



Ending Welfare As We Knew It

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August 22nd will mark the 20th anniversary of the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996. When the law was passed by Congress and signed by then-President Bill Clinton, I was the relatively new director of government relations for The Centers for Families and Children. It was while working on influencing the state's implementation of legislation that I really cut my advocacy chops and began to learn how state government worked. I joined the then Federation for Community Planning in 1999 as the Director of Public Policy and Advocacy and worked on welfare related policy issues until I became State Medicaid Director under former Governor Ted Strickland in 2007.

During this time, I had the opportunity to work with and learn from some of the most passionate and intelligent human service advocates in the country. Many had worked on these issues for well over two decades. Some helped create a statewide "pro-welfare" coalition called Have a Heart Ohio (HAHO) which urged then-Governor Richard Celeste to raise the monthly cash assistance check that recipients received. Although hard to believe now, there were nearly 700,000 Ohioans receiving "welfare" or Aid to Families with Dependent Children (AFDC) in 1984. The then-Federation for Community Planning (now The Center for Community Solutions) was at the center of many of these issues, having worked on welfare-related issues since its founding in 1913.

While passage of the law represented a fundamental shift in welfare policy, ending the entitlement of poor families and children to aid, welfare reform had heated up in Ohio a year earlier with the passage of Ohio House Bill 167. That legislation, championed by then-Governor George Voinovich and former State Representative Joan Lawrence, was labeled "Ohio First," and it placed a much greater emphasis on employment and tried to reduce the benefit cliff that exiting families faced through the use of earned income disregards. *Time Magazine* called Ohio's welfare reforms "among the most intelligent in the country."

My former colleague Rose Frech and I talked to several Ohioans who were closely involved in the Ohio welfare reform debate. We wanted to find out whether they felt the law was working as intended and whether any new policy changes were warranted. Most of them are still

intimately involved in many of the same policy issues at the state and national level. There were many others that we would have liked to talk to but were unable to for one reason or another.

A few common themes emerged:

- No one imagined the Temporary Assistance for Needy Families (TANF) caseload would plummet as much as it has, and there is a shared concern over what is occurring in the lives of those who either left the TANF program or who have been unable to access it.
- More than one person pointed out that we are no longer researching, evaluating, or following welfare leavers. This hampers our ability to improve the program.
- There is universal disappointment that much of the initial energy and enthusiasm around the implementation of the TANF program has disappeared—both inside and outside of government.
- Many bemoaned the lack of statewide “welfare rights” advocacy; the spirit which created statewide coalitions like Have a Heart Ohio seemed to some to have disappeared.

Joel Potts

Joel Potts currently serves as the executive director of the Ohio Job and Family Services Directors Association. The association represents Ohio’s 88 county departments of Job and Family Services. It is these county departments who are charged with carrying out welfare reform every day in Ohio.

In 1997, when the Ohio General Assembly was debating welfare reform, Joel Potts was the most visible legislative foot soldier for former Governor George Voinovich—first as the legislative liaison for the then-Ohio Department of Human Services and then as Ohio’s TANF administrator for the Ohio Department of Job and Family Services for former Governor Bob Taft. Potts knew the Ohio Legislature well having worked for the Ohio Senate. He spent hours meeting with state legislators and advocates and testified before committees of the U.S. Congress more than once.

Potts believes that the former AFDC program created the “generational use of welfare,” and that it competed with work and needed to be replaced. At the time, according to Potts, they felt that they needed to get people off cash assistance and into employment within six months if possible because “the data showed that the likelihood that their children would become beneficiaries as adults increased” after the six-month mark.

Giving counties greater flexibility to carry out welfare reform was one of the hallmarks of Ohio’s approach. According to Potts, “The idea at the time of reform in Ohio was that the state would empower the communities to be flexible in meeting needs.” He said initially this worked well and the state “rewarded progressive counties,” but over the years the program “lost focus and vision—money was pulled from counties,” and “counties had to reduce staff, reduce

programs” that were working well. Now he’s worried that counties are going to lose their summer youth employment programs as funds are moved to other programs.

Potts laments that “most people today don’t know how we got to where we are” in terms of welfare reform in Ohio, but that compared to what we had, “we’re light years ahead.” For example, he said that “for the first time ever, we (in Ohio) are spending more money on the working poor than the non-working poor.” He also believes that Medicaid expansion might not have been possible without the reform of welfare. That’s because PRWORA effectively delinked Medicaid eligibility from the TANF receipt and was viewed more as a work support than a welfare payment.

