Accessing TANF Assistance: 
A Survey of Low-Income Young Mothers in Chicago

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EXECUTIVE SUMMARY

In 2000-2001, the Center for Impact Research (CIR), in collaboration with other concerned organizations, set out to obtain more information from young mothers about their experiences with TANF (Temporary Assistance for Needy Families) receipt in order to determine if changes in the TANF application process for teens are needed, and whether the Illinois Department of Human Services (IDHS) is effectively engaging teens in the TANF system. Working with community-based organizations, CIR trained young mothers to locate and survey other young mothers in low-income communities. A total of 601 young mothers, ages 13-21, were interviewed.

Summary of Findings

CIR found that many young mothers were told they were ineligible for TANF and left TANF offices without having filled out applications; that those who had applied and were not receiving TANF were in need of education and employment; and that the older respondents—who no longer qualified for the in-depth case management—were experiencing more hardship than younger respondents.

Application, Compliance, and Referrals

- Of those not receiving TANF who had tried to apply, almost one fourth were “turned away at the door” and did not fill out an application. Young mothers who were not receiving TANF but who had tried to apply were less likely to be working and less likely to be on track with education than those who had not tried to apply.

- Almost one quarter of the young mothers receiving TANF at the time of the interview and over one-fifth of those who had once received TANF had previously had their assistance cut off or reduced for reasons such as missing appointments and not being in school. However, several of the young mothers had missed appointments or were absent from school due to situations such as lack of child care or a child’s illness.

- Many of the low-income young mothers not receiving TANF were paying for their medical care and child care with cash.

- Many teen mothers were not being referred to the Teen Parent Services Program, which provides in-depth case management services to pregnant or parenting teens to assist them in staying on course with education and eventual employment.

Because the application process itself triggers referrals to the Teen Parent Services program, education, training, job search assistance and other work supports, it is very important that all teen mothers coming into local offices fill out applications. Many young mothers—who are struggling not only with motherhood but with adolescence and lack of experience with bureaucracies—can be helped to come into compliance with intensified case management. Establishing a formal “transitional compliance period” that would allow young mothers to qualify for TANF and then give them time to come into compliance with TANF requirements may help them to find out about alternative living arrangements, childcare programs, and/or educational programs in order to meet requirements. The fact that so many of those not receiving TANF were paying cash for medical and child care again points to the need for appropriate referrals upon application.
Needs of Older Respondents

- Over one fourth of the older respondents (ages 20-21) in the survey had still not attained a high school diploma or GED.
- The older respondents reported more financial hardship than the younger respondents, particularly in having been evicted and having to borrow money from friends and relatives in order to pay bills or buy food.

Since these older respondents are no longer eligible for intensified case management and educational assistance, they are particularly at risk for remaining in poverty. The state should take the needs of these older respondents into account when designing policies for teen parents.

Recommendations

**CIR recommends that the Illinois Department of Human Services**

1. Clarify the IDHS commitment to keeping teen parents in the system by designating local office staff as teen specialists, training them in policies pertaining to teen parents, and monitoring the progress of this effort through external evaluation.
2. Extend this focus on teens to older young mothers who were teen parents.
3. Take advantage of federally-given state flexibility to establish a “transitional compliance period” (using state funds) that allows teens to come into compliance with school/training and with living arrangement rules soon after the time of application.
4. Apply time limits to young parents 21 and under only after they have earned a high school degree or GED.
5. Establish an improved system of referrals to the Teen Parent Services Program (TPS) and to other supportive services, and extend the age of TPS enrollment and continued eligibility through 21 for young mothers who were teen parents.
6. Provide better outreach so that all teen parents become knowledgeable about the existence of and their eligibility for supportive assistance such as the child care subsidy and medical assistance for themselves and their children.

IDHS has responded quickly to fashion new approaches to the problems cited in this report and has directed each local office to designate one staff member to serve as a teen specialist, and trained the specialists in Illinois policies as they pertain to teen mothers. CIR commends IDHS for its swift response to the preliminary findings from the survey, but also recognizes that there is still much work to be done.

**Federal Policy Recommendations**

The results of this survey demonstrate the need for the federal government to support the states in better assisting teens with obtaining access to TANF assistance. We recommend that the State of Illinois advocate on behalf of teen parents by encouraging the federal government to establish a federal transitional compliance period so that federal money can support this needed phase. With this compliance period and with less restrictive time limits for young parents who play by the rules, TANF can help young mothers gain access to needed services and to better meet the challenges that lie ahead.
INTRODUCTION

In 1996 the federal welfare legislation, which established the Temporary Assistance for Needy Families program (TANF), added two major requirements for minor teen parents—commonly known as the “living arrangement rule” and the “stay in school” rule. States have some flexibility in the implementation of these federal provisions.

Under TANF, unmarried custodial teen parents under age 18 generally have to live in an adult-supervised setting in order to receive assistance. In Illinois, where the living arrangement requirement predates the federal welfare legislation, allowable living arrangements include living with a biological parent, legal guardian, or adult relative. In addition, Illinois allows several exemptions to the living arrangement policy. For example, if the teen’s presence in the home would jeopardize the emotional health and safety of the teen or her child, then the teen is exempt from the requirement and does not need to find another adult-supervised setting.

Under the federal law, teen parents under age 18 receiving TANF also have to participate in school or approved training until obtaining a high school diploma or General Educational Development (GED) equivalency diplomas. Teens are not required to participate in education if they have a child less than twelve weeks old. In Illinois, the education requirement is extended to those teen parents under the age of 20, although 18 and 19 year-olds may be assigned to work activities or training instead of school on the basis of an individualized assessment.

The overall purpose of TANF as it pertains to teen parents is to help them “stay on track” and prevent them from being dependent on public assistance over the long term. Keeping them in school and in a stable living arrangement are intended to serve this purpose, and it is therefore important to provide full access to TANF for teen parents in need. However, there is evidence that these policies may be serving to deter teen parents from applying for TANF, or that they may be used to determine them ineligible at the time of application.

