SECTION III:

Policy Options
and
Recommendations
How do other states handle post-secondary education for parents receiving public assistance?

States have both the funding and flexibility to permit and support post-secondary education for low-income parents, despite federal requirements that a large proportion of caseloads meet work requirements as a condition for receipt of the full block grant and that individual clients meet work requirements as a condition of benefits.

States such as Michigan that have seen precipitous declines in caseloads receive caseload reduction credits that reduce the percentage of the caseload that must meet work requirements. Thus, clients can undertake education even if it does not count towards state work participation rates without Michigan receiving federal penalties. Secondly, states may count a considerable amount of educational time as participation in work. Client participation in education can count as work-related activity for the first twelve months of educational participation. In addition, states have broad discretion in what counts as “engaged in work” for the first 24 months of welfare receipt and may count post-secondary education. States may also use both federal TANF funding and their own maintenance of effort (MOE) funds to support education, by paying cash benefits to those in school, by paying for supportive services (such as child care and transportation), or by funding extra Work-Study opportunities.

According to the Center for Law and Social Policy, 22 states allow participation in post-secondary degree programs for more than the 12 months countable as work. Of these 22, nine allow participation in post-secondary degree programs alone to meet the work requirement in full. Thirteen states allow participants to meet the state work requirement by combining post-secondary degrees with some work.\(^{55}\)

Maine, Kentucky, Illinois, and California all present interesting examples of how states can support post-secondary education.

**Maine.** Maine’s Parents as Scholars (PaS) program provides cash assistance and supportive services at the same level as TANF but in a separate state-funded program to
TANF-eligible parents in approved 2-year and 4-year programs. PaS enrolls those who do not have bachelor’s degrees in a field where work is available and who lack the skills to earn 85% of the state’s median wage, where the degree will improve the parent’s ability to support a family. An individual must participate for 20 hours (class and study time) in the first two years, then meet a total 40 hour participation requirement (class, study, Work-Study employment) in the second two years.

**Illinois.** A January 1999 executive order by then governor Jim Edgar changed the state’s policy to support up to four years of post-secondary education. Full-time enrollment in post-secondary education stops the federal TANF time clock. Individuals enrolled in post-secondary education are not subject to an employment requirement, so long as they maintain a 2.5 average and make good progress towards their degree.

**Kentucky.** In Kentucky, regulations adopted in 1999 allow parents to participate in post-secondary education for up to 24 months before other work is required, on condition that they are making satisfactory progress in full-time study. Where parents do not have marketable skills to earn at least 200% of the federal poverty line, the activity is part of a self sufficiency plan with a specific employment goal and counted as federal work participation. The state provides child care for all hours in education. The state agency must notify parents of educational opportunities in the TANF program at least one year before the start of the fall term, during self sufficiency planning, during conciliation and at any other time a client requests information. State workers must honor requests for education as part of self sufficiency plans.

**California.** In California, welfare recipients may count education as welfare to work activity for 18-24 months if they were already in school when they entered the CalWorks welfare to work program. Such education programs must lead to degrees or certificates and to employment. Class time and supervised study time count towards the 32-hour requirement for single parents. In many counties, other clients also are referred to education insofar as it is necessary to help the participant find self supporting work.
How much would Michigan save by improving access to post-secondary education for low-income working parents?

Background
Many working parents continue to qualify for Family Independence Program (FIP) cash assistance benefits because they do not have the skills or credentials to obtain higher-paying jobs. In addition, many other low-income working parents (who no longer receive FIP cash assistance because of their earnings from employment) continue to qualify for government assistance with child care, food, health care and other needs. While FIP cash assistance rolls have declined dramatically over the past 6 years, most former FIP parents who work are employed in low-wage jobs and continue to need assistance, resulting in an exploding Child Care budget, for example.

Research shows that post-secondary education is the single most effective way to permanently raise a family out of poverty.\textsuperscript{57} Even FIA caseload data clearly demonstrates that parents who complete post-secondary education are extremely unlikely to require public assistance. Only 1% of parents receiving FIP cash assistance have a bachelor’s degree and 97% have less than an associate’s degree.\textsuperscript{58} Despite the demonstrated effectiveness of education in lifting families out of poverty, and preventing reliance on public assistance, parents receiving FIP while attending post-secondary education (“student parents”) may not count any class time towards their work requirement or receive child care assistance during class time until they are in the final year of their 2- or 4-year degree program. As noted previously in this report, once a parent reaches her final year of study, she may combine at least 10 hours of paid employment per week with up to 10 hours of class time combined with a matching 10 hours of study time to meet her work requirement. (See Section I regarding Michigan policies.)