Potts is cautious about Ohio’s new Comprehensive Case Management and Employment Program (CCMEP). The program aims to integrate TANF funding with Workforce Innovation and Opportunity Act (WIOA) funding to provide an integrated set of services for youth between the ages of 16 and 24. He’s worried that if the program ends up being voluntary because of federal regulations, it won’t be successful. He also points out that county Job and Family Services staff will need training to provide the required case management because “in many instances, county case workers either do not have the necessary skill set or necessary training to provide intensive case management services. By necessity and requirements, much of a county workers’ time is dedicated to eligibility work and processing applications, not this type of case management.”

Finally, Potts now believes that “one of the biggest mistakes was around time limits—allowing for more time would have been better.” Ohio has a 36-month time limit, after which the law allows a hardship exemption that has to be approved by the county Department of Job and Family Services. After a 24-month waiting period following the 36-month time limit, a family can apply for a good cause exemption that must also be approved the county department. He said that when the law was passed, it was the belief that “local control (over time limits) would deal with the needs of people up against time limits.” But Potts never envisioned that TANF caseloads would be as low as they are today.

Crystal Ward Allen

Crystal Ward Allen spent over 25 years working for the Public Children’s Services Association of Ohio (PCSAO), first as a graduate student doing a field placement, then as its legislative director, and eventually becoming the organization’s executive director. PCSAO is an association of Ohio’s county public children services agencies.

At the time the PRWORA was passed, many child welfare advocates and others were concerned that youth would flow into the child welfare system as families lost their cash assistance. Allen says, “We feared that welfare reform might backfire—that we would see more children coming into the system as a result of growing poverty—this didn’t happen as we anticipated.”

As a result, much of Allen’s advocacy was focused on trying to prevent that from happening.

They were “very vocal on anything related to families having or maintaining their cash benefits to care for their kids.” But like Potts, Allen says, “I didn’t think the whole thing (welfare reform) was bad—I saw it as an opportunity.”

PCSAO advocacy achieved several other positive results. They were able to successfully ensure that non-relative caregivers were eligible for TANF only cash if they had judicially awarded legal guardian or legal custody, thus they were able to expand this benefit to non-relative caregivers. Perhaps even more important, according to Allen, they “wanted good support for child-only cases, and wanted to make sure that there were no time-limits and no work requirements.” But now Allen says, “I don’t think we had a big vision that the system would be so heavy on child-only cases.” For a number of years, child-only cases have surpassed adult cases. In May of this year, there were 93,577 child-only cases and 15,590 adult cases.

PCSAO also worked to ensure that parents who lost their children could keep their benefit if children were removed for only a short period of time, in order to keep their home, so that the children could be returned home. They were also able to successfully ensure that non-relative caregivers were eligible for TANF only cash if they were a legal guardian or had legal kinship.

One area that still concerns Allen is Ohio’s shorter time-limits. Allen recalls from her conversations with legislators that many at the time saw the federal five-year time limit as too long and were pushing for a hard three-year time limit. So she suggested a compromise of 36 months on, 24 months off with the possibility of hardship and/or good cause exemptions. “I thought three years would be good, with a two-year “insurance” on a case-by-case basis.” But she says that she didn’t anticipate that the state and counties would be so strict in granting those exemptions.

“I never envisioned that so few people would get back on the rolls. I wonder what would have been an alternative—if I wouldn’t have suggested it, maybe there would have been a five-year time limit. At the time, I thought it was best. Also, at the time, there were lots of jobs. After the downfall (in the economy), a lot of people could have used that extension.” But Allen also points out that more Ohioans have left the TANF program because of sanctions than because of time-limits, so the shorter time limit may not have had the impact that people feared.

While PCSAO was less active on TANF work requirement issues, they did support the creation of subsidized employment options for TANF recipients. She remains disappointed that federal TANF regulations define work and education so narrowly. Allen is hopeful about Ohio’s new Comprehensive Case Management and Employment Program (CCMEP) because intensive case management was an early vision of PCSAO. But she’s concerned that there are multiple barriers to merging TANF and WIOA funds, and that she has heard more problems than benefits. One thing that Allen thinks is missing today is the effort Have a Heart Ohio (HAHO) marshaled around the issue of welfare reform and poverty-related issues. Allen said that even though some legislators labeled HAHO as the “sob caucus,” it was “one of the most exciting experiences I’ve been a part of.” She says, “There isn’t a body of advocates who see the

opportunity for change as there was before. Before, we wanted change and advocated for change. Now people are trying to make it work.”

