

# Why Do Kansas Children Need a Safety Net?



Safety net programs help Kansas families afford the very basics. Taking care of a family means putting food on the table, clothing your children and taking them to visit the doctor, and keeping a roof over your head. When Kansas families work at jobs that don't pay enough to make ends meet, government programs can help bridge the gap between expenses and income to help families survive.

These programs don't just help Kansas families get by—they help them get ahead. Research clearly shows that children who benefit from safety net services do better in school, are healthier, and are more likely to succeed when they grow up. This is common sense: basic necessities like food and shelter aren't optional when kids are trying to concentrate in school and build a strong future.

This safety net system works best when it catches all Kansas children whose families are struggling to make ends meet. Kansas policymakers can choose to either strengthen these programs or shrink the safety net, so that it can't catch families when they need it most. We should help Kansans make ends meet so that all children, no matter where they live or how much money their parents make, have the chance to succeed in life.

# The Safety Net's Purpose: Moving People Out of Poverty



It's difficult to define "poverty." After all, every family's financial circumstances are unique. Some areas of our state have higher costs of living than others, and a local community's poor economic health can prevent a parent from finding a good-paying job. It's challenging to find any one statistic that defines whether a family is financially in need.

The most common measure of need is the official poverty measure, which compares a family's annual pre-tax income to a specific dollar amount—the "poverty line." If a family's income falls below that dollar amount, they are considered "poor."

There are some valid criticisms of using this measure of economic hardship:

- » It's outdated. The official poverty measure was developed in the 1960s by calculating a typical family's grocery bill and multiplying it by three—because the typical family at the time spent about a third of their income on food. The poverty line is adjusted for inflation each year, but it has not been updated to account for the faster increases in costs for necessities like housing, transportation, and medical expenses since the 1960s. It also does not account for how the cost of living varies across the country.
- » There's an arbitrary cutoff between "poor" and "not poor." Using this measure, a family making one dollar more than the official poverty measure is not counted as "poor"—even though their financial circumstance isn't too different from a family whose income falls just below the "poverty line."
- » Safety net programs and taxes impact family finances, too. The official poverty measure does not include in-kind assistance (like food assistance) when calculating a family's income. It also doesn't take taxes into account. This provides an incomplete picture of a family's well-being, and fails to measure the ways safety net programs successfully help families make ends meet. In fact, more comprehensive measures show that safety net programs cut poverty by nearly two-thirds in Kansas.<sup>1</sup>

2016 FEDERAL POVERTY GUIDELINES	
FAMILY SIZE	ANNUAL PRE-TAX INCOME
1	\$11,880
2	\$16,020
3	\$20,160
4	\$24,300
5	\$28,440
6	\$32,580
7	\$36,730
8	\$40,890

For families/households with more than 8 persons, add \$4,160 for each additional person.

While imperfect, the poverty measure helps us understand that too many Kansas children and families struggle to make ends meet. This data should motivate our state to build a strong safety net that supports families who need help making ends meet. The Annie E. Casey Foundation's KIDS COUNT Data Center makes it easy to access and compare information about child and family-wellbeing across a variety of indicators, including childhood poverty. You can search for data, download information, and generate reports at [datacenter.kidscount.org](http://datacenter.kidscount.org).

For more information about measuring poverty, see "Frequently Asked Questions about Poverty." University of Wisconsin-Madison Institute for Research on Poverty. <http://www.irp.wisc.edu/faqs.htm>

**IN 2015, 17% OF KANSAS CHILDREN  
LIVED IN FAMILIES WITH INCOMES  
BELOW THE FEDERAL POVERTY LINE.**

# Kansas' Modest Cash Assistance is Vital to Those It Serves



## THE BASICS

The simplest way to help families make ends meet is to give them money, to help close the gap between expenses and income. Kansas operates a cash assistance program that helps struggling families meet basic needs. Families receive a very limited amount of cash through the Temporary Assistance for Needy Families (TANF) program. This helps them afford basic necessities such as diapers, food, clothing, shelter, and transportation.

Congress created the TANF block grant in 1996. The state of Kansas receives \$101.9 million in federal TANF funds each year, but states are not required to spend those funds on cash assistance for poor families. In fact, Kansas spends most of its TANF funds for other purposes or holds the money in reserve.

