

Women's Foundation for a Greater Memphis

Women's Economic Security Campaign - Policy Brief Series

How Can the Temporary Assistance for Needy Families (TANF) Program Better Serve Tennessee's Single Mothers?

Recommendations for Policy Revisions and Additional Research

Commissioned by the Women's Foundation for a Greater Memphis

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August 28, 2009

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How Can the Temporary Assistance for Needy Families (TANF) Program Better Serve Tennessee's Single Mothers?

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This brief takes an initial look at Families First, Tennessee's program to provide assistance to families in poverty through federal funds from TANF (Temporary Funds for Needy Families). We looked at a number of specific policies to assess their potential responsiveness to the needs of women, particularly female heads of households.

INTRODUCTION

The Women's Economic Security Campaign (WESC) is led by four women's funds – the Women's Foundation for a Greater Memphis, the Chicago Foundation for Women, the Washington Area Women's Foundation, and the Women's Foundation of California – dedicated to increasing opportunity for low-income women through policy, advocacy, public education, and grant making to organizations that use a gendered lens to focus attention on the problem of poverty.

One of the goals of WESC is to create, strengthen, and protect policies and practices that support the ability of women and their children to achieve economic security. As WESC begins its policy studies, the federal TANF program and its affiliated state-run projects are a logical beginning.

As a part of its work WESC has commissioned both national and local/regional research briefs on specific policy issues that impact the well being of low-income women. An initial review of the literature on women and poverty led us to identify several current Tennessee policies that we believe should be revised, and/or which deserve more careful analysis. The following report briefly reviews gender poverty disparity, provides basic overviews of the TANF and *Families First* programs, and discusses the importance of viewing welfare reforms through a gendered lens. It then provides preliminary recommendations for policy revisions and/or additional research to insure that the program effectively supports low-income women towards the goal of economic stability and ultimately towards self-sufficiency. These recommendations include:

1. *Disaggregate all Families First reporting data by gender.*
2. *Expand 12-month time limit on postsecondary education.*
3. *Extend lifetime benefits limit for recipients making satisfactory academic progress toward a degree.*
4. *Redirect Marriage Promotion funds towards other program needs.*
5. *Eliminate use of a Family Cap.*
6. *Adopt an alternative assistance standard in line with the actual costs of living in Tennessee, and a comparable increase in the amounts of cash assistance grants awarded.*
7. *Investigate fiscal and programmatic impact of eliminating Asset Test for single female heads of households.*
8. *Institute a sliding scale system of child care assistance following the 12 months of At Risk care subsidy based on percent of income to assist Families First participants in stabilizing their financial situations.*
9. *Provide all caseworkers with basic domestic violence sensitivity training.*
10. *Require caseworkers to screen for domestic violence in all intake and subsequent interviews.*
11. *Reinstate a transportation assistance program.*

Ancillary Recommendation:

12. *Initiate a comprehensive evaluation of public assistance and health care services available to low income women of childbearing age in Tennessee.*

THE FEMINIZATION OF POVERTY

In Tennessee, as in the nation and around the globe, poverty is becoming an increasingly female problem. And for those females who are the sole providers for their families, the problem is severe. Although the overall poverty rate for Tennessee women is higher than for men (18% vs. 14%) the difference increases dramatically for families headed by women.¹ Slightly more than a third (34%) of our state's female-headed households are at or below the Federal poverty level, as compared to 12% of all families.¹ As a result, more and more children are following their mothers into poverty.