Jack Frech

Jack Frech began his career in human services in 1973 when he started working as a human services caseworker in Trumbull County. He transferred to the Athens County Welfare Department in 1974. After a few years, he left to work with Tri-County Community Action. But in 1981, he returned to the Athens County Welfare Department as its director and remained there for 33 years until his retirement in 2014. Jack was also one of the founders of Have a Heart Ohio, a coalition which was formed to push former Governor Richard Celeste to support an increase in Ohio’s monthly welfare benefit check.

When Frech started as a caseworker, he says that the combined AFDC and Food Stamp benefit a family would receive might get them nearly to the poverty level. The application for welfare was three pages, and a food stamp application was only one page. He said there were no soup kitchens, food pantries, or homeless shelter in Athens – today there are several.

When asked whether PRWORA has achieved any of the goals outlined in the federal legislation, Frech is quick to say, “I don’t think we’ve made any serious effort to achieve any of them.” Instead, he says we just “got a lot of people off cash assistance and left them dependent on anything else they could get.”

When TANF began to be implemented in Ohio, the state made a “concerted effort to measure our progress on access to things like food stamps and Medicaid, looking at program accomplishments, and going out to meet with counties.” Frech talks about the programs he put in place in Athens County to help people get more education, assist parents with school fees for their children, and provide emergency assistance to families in crisis.

But over time, these efforts gradually disappeared as policy makers focused elsewhere and looked for ways to use TANF dollars for programs that the state was funding so that those dollars could be freed up for other purposes. This is why Frech believes it was difficult to gain support for TANF benefit increases. He also believes that Ohio’s health and human service advocates themselves became an obstacle to getting a benefit increase through the legislature.

When the Have a Heart Ohio coalition was started, it focused on supporting efforts that put money into the hands of low-income families with children – increased welfare payments, food stamps, and increases in the earned income disregard. Over time, Frech felt that advocates became more focused on obtaining state and federal money for their programs that benefit low-income Ohioans. He said the trend only accelerated with the advent of the TANF program. According to Frech, advocates “used to be just fighting over general revenue funds. The most insidious thing about the TANF block grant was advocates stopped advocating for giving money to the clients,” and instead got funds directed to their particular programs. He says, “Everyone (agencies) took the TANF dollars even though they knew the dollars could otherwise go to clients. Now only 25 percent (of TANF funds) are going to the clients.”

In 2005, Frech persuaded former Representative Jimmy Stewart (R-Athens) to advocate for a \$100 increase in the TANF monthly benefit. At the time, Representative Stewart was a member of the Ohio House Finance Committee and chaired the subcommittee that oversaw human service spending in the state budget. But according to Frech, the representative was contacted by a number of lobbyists for health and human services opposing the increase because they were worried that it might result in their particular program not receiving the funding they were pursuing. In the end, Frech says that Stewart couldn't even get Democratic support for the amendment and dropped the proposal.

Frech is equally critical of Republican and Democratic state and federal policy makers—whether it was former Governor Voinovich eliminating general assistance, or former Governor Ted Strickland's establishment of an Ohio Poverty Task Force that was silent on an increase in TANF cash assistance payments. He faults both sides for failing to advocate for increasing the resources going to poor families with children.

Like others, Frech didn't envision at the beginning of welfare reform that the program would shrink so dramatically. He says, "I couldn't imagine the counties and state could be so heartless" to dismantle a "system designed to protect vulnerable families with children from financial ruin."

When asked why county child welfare agencies were not overrun with children being taken into custody as their parents lost cash assistance, he said that "child welfare agencies adjusted their neglect standards. It couldn't just be that they (parents) were poor, the child welfare system had to adapt."

But after Congress passed the Deficit Reduction Act of 2005, which effectively increased required TANF work participation rates, the handwriting was on the wall. As the State of Ohio faced multi-million dollar federal penalties for not meeting the new rates, the state and counties cracked down and sanctioned participants off the program for a variety of infractions. After this, the TANF caseload started to plummet.