It costs money to provide government support to low-income parents while they are pursuing a 2- or 4-year degree. However, it can cost even more money to pay for the child
care and other supports that low income families need when parents are working but still earning low wages. This section of the report reviews the financial implications of Michigan’s current post-secondary education policies for parents receiving FIP cash assistance. In addition, this section projects the short term costs and longer term savings that would result if Michigan expanded the 12-month restriction currently imposed on policies that support low-income parents pursuing post-secondary education.

Who is in school?
According to Family Independence Agency data, there are approximately 4,300 FIP recipients currently enrolled in post-secondary education (2,700 in community college and 1,600 in a 4-year college or university).\textsuperscript{59} In addition, many student parents receive Food Stamps, Medicaid, and/or Child Day Care but are not receiving FIP cash assistance. Responses from surveyed student parents reveal that those who are in post-secondary education are studying for high-paying occupations. A comparison of surveyed students’ programs of study with detailed information from the Michigan Occupational Information System\textsuperscript{60} database leaves little doubt that if these student parents are able to complete their educational programs, they will no longer have to depend on FIP, Child Day Care or Medicaid.\textsuperscript{61} In most cases, the income of parents who successfully complete degree programs will be high enough that they will no longer qualify for even non-cash forms of government assistance. See Figure 1 for relevant gross income limits for a family of 3.

Data from the Michigan Occupational Information System indicate that the average starting salary for surveyed student parents able to complete their intended 2- or 4-year post-secondary education program will be $31,251, with starting salaries for the various degree programs ranging from $20,800 to $50,000.\textsuperscript{62} (See Figure 2 below.) While the salary ranges are projections, wage and salary data derived from the Michigan Occupational Information System are supported by independent research on the impact of post-secondary education on income levels of women receiving public assistance. A 1997 study of participants in the Single Parent & Displaced Homemaker program at Mott Community College in Flint, MI, for example, found the mean salary following graduation for low-income parents who completed their degree program was $27,642.\textsuperscript{63} References to further research on the impact of post-secondary education on the income levels of low-income women and women receiving public assistance can be found in the Introduction of this report.
**Figure 1**

![Annual gross income limits for public assistance](image)

Gross annual income limit by program for a family of three

- FIP and Medicaid for working parents
- Medicaid for Children age 1-18
- Medicaid for infants and pregnant women

**Figure 2**

![Michigan Occupational Information System](image)

Michigan Occupational Information System

Post-Graduation Salary Levels of Surveyed Students

Projected annual salary in the year following graduation (n=87)

* Assumes 1% of persons completing degrees are not subsequently employed due to illness, family responsibilities, or other factors

**Long term savings associated with post-secondary education**

Clearly, for those student parents able to complete even a two-year degree program, Michigan will save millions of dollars over the long term in FIP, Child Day Care, Medicaid and other supports not paid out. For every parent receiving Child Day Care assistance who completes higher education, for example, Michigan saves an average of $6,696 per year in child care assistance that FIA would otherwise have paid to support that parent.
working in a low-wage job. Based on current FIA data showing the number of FIP recipients enrolled in post-secondary education and taking into account those parents who do not need child care, Michigan saves $5.7 million per year in child care assistance alone for every cohort that completes higher education.

In addition, Michigan will gain additional tax revenue from working parents with higher incomes. A complete analysis of the implications of the 10-10-10 program on state tax revenues is beyond the scope of this paper. However, a household with average annual income of $31,000 contributes three times as much in state tax revenues as a household with $14,000 per year (the average earnings of a parent leaving the FIP Work First program for paid employment).

