



A Two-Generation Approach to Supporting Jobless Workers in Montana

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Periods of unemployment are common in today's economy. Providing income support when workers lose their jobs helps child well-being, improves the chance workers will find a job that matches their skills, and strengthens communities as the jobless spend resources for necessities in their local economies. Two programs in Montana provide income support to adults without jobs: Temporary Assistance to Needy Families (TANF) and Unemployment Insurance (UI). However, neither program is fully geared toward a 21st century labor market in which workers are also caregivers and jobs are more insecure. While TANF poses its own set of challenges in providing adequate support for families experiencing poverty, the program and tribal TANF in particular, do provide insight into how a program can be structured to take a two-generation approach. As a critical benefit to families and the economy, UI needs to include a two-generation approach to effectively support today's workers (see our earlier brief, *Making Unemployment Insurance Work for Montana Workers*¹).

Special Two-Part Series: A Two-Generation Lens on Unemployment: Why Family Income Matters for Children

With the majority of women as well as men in the workforce, work and labor market conditions are inextricably linked to the well-being of children.

Studies demonstrate that inadequate family income and economic uncertainty can negatively affect children physically, socially, emotionally, and academically. But research also shows that increasing a family's economic resources can positively affect child development, especially for younger children. Increasing parental income through employment and earning supplements has consistently shown improvements in school achievement among elementary school-age children. Other studies have also shown links between increased income and improved school readiness in young children.¹

To create economic security and stability for children going forward, we need to design an unemployment system that accommodates contemporary work and parenting patterns. This brief is the second in a series to assess how Montana can improve the lives of children by investing in their parents when they are unemployed.

The Labor Market Changed

Congress established both Aid to Dependent Families (which was later replaced by TANF) and UI in the 1930s when one income earner, usually a man, supported the family, and women cared for children in the home. Neither program has evolved sufficiently enough to address the need of today's workers and families.

The recession magnified a number of troubling trends already occurring. Vital jobs, such as nurses' aids, child care workers, waiters, cooks, and security guards are an abundant and growing portion of the Montana labor market.² Unfortunately, they pay low wages and offer unpredictable employment. Jobs once considered high wage and stable full-time work, such as nurses and university faculty, now pose similar insecure employment arrangements, including temporary, part-time, and contract work. Often these jobs do not provide paid or unpaid family leave or paid sick or vacation days.³

The majority of women in Montana are now in the labor force.⁴ More women than men in Montana graduate from college.⁵ Yet, women are paid less than men for the same job in every occupation.⁶ Women are more likely than men to work in jobs paying low wages such as food service and hospitality.⁷ Many are breadwinners for the family.⁸ Nearly half of single mothers in Montana (47.9%) lived in poverty in 2013.⁹ Half of women in low paying jobs work part-time, primarily due to family obligations, health limitations, or because they are in school.¹⁰

The challenges of juggling work and family can lead to inconsistent employment. Employer practices to contain costs by changing schedules on short notice and offering part-time work, shifts risk to workers.¹¹ Mothers may move in and out of employment because jobs do not pay enough or offer enough hours to afford child care.¹² It is estimated that about 40% of workers do not have access to job protected unpaid leave because they work part-time, for short periods of time, or for small businesses.¹³ If the employer doesn't offer paid sick time, parents must weigh the tradeoff of staying at home with a sick child and potentially losing earnings or even the job.

UI: Designed for Individual Jobless Workers

Unemployment Insurance (UI) provides the first line of support for workers who become jobless. Because UI replaces a portion of wages when workers involuntarily lose a job, benefits usually provide meaningful income support. UI in Montana reaches a higher percentage of unemployed workers than the UI programs in most other states. However, the benefits of UI do not reach all categories of workers equally. Women, workers with low incomes, and Native American workers are less likely to receive UI than their white male counterparts.¹⁴ This discrepancy is due, in part, to failure by the program to address workers as caregivers. In addition, workers paid low wages in

jobs with unpredictable schedules, may not be able to work enough hours and earn enough income to qualify for UI.

Workers with compelling family reasons to leave a job, such as caring for a sick family member or relocating when a spouse moves, are not eligible for UI in Montana. Montana has a narrow definition of “good cause” reasons to leave a job and still be eligible for UI. Often inflexible employer scheduling practices can conflict with a worker’s caregiving duties. Quitting a job because you are unable to find child care for an inconsistent schedule is not considered “good cause.” However, Montana recently expanded access to UI for victims of domestic violence.¹⁵

In addition, UI benefits are determined by previous wages and do not account for number of dependents. Several states have added small amounts to UI benefits for parents with dependents. Adding a meaningful dependency benefit would be an excellent first step toward a two-generation approach to unemployment insurance.