Research suggests a number of potential reasons for this feminization of poverty. Women are often paid less than men even when education and experience are equal. They spend more time than men providing unpaid care-giving, and are more likely to bear the financial brunt of child-rearing.² Pregnancy can have a negative impact on women's work and educational opportunities, as can divorce. Being victimized by an intimate partner or other sexual violence can often initiate or aggravate an ongoing cycle of poverty.²

Single motherhood is sometimes cited as having a significant impact on the gender poverty gap, and both TANF and *Families First* guidelines contain specific initiatives promoting approaches such as abstinence and marriage as means for reducing female poverty. However, some research suggests that there is no unique impact from the percentage of female headed families on poverty rate, and that much of the gender poverty gap (41%) can be attributed to occupational segregation that keeps women in low paying jobs and keeps the wages low in female-dominated fields.³

There is also research to suggest that TANF and its various State administered programs may actually support the continuation of poverty patterns through the enforcement of (often low wage) work requirements, benefit time limits, and restrictions on work credit for higher education.⁴

It is imperative for us to review these major public assistance policies through a gendered lens in order to ensure that women actually benefit from such a substantial government investment.

OVERVIEW OF TANF

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Public Law 104-193) is a national welfare reform plan that replaced the previous Federal program Aid to Families with Dependent Children (AFDC).

The PRWORA eliminated AFDC's open-ended entitlement and created a block grant for states to provide time-limited cash assistance for needy families, known as the Temporary Assistance to Needy Families (TANF) Block Grant. The law also made far-reaching changes to child care, the Child Support Enforcement Program, benefits for legal immigrants, the Food Stamp Program, and SSI for children. Modifications to the child nutrition program and reductions in the Social Services Block Grant (SSBG) were also included.

The four stated purposes of TANF are (1) assisting needy families so that children can be cared for in their own homes; (2) reducing the dependency of needy parents by promoting job preparation, work, and marriage; (3) preventing out-of-wedlock pregnancies; and (4) encouraging the formation and maintenance of two-parent families.⁵

The TANF Block Grant requires work as a condition of receiving benefits, imposes time limits and sanctions, focuses on family formation issues, and places most of the control over administering welfare into the hands of the States.⁶

Each State designs and operates its own TANF program and establishes the specific eligibility criteria that must be met to receive financial assistance payments or other types of benefits and services. Although States have broad flexibility to use the grant funds in any manner that is reasonably calculated to accomplish a purpose of the TANF program, there are certain federal requirements for Federal TANF dollars and State dollars that count toward the maintenance of effort, including:

- Assistance cannot be provided to families who have already received assistance under the programs for a cumulative total of 60 months. Up to 20% of the caseload in any one year can be exempted from the five-year time limit. Also, States are at liberty to set time limits that are shorter than five years.
- Unmarried teen parents must stay in school and live at home or in an adult-supervised setting.

- Persons ever convicted of a drug-related felony are banned for life from TANF and the Food Stamp Program, although states can opt out of the ban or limit it.
- Persons who do not cooperate with child support enforcement requirements including paternity establishment receive a reduced benefit or may lose it entirely.

A State may also use the funds in ways that had been authorized and allowable under its former approved Aid to Families with Dependent Children (AFDC), Job Opportunities and Basic Skills Training (JOBS), and Emergency Assistance (EA) plans. A State may also transfer a limited portion of its Federal TANF funds to the Child Care and Development Block Grant (CCDBG) and Social Services Block Grant (SSBG) Programs. No State may spend more than 15 percent of its Federal TANF funds on administrative costs, exclusive of certain computerization and information technology expenses.⁷

OVERVIEW OF TENNESSEE'S TANF PROGRAM – FAMILIES FIRST

ELIGIBILITY

Families First is Tennessee's program to direct TANF funds to needy families in the state. The program is administered by the Tennessee Department of Human Services (DHS) and provides financial assistance and services to poor and low-income Tennessee families with children as well as to low-income pregnant women (once they reach the sixth month of their pregnancy), and to some qualified children directly.

To be eligible for the program, participants must agree to follow a Personal Responsibility Plan (PRP) the requirements of which include participants agreeing to keep immunizations and health checks up to date for their children, keep their children in school, and co-operate with Child Support Services to establish the paternity of their children.

