes assistance even if you are making 5 dollars above the federal poverty level;
- The timing out cliff, which means when a parent “times out” of the program, even without having steady employment, the funds immediately end.

Throughout my time during COVID, I was able to receive assistance. I was fortunate to go back to work, but then I exceeded the income limit.  
Bridgeport Mom

### **TANF’s Relative Expectation of Success**

Connecticut policies in conjunction create barriers to the recipient to “successfully” exiting the program. Currently, “success” in Connecticut is not measured by family outcomes, but by families exiting the program due to timing out of the program, being over income or reaching an asset limit at re-determination, or in some cases completing a training program which may or may not lead to economic self-sufficiency. As an illustration, a recipient who makes just \$5 over the federal poverty line, having an immediate termination of benefits, should not automatically translate to “success.” Similarly, a person who was not able to complete a longer-term work training program due to timing out of assistance, should not automatically translate to “success.”

What became clear from participants is that under-resourced families lead complicated lives. As parents navigate towards financial security, any one obstacle or barrier will set the family back, and often circumvent all their past progress. Yet, as a state we don't recognize these complications which may seem insignificant to some but have severe implications for others.

*"It's like they made it so that once you need help, you're gonna always need help." Bridgeport Dad*

*K new haven the reason why I'm not at work today is because my car is in the shop. I've had to get a whole alignment done, and a tune up and everything. So, it's, I lose a whole day of work and spending money on top of it.*

One mom expressed excitement about a job in sales that could be a path to financial stability. However, upon further questioning, it was explained that the salary would be based on how much she sells. In this case, leaving the TFA program, without a clear idea of what her income will be, could push her right back into the cycle of poverty. In some cases, the will to work full-time towards economic stability, is offset by the TFA requirements.

*"They said that I can only do 30 hours. If I do third more than 30 hours, I'll completely get taken off." Hartford Mom*

In its current form, Connecticut's TFA does not allow recipients to build the "wealth" that is necessary for a family to be prepared for the future and self-sufficient. The TFA Asset Limits (up to \$9500, including a car and savings limits up to \$3,000), do not allow families to establish the financial foundation they need to be self-sufficient once they exit the assistance program. For example, if a parent receives an EITC payment which they put in the bank, they must spend it, or risk being taken off the program at redetermination time. There is no avenue towards long term savings, or to plan for a reliable car, for future housing needs, or save for an emergency, asset limits are in place to combat fraud, but as one parent pointed out, it also assumes that all "poor" families have illegal intentions when in fact the vast majority are just trying to get by. The

paperwork required to verify all assets is time consuming for both the client and the managing agency.

### **Often Forgotten: Grandparents Raising Grandchildren**

Grandparents raising grandchildren (because of parent's inability to do so themselves), have very different challenges. The listening session participants were all still working, and it was necessary to support themselves. Each grandparent expressed their desire to "be there" for their grandchildren whom they love, but also indicated that this was not in their plan for retirement.

When grand children need care, we were not able to access TFA at all, even though there are avenues for eligibility.

- Feeling of being talked down to by DSS and DCF.
- Was not widely positive about case workers.
- Barriers to success because of parents of the children who were not in the picture.
- The cost of raising a child in Connecticut – almost \$17,000 a year<sup>16</sup>



### **And what about the effect on Children?**

When children are born into the path of poverty, social and economic challenges provide barriers to a secure family footing and children begin their lives many steps behind their wealthier peers. Families are caught in a pattern of poverty and despite the best of intentions, there is a high probability that a child living in persistent poverty will grow up to be an adult living in poverty.<sup>17</sup>

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<sup>16</sup> *CT Voices for Children - the Case for CT Child Tax Credit* (Patrick O'Brien)

<sup>17</sup> McKernan, C. R.-M. (2012). *Child Poverty and Its Lasting Consequence*. Washington, D.C.: The Urban Institute.



