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TANF 101
Cash Assistance

CLASP
The Center for Law and Social Policy

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Introduction

Cash assistance under the Temporary Assistance for Needy Families (TANF) block grant is one of the smallest parts of our nation's anti-poverty programs available for families with low incomes. Yet as a key so-called "welfare" program, it plays an outsize role in the political discourse. This brief provides basic context on TANF benefits, requirements, the services provided to families who receive assistance, and their effectiveness in meeting families' immediate needs and assisting them in achieving long-term economic security. Cash assistance is only one of the many services and programs that states may fund with the TANF block grant, and it now accounts for less than a quarter of TANF and related state spending. For more detail on how states use their block grant funds, see CLASP's companion brief on the TANF Block Grant.[1]

Who is eligible for TANF cash assistance?

TANF cash assistance is limited by federal law to families who have minor children. States set the financial eligibility limits for TANF, and families in all states must have extremely low income to qualify for assistance. In a little more than half the states, a family of three with earnings at half of the federal poverty level earns too much to qualify for cash assistance under TANF. In all but seven states, a family of three with earnings at three-quarters of the poverty level could not qualify for cash assistance.[2]

To encourage work, nearly all states have eliminated policies that denied recipients benefits as soon as they got jobs. While state policies vary greatly, benefits are typically reduced by 50 cents or less for each dollar earned. However, because benefits are so low, even families who are paid very low wages with part-time hours earn too much to qualify for ongoing benefits in most states. In only eight states, a single parent with two children could have earnings at or above the poverty line and continue to receive TANF cash assistance after one year of work.[3]

Following the creation of TANF in 1996, nearly all states eliminated special rules that made it harder for two-parent families with low incomes to receive cash assistance than it was for similar single-parent families. However, in response to the extremely stringent 90 percent work participation rate that TANF requires states to achieve for two-parent families, many states have stopped serving such families through TANF. In most cases, these families are served through solely state-funded programs that are not subject to TANF rules, but three states do not provide any cash assistance to two-parent families.[4]

Grandparents and other non-parent relative caregivers who are caring for children in their parents' absence may receive assistance on behalf of the children, while not receiving benefits themselves. (They may also receive benefits as part of a regular TANF case.) These child-only benefits are generally much lower than the payments that would be made to foster care providers. Some states offer kinship caregivers special benefits that are higher than regular TANF benefits, but lower than foster care payments.

Federal law prohibits most legally present non-citizens from receiving federally funded TANF benefits for five years after their entry in the United States. Nearly half of states provide benefits to at least some such individuals using state funds. Citizen children may be eligible for TANF cash assistance as child-only cases if their parents are not eligible.[5]

How much money can families get from TANF and for how long?

TANF benefits, like Aid to Families with Dependent Children (AFDC) benefits before them, vary by state. As of July 2021, the TANF cash benefits in all states and the District of Columbia for a family of three with no other income was at or below 60 percent of the federal poverty line.[6] In 16 states such a family would qualify for benefits worth at or below 20 percent of the poverty line.[7] These states with the lowest TANF benefits are largely concentrated in the South. Black children are likelier to live in the states with the lowest TANF benefits when compared to white children.[8]

Overall, the value of cash assistance awarded to families has substantially decreased since lawmakers created the TANF program, despite rising costs of living. Since 1996, 29 states have allowed TANF benefits to decline by an average of 21 percent in purchasing power, and 12 states have not adjusted their nominal benefit amounts since 1996, meaning that recipients have experienced inflation-adjusted declines of more than 40 percent. Four states have benefits below their 1996 levels before adjusting for inflation. Some states have implemented automatic adjustments to their benefits to keep them aligned with changing costs of living. Between July 2020 and July 2021, nine states made TANF cost-of-living adjustments.[9] Because the TANF block grant is not adjusted for inflation, states must bear the full cost of any increases in TANF benefits, even during times of increased need and financial hardships, such as economic downturns or natural disasters.

One of the most controversial features of the 1996 law was the 60-month lifetime limit on federally funded assistance for families with an adult. However, states may also set their own time limits for receiving assistance, and many states have chosen to impose shorter limits than the federal standard, either lifetime or intermittent, meaning that a recipient is denied assistance after reaching the limit until a specified period has passed. Time limits disproportionately impact Black and brown women and families, cutting them off from receiving TANF, when compared to their white counterparts.[10] Enforcing time limits also stems from racist ideals of what makes a family 'deserving' of financial support. As of 2020, 12 states have established lifetime time limits shorter than the federal requirement, and 8 states have established shorter intermittent time limits.[11] Arizona has one of the shortest time limits, only allowing a time limit of 12 months with some exceptions. The District of Columbia and New York use their state funds to provide families with TANF benefits after the federal five-year time limit. California does not have a time limit for children, and the state extended the time limit for adults to 60 months, effective May 2022.