The program uses an Asset Test for eligibility which limits applicants' assets to \$2,000 (in cash, savings, stocks/bonds, etc.) plus a \$4,600 cash allowance for a vehicle. A home or lot owned or being purchased and occupied by the applicant is not counted toward the \$2,000 limit.

WORK REQUIREMENTS

Most *Families First* recipients are required to work or participate in work-related training or other activities for at least 30 hours per week. Unless a participant is exempt from the work requirement, he/she must also agree to develop, follow, and complete a work plan. The work plan is based on the individual's needs and skills. The program uses the federal definitions for the countable work activities which include:

- Unsubsidized employment
- Subsidized employment in the public or private sector
- Job Search and Job Readiness Assistance
- Community Service
- Work Experience
- Vocational Education including post-secondary education (limited to 12 months in the lifetime of participant)
- Job skills training directly related to employment
- Adult Education (education directly related to employment)

Caretakers of infants up to 16 weeks of age are eligible for exemption from work requirements (limited to one caretaker per family).

ASSISTANCE LEVELS AND LIMITS

Tennessee uses a “consolidated need standard” to determine level of need. This standard represents the amount of income an Assistance Unit would need to meet subsistence living costs, according to a formula set by the state, for items including food, clothing, fuel, lights, household operations, personal incidentals, and shelter. According to the current standard, a family of three would need \$1,066 per month. This same family would receive approximately \$185 in cash assistance from *Families First* each month.

A Family Cap component prohibits an increase in the cash payments when a newborn is added to the qualifying family, or AU. There are exceptions when the birth is the result of rape or incest or when the birth is the first child born to a minor in an assistance group.

CHILD CARE

If child care is required to enable a *Families First* recipient to accept or hold employment or to engage in employment-related activities, the program provides for the cost of child care and no co-pay is required. Participants who go to work and lose cash benefits continue to receive transitional benefits, including Transitional Child Care (TCC) assistance for up to 18 months. After the 18-month period, clients who are determined by their caseworkers to be “at-risk” of returning to the program or losing employment due to lack of child care are eligible for At-Risk Child Care (ACC) for one year. There is a co-pay for TCC and ACC child care.

MARRIAGE PROMOTION

Families First employs a variety of marriage promotion efforts. The primary focus seems to be the provision of a three month waiver - if a single parent marries during the receipt of *Families First* assistance, he/she may choose to exclude the new spouse from the AU for 3 full months, regardless of income. Following the 3 months, the AU must meet TANF eligibility requirements to continue to receive assistance.

Other *Families First* marriage promotion efforts include mandatory education for married participants with children on the financial effects of divorce, encouraging couples experiencing a pregnancy to marry, and forgiveness of child support arrearages owed to the state if a couple reunites.⁸

SPECIAL PROGRAMS AND ACCOMODATIONS

From 1999 through 2007, the State provided transportation assistance for eligible recipients through "First Wheels," a revolving loan program which provided zero interest auto loans for vehicles up to a maximum of \$4,600. The State's Department of Human Services contracted with the Tennessee Resource Conservation and Development Service to administer the program. The First Wheels program was suspended in December 2007 and is not taking new loan applications, although current loans are still being serviced.

In July 2007, *Families First* began offering a “diversion” program which entails paying lump-sum payments to qualifying families who would otherwise be eligible for full TANF program participation. Families receiving lump sum payments must have short-term needs that would be better addressed with a one-time payment than through full program participation.

The program provides counseling services for recipients with significant barriers to work such as mental illness, substance abuse, domestic violence problems, and learning disabilities.

Families First makes some work requirement accommodation for participants who are victims of domestic violence. Those participants living in a residential shelter that provides rehabilitative services such as therapy or activities geared toward work, and requires sole participation in the shelter's program, will be considered to have met their 30-hour work and/or training requirement. These individuals may be referred to the work activity contractor for support services if needed.

Identified victims of domestic violence who are unable to participate in a *Families First* activity because it would pose a threat to their welfare or to the welfare of their children are granted a temporary waiver from the work requirement not to exceed thirty days due to a “short term temporary crisis.”