When asked what he wished he had done differently, Frech said simply, "I wish I had succeeded" in getting more money into the pockets of poor people. He continued, "This (TANF) is the test of the conservative philosophy of welfare reform. They won, and President Clinton threw poor people under the bus." He believes welfare reform is a key reason for the increase in the number of Ohio children living in deep poverty. He finishes by asking, "Where did the compassion go?"

Gayle Channing Tenenbaum

Gayle Channing Tenenbaum, like many other health and human service advocates, started her career as a human services caseworker. She then directed several human service organizations in Cuyahoga County before serving as executive assistant of human services for former Governor Richard Celeste (when Have a Heart Ohio was founded). When the Celeste

administration ended, she founded Channing and Associates, a human services and public policy consulting firm and also worked as the legislative director for Public Children Services Association of Ohio. Tenenbaum, known as G-Force by many, was at the center of Ohio's TANF policy debate and talked frequently with policy makers in the governor's office and the Ohio General Assembly.

Tenenbaum says that, after the law was passed, while it wasn't perfect, she was "excited about what might be possible," because she felt that the law represented a pact with those exiting welfare for work. "We said over and over again ... get a job and we are going to provide you child care and health care." But she said that these promises weren't kept when the state cut child care and Medicaid eligibility, which put some of the newly working families in tough situations.

When asked why we didn't see increases in children taken into custody by county child welfare agencies after parents lost benefits, she responds that we had the ability to place these children into child-only cases when they were cared for by a relative. Protecting this category of TANF became a key priority of Tenenbaum. Another area she worked on was getting TANF funding for kinship care navigators. They worked with families that were becoming kinship care providers by helping them through any necessary court processes, signing them up for health care, and teaching them how to access necessary services for their children and for themselves.

An area of disappointment for Tenenbaum and for others is how Ohio's Prevention, Retention and Contingency (PRC) program has been dramatically cut back. The PRC program was designed to allow counties to provide benefits and/or services to help families overcome immediate barriers related to the four purposes of TANF and/or to divert them from ongoing cash assistance by providing short-term assistance. Tenenbaum argues that counties with well-developed PRC programs "were able to deal with possible child neglect issues with PRC," and that "losing PRC for child protection was a big loss." She continued, "PRC is one of those things that worked well, and it opened up supports for kinship care families."

Like others, Tenenbaum is surprised by the massive reduction in TANF caseloads and she wonders, "Where did the TANF dollars go? If we have so few people on the TANF caseload, where did the money go?" She worries about those who have either lost TANF or aren't able to get on the program. "I still worry, where are those people? A lot are under bridges, living in difficult situations."

Tenenbaum is watching the development of the Comprehensive Case Management and Employment Program (CCMEP) because the state is funding it, in part, with dollars that previously supported summer employment programs for children in foster care. While she embraces the notion of providing comprehensive case management, she is skeptical whether the proposal can overcome a host of regulatory and other issues.

At the beginning of TANF implementation, Tenenbaum suggests "a lot of communities really came together to plan how to support those making the transition from welfare to work,"

referencing Montgomery County in particular. But she says now that “the planning has all but disappeared. The only group that I hear continues to meet is one in Hancock County.”

An area of disappointment for Tenenbaum is that she wasn’t able to “find a way to prevent the tension between those advocating for the use of TANF dollars for child care and for those advocating for other purposes of TANF.” She continues, “It was ugly, and we didn’t do the best for child care or other programs that we can use TANF funds for.”

Finally, she says the TANF time limits were not realistic, that we totally missed out on providing what people needed to be successful in employment, and that we need more funds for transportation, clothing, food, and other work supports.

Jane Campbell

Jane Campbell was elected to the Board of Cuyahoga County Commissioners in the same year that the welfare reform law was signed by then-President Clinton. She almost immediately took the lead on the implementation of the law in Cuyahoga County when Ohio’s implementing legislation was passed the following year. Her previous experience as a member of the Ohio House of Representatives for 10 years gave her tremendous insight into state government and particularly the legislature. She was a constant presence in the state capital as the legislation was crafted, trying to protect the interests of Cuyahoga County which had the largest number of welfare recipients in the state. Today, Campbell serves the director of the Washington, D.C. office of the National Development Council. The organization works in communities building public facilities and creating commercial redevelopment and low-income housing.