During the early years of the TANF program, studies found that relatively few families were terminated from benefits due to time limits. However, as time has passed and states have shortened their time limits, this is no longer the case. For example, around 3,600 recipients—75 percent of whom were children—lost benefits in Arizona when the time limit was shortened to 24 months in July 2011; a change to narrow Washington state's time limit extension policies immediately removed 5,000 families from TANF in February 2011; and nearly 12,000 families in Michigan were cut off in October 2011 when the state eliminated extensions and exemptions to its 48-month limit.[12] In addition to their direct effects, time-limit policies may have deterred potential applicants or caused recipients to exit "voluntarily" in order to save months of TANF eligibility for future need. Some states chose to temporarily pause the time limit clock during the COVID-19 public health crisis, recognizing the financial strain that the crisis put on families. For example, Connecticut suspended its TANF time limit from applying during the months of the public health emergency.[13] These states recognized that cutting recipients off from cash assistance with arbitrary time limits doesn't help families escape poverty during economic downturns.

How many families receive cash assistance from TANF?

The number of families receiving assistance had started to decline even before creation of the TANF program in 1996, and this decline accelerated following that change. The number of families receiving assistance fell from 4.4 million in an average month of 1996 to 2.2 million in 2001 and then declined more slowly through the 2001 recession and the "jobless recovery" that followed to 1.75 million in 2008. While cash assistance caseloads rose in most states during the recent Great Recession, TANF was not nearly as responsive to the steep rise in unemployment as other anti-poverty programs, notably the Supplemental Nutrition Assistance Program (SNAP, or food stamps). Following the Great Recession, TANF caseloads began declining again, setting a record low each month, with a little under 1 million families receiving cash assistance in September 2018.[14] During the COVID-19 pandemic, TANF caseloads increased for the first few months and then decreased to below pre-pandemic levels by October 2020.[15] There were wide variations in TANF caseloads across states during the pandemic due to the differences in how states administer their TANF program as well as the differences in temporary policies that states enacted to ease access to TANF during the public health emergency.

Moreover, many of the families receiving TANF assistance are so-called "child-only" cases, meaning that no adult receives benefits. In FY 2020, about 54 percent of families receiving assistance were "no-parent cases."[16] In 29 states, these cases accounted for more than 50 percent of families receiving cash assistance.[17] This means there are just under half-a-million TANF cases including adults nationwide.

Putting TANF caseloads and poverty figures together, the Center on Budget and Policy Priorities (CBPP) has calculated that in 2020, for every 100 U.S. families with children living in poverty only 21 received TANF assistance,[18] down from 68 when lawmakers created TANF. Black children are more likely to live in the states with the lowest rates of TANF access per family living in poverty, compared to white children. This is in part due to the racialized history of state laws that regulate access to cash assistance programs. As would be expected from the variation in benefit levels and time limits, this coverage varies greatly by state. In 14 states, 10 families or fewer receive TANF cash assistance for every 100 families with children living in poverty. However, even in the states with the highest coverage rates, there has been a significant decline. For example, California managed to reach a ratio of 71 families who received TANF cash assistance for every 100 families living in poverty in 2019 to 2020, compared to much higher coverage in 1995.[19]

Other research has found similarly low rates of TANF participation among eligible families. According to the U.S. Department of Health and Human Services, participation in TANF among eligible families declined to 21.3 percent in 2019, the eighth year the rate had decreased.[20]

How does the TANF program respond during recessions?

The Great Recession, lasting officially from December 2007 to June 2009, highlighted the weakness of TANF as an anti-poverty program, not only nationwide but also in particular states affected differentially by the economic downturn. Unemployment rates climbed during this period, reaching a peak of 10 percent in October 2009 and not declining steadily until early 2012. TANF caseloads did not immediately grow along with the increase of national unemployment and did not reach their apex until after the unemployment rate started to decline. National caseloads hit record lows in June 2008 and climbed only 17 percent to over 2 million families in 2010, only to continue to fall again shortly after. Some states experienced larger increases, while three states – Georgia, Indiana, and Rhode Island – had falling assistance caseloads throughout the recession. While cash assistance caseloads rose in most states during the Great Recession, TANF was not nearly as responsive to the steep rise in unemployment as other anti-poverty programs, notably SNAP.[21] As a result, TANF played only a marginal role in lifting families out of deep poverty during the recession. CBPP estimates that TANF lifted just 600,000 children from deep poverty in 2010, compared to 2.7 million children who were lifted from deep poverty by SNAP.[22]

Congress created a temporary TANF Emergency Fund during FYs 2009 and 2010 as part of the American Recovery and Reinvestment Act to increase spending on cash assistance, subsidized employment, or short-term payments or services. Few states made changes to their basic cash assistance programs to draw down these funds; however, it appears that the availability of these funds protected most TANF programs from cuts.