In August 2000, Illinois Department of Human Services data (as reported to the federal government) were showing that the number of minor teen mothers receiving TANF had decreased by 45% (from FY 1998 to FY1999), while the general caseload decline in the same period was about one-third. Although the drop in the IDHS caseload also could be due to a number of external factors, the Illinois Caucus for Adolescent Health (ICAH) had received numerous reports

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2 The Illinois Caucus for Adolescent Health, an advocacy organization founded in 1977, addresses a wide range of adolescent health, reproductive rights, and economic justice issues through a statewide membership network.
from teen mothers themselves and from providers working with teen mothers that teens had not been able to apply for TANF assistance because of the living arrangement and education requirements. ICAH’s qualitative research found that teen mothers who wanted to apply were not being told about the flexibility within the requirements and that teens receiving TANF were cut from the rolls because of non-cooperation with these rules.3

Alarmed by both the data and this qualitative evidence, the Center for Impact Research (CIR), in collaboration with other concerned organizations, set out to answer several questions: How are the living arrangement and education requirements affecting teen parents in Illinois? Are they helping teen parents to become self-sufficient or are they dissuading them from applying? How many teen parents are being sanctioned or denied assistance and why?

These questions are all the more important because in Illinois, both teens who apply for TANF and those who receive TANF assistance should be referred to the Teen Parent Services program (TPS) if they are under 20 years of age with no high school diploma or GED. This program provides in-depth case management services to pregnant or parenting teens to assist them in staying on course with education and eventual employment. The TPS program is operated by the Illinois Department of Human Services (the TANF administrator in Illinois), mainly through contracts with local health departments and community-based organizations that have experience in working with low-income teen parents.

Although teen parents represent only a small portion of the overall TANF caseload, a large percentage of current TANF recipients were once teen mothers.4 For this reason, CIR also sought to capture information about slightly older young mothers (aged 20-21) who had their children as teens. What has their experience been in the TANF office? How are they faring with education? Are they receiving the assistance they need now, while they might be more likely to earn a high school degree or GED?

Because of the importance of TANF and TPS assistance to low-income young mothers and the potential adverse impact of the living arrangement and education requirements, the Center for Impact Research designed research to obtain more information from the young mothers themselves about their experiences with TANF receipt. CIR undertook this research to determine if changes in the TANF application process for teens are needed, whether teens have exited the TANF system inappropriately, and whether the Illinois Department of Human Services is effectively engaging teens in the TANF system. CIR also set out to identify any issues that would enable social service and advocacy organizations to ensure that teen parents are not falling through the cracks.

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RESEARCH METHODOLOGY

In the fall of 2000 and the spring of 2001 the Center for Impact Research trained ten low-income young mothers to locate and survey other young mothers in their communities. The surveyors were recruited through coordination with community organizations and were paid $10 an hour. Survey respondents were given $5 in gift certificates for their participation.

Surveyors were trained in three low-income areas in Chicago: the Cabrini-Green area on the near North side, the community of North Lawndale on the near west side, and the Humboldt Park community on the near northwest side. Although most of the surveyors lived near the training sites and most of the interviews took place in those communities, the surveyors also interviewed young mothers from other parts of Chicago.

CIR staff encouraged the surveyors to locate respondents in areas where they would normally find young mothers. As a result, interviews took place on the street, on buses, in discount stores, in fast food restaurants, at community events, and in health clinics. CIR staff directed the surveyors to find equal numbers of young mothers who were receiving TANF and those who were not. In addition, CIR staff chose the location of the third community, Humboldt Park, in order to obtain greater numbers of Latina respondents. CIR surveyors reported that the refusal rate was very low.

A total of 601 young mothers, ages 13-21, were interviewed. Throughout this report, we employ the term “young mothers” to refer to all age categories, “minor mothers” to refer to those under age 18, and “teen mothers” to refer to those under 20 (including minors). Twenty and 21-year-olds who had been teen mothers were also included in our survey. We have examined that age group separately where it appeared that their experience differed from that of current teen mothers.

Two versions of the survey (one for those receiving TANF, one for those not receiving TANF) were administered. Respondents who were on a mother’s or grandmother’s grant were also identified as receiving TANF.

The interviews were typically 20 to 30 minutes in duration. Demographic data obtained included information about the respondent and her children such as age, race, number of children, their ages, educational attainment and living arrangements.

All respondents were asked about public assistance received. Those receiving TANF cash assistance at the time of the interview were asked about compliance, previous reduction or termination of assistance, and involvement in the Teen.

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5This was an innovative method suggested by consultants Susan Greene and Claire Kohrman.
6This method of surveying can be referred to as “quota sampling” and does not yield a random sample of young mothers.
Parent Services program. Those not receiving TANF at the time of the interview were asked questions about whether they had ever applied for TANF and about previous TANF receipt, compliance, and reductions/terminations. Respondents were also asked about employment, child care arrangements, and where they obtained and how they paid for medical care. Finally, respondents were asked a series of “hardship” questions, including questions about past evictions, lack of medical care, and difficulty paying bills.

Although this sample of 601 young mothers is not representative of all low-income young mothers in Chicago, we believe that these interview data, which capture teens’ self-reports of their experiences, enable us to ascertain a number of problems that this population often faces when applying for and receiving TANF assistance.
DEMOGRAPHICS

Age
The young mothers surveyed ranged in age from 13 to 21 (see Chart 1); however, they were mostly older teens. Almost 68% were between the ages of 18 and 21 and the mean age of those surveyed was 18.27 years, with a median age of 18.

The respondents’ mean age at the birth of their oldest child was 16.5 years. Three quarters were minors at the birth of their first child. Almost 12% were younger than 15 (the youngest being 11) and 63.7% were between the ages of 15 and 17. Almost a quarter were older teens: 16.2% were 18 and 8.7% were 19. As explained earlier, the young mothers may have had different experiences with the TANF system depending on their age. Therefore some analyses in this report examine age groups separately.

Race/ Ethnicity
The racial/ethnic background of the mothers surveyed was a reflection of the Chicago neighborhoods where most of the interviewing took place. Race/ethnicity was assessed based on how a respondent self-identified. The respondents were mostly African American (82.6%); however, a significant number of Hispanic respondents were also interviewed (12.7% of the sample; some interviews were conducted in Spanish). Caucasian and “other” races (which included multi-racial respondents as well as Asian/Pacific Islander) represented a very small percentage (4.7%) of the young mothers surveyed (see Chart 2).