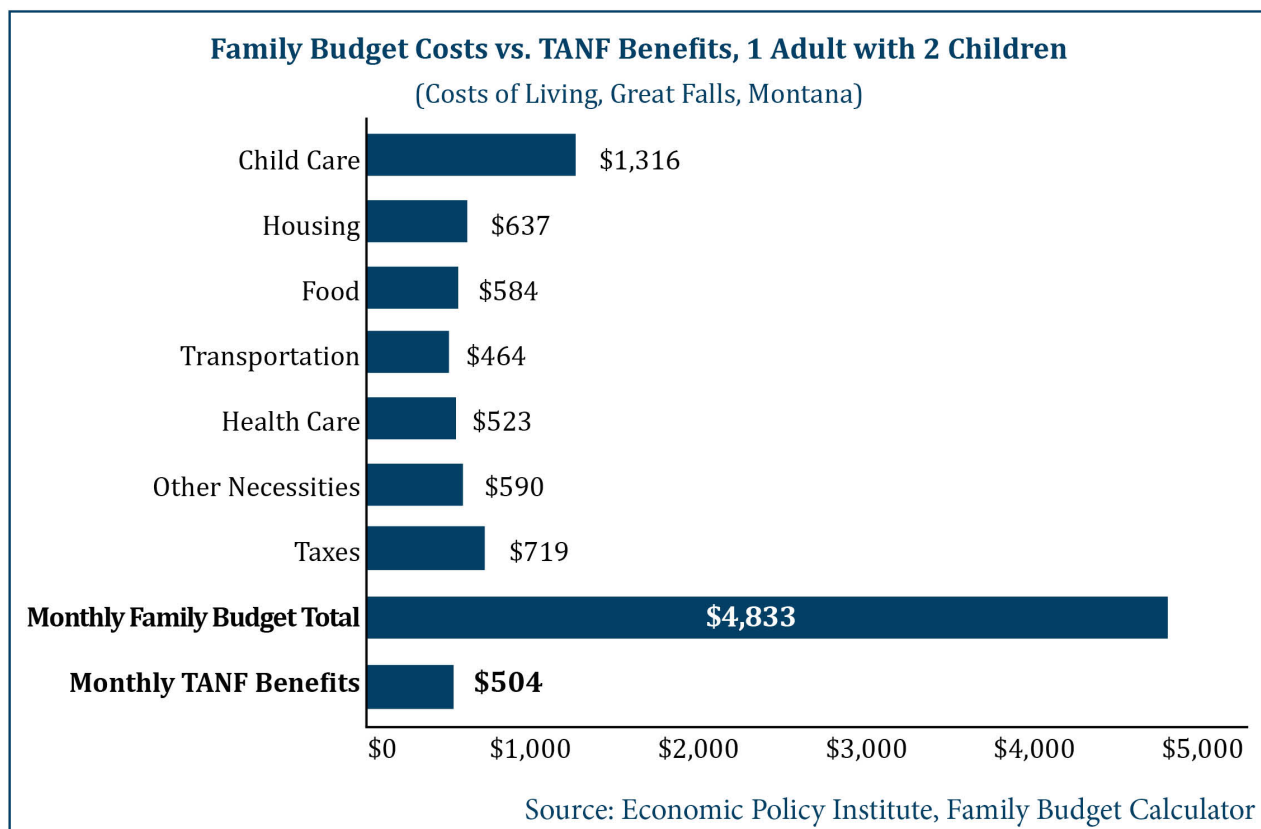
TANF: Designed for Families Living in Deep poverty

For very low-income parents who are jobless but don’t receive UI, one potential source of support is Temporary Assistance for Needy Families (TANF). TANF provides cash assistance and services to find employment to very low-income eligible families. Benefits are limited to 60 months in a lifetime. The passage of TANF in 1996 required adult recipients to engage in work activities in order for their families to receive cash assistance. Despite popular misconceptions, TANF only reaches parents experiencing deep poverty – making less than 30 percent of the federal poverty line (or about \$5,300 annually for a single mother with one child).