Thirty-nine states, the District of Columbia, Puerto Rico, the Virgin Islands, and eight Tribal TANF programs received approval to use $1.3 billion from the fund to create new subsidized employment programs or expand existing ones.

These programs placed about 260,000 individuals with low incomes in subsidized jobs.[23] In addition to the immediate benefit of wages, participants got real work experience, along with connections to employers and other workers.[24]

For more information see *TANF in the Great Recession*.[25]

During the COVID-19 pandemic, the American Rescue Plan provided a $1 billion TANF Pandemic Emergency Assistance Fund for states to provide non-recurrent, short-term support to families during the pandemic.[26] Like during the Great Recession, TANF didn't reach eligible families as effectively during the COVID-19 public health crisis as other anti-poverty programs, and its reach varied across states.[27]

What work requirements apply to parents who receive TANF cash assistance?

Under federal law, states must require parents and caregivers who receive TANF cash assistance to engage in work (as defined by the state) when the state determines that the recipients are ready, or once they have received cash assistance for 24 months, whichever is sooner. However, in practice, no state allows adults to receive TANF on an ongoing basis without being assessed and required to participate in work activities if appropriate. (A few states, such as California, initially allow recipients to meet participation requirements through a broader range of activities and then limit the activities that are countable after 24 months.[28])

In fact, TANF applicants in at least 20 states must comply with work activity requirements before application approval.[29] In some cases, applicants must engage in job search and job readiness activities for several weeks, sometimes without any child care assistance.[30] While states officially do not apply these requirements to people who would be exempt from work requirements, it is often unclear how clients are identified for exemptions.

In general, states set their own work requirements for recipients of cash assistance and determine who is subject to the requirements, for how many hours, which activities are counted as meeting the work requirements, and what consequences recipients face if they fail to participate as required. However, states set these policies in the context of the federal work participation rate (WPR) requirement that penalizes states if a sufficient share of recipients does not participate in specified countable activities for a minimum number of verified hours per month. (For more details on the WPR, see the companion brief on the Work Participation Rate.)[31] In most cases, even when a state determines that an adult recipient should be exempt from participation requirements, or should participate for fewer hours, that person is still included in the denominator of the WPR calculation, which lowers the state's rate.

Most states now impose full-family sanctions— meaning that the entire family loses benefits either immediately or over time—on families that include adults who are not in compliance with participation requirements. The share of states imposing such policies increased significantly as a result of the changes made by the Deficit Reduction Act (DRA) of 2005. (Prior to this law, states could remove families in which the parent was sanctioned from the WPR calculation.)

Thirty states close a family's case altogether for non-compliance instead of reducing some or all of its benefit. While some states allow families to receive benefits again after the adult has come into compliance, others deny benefits for set periods of time, and six impose permanent bans.[32, 33] Other states have implemented policies that only reduce the adult portion of the TANF benefit for sanctions, allowing the children in the household to continue receiving financial support. For example, California only reduces the adult portion of the TANF benefit during sanctions, and in Illinois the adult portion of the benefit is reduced by 30 percent during sanctions.[34]

The WPR is a bad measure of effectiveness of work programs; it does not give states credit for engaging recipients in activities such as full-time education and training beyond a year, or for addressing issues such as mental health needs or substance abuse treatment; and it forces caseworkers to spend undue amounts of time tracking and documenting hours of participation.[35] The WPR is also grounded in racist stereotypes about the necessity of forcing public benefit recipients to work and beliefs about who is 'deserving' of receiving cash assistance.[36] Research finds that Black and Latinx recipients are more likely to be both sanctioned compared to white recipients and cut off by the program's work requirements.[37]

The WPR has a large impact on what activities TANF recipients are required to participate in and the hours required. States are often reluctant to assign people to activities that are not federally countable. This is true even when states believe these activities are the best path for these families to achieve economic security—and even when they are in little danger of failing to meet their target rates.