GENDERED IMPLICATIONS OF FAMILIES FIRST POLICIES

It is important to examine and clarify the gendered implications of the manner in which Tennessee has opted to administer the TANF Block Grant. Keep in mind that the TANF program itself does not set as its goal “the reduction of poverty.” Its stated purposes include providing assistance to needy families, fighting “welfare dependency” through the promotion of work and marriage, reducing non-marital births, and encouraging two-parent families.

Progressives argue that these programs put little emphasis on what they consider the ultimate goal of true social welfare reform: improving the economic-well being of poor families with children,⁹ whereas conservatives argue that the family formation initiatives actually constitute TANF's most important goals.^{10 11}

Feminist scholars and activists maintain that to suggest that marriage in itself is the solution to women's poverty is incorrect, and that for the government to impose a particular family structure (in this case traditional and patriarchal) through its assistance programs is both inappropriate and ineffective.¹²

A gendered view of a system designed to support poor families recognizes the significance and constraints of women's often unpaid role as primary caretakers of children and others, and stresses the importance of calculating the social and economic cost and value of this work.^{13 14 15}

Our initial review of TANF and *Families First* policies through this gendered lens, along with a preliminary review of existing research and critiques of these programs, have led to the recommendations that follow.

Lack of Gender Specific Data

Many of the statistical reports on *Families First* currently use reporting categories such as Assistance Units, Individuals, Adults, and Children.¹⁶ With such limited aggregate data it is difficult if not impossible to assess women's program participation rates, benefit use ratios, child care support requested or provided, etc.

In order to facilitate accurate research on program effectiveness it is imperative for all *Families First* data to be identifiable by gender. The National Council for Research on Women says "clear, accurate data and comparative analyses are crucial to solving problems and achieving equality. Without accurate and timely publication by federal government agencies of unbiased and gender-disaggregated data – information that is broken down to show what is happening in the lives of both women and men – this becomes impossible."¹⁷

Recommendation 1:

We recommend that all Families First reports utilize gender-disaggregated data in order to facilitate analysis of program policies on those most affected – women, especially female heads of households.

Time Limits on Postsecondary Education

The work-focused policies of welfare reform appear to have had a negative effect on the educational attainment of recipients. The share of low-income single parent recipients who had some college education declined from 24 percent in 1996 to 17 percent in 2000.¹⁸

To receive *Families First* cash assistance recipients must participate in a Personal Responsibility Plan (PRP) that includes 30 hours per week in work activities. Of the 30 hours per week, a minimum of 20 hours must be in core activities. The remaining 10 hours may be in core or non-core activities.

Clients who are participating in a bachelor's degree or advanced degree program (as well as two-year degree programs and vocational certificate programs) or a post-secondary program that results in a vocation-specific diploma or certificate (such as nursing), may only count this program as a core activity (under vocational education) for a lifetime total of 12 months. After 12 months the participant must work a minimum of 20 hours per week in addition to attending school for the education to be considered a non-core "countable work activity."

In today's job market, a college degree is becoming essential to economic self-sufficiency. Evidence shows that support for postsecondary education is a sound investment that helps permanently move women and their families from welfare to good jobs with benefits.¹⁹ Nearly two out of three (63 percent) of the 18.9 million new jobs that will be created during the decade between 2004 and 2014 are projected to be filled by individuals with at least a bachelor's degree. Ninety percent of the fastest growing jobs in the United States require some level of postsecondary education or training.²⁰

However, for those who are just beginning a post-secondary career, the five-year lifetime limit on receiving TANF support might not provide enough time to complete a degree. This would be especially true for single female heads of households required to combine school with both child rearing and, after the current 12 month limit, a job.

Recommendation 2:

We recommend that the current 12-month time limit on postsecondary education for Families First participants be expanded.