Unfortunately, because of strict work requirements and the lack of education-related child care assistance for parents not yet in the final year of their degree program, many of the more than 4,300 FIP recipients currently enrolled in a community college or 4-year university may be forced to drop out of school before completing their degree or may take considerably longer than the standard 2 or 4 years to complete their degree. Expanding the number of months in which parents may count post-secondary education towards a portion of their work requirement will add, slightly, to the state’s budget for FIP cash assistance and Child Day Care. However, these costs prove to be significantly less than the actual cost of continuing current policies. The cost/benefit analysis that follows considers two aspects of the financial implications of changing Michigan’s current restrictions on the pursuit of education by parents receiving public assistance.

$ Annual cost to expand 10-10-10 program from 12 months to 2 years and 4 years.
$ Corresponding savings Michigan would achieve if the state supported parents pursuing post-secondary education for parents who were:
  - Already enrolled in post-secondary education but not in their last year, and
  - No longer enrolled or never enrolled, but who have the skills to pursue post-secondary education
Data sources and methodology
The following cost analysis is based on caseload data and reports from the Family Independence Agency (FIA) and the Department of Career Development (DCD). The FIA report “Education and Schooling” includes data on the number and percentage of FIP recipients enrolled in community college or a 4-year degree program, the average hourly wages by education level for FIP recipients, and other data that provided the basis for most estimates in this analysis. FIA monthly caseload data, payment standards and budgeting methodology for the FIP program, Department of Career Development (DCD) monthly caseload data and the DCD “Report of Former Work First Participants” provide additional information used to estimate average FIP and Child Day Care costs per participant. Exact payment standards by shelter area, budgeting methodology and income limits for the FIP program are found in FIA’s Program Eligibility Manual (PEM) Items 515 and 518, and in Program Reference Schedules and Tables (PRT) Items 200 and 210. Limited information, including the percentage of students receiving federally funded Work-Study assistance and the percentage of students forced to drop out of school due to Work First work requirements or lack of child care, is derived from the Low Income Student Parent Survey, Appendix III.

Cost per year to expand 10-10-10 program from 12 months to 2 or 4 years
As outlined below, Michigan pays almost as much per year in FIP and Child Care subsidies for each parent who is not yet in their her year as it does for a parent participating in the 10-10-10 option, making the up-front cost of an expansion of the 10-10-10 program virtually negligible. Moreover, the ultimate cost to the state for a low-income parent to complete a degree is far greater under the current system than it would be under an expanded 10-10-10 policy. The higher costs under the current system result primarily from the additional time parents spend receiving several types of public assistance for the longer period it takes them to complete a degree.

We begin our estimate of the annual cost to expand the 10-10-10 option to 2 or 4 years with a comparison of the cost per FIP recipient in the 10-10-10 program to the cost per FIP recipient enrolled in a post-secondary education program but not approved under 10-10-10. We then estimate the annual cost of expanded approval for post-secondary education by applying the “per parent” cost to current or projected enrollment levels of FIP recipients in post-secondary education.
For students in the final year of a degree program, whose education is “approved” under the 10-10-10 program, FIA may pay slightly more in combined FIP and Child Day Care costs because students are permitted to reduce the number of hours they work per week to as few as ten. Reduced work hours generally mean reduced earnings and, thus, somewhat higher FIP grants. These recipients are also eligible to receive child care subsidies for time spent in class, but those education-related child care hours are offset by a reduction in child care for hours spent at paid employment. The reduction in employment-related child care hours may, in fact, be only partially offset by education-related child care hours because FIA will not pay for the hours a parent spends studying.

Many FIP recipients who are pursuing post-secondary education are not yet in their final year, and are therefore not eligible to participate in 10-10-10. These parents may continue to receive both FIP cash assistance and child care subsidies for hours spent at work. They do not, however, receive assistance with education-related child care and must continue to work at least 30 hours per week. The additional hours spent at work by parents not in their final year of school often means reduced FIP grants but higher child care subsidies.