What services are offered to families who receive TANF cash assistance?

Little is known about services offered to TANF families, as there is not a requirement to report on this. States report spending, but do not distinguish between spending on families who receive cash assistance and other families with low incomes who receive TANF-funded services.

In 2020, the most recent year for which data is available, the WPR decreased to 40 percent. Eighty-six percent of those counted in the rate were participating in unsubsidized employment, most often jobs that people found on their own.[38] Of those counted toward the rate, just 12 percent were counted based on participating in job search.[39] Job search is a reasonable first activity for many TANF recipients, most of whom desperately want to work. However, far too many TANF programs do not have anything else in the way of a work activity to offer, so recipients who don't find jobs just get sent through job search programs over and over again, to little effect.[40] In 2020, about 7 percent of individuals who are counted toward the rate were engaged in education and training activities, and 2 percent were engaged in subsidized jobs.[41] In FY 2020, states reported spending just 9.7 percent of combined TANF federal and Maintenance of Effort (MOE) state funds on work, education, and training activities.[42] (TANF's MOE requirement mandates states to maintain at least 75 percent of their spending levels from before the passage of TANF toward families deemed "needy.") This includes spending on people not eligible for cash assistance.

One of the primary benefits of receiving TANF cash assistance in many states is priority access to child care assistance. All states make child care subsidies available for TANF recipients who are engaged in state-defined work, education, or training activities.

Child care for TANF recipients, as for other eligible families with low incomes, can be funded directly with TANF dollars, with TANF dollars transferred into the Child Care and Development Block Grant (CCDBG), and directly with CCDBG dollars. CCDBG is the primary source of funding for child care assistance for families with low incomes.

States determine eligibility for child care assistance for families with low incomes who are accessing CCDBG but who are not receiving TANF. In many states, through both TANF and CCDBG, only small shares of eligible families are served due to limited federal funding and restrictive eligibility because of the funding challenges. In some states, parents with low incomes will only receive child care assistance without a long waiting list if they are currently receiving or are transitioning off of TANF, because low funding levels limit access for other eligible families with low incomes. Subsidies are usually provided in the form of vouchers (or certificates) for care that can be taken to the child care provider of the family's choosing. Eligible child care providers include those in licensed centers and family child care home settings, as well as license-exempt caregivers including relatives and friends, although states can put restrictions on who can qualify as an eligible provider, and many do. States may require that families pay a portion of the cost of care, based on a fee scale determined by the state that takes income into consideration.

States have used TANF to provide a range of supports to TANF recipients, including transportation, non-medical substance abuse services, and flexible funding needed to respond to whatever urgent needs are preventing recipients from succeeding at work, from auto repairs to criminal record expungement to appropriate work clothing. However, funds available for such activities have decreased over time in many states.

Has TANF been effective at promoting work among single mothers with low incomes?

One of the goals of reforming cash assistance through the creation of the TANF program was to emphasize work as a path to economic opportunity. Indeed, between 1993 and 2000, the employment rate of single mothers increased from 57.3 percent to 72.8 percent, with gains concentrated among never-married mothers, those traditionally most at risk of poverty. Credit for this increase must be shared between the overall growth of the economy and expansions of work supports such as the EITC, child care subsidies, public health insurance, and improved child support enforcement and distribution, as well as changes to the TANF block grant. This progress stalled after 2000 and decreased even further during the Great Recession. The employment rate increased following the Great Recession between 2010 and 2016, reaching 76.8 percent in 2016. Only 48.1 percent of single mothers were working full time for the full year in 2016.[43]

One study found that single mothers who were exempted from work requirements due to having young children were just as likely to work as comparable mothers in other states who were required to work as a condition of TANF.[44] In recent years prior to the COVID-19 pandemic, employment rates for unmarried women who have less formal educational attainment with children increased as the labor market improved,[45] suggesting that broader economic forces are having far more impact than TANF policy. Local policies, such as increases to the minimum wage and accommodating paid family leave policies, also provide support to these mothers.[46] During the COVID-19 pandemic, workers without college degrees left the workforce at double the rate of those with college degrees.[47]

The hope was that once single mothers got a toehold in employment, they would be on a path leading to better jobs and economic security. This hope has largely gone unfulfilled. Even before the Great Recession, single mothers with low incomes entered a labor market full of jobs paying low wages, often unstable and with unpredictable hours, offering few benefits and little opportunity for advancement.[48]

A particular problem of the WPR is that it discourages states from engaging recipients in education and training activities, even though they are needed for long-term advancement. Specifically, except during the one year for which vocational education can be counted as a core activity, education and training is generally only countable when combined with at least 20 hours per week of another core activity.