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5The age of the mother at the birth of her oldest child was calculated by subtracting the age of her oldest child from her age at the time of the interview. Because the teens reported the ages of those children less than one year old in terms of months and the ages of the older children in years, and because the teen reported her age in years, this figure represents an approximation.
Children

Approximately two-thirds (65.9%) of the young mothers had only one child; over a quarter (28.8%) had two children; and a little over five percent (5.3%) had three or four children (see Chart 3). The average number of children for the entire sample was 1.40. As one would expect, the average number of children was higher for the 20-21 year-olds (1.81) than for those who were 19 and under (1.23). The ages of the children ranged from one week to seven years.
FINDINGS

Unless otherwise noted, all of the outlined differences between various groups are statistically significant.\(^8\) Our findings represent characterizations of all young mothers unless specified. Where differences exist, older respondents were examined separately, as we could not determine if their experience was as a teen or as an older mother given the data available from the survey. The implications of these findings are discussed in the next section (p. 24).

How many were receiving TANF at the time of the interview?

CIR staff instructed the surveyors to seek out equal numbers of young mothers who were receiving TANF and not receiving TANF. As a result, the sample was almost evenly divided between those who were receiving TANF assistance at the time of the interview and those who were not (see Chart 4). Although 98.1% of the adult respondents (aged 18 to 21) reported that they had their own TANF grant or case, 62.9% of minors reported that they received TANF assistance through someone else’s grant, usually their mother or grandmother’s.

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8 All references in this report to statistically significant differences are based on a \(p\) value of .05, which indicates a 5% probability that the differences found were due to chance. The term “n” refers to the actual number of respondents represented by a percentage or in a chart.
Application and Reduction/ Termination Experience

Those Not Receiving TANF at Time of Interview

- How many young mothers not receiving TANF at the time of the interview had ever tried to get assistance?

Fifty-four percent of those respondents who were not receiving TANF at the time of the interview had previously applied for assistance (cash, food stamps, or medicaid).9

- What happened when they tried to apply?

Those respondents who indicated they had previously applied for assistance (n=111) were read a list of statements about types of application experiences and asked whether or not the statements applied to their situation. The list of statements was developed based on previous anecdotal information about teens’ experiences in local IDHS offices. Respondents could answer yes to more than one statement. (Except where specific age groups are noted, results include all applicable respondents.)

As Chart 5 reveals, almost one-fourth of these young mothers said that they were told they were not eligible and did not fill out an application for TANF. Another substantial percentage (19.1%) did complete applications, but were never contacted after that. Over 17% of respondents (12% of respondents under 20 and 28.6% of 20-21 year-olds) had filled out an application, but did not bring in the necessary documents or did not follow through. Ten percent of those responding had filled out an application, but missed a series of meetings, and another 10% had filled out an application, but failed to follow through with child support enforcement.

Details About Application Experience

Respondents were asked to explain some of these application experiences in more detail. There were many missing data for these questions, however, and the following explanations represent only a handful of the respondents.

Some of the reasons cited for not having filled out an application included being told that she was ineligible because either she or her parents made too much money, because she was too young, and because she was not in school. Others did not know why they had been told they were ineligible.

There was not much added detail from respondents who were turned down for not having the necessary documents and we cannot determine how much caseworkers

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9 There are missing data for almost a third of the respondents for this question. (See Limitations section.) Respondents who were not receiving TANF were asked if they had applied for assistance and what had happened upon application. These answers reflect only what happened when they applied for assistance in general, not cash in particular. Respondents were later asked about applying for cash in particular and any analysis of the differences between those who had previously applied and those who had not applied is based on the second question about applying for cash assistance.
tried to help. However, one 15-year-old reported that when she applied for assistance, she had been unable to produce a birth certificate because her mother was in jail. This teen mother received no help from IDHS in obtaining the certificate and her application was turned down.

Respondents reported that they had missed appointments with caseworkers because of illness, lack of child care, children’s illness, and failure to remember the appointment.

Reasons given for the respondents’ lack of cooperation with child support enforcement rules included the teen’s feeling that the baby’s father already helped enough, having a lack of information about the baby’s father, and not wanting contact with the baby’s father. A few respondents indicated that they did not want contact with the father because they feared for their safety.

**CHART 5**
**What Happened When She Tried to Apply?**

- She filled out an application, but was turned down: 27.3%
- She was told she was not eligible and did not fill out an application: 23.9%
- She filled out an application, but was never contacted after that: 19.1%
- She filled out an application, but did not bring in the necessary documents or did not follow through: 17.3%
- She filled out an application, but failed to follow through with child support enforcement: 10.0%
- She filled out an application, but missed a series of meetings with the caseworker: 10.0%
- She filled out an application, but missed the next meeting with the caseworker: 3.6%
- Other: 2.8%
- She gave false information: 2.7%

(n=111)
How were those not receiving TANF at the time of the interview treated at the local IDHS office?

Those who were not receiving TANF at the time of the interview but had once applied or once received TANF were asked which of the following statements best described their experience in the local IDHS office:

1) I am always treated with respect
2) I am usually treated with respect
3) I am only sometimes treated with respect, or
4) I am never treated with respect.

Only 5% of those not receiving TANF at the time of the interview reported they were “always treated with respect” (see Chart 6). Around half were “usually treated with respect,” almost a third stated they were “only sometimes treated with respect,” and under one fifth stated that they were “never treated with respect.” In this group, there were no significant differences between teens and 20 and 21-year-olds.

How many of those not receiving TANF at the time of the interview ever received it?

Forty-three percent of those respondents not receiving TANF at the time of the interview had previously received assistance.10 There was a significant difference between teens and 20-21 year-olds with regard to previous TANF receipt. Close to 40% of teens (13 to 19 year-olds) as compared to over 55% of 20 and 21 year-olds who were not receiving TANF at the time of the interview had previously received assistance. It is likely that this difference is simply due to age, although no firm conclusion can be drawn based on the available data.

10 There are missing data for almost a third of the respondents for this question. (See Limitations section.)
Why did those who previously had received TANF have their assistance cut or reduced?

Respondents were given a list of potential scenarios and were asked why they stopped receiving assistance. As Chart 7 demonstrates, reasons that assistance was cut or reduced included getting a job (28.6%), not going to school (26.4%), missing appointments (17.6%), not cooperating (9.9%), and not cooperating with child support enforcement (7.7%). Close to 20% cited “other reasons” for assistance being cut or reduced. These included reasons such as the respondent’s parent(s) making too much money, receiving SSI (Supplemental Security Income), the respondent “turning 18” (although this would not necessarily affect eligibility), and not having the necessary documents to process her case.¹¹ (There were no significant differences between age groups on this item, so results are presented for all respondents.)