Recommendation 3:

We recommend that recipients enrolled in postsecondary education programs receive an extension in their 60-month lifetime benefit limit if they are making satisfactory academic progress toward a degree.

Marriage Promotions Programs

When Congress reauthorized TANF in 2006, it created the *Healthy Marriage Promotion and Responsible Fatherhood Program* and provided support of \$150 million/year over the next five years for these initiatives. As much as \$1.5 billion in TANF work support funds were diverted to marriage promotion activities under the Bush Administration.²¹

Although research may suggest a correlational relationship between marriage and increased socio-economic status, it is difficult to show a causal relationship that would support such significant investments in governmental marriage promotion programs.²² For example, the correlational relationship may reflect a pattern whereby those with more resources are more likely to marry, and therefore the act of entering into a marriage for a low income couple would not in itself have the effect of raising them out of poverty.

A study of gender poverty disparity in U.S. cities found no evidence of a unique impact from the percentage of female headed families on the gender poverty gap. This provides initial empirical support for the likely ineffectiveness of TANF initiatives promoting marriage for alleviating female poverty.³

A 2004 study evaluating the role of marriage for Tennessee welfare recipients reported no evidence to suggest that marriage led to improved poverty or child well-being outcomes for *Families First* participants and recent leavers.²³

Recommendation 4:

We recommend that Families First redirect marriage promotion funds where allowable towards other documented program needs, i.e. expansion of child care benefits, transportation assistance programs, etc.

Use of Family Cap to Reduce Pregnancies

Families First imposes a family cap on benefits which prohibits an increase in the cash payments when a newborn is added to the qualifying family, or Assistance Unit (AU). There are exceptions when the birth is the result of rape or incest or when the birth is the first child born to a minor in an assistance group. The policy is intended to reduce mothers' incentives to have additional children while receiving public assistance.

Evidence suggests, however, that the presence of a family cap does not influence reproductive decisions.²⁴ Research also suggests that the family cap disincentive yields an inequality of results along both racial and geographic lines, thus highlighting a need for research that is focused on differential racial effects.²⁵ One researcher summarizes the findings on the efficacy of the family cap this way: "If this empirical result is correct, then the widespread adoption of family cap policies appears ineffective at best and misguided at worst. Women are not responding by having fewer additional births, and consequently, fewer resources are being provided per child on welfare."²⁶

Recommendation 5:

We recommend the elimination of the Family Cap.

Use of Consolidated Need Standard vs. Other Measures

To determine financial eligibility for *Families First* benefits, the DHS uses a "consolidated need standard." This represents the amount of income a family (or Assistance Unit) would need to meet subsistence living costs, according to allowances set by the state, for items including food, clothing, fuel, lights, household operations, personal incidentals, and shelter.²⁷ As stated earlier, the consolidated need standard for a family of three is currently \$1,066 per month.

According to *Families First* program rules, "Tennessee does not meet One Hundred Percent (100%) of need as defined by the consolidated need standard. Rather, a maximum payment by family size, dependent on available State and Federal funds is paid..."²⁸ Theoretically the state looks at what the family has in income and subtracts that from the need standard to determine the family's cash assistance grant, up to the maximum allowed. The cold reality is that the maximum allowable amount for a family

of three is \$185, and the average assistance amount received by *Families First* cases statewide for July 2009 was \$167.12.

If *Families First* instead used the federal poverty level as its standard, as do a number of other states (e.g., New York, Virginia, Wisconsin), the need standard for a family of three would be \$1,526 instead of the current \$1,066. If the program used the Self Sufficiency Standard (often referred to as a Living Wage standard) it would be between \$2,000 and \$2,300 per month depending on the county,²⁹ or more than twice the amount currently used to calculate the amount of cash assistance payments.

We believe that both the “consolidated need standard” itself, as well as the state formula used to calculate cash assistance payments to families, are both unreasonably low and do not provide an acceptable level of assistance for those single mothers and their children who are living in deep poverty.