Given the unpredictably shifting hours of many jobs that pay low wages, along with child care responsibilities, it can be difficult for recipients to combine education and training with employment. Therefore, many are simply denied the opportunity to meet any of their participation requirements through education. In the face of an economy that increasingly requires a postsecondary credential for all but the lowest-paying jobs, this policy makes it harder for TANF recipients to escape poverty.

Research and evaluations of job training programs for adults find that “a postsecondary education, particularly a degree or industry-recognized credential related to jobs in demand, is the most important determinant of differences in workers' lifetime earnings and incomes."[49] Moreover, at times of slack labor demand, workers without a postsecondary credential may be simply unable to find work. In the months after the COVID-19 pandemic began, overall unemployment peaked at 14.8 percent in April 2020. This was the highest rate of unemployment since 1948, when data collection began. At that time, the unemployment rate for adults with less than a high school diploma was 21 percent and for adults with a high school diploma was 17.3 percent, compared to 15 percent among workers with some college or an associate degree and 8.4 percent for workers with at least a bachelor's degree.[50] In 2021, in the midst of the COVID-19 public health crisis, adults with less than a high school diploma faced an 8.3 unemployment rate.[51]

Some states have recognized the importance of education and training for long-term economic success and have allowed recipients to participate in such activities despite the federal restrictions. For more information, see *Expanding Education and Training Opportunities Under TANF*.[52]

What are the impacts of TANF not reaching mothers with low incomes?

In 2019, only roughly 21 percent of eligible families received cash assistance.[53] This could be because these families have exhausted the time-limited benefits under TANF, lost benefits due to sanctions or administrative action, or simply never applied due to factors such as stigma or the complicated requirements of applying for what often end up being meager benefits. The Government Accountability Office estimated that 83 percent of the caseload decline from 1995 to 2005 was due to non-participation of eligible families, rather than families earning too much to qualify for benefits.[54] In calendar year 2019, about one-seventh of single moms with less formal education had no earnings and were not receiving TANF cash assistance, according to the Congressional Budget Office.[55]

Many mothers who are disconnected from both TANF benefits and work have disabilities that limit their ability to be employed, but either do not meet the stringent definition of disability needed for Supplemental Security Income (SSI) benefits or are waiting for their SSI applications to be approved.[56] Nearly three-quarters of applicants are not approved for SSI benefits during their initial application period and must appeal.[57] While long COVID is another disabling factor that may prevent mothers from working, this condition may not allow them to meet the stringent SSI disability determination criteria. Anti-poverty programs often have very constricted definitions of what is a qualifying disability that exclude many people who would benefit from financial support.

Most, although not all, of these "disconnected" families receive other public benefits such as Medicaid and SNAP. However, the weakness of TANF as an anti-poverty program has put weight on those programs that they were never intended to bear. SNAP was never meant to be a family's only source of income, and benefits can only be used to purchase food, not to pay rent, buy gas or clothing, or even buy diapers or toothpaste. In FY 2019, about 1.1 million SNAP households with children had no reported gross income, meaning that they had no earnings and no cash assistance from TANF or other sources.[58]

Families with children and without access to public benefit programs are at extremely high risk of facing poverty and hardship, both through the direct impacts of deep poverty and the effects of parental stress.[59] These families may be homeless or depend on shared living situations, where parents may not be able to control who else is living there or their activities. Studies of such "disconnected" parents have shown that they adopt a range of survival strategies that include receiving help from family and friends, going into debt, and informal work such as collecting scrap metal or selling blood plasma.[60] Households eligible for the expanded Child Tax Credit (CTC) monthly payments in 2021 were significantly more likely to reduce their rates of engaging in high-risk activities including selling blood plasma and using payday loans compared to non-eligible households.[61] These findings showcase how receiving monthly financial assistance can help stabilize families so they don't need to rely on these survival strategies.

Research from Kathryn Edin and Luke Shaefer highlights the rise of extreme poverty—with many families having no visible means of cash income from any source. They found that more than a half-million U.S. children live with a single mother on less than $2 a day, a global standard for extreme poverty. And extreme poverty has worsened over time; from 1995 to 2012, extreme poverty grew 748 percent. Edin and Shaefer attributed this dramatic spike to cuts in cash assistance across states. These cuts were driven by reforms to the TANF program that removed the floor keeping almost all children out of extreme poverty.[62] Without such financial support available for families when they need it, children and their parents are worse off.

Endnotes

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