Respondents were asked to explain some of their answers. The following explanations represent only a handful of the respondents. Reasons for not going to school included a lack of interest in attending, pregnancy-related sickness, lack of child care, and children’s illness. Reasons for missed appointments included illness, lack of child care, lack of knowledge about the appointment, children’s

¹¹ Some respondents gave more than one response to this question, while others did not provide a reason, therefore percentages do not add up to 100%.
illness, and failure to remember the appointment. Some of the reasons cited for non-cooperation included non-participation in job training, lack of necessary paperwork, conflicts with the caseworker, and “didn’t want to.”

**Those Receiving TANF at Time of Interview**

- **How many of those receiving TANF had ever had their TANF assistance cut or reduced?**

  Approximately twenty-five percent (24.5%, n=76) of the young mothers receiving TANF at the time of the interview had previously had their assistance cut off or reduced. (The term “assistance” includes cash assistance, food stamps and a medical card.) Approximately half of this group were under 20 years old at the time of the survey, and half 20-21 years old. Because respondents were not asked when assistance was cut, we do not know how many of the older mothers were actually under 20 when these reductions or discontinuations of assistance occurred.

  Seventy-four percent of those who had their assistance cut or reduced had it happen only once; sixteen percent (16.4%) had it cut off or reduced twice, and a handful (9.6%) had them cut off or reduced three or four times.

- **Why was their TANF assistance cut off or reduced?**

  As Chart 8 demonstrates, respondents were asked about the last time that they had their assistance cut or reduced and were asked why this had occurred (this was asked as an open-ended question).

  Of the respondents who had their assistance cut or reduced, 24% reported that they had missed appointments, around 23% said that they were not going to school, 16% said that they had gotten a job, and almost 15% said that they did not

**Chart 8**
**Why Was Assistance Reduced or Cut for Those Currently Receiving TANF?**

- She missed appointments with the caseworker: 24.0%
- She wasn’t going to school: 22.7%
- She got a job: 16.0%
- She was lacking necessary information/documentation: 14.7%
- “Other”: 13.3%
- She wasn’t cooperating: 5.3%

(n=76)
have the documents needed for recertification or other purposes. Other reasons cited included the general answer of “not cooperating,” and “other.” The remaining responses were unclear.

- **How long did it take to get TANF assistance back the last time that it was cut or reduced?**

Approximately 89% of those respondents who had their assistance cut or reduced “got it back” (we did not separately identify those whose assistance had been completely terminated versus those who had their assistance reduced).

For those respondents who did get their TANF assistance back, it took an average of 1.6 months.

- **How did those receiving TANF at the time of the interview feel they were treated?**

Those who were receiving TANF at the time of the interview were also asked how they felt they were treated by the local IDHS office. As is evident in Chart 9, most of the respondents receiving TANF at the time of the interview reported they were “usually treated with respect.” A smaller percentage of those receiving TANF at the time of the interview had responded that they were “only sometimes” or “never” treated with respect when compared with those who were not currently receiving TANF assistance.

Interestingly, when those under 20 years of age were examined separately from those 20 or 21, some differences arose among those who were receiving TANF. Overall, it appears that teens receiving TANF perceive themselves to be treated with more respect than those young mothers age 20 or 21 who were receiving TANF.
Are They on Track with Education?\textsuperscript{12}

In Illinois, teen parents under age 20 who are receiving TANF must participate in full-time education or approved training until obtaining a high school diploma or GED. Teens attending school on a full-time basis do not have a work requirement.

Forty-two percent of all respondents reported that they were currently attending school at the time of the survey (although most of those in school were in high school or GED programs, a few respondents were enrolled in community colleges). Close to 77\% of minors were going to school, 34.8\% of 18-19 year-olds were attending school, and 13.6\% of those 20-21 were in school (see Chart 10).

Seventy-three percent of those aged 18 or 19 and not in school had a high school diploma or GED, while 73.5\% of those 20 to 21 and not in school had a diploma or GED. Only a small percentage (16.7\%; \(n=7\)) of minors not attending school had obtained a diploma or GED.

Of those minors who were not in school \((n=45)\), 41\% were what we term not “on track”; that is, they had not attained an educational level that was consistent with their age.\textsuperscript{13} Approximately 42\% of minors not in school were receiving TANF at the time of the interview.

A high percentage of those minors who were in school, 95.9\%, were on track—their age was consistent with their grade level. Of the entire sample, approximately 73\% were on track. More specifically, 87.8\% of minors were on track, 67.3\% of those 18-19 were on track, and 65.7\% of 20-21 year-olds were on track.

\begin{center}
\textbf{CHART 10}

\textbf{Percentage of Those in School}
\end{center}

\begin{center}
\begin{tabular}{lcc}
 & under 18 & 18-19 \\
76.7\% & 34.8\% & 13.6\% \\
\hline
(n=593) & & \\
\end{tabular}
\end{center}

\textsuperscript{12} Within each of the following categories we looked at differences between those receiving TANF and not receiving TANF. Among those who were not receiving TANF, we looked at differences between those who had applied for cash and those who had never applied. We do not discuss differences in cases where the differences were not statistically significant.

\textsuperscript{13} Our term “on track” assumes that a 14-year-old should be in eighth grade or higher, that a 15-year-old should be in ninth grade or higher, and so on. We consider minors who are not in school but at grade level to be on track because we have no way of knowing if they are only temporarily out of school and plan to return shortly (due, for instance, to the birth of a child) or whether they have dropped out of school entirely. There were only 18 minors in the sample with no high school degree, who were not in school, but who were labeled “on track”.

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Differences in Education—Applied vs. Never Applied

Although there were no significant differences in education between those respondents who received TANF and those who did not, we found that there was a significant difference among the respondents who were not receiving TANF assistance at the time of the survey (see Chart 11). Of those who had applied for cash assistance, approximately 68% were on track with education (that is, their educational level was consistent with their age). Of those who had not applied for TANF, approximately 81% were on track with education.

What Is Their Employment Status?