All parents, those with means and those without, have hopes and dreams for their children's future prosperity.<sup>18</sup> Unfortunately, research informs us that that when children grow up in an environment of poverty, the stressors of everyday existence can have a detrimental effect on their brain development, emotional security, and the prospect of future success.<sup>19</sup> Underemployed parents with inflexible and unpredictable low wage jobs, unstable housing, or homelessness, unsafe or unhealthy neighborhoods, food insecurity, mental health struggles, and insufficient income<sup>20</sup> all play a role in a child's well-being and future security.

Barriers to opportunity have become so difficult to mitigate that it is no wonder that the cycle of intergenerational poverty continues, unchecked.

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<sup>18</sup> Anne Mosle, N. P. (2012). *Two Generations, One Future: Moving Parents and Children Beyond Poverty Together*. Washington, D.C.: Ascend at the Aspen Institute.

<sup>19</sup> The Annie E. Casey Foundation, 2014.

<sup>20</sup> Stephanie Schmit, Hannah Matthews, Olivia Golden (2014). *Thriving Children, Successful Parents: A Two-Generation Approach to Poverty*. Washington, D.C.: CLASP.



## JFES Family Centered Coaching: A Promising Approach

*My caseworker is hands-on and actually is worried about what's going on and everything.*

The Family Centered Coaching approach puts the client in the driver's seat where the client identifies the goals and challenges for themselves and their families. It focuses on the whole family unit rather than just the individual themselves. It also considers that families need different things at different times to move forward.

As DOL looks at the JFES program through the 2Gen lens, Family Centered Coaching will be the foundation of the program going forward, and will shape the way participants are supported, and customer flow will be driven by the principles learned in this training as we partner with the WDBs to implement these changes.

*"I'm gonna be honest with you. I tried to go on cash assistance the first time and the first time, I felt like I was getting the runaround, and I wasn't getting the help I needed until I found Erica, my caseworker, she actually helped me out a lot more than anybody ever helped me out with every step of getting some certificates, and things like that." Hartford Mom*

*"she was able to help me like getting a lot of benefits. She actually told me about trainings to get certified for things that I could get certified. And like I said before, they never explained this to me or anything like that. She was always calling me like, "Oh, there's a free program if you're interested in, you qualify for it, and you get certified."*

*[Our caseworkers], they're are great help and support with what we need. Whenever we call them, they're right there, wipes, or diapers, anything that would help. A job maybe. Anything like questions that we don't have answer for, they'll try to answer it the best they can. They're very, very helpful to us. I'm so glad that we're a part in of what they're doing. It's wonderful that we have a great support system, like Healthy Start to help mothers and fathers. They don't just worry without the mothers; they worry about the fathers as well. New Haven Mom*

### Changes needed: Constituent and Family Perspective

There's no set person that say, okay well, I'm gonna be your worker, I'm gonna help you with this, I'm gonna help you with that. You can't do it and you get 20 different answers from 20 different people. Bridgeport Mom

Aside from the statutory and funding barriers to success, respondents advised that communication regarding applications, paperwork and re-determination needed to be improved upon. However, being respected and supported were the main themes of respondents.

If the state of Connecticut were to expand the lifetime limit for TFA receipt to 60 months, that would be one step in the right direction to provide space to reevaluate how TFA is facilitated. Additionally, this would demonstrate the sense of urgency that is placed on the state, rather than the recipient, to assist families in need and actively invest in the success of constituents.

This concept is working towards treating constituents as assets. Expanding TFA time limits, decreasing benefit cliffs, and providing increased access to workforce and skills development training are each a pathway to being a state that understands and promotes the value of its constituents. Additionally, these methods may help address the current workforce shortage in Connecticut. Expanding time limits could allow people who were once interested in workforce training but lost assistance to be able to complete the training. This would be invaluable to both the recipient, and the state of Connecticut.