The average FIP grant for a parent participating in 10-10-10 is approximately $409 per month. The average Child Day Care (CDC) assistance for the same parent is $346 per month, taking into account the proportion of parents who do not receive a child care subsidy from FIA, such as parents of teens and those who coordinate their school and work hours with their children’s time at school. Thus, the combined cost of providing FIP and child care for a parent participating in 10-10-10 is approximately $755 per month. The average FIP grant for a student parent not yet eligible for 10-10-10 is approximately $266 per month and the average Child Day Care assistance for the same parent is $441 per month, for a total monthly cost of $707 in FIP and CDC. Each month, then, Michigan pays $48 more for a parent enrolled in 10-10-10 than for a parent who is not eligible for 10-10-10. (Please see endnotes for complete calculations and assumptions.)
On an annual basis, students participating in the 10-10-10 program cost the state $9,063, as compared to $8,490 for FIP recipients pursuing post-secondary education who are not yet in their final year, a difference of $573 per parent, per year. (See Figure 3) Note that annual estimates slightly exceed monthly estimates multiplied by 12 months due to rounding.

In order to estimate the overall annual costs to expand the 10-10-10 program by 2 and/or 4 years, one can then simply multiply the additional annual per parent cost, $573, by the number of FIP recipients currently enrolled in higher education. As noted previously, FIA data indicate that approximately 2,700 FIP recipients are currently enrolled in a community college program and 1,600 in a 4-year program. Approximately 3,100 of these student parents are not in their final year (1,900 in community college and 1,200 in a 4-year college or university). Expanding the 10-10-10 program to include 2 years of school would therefore cost an additional $1.32 million per year. Expanding the 10-10-10 program to include 4 years of school would cost an additional $458,000 over and above the cost of a 2-year expansion, for a total additional cost of $1.78 million annually. (See chart in Figure 4.)
**Figure 4**

Annual Cost in FIP and CDC of Expanded 10-10-10 Program

<table>
<thead>
<tr>
<th></th>
<th>1900 Community College students on FIP and not in final year</th>
<th>400 One third of 4-Year College or University students on FIP and not in final year*</th>
<th>$573 Additional cost in FIP &amp; CDC for FIP recipient in education approved under 10-10-10</th>
<th>$1.32 million Annual cost of expanding 10-10-10 to 24 months</th>
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<td>$1.78 million Total annual cost of expanding 10-10-10 to four years</td>
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* Assumes that either the 24 months would be limited to the last 2 years of the degree program or that, if not so limited, a roughly equal number of students would use the 10-10-10 program in their freshman, sophomore, or junior years.

**Net savings associated with supporting student parents currently enrolled in school, but not in their final year**

Michigan appears to pay $573 more each year for student parents participating in the 10-10-10 option than for student parents who do not qualify for 10-10-10. However, the overall costs to the state for student parents not in 10-10-10 are in fact far greater when these parents are forced to interrupt or delay completion of their education because the education is not approved for child care purposes or to satisfy FIP work requirements. The increased costs result when students must rely on FIA assistance for
longer periods of time while they are working toward their degree. Policies that provide increased support for parents to stay in school and complete higher education on time therefore result in net savings to the state.

Over 40% of student parents responding to the Low Income Student Parent Survey reported that they had to drop out of school at some point due to lack of financial support, their inability to simultaneously attend school and meet stringent work requirements, or lack of child care assistance for the time spent in school. No one knows how many more students were forced to drop out who have been unable to return. In addition, many students are likely forced to significantly delay completion of their education by attending school part-time in order to meet work requirements.

Michigan incurs increased costs when students who cannot use class time to meet their work participation requirements must rely on FIA assistance for a longer time while they are working toward a degree. A low-income parent usually continues to remain eligible for FIP and CDC each year she or he is in school but not eligible for 10-10-10, either because of the shortage of full time work for workers without higher education or because of the impracticality of working full time while attending school and raising children. The same parent generally will continue to remain eligible for work-related child care assistance even when working full time and not enrolled in school. Without completing post-secondary education the parent's earnings may be high enough to disqualify the family from receiving FIP, but are unlikely to be over the income limits for child day care subsidies. The following analysis examines the total cost to Michigan over several years for a low-income parent to complete a degree program under the current rules, as compared to an expanded 10-10-10 program.