Over 30 percent (30.7%) of the entire sample was employed at the time of the interview. A greater percentage of the older respondents were working: almost 40% of those 18 and older were working, while 11.5% of those under 18 were employed (see Chart 12). This difference remains when considering solely those individuals not attending school. Of that group, 40.1% of those 18 and older were employed, while only 13.3% of minors not in school were employed.

Of those working, 56% were working full-time (35 hours or more per week). Respondents aged 18 and older were more likely than minors to be employed full-time: 59.7% versus 28.6%. The average pay for all those working was $7.51 per hour, and the average weekly pay was $260.94. Those working full-time made $7.83 per hour on average compared to an average pay of $7.16 for those working
part-time (this difference neared statistical significance). The average pay for those with a high school diploma or GED was about one dollar more per hour than for those without a diploma: $7.83 per hour compared to $6.84.

**Differences in Employment—TANF vs. No TANF**

Those not receiving TANF at the time of the interview were more likely to be working. Almost 40% of those not receiving TANF were working (and 60.6% of that group were working full-time), whereas only 22% of those receiving TANF were working. When only considering those individuals not currently in school, 50% of those not receiving TANF were employed, versus 25% of those receiving TANF.

**Differences in Employment—Applied vs. Never Applied**

Among those respondents not receiving TANF at the time of the interview, there was a significant difference between those who had applied for assistance and those who had not applied with respect to employment. Those who applied were less likely to be working. As Chart 13 demonstrates, only 36% of those who applied were working compared to approximately 50% of those who did not apply. This difference remains when only considering those respondents who were not currently attending school: 42.2% of those who applied were employed, versus 69.0% of those who had not applied.

**Those receiving TANF not Engaged in Education or Work**

The survey found that 16.1% of the respondents (n=50) receiving TANF at the time of the interview were neither in school, in job training, nor working and were not exempt from that requirement. The rest were either exempt from this requirement or were engaged in a school or work activity. Thirty-one of these respondents were teens at the time of the survey, while 19 were 20 or 21 years of age.

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14 In cases where it is noted that differences "neared significance," p < .10, but did not meet the generally accepted cut-off point of .05. These cases were included because the differences were meaningful and worthy of further attention. The p-value can be effected by a variety of statistical issues, and further investigation will help to clarify these situations where differences were "borderline."

15 Teen parents with a child less than 12 weeks old are not required to be in school or participating in work activities. Teen parents who have a high school degree and twenty and 21-year-old mothers are exempt from school/work participation until the child is one year old.
Medical Care

The differences in terms of medical care between those receiving TANF and those not receiving TANF were not surprising, but they are important. Respondents were asked how they paid for their medical care. Ninety-seven percent of those receiving TANF at the time of the interview were using a Medicaid card to pay for their medical care. Of those not receiving TANF at the time of the interview, many young mothers (48%) were using a Medicaid card to pay for their medical care (see Chart 14). However, over 17% of this group was paying cash for their medical care. Because there were many unclear answers to this question, this number may be even greater.

How many had a regular medical provider?

Respondents were asked which of the following statements best described their medical care:

1. I have a regular medical provider (doctor, clinic) for myself.
2. I do not have a regular medical care provider for myself.
3. I use a hospital emergency room when I need to see a medical provider.
4. I have a regular medical provider but I use the emergency room when it is more convenient.

Among those who selected numbers one or four (meaning that they had a regular medical provider) we compared those who were receiving TANF with those who were not receiving TANF and found an interesting difference that neared statistical significance. We found that while over 84% of those receiving TANF had a regular medical provider, only 78% of those not receiving TANF had a regular medical provider (see Chart 15).
How many had a regular medical provider for their children?

Chart 15 also demonstrates that the young mothers were taking better care of their children than themselves vis-à-vis health care, although there was a significant difference between those who were and were not receiving TANF. Over 92% of those receiving TANF at the time of the interview had a regular medical provider for their children, while 85% of those not receiving TANF at the time of the interview had a regular medical provider for their children.

![Chart 15](chart15.png)

There were also significant differences in how young mothers paid for their children’s medical care. Almost all (96.4%) of the young mothers receiving TANF at the time of the interview used a Medicaid card for children, versus only 48.3% of those not receiving assistance. Once again, over 17% of these respondents not currently receiving TANF were paying for medical care with cash.

**Child Care**

Respondents were asked who provided child care for their children while they were working, in school or in job training. Due to inconsistencies in surveying, we were only able to examine the responses of those who were working.

**Differences—TANF vs. No TANF**

Of those who were working, those receiving TANF were much more likely to be using subsidized child care than those not receiving TANF (61.5% compared to 27.2%). In addition to paying cash for medical care, a large percentage (35.9%) of those working and not receiving TANF at the time of the interview are also paying cash for child care (see Chart 16).
Differences—Applied vs. Never Applied

Of those respondents not currently receiving TANF, those individuals who had previously applied for cash assistance were more likely to be using subsidized child care (40.4% versus 13.5% of those who had never applied), while those who had never applied for cash assistance were more likely to pay out of pocket (44.2% versus 27.7% for those who had previously applied).

Hardship

Respondents were asked questions about eviction, lack of food, having to borrow money, and other types of hardship that they had experienced one or more times in the two years prior to the survey. Over 13% reported that the electricity or gas had been cut off in their apartment or home because a bill was not paid; 15% reported that they had to borrow from a relative or friend to pay bills and/or buy food; and almost 17% of all respondents reported that by the last week in a month, they had no money left to buy food for themselves and their children (see Chart 17).

While some young mothers did not experience these hardships, there was a handful of respondents who indicated that they had experienced a great deal of
hardship, reporting that these situations had occurred frequently within the previous two years (over 5.2% had experienced 10 or more incidents of hardship). In addition, older respondents (those aged 20 or 21 at the time of the survey) reported more hardship than younger respondents in having been evicted (8.8% of those aged 20-21 had been evicted compared to 4.1% of those 19 and younger) and having to borrow money (19.9% of those aged 20-21 had had to borrow money to pay bills and/or to buy food compared to 13% of those 19 and younger).

**Race/ Ethnicity**

Chart 18 shows that African American young mothers were more likely than other racial/ethnic groups surveyed to be receiving TANF assistance at the time of the interview. However, this finding is confounded by the fact that the sample consisted primarily of African Americans. Should other data corroborate this finding, it will be important to consider why some low-income mothers are not accessing assistance.