Recommendation 6:

We recommend the adoption of an alternative assistance standard in line with the actual costs of living in Tennessee, and a comparable increase in the amounts of cash assistance grants awarded.

Tennessee's Asset Test Amount Compared to Other States

States are free to set their own asset limits under TANF, Medicaid, and SCHIP programs. *Families First* currently imposes an asset limit of \$2,000 limit, plus \$4,600 for a vehicle. This amount puts Tennessee in the mid-range of states' asset limits which range from \$1,000 up to \$6,000.³⁰ Some states have eliminated assets-based TANF grants (e.g., Virginia, Ohio) and have not experienced significant upticks in abuse of the system.³¹

Recommendation 7:

We recommend an analysis of the fiscal and programmatic impact of increasing or eliminating asset limits on single female-headed households.

Child Care Support Time Limits

Research has shown that lack of access to child care is a major obstacle to mothers' participation in the work force.³² *Families First* participants currently have access to child care with no co-pay while they are enrolled in the program. Once participants go to work and lose cash benefits they are eligible for Transitional Child Care with co-pay for up to 18 months.

After the 18-month TCC period, clients who are determined to be "at risk" of returning to the program or losing employment due to lack of child care are eligible for At-Risk Child Care (ACC) for one year, which also requires a co-pay. DHS staff reports that in practice, families that reach the end of their 18 month transitional child care, providing they are still working or going to school for 30 hours, are automatically assumed to be "at risk" for returning to welfare, and are therefore eligible for the additional 12 months of subsidized.

Child care needs remain a significant long-term obstacle to work if subsidies are not available and/or a mother cannot find an acceptable child care provider.³³ Infant care, part-time care, and care during nonstandard work hours are particularly difficult to find.

In Tennessee, some estimates for the average cost for non-subsidized child care for one infant and one four year-old is approximately \$13,000 per year.³⁴ This is more than the median income (\$11,400) for employed adults leaving *Families First*.³⁵

The bottom line is that the level of child care services necessary to support a work-based safety net are clearly not accessible to all who need them and is one of the primary barriers to women's economic well-being and self-sufficiency. The high proportion of a low-income mother's earnings required to fully pay for child care basically prevent her from escaping poverty through employment as long as she has young children.³⁶

Recommendation 8:

We recommend a sliding scale system of child care assistance following the 12 months of At Risk care subsidy based on percent of income to assist Families First participants in stabilizing their financial situations.

Screening for Victims of Domestic Violence

As required by Federal policy, *Families First* makes some work requirement accommodation for participants who are victims of domestic violence. Those participants living in a residential shelter that provides rehabilitative services such as therapy or activities geared toward work, and requires sole participation in the shelter's program will be considered to have met their 30-hour work and/or training requirement. These individuals may be referred to the work activity contractor for support services if needed.

Clients who reside in a shelter that does not require sole participation in the shelter's program and/or does not provide work programs will have a mandatory work requirement to participate in *Families First*, unless participation poses a threat to the safety of the individual. Work activity participation hours for individuals who are victims of domestic violence and are unable to meet the 30-hour requirement may be modified if necessary to protect the safety of the individual. In addition, victims of domestic violence who are unable to participate in a *Families First* activity because it would pose a threat to their welfare, or to the welfare of their children, will be granted a temporary waiver from the work requirement not to exceed thirty days due to a "short term temporary crisis."

Although much research suggests that domestic violence affects a substantial percentage of low-income women, Federal TANF guidelines do not require states to report the number of domestic violence waivers granted. Studies show that 50%-60% of welfare recipients report being recent or current victims of abuse,³⁷ whereas the limited data available from states indicate that relatively few TANF recipients use DV waivers (2% - 9%).³⁸

DV victims may be reluctant to disclose the information for many reasons – lack of privacy during the interview process, hesitation to share with someone they just met, shame, fear of retribution by the abuser, or potential loss of custody of their children. Perhaps these recipients choose not to request waivers because they can opt out of TANF requirements in other ways or can still comply despite their situations. However, such a large discrepancy between numbers of victims and requests for waivers suggests that agencies may need to improve their screening and assessment practices in order to

create an environment in which clients feel comfortable disclosing their victimization and can receive the services they are eligible for.³⁹

Recommendation 9:

We recommend that Families First provide all caseworkers with basic domestic violence sensitivity training.