Unfortunately, key aspects of TANF limit its usefulness as an unemployment support. The structure of TANF makes it a program of last resort. Services are difficult to access and benefits so low they perpetuate deep poverty. However, one important advantage of TANF over UI is that it recognizes parents need child care, transportation, health insurance, and other supports to fulfill their dual roles as economic providers of their families and nurturers of their children.

National data shows that a majority of TANF parents are low-wage workers who move in and out of employment.¹⁶ Research comparing TANF families and non-TANF families in similar levels of poverty also show similar employment patterns. The majority of TANF parents, 59% (compared to 66% for non-TANF families) report working full-time or part-time or looking for work at points throughout the year.¹⁷ A recent survey of Montana adults participating in TANF describe not finding work to support their families or losing their jobs as the main reasons for coming to TANF.¹⁸ While the survey did not receive a large enough sample of responses to be statistically significant or geographically representative, it does provide insight into the experiences of TANF parents. Over a third of survey participants report working, usually in minimum wage jobs, while

receiving TANF.¹⁹ Participants also describe accessing TANF as a form of paid maternity leave or to cover gaps in seasonal work, because no other options exist.²⁰



Adults participating in Montana's TANF program describe their main barriers to employment as health, transportation, and child care problems, which include the lack of part-time and off-hour child care.²¹ Maintaining work is also challenging when an increase in income can reduce TANF benefits to such a level that that child care expenses become unaffordable.²² These barriers are compounded as adults juggle all of these issues, especially when employed in precarious, low-paying jobs. Participants may return to TANF when they can no longer afford child care or they lose their job.²³

TANF in Montana: Many Requirements to Receive Limited Assistance

Montana TANF recipients are primarily single mother families with little or no income and children being raised by another family member (eg., grandparent). Typically, adult participants

are younger, between 20-35 years old, with a high school degree or less.²⁴ Nearly half are white and half Native American.²⁵ TANF benefits are very low, a maximum of \$504 per month for a family of three.²⁶

To receive benefits, Montana rules require parents to work in approved activities up to 33 hours a week depending on the age of their children and whether the household includes one or two parents. Single mothers of infants are exempt from work requirements until the child is 3 months of age.²⁷ Work activities include full- or part-time employment, unpaid work experience, job search activities, and limited vocational or short-term training. Participants who find work in precarious employment may experience unpredictable hours that affect their ability to meet work requirements or consistently earn enough to exit TANF.²⁸ Failure to meet work requirements can reduce the amount of cash assistance coming to a household, further stressing the household and negatively affecting child well-being. Though granted only in very limited circumstances, adults may receive exemptions from work activities for “good cause.” Good cause exemptions from work include lack of child care, lack of transportation, domestic violence, illness, or disability or the need to provide care for a family member due to illness or disability.²⁹ Circumstances beyond an individual’s control may impede her ability to work. In limited circumstances, participants may also receive extended benefits beyond the usual lifetime limit for reasons of extreme hardship such as severe disability, health, or domestic violence issues or the need to care for a relative with severe disability, health, or domestic violence issues.

Montana program rules state that adults are eligible to receive affordable child care, transportation services such as car repair or gas, clothing, and other basics necessary to secure and maintain employment.³⁰ Adults may also access three months of cash assistance in addition to their earnings after exiting TANF though this time counts toward the 60-month lifetime limit to receive assistance.³¹ Unfortunately, in practice, very few receive services adequate to address work and family issues.³²

Montana’s TANF limits cash assistance to those at extremely low incomes, serving only a fraction of those living in poverty. Families must exit TANF when monthly household income reaches \$753.³³ This is equivalent to a part-time job at state minimum wage and is well below the monthly federal poverty level of \$1,649 for a family of three. Today, only 13 percent of Montana families experiencing poverty receive cash assistance.³⁴

Tribal TANF: A Flexible Approach to Support Goals

Federally recognized Indian Tribes receive TANF funds directly from the federal Administration for Children and Families and can develop their own tribal TANF and Native Employment Work programs. Depending on how the Tribe defines eligibility for their TANF program, they may also

receive a portion of state matching funds.³⁵ Blackfeet, Chippewa Cree (Rocky Boy), Fort Belknap, and Confederated Salish Kootenai (CSKT) operate tribal TANF programs, and Rocky Boy and Fort Belknap receive additional state matching dollars.³⁶

While Tribal TANF provides many of the same activities as the state TANF programs, these programs often provide greater flexibility to develop activities better suited to the needs of individuals living on the reservation and in a manner that reflect American Indian traditions and customs. Tribal TANF programs emphasize an approach of cultural inclusion and family focus. For example, Tribal TANF emphasizes the importance of family by offering participation in a 16-week healthy relationship curriculum as an eligible activity. This valuable program is now expanding beyond the reservation. Other activities can include general education or certifications in areas such as health care, electrical or plumbing, parenting, or work in the community garden. Tribal TANF also provides an exception for work requirements during tribally-recognized holidays.