**Number of Children and Household Size**

On average, those receiving TANF at the time of the interview had more children (see Chart 19). Twenty-eight percent of those not receiving TANF had more than one child, whereas close to 40% of those receiving TANF had more than one child.
There was a significant difference in household size between those receiving TANF at the time of the interview and those not: those receiving TANF lived in larger households. The average household size (not including the respondent) was 4.17 for those receiving TANF and 3.75 for those not receiving TANF.

**Living Situation**

Both federal and Illinois policy require that teen parents under age 18 generally have to live in an adult-supervised setting (or be exempt) in order to receive TANF assistance.

Respondents lived in various household situations (see Charts 20 and 21).16 Because TANF policy regarding living arrangements only applies to teens under 18 years of age, we examined the living situations for minors separately from those 18 and older. There were some significant differences between these groups.

**Minors**

Almost 82% of minors reported living with a parent and/or grandparent. A substantial number (20.7%) were living with their boyfriend or husband (and possibly others), with 4.4% of these living only with their boyfriend/husband and no other adult. Almost 10% of minors were living with their boyfriends’ families, and a small number (2.6%) with another adult relative. An additional 2.6% shared housing with a friend or other roommate. Only one minor, who was 17 at the time of the survey, was living independently with her child. All of the respondents under the age of 18 were living with their children at the time of the survey.

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16 Respondents were asked to list everyone with whom they lived. Therefore there is overlap between categories for this question.
those not receiving assistance (88.5% versus 75.3%). Second, a greater number of minors not receiving TANF assistance reported living with their boyfriend’s family: 15.5% compared to 4.2% of those minors receiving TANF.

**Adults**

In contrast to the minors, only 46.0% of respondents 18 and older were living with a parent or grandparent. Almost one-quarter (24.8%) of this group was living with their boyfriend/husband and no other adult, with another 14.3% living with their boyfriend/husband and another adult. Almost 11% of these young women were living with another adult relative, and a similar number (10.7%) were living independently. Another 8.5% lived with their boyfriend’s family, while a small number (5.0%) were living with a friend or other roommate. Of those 18 and older, two respondents did not live with their children.

![CHART 21: Living Situation of Those Over 18](chart.png)

**TPS Program**

CIR had originally planned to compare those teen mothers who were in the Teen Parent Services Program (TPS) with those who were receiving TANF but were not in TPS. However, in discussing this question with teen advocates and Illinois Department of Human Services administrators, it became clear that the question “Are you in the Teen Parent Services Program?” was a poor indicator of whether the teen was actually signed up for TPS. Many teens know the program by many different names, often calling it by the name of the community-based organization in which it is housed.

However, it is interesting to note that of those who were under 20 with no high school diploma or GED (those eligible for the TPS program), who had heard of Teen Parent Services (by that name), only 47.2% reported that they had a TPS caseworker. Because this group of teens is required to participate in TPS, this percentage should be 100%.

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17 It is important to note that not only is it believed this question was not well-designed, but that there were missing data and these percentages can only serve as estimates.
Findings Summary

1. Of those not receiving TANF who had tried to apply, almost one-fourth were “turned away at the door” and did not fill out an application.

2. Almost one quarter of the young mothers receiving TANF at the time of the interview had previously had their assistance cut off or reduced for reasons such as missing appointments and not being in school.

3. Overall, respondents felt they were “usually treated with respect” at the local IDHS office.

4. Young mothers who were not receiving TANF assistance but who had tried to apply were less likely to be working and less likely to be on track with education than those who had not tried to apply.

5. Over one fourth of the older respondents in the survey had still not attained a high school diploma or GED.

6. At the time of the survey, a portion of the sample receiving TANF was not working, in school, or in job training, despite requirements to be so engaged.

7. Many of the low-income young mothers not receiving TANF were paying for their medical care and child care with cash.

8. A substantial number of young mothers reported financial hardships such as having utilities cut off, not having enough money to buy food, and having to borrow money from friends and relatives in order to pay bills or buy food; in some areas, older respondents had more hardships than younger respondents.

9. Despite limitations in survey design, it appears that many teen mothers were not being referred to the Teen Parent Services Program.
IMPLICATIONS

Turning Young Mothers Away from Applying

Illinois policy allows any person to fill out an application for TANF and there is no age restriction, as some of the young mothers had been told. Data from our sample indicate that many young mothers were told they were ineligible when they requested an application. Illinois Department of Human Services (IDHS) local offices are expected to refer teen mother applicants to needed services whether or not they are eligible for TANF. One such service is the IDHS Teen Parent Services (TPS) program, which provides intensive case management for teen mothers currently receiving TANF (and/or medical assistance) and TANF applicants and which attempts to support them in finishing their education.

Our survey revealed that those who were not currently receiving TANF but who had tried to apply were less likely to be employed and less likely to be on track with their education than those who had not applied. Our survey also showed that those young mothers with high school diplomas or GEDs were more likely to have higher-paying jobs. This group of applicants was potentially in need and could benefit from case management and assistance in getting back on track with education. Many applicants also were not working. Because the application process itself triggers referrals to education, training, job search assistance and other work supports, it is very important that all young mothers coming into local offices fill out applications.

Not Informing Teens About the TANF Rules

According to survey responses, teens were not being informed about Illinois teen parent TANF policies. For example, almost 10% of the teens who had applied were denied for failure to follow through with the child support enforcement regulations. Although many of these cases might have been turned down legitimately, several of the young mothers had cited fear for their safety or lack of information about the child’s father as the reason they had not cooperated. Exemptions to the enforcement rule exist for reasons such as these; however, they were evidently not applied to these young mothers.

Helping Young Mothers Access TANF Assistance

Help Meeting Requirements

Some of the young mothers who did not fill out an application were turned away because they were not in compliance when they walked into the local IDHS office—for instance, many were not going to school. Federal law requires that federal funds be used for TANF assistance only when a teen parent is participating in school/approved training and when she is living in an approved arrangement. Although the state has flexibility in engaging teen parents in the

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18 This includes both those who applied and were denied and those who did not complete the application process.
system before they meet requirements, this is evidently not happening at the local level. When teens are turned away without being able to fill out an application, IDHS has missed a chance to help the teen mother to come into compliance with policies designed to improve her economic and social well-being. This kind of help is important since young mothers are usually less able to navigate social service and educational systems than are older adults. Establishing a formal “transitional compliance period” that would allow young mothers to qualify for TANF and then give them time to come into compliance with TANF requirements may help them, for example, to find out about alternative living arrangements and/or educational programs in order to meet requirements.