Recommendation 10:

We recommend that Families First require that caseworkers screen for domestic violence in all intake and subsequent interviews.

Transportation Assistance Program

In 1999 Tennessee began a "First Wheels" program which gave eligible recipients access to zero interest auto loans for up to \$4,600. The program reported that in total approximately 80 participants obtained vehicles through "First Wheels," many of them single female heads of households. The program eventually depleted its allocated funds and was discontinued in December 2007.

A 2005 survey of current and former welfare recipients in Tennessee examined the effects of car access on employment, weekly hours of work, and hourly wages. Contributions included a focus on car access instead of ownership, treatment of urban and rural differences, and controls for the simultaneity of car access and employment outcomes. The results indicated that car access generally increased the probability of recipients being employed and leaving welfare. Car access also led to more hours of work for welfare recipients with a work requirement and enabled participants to find better-paying jobs.⁴⁰

Participants in the Workforce Action Collaborative coordinated by the Memphis Area Women's Council (2005-2007) repeatedly cited lack of reliable transportation as a major barrier to stable employment. In fact only 45% of *Families First* recipients (2005)

reported that they had a car.⁴¹ And for the rural poor, access to public transportation is often limited if not non-existent.

Recommendation 11:

We recommend that DHS reinstate a transportation assistance program that includes a vehicle loan program in addition to car repair subsidies, transportation reimbursement, and access to public transportation.

Ancillary issue:

Health care availability to women of child-bearing age

Currently pregnant women are not eligible for *Families First* benefits until their 6th month of pregnancy. Because pregnant women are eligible for Medicaid and WIC, this restriction should not impact their ability to get early prenatal care and nutritious food. However, because many women believe that they are not eligible for Medicaid unless they are eligible for *Families First*, they may not seek Medicaid coverage, and therefore prenatal care, until after the 6th month of pregnancy. Current evidence-based best practices for prenatal care recommend care begin in the first trimester due to heightened fetal vulnerability in the first trimester.⁴²

According to the Tennessee Department of Health (TDOH), access to early and regular prenatal care has a direct effect on the health outcomes of both mothers and infants. Babies born to mothers who have not had prenatal care have more health problems (e.g., preterm delivery, low birth weight babies) than babies born to mothers receiving adequate and regular prenatal care. Mothers who have not had regular prenatal care also have more health problems during and after delivery. Babies who are born pre-term or low birth weight are vulnerable to many medical complications, and the March of Dimes (2008) estimates the cost of care is approximately \$50,000 in the first year. Longer-term outcomes for children born premature include neurological and cognitive impairments.⁴³ Providing adequate prenatal care to women can improve outcomes for both mothers and children.⁴⁴

Recent evidence suggests that early prenatal care, however, may be insufficient to prevent adverse outcomes. Instead, comprehensive preconception health care is necessary for all women of childbearing age to prevent complications that lead to

adverse outcomes for mothers and children.^{45 46} This would mean that all women of childbearing age have access to adequate health care, nutrition, and other services to foster healthy conception, pregnancy, and delivery.

Recommendation 12:

We recommend that a comprehensive evaluation be conducted of all public assistance and health care services available to low income women of childbearing age in Tennessee.

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*Commissioned by the **Women's Foundation of Greater Memphis** whose mission is to encourage philanthropy and foster leadership among women and support programs that enable women and children to reach their full potential.*

The Women's Economic Security Campaign is funded in part by the W.K. Kellogg Foundation, The Ford Foundation, and the United Way of the Mid-South through its Avron B. Fogelman Venture Fund.