## WHO QUALIFIES

- » Only families with children or pregnant mothers are eligible for cash assistance.
- » States decide income limits for cash assistance eligibility. In Kansas, a family of three seeking cash assistance qualifies if they earn no more than about \$500 each month. That family would lose eligibility once they begin to earn about \$1,200 a month. This means many struggling Kansas families earn too much to qualify for cash assistance.
- » Assistance is temporary. Federal law limits families to five years of cash assistance in a lifetime. States can choose to further reduce the assistance available by adopting shorter lifetime limits. In 2016, Kansas reduced the state lifetime limit to just two years.
- » Parents must work, participate in job training, do community service, or search for work in order to qualify for cash assistance. Some individuals (such as mothers of infants) may be exempt from work requirements.

The amount of cash assistance available to families is very limited: at maximum, **a family of three can receive just \$429 per month.**

Kansas has never increased the amount of cash assistance benefits since the program began in 1996, meaning benefits have lost one-third of their value over time.

## THE IMPACT

A small amount of cash can make a tremendous difference for a very poor family. All families with young children absolutely must buy food, clothing, and diapers. This matters even more during a child's youngest years, which are critical for healthy brain development. If a family has no money on hand, they may be forced to go without necessities—perhaps skipping meals, or reusing dirty diapers. This kind of extreme scarcity jeopardizes a child's chances of success later in life. Flexible cash assistance helps families survive difficult times and prepares Kansas kids to thrive.<sup>ii</sup>

Cash assistance also supports adult family members who are working to find a job. Cash can help a parent fix a car or buy a bus pass so that they can search for work. It can cover the cost of a babysitter while a parent interviews for a job. Cash assistance can also prevent pressing emergencies from spiraling out of control. For example, quickly accessing cash can mean avoiding eviction and homelessness for some struggling families.

This approach pays off for families and the state in the long run. Research shows that when poor young children's families receive just \$3,000 in additional annual income, children experience a 17 percent boost in earnings and work an additional 135 hours per year when they grow up.<sup>iii</sup>



# Food Assistance Fights Hunger and Poverty



## THE BASICS

Food assistance helps children get the food they need to grow and thrive. The Supplemental Nutrition Assistance Program (SNAP) is the largest government program dedicated to fighting hunger. SNAP helps individuals and families afford food through benefits that pay for groceries. While critically important, these benefits are quite small—about \$1.27 per person per meal. The federal government pays the full cost of SNAP benefits.

## WHO QUALIFIES

- » Families with children making up to 130% of the Federal Poverty Level—about \$2,200 per month for a family of three.
- » Many individuals are seniors or have disabilities and live on a fixed income.
- » Most low-income childless adults are limited to three months of benefits, unless they are working at least 20 hours per week. In 2015, the Kansas Legislature banned the state from modifying this federal work requirement, even during economic downturns when these childless adults can't find work.

## THE IMPACT

Getting enough food to eat is a critical part of child well-being, and food assistance helps families put food on the table. Studies show that participating in this program reduces childhood food insecurity, which in turn creates other benefits.<sup>iv</sup> It is not surprising that an anti-hunger program improves health and academic performance; after all, it's difficult for children to be healthy or to focus in school when they're hungry.

Research shows that low-income pregnant mothers who receive food assistance are more likely to give birth to healthy babies, and children who receive food assistance are more likely to be healthy as well. Food assistance has been shown to improve children's math and reading skills, and children who receive food assistance are more likely to graduate from high school. Long-term, children who receive food assistance are more economically self-sufficient as adults.<sup>v</sup>

### WHOM DOES SNAP REACH?



3 in 4 SNAP participants are in families with children



One in three are in families with members who are elderly or have disabilities

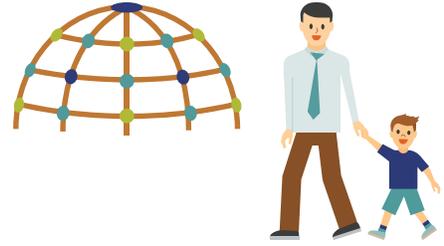


Half are in working families

[http://www.cbpp.org/sites/default/files/atoms/files/snap\\_factsheet\\_kansas.pdf](http://www.cbpp.org/sites/default/files/atoms/files/snap_factsheet_kansas.pdf)