Exploring Reasons for Missed School and Appointments

Many young mothers were turned down or had their assistance cut or reduced because they had missed one or more appointments with the caseworker or were not going to school. However, our survey demonstrates that several of the young mothers had missed appointments or were absent from school, not because of an unwillingness to cooperate with IDHS case workers, but due to situations that potentially could be “excused” or could be prevented in the future with the assistance of a case manager (such as lack of child care or a child’s illness). If caseworkers further explored the reasons why young mothers had missed school or appointments upon their request for assistance and with subsequent telephone contact, the workers potentially could help the young mothers to deal with those barriers and to come into compliance.

In addition, many of those who were not currently receiving TANF, but who once had received it and been cut off, also had their assistance cut for not going to school (26.4%) and missing appointments (17.6%). Perhaps intensified case management could have identified potential problems before they arose and prevented the young mothers from being cut off from needed assistance.

Helping with Required Documents

Finally, young mothers deserve help in obtaining required documents. As our survey demonstrates, over 18% of those who applied for TANF and were turned down were denied in part because they did not bring in the necessary documents or did not follow through after that. Although we have no way of knowing how many of those teens could have complied rather easily, one case mentioned earlier demonstrates the need to try to help teen mothers with this documentation. A 15 year-old with a one month-old child reported that when she applied for TANF, she had been unable to produce a birth certificate. She did not have access to her birth certificate because her mother was in jail. This teen mother received no help from IDHS in obtaining the certificate and her application was turned down. Although she was living with her boyfriend’s family at the time of the interview, she had recently been evicted and had to have her child live with someone else until she moved into their home.
Although some young mothers cannot be helped in coming into compliance or do not try to follow Illinois welfare regulations, many young mothers—who are struggling not only with motherhood but with adolescence and lack of experience with bureaucracies—can be helped to come into compliance with more intensive case management.

**Medical and Child Care**

The fact that so many of those not receiving TANF were paying cash for medical and child care again points to the need for appropriate referrals upon application. Although many of the teens who were not receiving TANF at the time of the interview had never sought help from the local IDHS office, those who did apply could have been referred to public assistance programs that provide help even for those who are not TANF eligible. For example, some of the young mothers likely would have been eligible for Kidcare, Illinois’ Children’s Health Insurance Program. Had teens been referred to the Teen Parent Services Program and other community-based programs, TPS case managers might have subsequently referred them to appropriate programs.

These findings also raise questions about the level of knowledge that young mothers who are not receiving TANF have about the existence of and their eligibility for supportive assistance such as the child care subsidy and medical assistance. The State would do well to establish better outreach programs that explain these programs to young mothers who may not be coming to the TANF office. Although we cannot determine how many respondents who were not on TANF are Medicaid-eligible, it is almost certain (because the interviewing took place in low-income neighborhoods) that many are; however, around 20% were paying cash for medical care.

In addition, since only the income of a child’s parent(s) is considered in determining eligibility for child care assistance (and not the income of the young mother’s parents), it is reasonable to assume that most of those who were not receiving child care assistance were eligible for the program, yet 36% of those not receiving TANF who were working were paying for child care out of pocket. Social service organizations providing assistance to young mothers should be sure to have adequate knowledge about these programs in order to better assist the eligible young mothers in gaining access to state assistance.

**Meeting the Needs of Older Respondents**

Although federal policy has focused on those under 18 and Illinois’ policy on those under 20, our survey revealed that older respondents who once had been teen parents also were facing great hardship and barriers to self-sufficiency. Over a quarter of those aged 20 or 21 who were not in school did not have a high school diploma or GED, hindering their chances of obtaining higher-paying jobs. The older respondents also reported more hardship than the younger respondents in having been evicted and having to borrow money. This may be a factor of
having more children while being less likely to live with their parents. In addition, those 20- and 21-year-olds receiving TANF also felt themselves to be treated with less respect by the welfare office staff than did the younger mothers.

Our survey reveals the dire situation in which many young adults who had children as teens find themselves. They will require many of the same services as the younger teens in order to finish their education and attain self-sufficiency. These findings point to the need for the State of Illinois to apply time limits for TANF receipt for those parents 21 or younger only after they have had a chance to complete their education (Illinois currently applies TANF time limits to everyone 18 and older regardless of educational attainment.\(^\text{19}\)) The state should take the needs of these older respondents into account when designing policies for teen parents and should extend the Teen Parent Services age requirement to those 21 and younger.

**Identifying Actual Numbers of Teens Receiving TANF**

Our data showed that a significant number (62.9%) of teen mothers under 18 who were receiving TANF assistance were on their mother’s grant (also called “imbedded” teen parents). According to a recent report by the Center for Law and Social Policy, the number of teen mothers receiving TANF nationwide is likely undercounted.\(^\text{20}\) At the time this survey research was conducted, it appeared that teen mothers who were included in their mother’s grant as opposed to having their own grant may have been missed by the Illinois computer system. This was cause for concern. If the Illinois Department of Human Services (IDHS) was unaware that there was a teen parent in a TANF-receiving household, then that teen might not be appropriately flagged for referrals to needed programs such as Teen Parent Services. This may partially explain why over half of those eligible for the TPS program (and who had heard of Teen Parent Services by that name) were apparently not enrolled in the program. Since the time of our research, IDHS has worked to correct this problem of undercounted, imbedded teen parents by revising its computer system to capture this population. IDHS administrators have advised CIR that the computer system now centrally notifies staff that a case includes a teen parent.

\(^{19}\) However, if a teen is 18 and still in school, she may still be part of her parent’s case and therefore her parent—not the teen herself—would be subject to the time limit.

RECOMMENDATIONS

On the State Level

CIR recommends that the Illinois Department of Human Services

1. Clarify the IDHS commitment to keeping teen parents in the system by designating local office staff as teen specialists, training them in policies pertaining to teen parents, and monitoring the progress of this effort through external evaluation.

2. Extend this focus on teens to older young mothers who were teen parents.

3. Take advantage of federally-given state flexibility to establish a “transitional compliance period” (using state funds) that allows teens to come into compliance with school/training and with living arrangement rules soon after the time of application.