She remembers that there was tremendous “angst in the advocacy community (regarding welfare reform), people thought it was punitive and unfair,” and that people “thought that they were going to be dropped immediately.” But she said, “We (commissioners) didn’t have the luxury of debating whether it was a good policy or not—we had to implement it the best we could.” She said they made the decision to just figure out how to implement it best, and to not push back. Like others, she was no fan of AFDC, stating, “Ohio’s welfare system prior to reform was no day at the beach.”

Campbell cites a number of efforts by Cuyahoga County to adapt to the new law. She says they reconfigured the county’s work/training programs so that providers were paid more based on positive outcomes rather than “just a head count of who came through the door.” Cuyahoga County established the Early Childhood Initiative (Invest in Children) along with local foundations, so every child born to a new mother would get a home visit, along with other programs. Cuyahoga County also secured private funding to commission research on those leaving welfare by the Center on Urban Poverty at the Mandel School of Applied Social Sciences, Case Western Reserve University. Campbell says that, while there was success at the time moving some from welfare to work, “the economy was strong at the time—it was a lot easier to get people into work.”

Campbell thinks some welfare-related advocacy was more successful than others. For example, she cites child care advocates like Billie Osborne-Fears, executive director of Starting Point, who made the case that making high-quality child care available to families on and off TANF

assistance was very effective. As a result, Campbell says, “We adjusted the reimbursement for high-quality providers and educated parents to make good choices around quality.” She added that the county worked on aligning child care programs with Head Start programs in order to make them full day programs so they would better meet the needs of newly working parents.

In terms of where things stand today, Campbell isn’t as involved as she once was on welfare reform issues. She believes that the federal investment in TANF has been reduced and we don’t have the kind of data we once had about what is happening to people who aren’t able to access assistance that would have been available in the past. She said, for example, there should be “a much bigger investment for parents caring for children with disabilities.” Campbell continues to worry about some of the unintended consequences of the benefit cliff, saying, “A woman who worked for me was a single mom. I was going to give her a raise, but she would lose her child care (subsidy). What I could give in a raise won’t cover the expense.” Campbell says, “You have to play by the rules you got ... Congress exists to change the rules—there should be an ongoing conversation about the role of cash assistance and how it will fit with job training.”

Gail Long

Gail Long was for many years the executive director of Merrick House in Tremont. Merrick House is one of Cleveland’s original settlement houses and has been operating in the Tremont neighborhood for over 95 years and Clark-Fulton since 1967. They provide child care, GED classes, youth programs, and somewhat unique advocacy and community organizing. Prior to the passage of welfare reform, Tremont was an area of Cleveland with a high concentration of welfare recipients. Trained as a social worker and now retired, Long is a passionate advocate for the needs of low-income families and children and didn’t hide her disapproval of the federal law then, nor her disappointment today that so little advocacy is being done now on behalf of Cleveland’s poor families.

Long says that she was “never a supporter of the legislation,” and felt “it was a political move on the part of President Bill Clinton.” But she drew parallels between the federal legislation and the dismantling of Ohio’s General Assistance program under former Ohio Governor George Voinovich and the Ohio General Assembly. According to Long, “The program was dismantled, and people were left with no income and no health care.”

One of Long’s biggest sources of frustration was how the welfare law treated education, particularly as it related to those without a high school diploma. At the time the law was passed, Merrick House was (and still is) a major provider of General Education Development (GED) classes. As a result, Merrick House advocated “to get education to be counted toward work hour requirements. Most GED prep didn’t count—education had to be directly related to a job.” Long continues, “At Merrick House ... our focus was on working with the people who would be most impacted by the reform.” For example, she said, “We had GED students who were studying social studies write letters about welfare reform and how it would impact them—saying “here’s what we need” from welfare reform. The letters were printed in *The Plain Dealer*, and columnist Kevin O’Brien wrote a rebuttal from *The Plain Dealer*, belittling their concerns.

Long bemoans the lack of advocacy that takes place today on behalf of low-income people. She said that, during welfare reform implementation, some advocates “fought for their specific thing to keep their program going and lost sight of the big picture.”

Long remains disappointed in how the law was implemented locally and the ineffectiveness of the community advisory boards that were initially required by the State and then disappeared. Saying “no one is on welfare anymore,” Long too is surprised by how the welfare rolls have declined. She decries “punitive sanctions” that drove so many welfare recipients from the program and faults the fact that there has been little use of hardship exemptions. She adds “Cuyahoga County was intimidated by sanctions that could be imposed by the State if too many people were granted extensions and exemptions to prevailing policy.” She said that “recommendations by a separate advisory board to the director of the then Department of Employment and Family Services were basically ignored.”