*"basically, [we're]} always going to be a low-income family if I keep depending on the government. And what I'm doing is I'm taking advantage of everything I can so that way I can say, "[I'm] a first-time home buyer" and all of that. So, that way, let's say that if I die tomorrow, my kids gonna be okay because I made a foundation. I don't want my kids to be like me, depend on the government, I really don't, I want them to succeed better than me; buy their own house, cars, make your own company. That's what I'm willing and I'm seeking for." Hartford Mom*

## **Recommendations:**

### **1. Allow Time to Succeed**

Increasing the lifetime limit of TFA receipt from 21 months to the federal maximum of 60 months is a first step in working towards a program that treats constituents as assets. Similarly, implementing a gradual decrease in benefits over time rather than the current benefit cliffs that are in place will provide recipients the time and ability to set up a foundation that is needed to be self-sufficient. If the state of Connecticut were to expand the lifetime limit for TFA receipt to 60 months, that would be one step in the right direction to provide space to reevaluate how TFA is facilitated. Additionally, this would demonstrate the sense of urgency that is placed on the state, rather than the recipient, to assist families in need, and actively invest in the success of constituents.

*An **Earned Income Disregard** for all families as they begin to earn supportable wages and/or transition off TFA will help to keep families on the path to economic stability.*

### **2. Reconsider Asset limits**

Connecticut policies in conjunction create barriers to the recipient to successfully exiting the program. Currently, success in Connecticut is measured by a recipient exiting temporary family assistance. This could be due to timing out of the program or reaching an asset limit. Active TFA-eligible households can earn up to the federal poverty level for their household size and remain eligible. However, a recipient who made just \$5 over the federal poverty line having an immediate termination of benefits, should not automatically translate to “success.” Similarly, a person who was not able to complete a work training program due to timing out of assistance, should not automatically translate to “success.” Families also are not able to save substantially due to asset limits, making it difficult for them to move toward better housing and transportation options. Saving for a car, a deposit for rent or down payment for a house is nearly impossible and require families to seek more public assistance options or programs to achieve their goals or even have the ability to fulfill dreams.

I'm trying to open a savings account, but they're gonna come and tell me, “Oh, yeah, if you do open a bank account, it cannot exceed more than \$2,000.” And I say, “What?”

### **3. Respect and autonomy**

The need and consideration for families to maintain self-respect and autonomy goes unnoticed and unaddressed. Ensuring that respect and care are values incorporated into client serving systems will be crucial to acknowledging the agency and basic human rights of constituents.

Recommendations include:

- increased access to Jobs First Employment Services (JFES)
- financial training including how to save money
- ensuring everyone has a committed caseworker or coach
- supporting family centered coaching as strategy that has already had a large impact on perceived success and comfort of recipients.

### **4. Clear communication about how the program and public assistance works.**

Moreover, changes on the administrative side of TFA, such as increased customer service, may help to decrease perceived stigma associated with assistance, and increase access to and understanding of assistance. It is imperative that the state of Connecticut understand that without providing a path, there are no steps to success. The experiences we heard in the listening sessions are not exclusive but are representative of larger issues across the state system.

There is a sense of urgency and confusion around Temporary Family Assistance that must be addressed in Connecticut through policy, program, and administrative changes. One way to do this, is to shift the responsibility of success onto the state, by treating constituents as assets. Connecticut needs people in the workforce to continue to be a strong, functioning state. By treating constituents as assets, Connecticut would not only be helping individuals, but the society as a whole.

## **Conclusion**

In Connecticut, a child can be born on a path leading to economic opportunity or one that scarcely provides for basic needs. Each path carries its own unique set of circumstances and environments that affect resilience, educational and job opportunities, and economic well-being.

Children live and grow within their family; there is much evidence that the circumstances of growing up impoverished can have long lasting negative effects on children. Listening, understanding and centering the needs of our most marginalized parents, has significant positive implications for the future of their children.

The word “temporary” has interesting implications. Our society has “temporary solutions”, that often lead to short term relief, but ongoing generational poverty. “Success” means an impoverished family earns a bit over the FPL, or times out of the assistance and is dismissed from the program. How as a society do we re-consider “temporary” to more fully meet the needs of families, not the regulations put in place by folks who may not have had the same experiences and needs in their own lives.

In the listening sessions, one thing was made very clear, every single parent that participated was doing everything they could for their children, not for themselves. All they wanted was for their children to have a better life. They don’t give up, and don’t want “charity”, they just want their children to have a happy childhood and to thrive.

Addressing the need to revise and expand TANF policy to better support parents is both a workforce issue and a children’s issue. It speaks to what we all know intuitively; when parents do better, children do better.