4. Apply time limits to young parents through at least age 21 only after they have earned a high school diploma or GED.

5. Establish an improved system of referrals to the Teen Parent Services Program and to other supportive services, and extend the age of TPS enrollment and continued eligibility through 21 for young mothers who were teen parents.

6. Provide better outreach so that teens become knowledgeable about the existence of and their eligibility for supportive assistance such as the child care subsidy and medical assistance for themselves and their children.
IDHS Response

The Illinois Department of Human Services (IDHS) has responded quickly to fashion new approaches to the problems cited in this report and the Illinois Caucus for Adolescent Health’s 1999 qualitative study. Several months after reviewing some of CIR’s preliminary findings, IDHS directed each local office to designate one staff member to serve as a teen specialist. When a teen comes into a local office, she is now to be referred immediately to this teen specialist. This specialist is to take her application, help her to come into compliance (if applicable), and refer her to the Teen Parent Services program.

These efforts complement the 1999 co-location of Teen Parent Services programs within some of the IDHS local offices, which has helped IDHS case managers to view the TPS program as a helpful resource.

IDHS, in collaboration with the Illinois Caucus for Adolescent Health, implemented a one-day training for these teen specialists during October and November of 2001. This training included information about Illinois policies as they pertain to teen mothers, expectations for the new application process, as well as an overview of the special needs of teen mothers. Participants thought the training so beneficial that several recommended that it be offered in the local offices. IDHS plans to implement special monitoring procedures to ensure that this new application process is being implemented appropriately in the local offices.

However, some of the teen specialists indicated that they had been told of their designation as teen specialist only one day before the training—something that was meant to happen much earlier. Because in the past—as is the case with many large bureaucracies—local offices or individual workers have been slow to implement new policies, it remains vital that IDHS carefully monitor the new process in local offices.

Meanwhile, in November 2001 the IDHS Teen Parent Services program released a new brochure that clearly explains who is eligible for services and outlines procedures and programs. This brochure has been disseminated to Illinois service providers and advocates and should help them to assist teens to access the services that TPS provides.

CIR commends IDHS for its swift response to the preliminary findings from the survey, but also recognizes that there is still much work to be done.
On the National Level: Expanding the Chicago Study

Illinois is not the only state that has experienced a larger drop in the number of teen mothers receiving TANF relative to the drop in the overall caseload. For this reason, CIR collaborated with the Center for Law and Social Policy to replicate the survey in Georgia and Massachusetts. Working with the Alliance for Young Families in Boston and the Georgia Campaign for Adolescent Pregnancy Prevention in Atlanta, CIR has administered the survey to samples of young mothers in those cities. The results of these surveys will be made available in the spring of 2002.

CIR’s Chicago findings demonstrate the need for important changes within both the Illinois and federal TANF programs, and a renewed focus on young mothers. As the legislation which formed TANF comes up for reauthorization in 2002, the federal government has the opportunity to address the issues outlined in this report as well as those that will be identified in Boston and Atlanta. While Illinois could take better advantage of the flexibility that the federal program allows in order to better meet the needs of these young mothers, the results of this survey also demonstrate the need for the federal government to support the states in better assisting teens with obtaining access to TANF assistance. We recommend that the State of Illinois advocate on behalf of teen parents by encouraging the federal government to establish a federal transitional compliance period so that federal money can support this needed phase. With this compliance period and with less restrictive time limits for young parents who follow the rules, TANF can help young mothers gain access to needed services so that they can finish their high school education and better meet the challenges that lie ahead.
LIMITATIONS

Because of the research method used, this sample of young mothers was not random and CIR does not purport it to be representative of all teen mothers in Chicago. Not only did the interviewers seek out the young mothers to interview in specifically-chosen locations and neighborhoods, but CIR also directed the surveyors to find equal numbers of young mothers who were receiving TANF and those who were not.

There were some questions that CIR should have asked differently. As mentioned earlier, the question about the Teen Parent Services program should have been asked in a way that did not limit the answers to teens who knew the program by its official name. In addition, some questions were open-ended, which caused some confusion when trying to interpret responses and generated some “unclear” answers.

There were 81 respondents who were given surveys for those receiving TANF assistance and should have been given surveys for those not receiving TANF assistance. As a result of this error, there are missing data for several questions.

In addition, there were some questions that should have been asked, but were not. CIR did not ask the young mothers how long ago they had received assistance (if they did not currently receive it) and how long ago they had been sanctioned. CIR also did not ask about household income.

Some of these questions were subsequently revised or added to the Boston and Atlanta surveys.
The Center for Impact Research (CIR) is an independent non-profit policy research center that was established to improve the social and economic conditions of the poor through grass-roots research aimed at identifying innovative policy strategies that reflect the needs of low-income persons. Our projects all result in new poverty solutions crafted in collaboration with low-income persons, community-based organizations, and governmental agencies.

CIR works toward this goal through two activities:

**Applied research**: CIR conducts research and demonstration projects and provides technical assistance and training at the grass-roots level to promote public policies that more accurately reflect the needs/interests of low-income people.

**Innovative Practice**: CIR brings together researchers and practitioners, community activists and organizers, policy makers, public service workers, and funders to inform the field and to develop new approaches to address systemic issues of poverty.

**OUR WORK HAS IMPACT.** CIR’s quality action-oriented research changes attitudes, policies, and lives around a host of issues.

CIR’s research led directly to the adoption of the Family Violence Option in the 1996 federal welfare reform legislation, which provides battered women on welfare with more time and specialized services to enable them to go safely from welfare to work; to the Illinois State Board of Education’s improvements to the Chicago GED testing system; to the creation of the U.S. Department of Labor’s Chicago Sweatshop Task Force, which is creating innovative ways to identify and eliminate sweatshop working conditions; and to the establishment of the Prostitution Alternatives Roundtable, the first collaborative effort in Chicago to bring comprehensive services to women and girls in prostitution.

As a result of collaborative research with the Illinois Caucus for Adolescent Health, CIR’s Teen Project led to the establishment of on-site domestic violence services at two Illinois Department of Human Services (IDHS) Teen Parent Services sites and to the appointment and training of teen specialists in each IDHS local welfare office.

CIR focuses its efforts in three policy centers:

- The Working Poor
- Violence and Poverty
- Teen Girls