When asked what she would have done differently, Long answers, “At the settlement house—our goal is to help people take control over their lives. Do with and not for. I would do this all over again. Try to empower people. I do wish we had worked harder to convince people to work harder on this—people were very disempowered.”

She adds, “We found at Merrick House that people were not aware of existing benefits. We did have many people on cash assistance—we often had to advocate on their behalf. People need advocates.”

Long ends by saying “much of this (welfare reform) came down to a fear of poor people and a fear of Black people. Liberals took a walk on welfare reform.” She adds, “I have no real hope that poor people will mobilize—it’s not impossible, but it’s very difficult.” She finishes by saying that that people now have to be “worthy to access benefits that at one time they were entitled to.”

Diana King

Diana King and her husband and two children were among the tens of thousands of Ohioans caught up in the welfare reform law. King had used four months of their 36 months of cash assistance in another state before she came to Ohio to marry Rick. Eleven years later, her husband lost his job in the midst of the recession and decided to go back to school to complete a college degree that he had started many years earlier. That’s when they applied for and received cash assistance. Rick used his school hours and King did volunteer hours to meet their TANF work requirement. In return for their \$434 monthly benefit, they performed a combined 55 hours per week of required activities.

According to King, receiving welfare benefits was often a demeaning experience. Her husband was required to have his Tri-C instructors sign a form stating that he was attending classes, an act which left him feeling stigmatized. King had to get weekly paperwork filled out at her volunteer job site. She said that because we “were married, there were even more hoops to

jump through.” They were asked about how they budgeted, the length of their marriage, their sex life, and whether they ever had disagreements. Sometimes they were separated when they were asked questions, and King felt like “they were trying to trip us up – this was very demoralizing.”

“I know they have certain rules they have to follow. I know they need certain documentation. But we were told to jump through so many hoops and threatened with sanctions. It felt very controlling. From worker to worker you would get different responses. Some caseworkers were more respectful, some weren’t.”

In the spring of 2012, shortly after King’s husband graduated with a degree in digital media from Tri-C, they lost their cash assistance—they had reached their 36-month time limit. King’s two children were still in the home at the time—both were in elementary school. She did her volunteer hours while they were in school. They received \$434 in cash assistance plus Social Security disability assistance for one of their children. Still, more than half of their income went to paying rent.

Once they lost their cash assistance, King said that her husband received no help from the county to help him find work. “They put him through all of these hoops but with no follow-through at the end. They invested all of this money but never followed through with helping him to find a job.” Finally, in September, 2012 after three months of no income, her husband got a job at CVS as a cashier. King says, “After all of his study and sacrifice, he ended up in a dead-end position.”

In part because of her experience, King is active in Northern Ohioans for Budget Legislation Equality (NOBLE) and serves as the group’s co-chair, and also became active in United Clevelanders Against Poverty, a group that she founded in 2004.

Last year, she testified on behalf of the two organizations before the Ohio Senate Medicaid Committee, stating, “No parent should ever hear from their child, ‘Mommy, do we have enough money for me to go to this school?’ I make sure there are lights, heat, phone, and food; if I have to volunteer my time to get the help, I will gladly do so, and my story is not unique.”

According to King, “the assumption that anybody trying to receive help is attempting to scam the system is toxic to the state of Ohio. I implore that you consider how these services are delivered and worry more about whom you are providing services to, rather than eliminating the assistance that some people desperately need.”

King has some ideas on how things could be improved. For example, she suggests that county administrators could conduct a confidential survey of people who have been through the program in such a way that people couldn’t face penalties from caseworkers after sharing their opinions. She says “this would be good so families could share what they have been through.”

Moving off welfare didn’t result in Diana and her family becoming independent or moving up the economic ladder. Today, Diana’s family income consists of the Social Security disability

checks that her husband and one of her children receives. The family also receives \$40 in SNAP benefits and Medicaid coverage. One son has Autism, which, according to Diana, can be difficult to manage. Her husband suffers from a bad back and arthritis, a condition which resulted in him receiving surgery last year to replace his shoulder. She says, "There is uncertainty, but we get by. We use pantries, go do volunteer hours to get what we need."



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