Using the $9,063 per year FIP and Child Care cost figure from the previous section, if the 12-month limit on 10-10-10 were expanded to 2 years, the total cost to the state in FIP and child care assistance for a parent to complete a 2-year degree would be approximately $18,126. Under a further expanded 10-10-10 program, the cost for a parent to complete a 4-year degree program with no delays would be approximately $36,252. Unfortunately, most student parents are not able to complete a degree without some type of delay under Michigan’s current system, which ultimately results in far higher costs to the state.
When a parent enrolled in a 2-year degree program temporarily discontinues her education even for a single year, the total cost to Michigan by the time she or he completes a 2-year degree program increases from $18,126 to $22,039.⁶⁶ (See figure 5.) Assuming that 40% of parents interrupt their education for one year at a cost of $22,039, and 60% of parents complete a 2-year program within 2 years, at a cost of $17,553⁶⁷, then the average cost per parent who completes a 2-year degree program is approximately $19,347.⁸⁸ Thus, over a three-year period, expanding 10-10-10 from one to two years would save Michigan at least $1,221 per student parent enrolled in a 2-year degree program.⁹⁰ $1,221 is in fact an extremely conservative estimate as many parents are forced to delay or interrupt their education for longer than one year, resulting in higher savings under an expanded 10-10-10 program.

**Figure 5**

![Combined annual FIP and CDC costs per parent who completes a two year degree program](image)

If a low-income student parent is forced to take 6 years to complete a 4-year degree program, the total cost to Michigan rises from $36,252 to $43,505.⁹⁰ (See Figure 6.) Using the same methodology, if the 10-10-10 program were expanded from one to four years, Michigan would save $1,870 per student-parent enrolled in a 4-year program.⁹¹ These savings would be in addition to the $1,221 saved per parent who is enrolled in a two-year program.
At current enrollment levels, an expansion of 10-10-10 from one to two years would therefore save Michigan $2.32 million over three years.\textsuperscript{92} Assuming the savings are equally distributed each year,\textsuperscript{93} this translates into $773,000 every year.\textsuperscript{94} In addition to the savings realized by expanding from one to two years, an expansion of 10-10-10 from one to four years would save Michigan an additional $2.24 million over 6 years.\textsuperscript{95} Again, assuming equal distribution over a six-year period, the overall savings translate to approximate annual savings of $373,000 per year, over and above the savings that accrue to Michigan from a two-year expansion, for a total annual savings of $1.15 million each year.

Obviously, one cannot assume that every single parent who participates in 10-10-10 will complete a two or 4-year degree, even under an expanded program. Unfortunately, reliable data on completion rates for low-income parents enrolled in post-secondary education in states that support and encourage educational attainment is not yet available.\textsuperscript{96} However, because savings accrue on a per parent basis, an expanded 10-10-10 program results in savings to the state regardless of the overall completion rate.

Therefore, while a 2- or 4-year expansion of 10-10-10 appears, at first glance, to cost Michigan an additional $1.32 or $1.78 million per year, it in fact results in savings of $373,000 or $1.15 million per year by eliminating the additional costs to the state of parents delaying completion of their education.
Savings associated with supporting parents with the skills to pursue post-secondary education who have not yet enrolled or who were forced to drop out

Even when low-income families are able to increase their earnings so that they no longer qualify for FIP cash assistance, many continue to qualify for child day care, food stamps and/or Medicaid because of their low wages. Many of these parents want very much to complete their education so they can care for their families without relying on public assistance. Unfortunately, when a low-income parent cannot complete higher education, it ultimately costs Michigan far more to support that parent over many years of low-wage work than it does to assist her in completing a degree over the short term. The chart below (Figure 7) shows the average annual public assistance costs (FIP, Child Day Care and the state’s share of Medicaid) per household for several different types of households, including former FIP recipients, current FIP recipients who are not in school and FIP recipients who are in school.97

Figure 7
While the annual cost to support a household headed by a parent in low-wage work is slightly less than the annual cost to support a parent in education, the chart below shows that the cost to support a parent in low-wage work is far greater over the long term.98 (See Figure 8.)

Figure 8

<table>
<thead>
<tr>
<th>10 years of low wage work*</th>
<th>2 years of post-secondary education</th>
<th>4 years of post-secondary education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid**</td>
<td>Child Care</td>
<td>FIP</td>
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</table>

* Assumes $7 an hour at 30 hours per week
** Share for adult only; Also includes an additional year of Transitional Medicaid Coverage

Savings associated with providing Child Day Care assistance to student parents who do not receive FIP

The majority of this cost/benefit analysis has focused on those parents already receiving FIP while pursuing post-secondary education. However, approximately 2/3 of surveyed student parents did not receive FIP, but rather only received some form of non-cash assistance, such as Food Stamps, Medicaid or Child Day Care. Many responses from student parents indicated that if FIA would only provide assistance with child care during class time, they would not need any additional assistance. Unfortunately, Family Independence Agency and Department of Career Development policies prohibit even those working parents who do not receive FIP, and are therefore not required to participate in the Work First program, from receiving any Child Day Care assistance until they are in the final year of their degree program.