# Child Care Assistance Means Parents Can Work and Children Can Learn



## THE BASICS

Child care assistance helps all Kansas children afford the care they need to nurture their growing brains while their parents work. The Child Care Assistance Program gives families stipends they can use to help offset the cost of tuition in a child care center or home-based child care setting. It is funded by the Child Care and Development Fund, which is a combination of a federal block grant and state matching funds.

## WHO QUALIFIES

- » Children under the age of thirteen, whose families make up to 185% of the Federal Poverty Level—about \$37,000 a year for a family of three. Families with lower incomes receive a larger amount of assistance, and the families' benefits gradually phases out once they earn more than 185% of the Federal Poverty Level.
- » To qualify, a child's parents must work at least 28 hours per week. Parents who are working toward a post-secondary degree must also work at least 15 hours per week.
- » Once Kansas determines that a child is eligible to receive assistance, federal law states that the child must remain eligible for a complete 12-month period—even if their parents experience a temporary change in work. If a child's parent loses their job, or if the state agency sanctions the family for not successfully complying with all program requirements, the child must receive at least 3 months of continued eligibility for assistance before losing services.

## THE IMPACT

Affordable, high-quality child care pays off for the whole family. Quality child care can help prepare young children to succeed in school and in life. It often is one of the first early learning environments in an infant's or a toddler's life. Stimulating, engaging, high-quality child care makes children more likely to succeed once they enter school. They're also more likely to find good jobs and provide for their own families when they're adults. Child care assistance helps families afford high-quality child care.

Child care assistance helps Kansas parents work, too. Available and affordable child care means that parents can go to work and provide for their families. After all, it's impossible for parents to work, search for work, or attend school without arranging care for their children. If child care plans fall through, a parent may miss work or spend a workday worrying about their child's well-being. If parents can't afford child care, they may drop out of the labor force altogether. Research shows that families who receive assistance paying for child care are more likely to be employed and more likely to work full time. This can make working profitable for a parent who would otherwise devote a large chunk of their paycheck to child care.<sup>vi</sup>



# KanCare Medical Assistance Keeps Kansas Children Healthy



## THE BASICS

The state's public health insurance program, called KanCare, helps Kansans get the care they need to be healthy. One in three Kansas children is covered by KanCare, which consists of two programs: Medicaid and the Children's Health Insurance Program (CHIP). The federal government and the state split the cost of these programs.

## WHO QUALIFIES

KanCare provides health insurance to a variety of Kansans, including:

- » Children whose families earn less than 250% of the 2008 Federal Poverty Guidelines, or \$44,000 per year for a family of three. Lower-income children qualify for the Medicaid portion of KanCare, while CHIP covers children whose families make too much to qualify for Medicaid.
- » Pregnant women and new mothers whose families earn less than 150% of the Federal Poverty Level
- » Parents whose income is low enough to qualify for Temporary Assistance for Needy Families cash assistance can qualify for KanCare. Kansas could choose to expand KanCare eligibility to parents and childless adults earning up to 138% of the Federal Poverty Level.
- » Seniors who need help paying for copays, deductibles and long-term care services
- » Kansans with disabilities who meet asset and income requirements
- » Some other Kansans, like individuals with breast cancer or tuberculosis

*For a more in-depth description of who qualifies for KanCare, see "Kansas Medicaid: A Primer," a 2014 publication of the Kansas Health Institute and Kansas Legislative Research Department.*

## THE IMPACT

Health insurance coverage is a critical piece of the safety net for Kansas children. It means they're able to receive regular, preventive care—such as annual check-ups or dental screenings—and they're able to see their doctor when they're sick. Health insurance protects families from medical bankruptcy when they face an unexpected medical crisis.