Most reservations experience an extreme lack of available jobs compared to other areas of the state. Recognizing this reality, TANF rules exempt participants in areas with a 50% joblessness rate or higher from the TANF time limit. The rule currently applies to most of the reservations in Montana.

The design of Tribal TANF also provides a more meaningful, customized approach to supporting jobless workers. State UI requires recipients to conduct a weekly job search. This requirement becomes impossible with such limited job opportunities available. Tribal TANF offers more flexibility to determine work activities and develop programs designed to meet participant goals. For example, the Blackfeet Community College operates the Issksiniip Project, which promotes education in health care fields likely to be in high demand.³⁷ The project offers a holistic approach to student success including internship, job placement, scholarships, child care, and transportation services.

Tribal TANF bundles and leverages funding to achieve multiple, reinforcing goals such as start up loans to begin micro-businesses that also create employment.³⁸ Blackfeet Nation coordinates a number of workforce programs, including Tribal TANF through its one stop Manpower Center. Coordinating across programs and funding expands the range of opportunities available to individuals. Leveraging funds to support workers, such as transportation assistance with economic development funds can attract businesses to the reservation. This flexible design to accomplish both work and family goals matters for achieving meaningful skills, increasing earnings, and building security.

Conclusion: Promoting Security for Montana Workers and their Families

The loss of a job and sudden loss of income can threaten family stability and negatively affect child development and their future well-being. Families trying to manage precarious work environments may also be on the edge of stability and joblessness.

A 21st century economy must better accommodate workers as parents and caregivers. Programs such as UI, TANF, and Tribal TANF can learn from each other to improve support for workers and help support their families at home. Recommendations include:

1. Improve access to affordable child care for underemployed and jobless workers

- Montana could adopt a UI dependent allowance to provide additional resources to jobless workers with children as they seek employment³⁹
- Montana could invest state matching funds in its federal child development block grant to support expanded availability, particularly for special needs, off hour, or part-time child care.
- Subsidized child care is currently only available to working parents. Montana could allow low-income UI recipients to also receive Best Beginnings scholarships to access care for their children while they look for a job. Expanding income eligibility would allow more workers to keep affordable care longer and promote stability in the home and on the new job.

2. Improve coordination of programs to help increase access to better jobs

Many programs seek to improve employment prospects for individuals by providing training and other employment assistance. The Workforce Innovation and Opportunity Act (WIOA) passed in July 2014 provides incentives and opportunities to better customize, coordinate, and streamline critical services, such as education and affordable child care, across programs. These type of services support access to higher paying, stable jobs. Montana should take advantage of new opportunities to leverage funding and services to improve the job prospects of all Montanans.

3. Help jobless workers who are caregivers receive unemployment insurance

Montana UI should adopt compelling family reasons as good cause for leaving a job, similar to the TANF good cause exemptions from work. Doing so allows workers higher UI benefits when they need it most and helps balance the role employer practices play in job separations.

- Extending UI benefits or re-calibrating job search requirements, particularly for recipients in areas with extreme joblessness, will help keep jobless workers engaged in the labor market and foster a quicker return to suitable work, rather than exiting the labor force all together.

- Increasing UI funds or creatively leveraging them with other funding streams such as economic development, TANF, or WIOA hold the potential for job creation activities in areas with extreme joblessness.

This report is a joint project of the Montana Budget and Policy Center and the Securing Our Future Initiative.

Montana Budget and Policy Center (MBPC)

The mission of the Montana Budget and Policy Center is to advance responsible tax, budget, and economic policies through credible research and analysis in order to promote opportunity and fairness for all Montanans.

Securing Our Future: Promoting Economic Security in a 21st Century Labor Market

Securing Our Future is a multi-year, multi-state initiative, which aims to help design and promote a new social compact for the 21st century. We envision a new generation of social insurance policies and labor standards that better balance risk between workers and employers and that accommodate the reality that the majority of workers are also caregivers. Principals include Sarah Wilhelm, PhD; Nancy K. Cauthen, PhD; and Annette Case, MPA.

Acknowledgements

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