Unfortunately, these parents may also delay, interrupt or discontinue their higher education because they cannot pay for child care themselves and they are not eligible for education-related child care assistance until the final year of their program. As with FIP recipients, it ultimately costs Michigan far more to support a parent over many years of low-wage work.
than it does to assist her in completing a degree over the short term. The chart below shows the average Child Day Care costs per household for parents working at low wages versus parents who receive child care assistance for work and school. As with the estimates in earlier sections, all CDC figures incorporate a 67% take-up rate, taking into account those parents who do not require child care assistance because they have older children, family members who provide child care for free, or other circumstances.

Figure 9

Clearly, the financial savings to Michigan far outweigh any cost to support parents in their pursuit of self-sufficiency through post-secondary education. Over the long term, Michigan would save millions in child care assistance not paid out. More immediately, an expansion of 10-10-10 to at least 2 years would actually save the state approximately $2.32 million every 3 years, even after taking into account the up-front $1.32 million cost of an expansion. An expansion from one to four years would save an additional $2.24 million over 6 years. While it may seem counterintuitive that an expansion would actually result in fewer dollars paid out, the savings in fact result from shortening the time in which parents prolong, delay or interrupt their education. As noted earlier, the combined annual FIP and child care costs are not significantly different for a parent participating in 10-10-10 and a parent not eligible for 10-10-10. Therefore, each additional year a parent must attend classes part-time or drop out of school for a semester to meet work requirements simply drives up the total cost to the state.
How can Michigan ensure that recipients can leave and stay off welfare? — Policy Recommendations

1. Promote post-secondary education as a path out of poverty to lifelong economic self-sufficiency
   ♦ review and adopt programs and practices used by other states to encourage educational attainment by recipients
   ♦ encourage clients who choose education as an option for making transition to work
   ♦ train workers to understand how educational options promote labor force attachment for long term self sufficiency
   ♦ require workers to include education in Individual Service Strategy planning for Work First participants' long term self-sufficiency

2. Increase ability of recipients to count education as work activity
   ♦ eliminate the final year requirement and allow participants to choose which months or semesters of an education program to count toward work requirements
   ♦ eliminate 12 month limit on post-secondary education that counts toward work requirements
   ♦ eliminate the lifetime limit policy of allowing either 6 months of short term vocational training or 12 months of higher education
   ♦ eliminate the requirement that students work 10 hours before allowing education to count as work activity

3. Promote and expand access to high quality licensed child care
   ♦ expand investment in preschool and afterschool programs
   ♦ increase payments to meet market costs of quality licensed child care and adjust subsidy rates annually
   ♦ provide student parents with written information about their rights to child care subsidies and provide immediate access to child care subsidies on application
♦ provide child care subsidies for both class time and study time
♦ expedite payments to child care providers

4. Improve communication and information delivery regarding educational options within both FIA and Work First agencies
♦ provide a single set of joint guidelines for caseworkers of both agencies
♦ include information on all educational options in orientation sessions
♦ notify clients of educational options annually
♦ develop and distribute written materials and pamphlets that encourage education and provide information about education options
♦ educate case workers on the relationship between education and self-sufficiency so that they are able to present it as an option when appropriate
♦ offer education and employment as equivalent first steps to economic independence and security

5. Increase supports for recipients working on degrees/certificates, etc.
♦ provide supportive services in connection with education (e.g. car repair or car purchase assistance)
♦ do Medicaid and Food Stamp outreach to student parents to ensure participation by eligible families
♦ support increases and expansion of programs that provide subsistence assistance (e.g. food, medical assistance)
♦ promote Work-Study options as work hours for students

6. Continue Michigan policy of not enforcing TANF 5 year lifetime limit

7. Evaluate outcomes of recipients, comparing those who did or did not access post-secondary education in relation to labor force attachment