Research shows that public health insurance programs like KanCare are good for children once they're grown-ups, too. Adults who grew up covered by public health care programs have better blood pressure and go to the hospital and emergency room less frequently than their peers who were uninsured. Public health insurance boosts children's graduation rates from high school and from college. Best of all, children insured by Medicaid earn more as adults and are more likely to earn more than their parents. The benefits are clear: investing in children's health while they're young builds a healthy future for the long run.<sup>vii</sup>



# WHAT'S AT STAKE FOR KANSAS CHILDREN



All of these safety net programs serve the same purpose: making sure that every Kansas child has the chance to succeed in life. When families who need help making ends meet can use these services, their kids have a better shot at growing up healthy, excelling in school, and thriving as adults. Research demonstrates that when children can access safety net programs, they experience improved outcomes across a variety of indicators throughout the course of their lives.

Of course, the programs outlined in this primer are not an exhaustive list. The federal and state tax codes both include important provisions that help working families. The Women, Infants, and Children program, school meals, and summer nutrition program all join the Supplemental Nutrition Assistance Program in fighting hunger. And programs throughout the state address targeted community needs.

Together these programs create a safety net, catching families at risk of falling into financial disaster. Policymakers can strengthen Kansas by eliminating administrative requirements, barriers, and red tape that poke holes in the state's safety net programs and prevent families in desperate need of help from getting it. This will help build a Kansas where no child goes to bed hungry or without a roof over their head, and where every single Kansas child can be hopeful about their future.

<sup>i</sup> “In Kansas, Safety Net Lifts Roughly 430,000 People Above Poverty Line and Provides Health Coverage to 39 Percent of Children.” Center on Budget and Policy Priorities, July 2016. <http://www.cbpp.org/research/poverty-and-inequality/impact-of-the-safety-net-state-fact-sheets>

<sup>ii</sup> For more on why policymakers should ensure families with newborns can access cash assistance, see “TANF and the First Year of Life: Making a Difference at a Pivotal Moment.” Elizabeth Lower-Basch and Stephanie Schmit, the Center for Law and Social Policy, October 2015. <http://www.clasp.org/resources-and-publications/tanf-and-the-first-year-of-life-making-a-difference-at-a-pivotal-moment>

<sup>iii</sup> See Greg J. Duncan and Katherine Magnuson, “The Long Reach of Early Childhood Poverty.” Pathways Magazine, Stanford University, Winter 2011. [http://web.stanford.edu/group/scspi/\\_media/pdf/pathways/winter\\_2011/PathwaysWinter11\\_Duncan.pdf](http://web.stanford.edu/group/scspi/_media/pdf/pathways/winter_2011/PathwaysWinter11_Duncan.pdf)

<sup>iv</sup> See Caroline Ratcliffe and Signe-Mary McKernan, “How Much Does SNAP Reduce Food Insecurity?” The Urban Institute, March 2010. <http://www.urban.org/sites/default/files/alfresco/publication-pdfs/412065-How-Much-Does-SNAP-Reduce-Food-Insecurity-.PDF>

<sup>v</sup> For more research demonstrating the benefits of food assistance, see:  
Hilary W. Hoynes, Diane Whitmore Schanzenbach, and Douglas Almond, “Long Run Impacts of Childhood Access to the Safety Net.” National Bureau of Economic Research, November 2012. <http://www.nber.org/papers/w18535>  
Steven Carlson, Dottie Rosenbaum, Brynne Keith-Jennings, and Catlin Nchako, “SNAP Works for America’s Children.” Center on Budget and Policy Priorities, September 2016. <http://www.cbpp.org/research/food-assistance/snap-works-for-americas-children>

<sup>vi</sup> For more research demonstrating the benefits of child care assistance, see “Child Care Assistance: A Vital Support for Working Families.” The Center for Law and Social Policy, June 2015. <http://www.clasp.org/resources-and-publications/publication-1/CCDBG-Advocacy-Fact-Sheet.pdf>

<sup>vii</sup> For more research demonstrating the benefits of medical assistance, see Alisa Chester and Joan Alker, “Medicaid at 50: A Look at the Long-Term Benefits of Childhood Medicaid.” Georgetown University Health Policy Institute Center for Children and Families, July 2015. <http://ccf.georgetown.edu/2015/07/27/medicaid-50-look-long-term-benefits-childhood-medicaid/>