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TANF 101
Cash Assistance

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CLASP
Policy solutions that work for low-income people

Introduction

Cash assistance under the Temporary Assistance for Needy Families (TANF) block grant is one of the smallest parts of our safety net for low-income families, but as a key “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 now accounts for less than a third of TANF and related state spending. For more detail on how states use their block grant funds, see the 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 less 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 eight 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 very poor families with part-time jobs earn too much to qualify for ongoing benefits in most states. In only four 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]

In the wake of welfare reform, nearly all states eliminated special rules that made it harder for poor two-parent families 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 2018, every state's TANF cash benefits for a family of three with no other income was two-thirds of the federal Poverty line in all states and the District of Columbia.[6] In 17 states such a family would qualify for benefits worth at or below 20 percent of the poverty line.[7] Even when combined with Supplemental Nutrition Assistance Program (SNAP, or food stamp) benefits, TANF still leaves families with total assistance that is below 75 percent of the poverty line in every state except one.[8]

Overall, the value of cash assistance awarded to families has substantially decreased since welfare reform. Since 1996, 36 states have allowed TANF benefits to decline by 20 percent in purchasing power, and 15 states have not adjusted their nominal benefit amounts since 1996, meaning that recipients have experienced inflation-adjusted declines of more than 37 percent.[9] Because the TANF block grant is not adjusted for inflation, states must bear the full cost of any increases in TANF benefits.

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. As of 2018, 21 states have established time limits shorter than the federal requirement.[10] Several states have shortened time limits in recent years, including Arizona, which has shortened time limits three times since 2010, going from 60 months to 36 months in 2010, to 24 months in 2011, and to 12 months in 2015 with some exceptions.

During the early years of welfare reform, 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.[11] 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 welfare eligibility for future need.

How many families receive cash assistance from TANF?

The number of families receiving assistance had started to decline even before national welfare reform in 1996, and this decline accelerated in the wake of welfare reform. 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 safety net programs, notably SNAP. Nationally, TANF caseloads are declining again, setting a record low each month, with a little under 1 million families receiving cash assistance in September 2018.[12]

Moreover, many of the families receiving TANF assistance are so-called "child-only" cases, meaning that no adult receives benefits. In FY 2018, about 53 percent of families receiving assistance were "no-parent cases."[13] In 30 states, these cases accounted for more than 50 percent of families receiving cash assistance.[14] This means there are over 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 2017, for every 100 poor families in the U.S. only 23 received TANF assistance,[15] down from 68 when TANF was created. As would be expected from the variation in benefit levels and time limits, this coverage varies greatly by state. In 16 states, less than 10 families receive TANF cash assistance for every 100 poor families with children. However, even in the states with the highest coverage rates, there has been a significant decline. For example, California managed a TANF-to-poor family ratio of 65 in 2016 to 2017, a decline from 97 in 1995.[16]

How did TANF programs respond during the recession?

The Great Recession, lasting officially from December 2007 to June 2009, highlighted the weakness of TANF as a safety net, not only nationwide but also in particular states affected by the economic downturn. During this period unemployment rates climbed, 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 recent Great Recession, TANF was not nearly as responsive to the steep rise in unemployment as other safety net programs, notably SNAP.[17] 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.[18]

A temporary TANF Emergency Fund was made available 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.

Some 39 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 low-income individuals in subsidized jobs.[19] In addition to the immediate benefit of wages, participants got real work experience, along with connections to employers and other workers.[20]

For more information see *TANF in the Great Recession*.[21]

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.[22])

In fact, in at least twenty states, TANF applicants must comply with work activity requirements before application approval.[23] In some cases, applicants must engage in job search and job readiness activities for several weeks, in some cases without any child care assistance.[24] 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, what 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.)[25] 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. Therefore, particularly in the wake of the changes made by the reauthorization of TANF as part of the Deficit Reduction Act (DRA) of 2005, states are often reluctant to assign people to activities that are not federally countable, even when they believe that they are the best path for these families to achieve economic security.

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 DRA. (Prior to this law, states could remove families in which the parent was sanctioned from the WPR calculation.)

Since 2005, ten states made changes to close a family's case altogether for non-compliance instead of reducing some or all of its benefit, joining 14 other states with this policy. 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.[26]

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.[27]

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 low-income families who receive TANF-funded services.

In 2017, the most recent year for which data is available, the WPR increased to 53 percent. This is the highest since TANF's enactment. Eighty-six percent of those counted in the rate were participating in unsubsidized employment, most often jobs that people found on their own.[28] Of those counted toward the rate, just 11 percent were counted based on participating in job search.[29] 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.[30] In 2017, a little over five percent of individuals who are counted toward the rate were engaged in education and training activities, and just over one percent were engaged in subsidized jobs.[31] In FY 2017, states reported spending just 10.5 percent of combined TANF and MOE funds on work, education and training activities.[32] 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 low-income families, 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.

States determine eligibility for child care assistance for low-income working families who are not receiving TANF and in many states only small shares of eligible families are served due to capped funding and restrictive eligibility. In some states, low-income parents will only receive child care assistance if they are currently receiving or are transitioning off of TANF, because low funding levels limit access for other low-income families. Subsidies usually are 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 licensed centers and family child care homes and license-exempt caregivers including relatives and friends, although some states put restrictions on eligible providers.) 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. For example, funding for Ohio's "Prevention, Retention and Contingency" fund was cut from $372.6 million in 2008 to just $55.1 million in 2013.[33]

Has TANF been effective at promoting work among poor single mothers?

One of the goals of welfare reform 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 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 welfare reform. This progress stalled after 2000, and has lost ground, with single mothers' employment rate falling to 67.5 percent in 2014.[34]

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.[35] Since 2000, employment rates for less-educated women with and without children have been nearly identical,[36] suggesting that broader economic forces are having far more impact than TANF policy.

The hope was that once single mothers got a toe-hold in employment, they would be on a path leading to better jobs and economic security. This hope has largely gone unfulfilled. Even before the recession, low-income single mothers entered a labor market full of low-wage jobs, often unstable and with unpredictable hours, offering few benefits and little opportunity for advancement.[37]

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 low-wage jobs, it can be difficult for recipients to combine education and training with employment, and 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 welfare 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."[38] Moreover, at times of slack labor demand, workers without a postsecondary credential may be simply unable to find work. In the months after the Great Recession, overall unemployment peaked at 10 percent in October 2009. At that time, the unemployment rate for adults with less than a high school diploma was 14 percent and for adults with a high school diploma was 10.2 percent, compared to 8.5 percent among workers with some college and 4.6 percent for workers with at least a bachelor's degree.[39] While unemployment rates have come down significantly since then, even in today's economy, adults with less than a high school diploma face a 5.6 unemployment rate.[40]

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*.[41]

Has TANF been effective at promoting work among poor single mothers?

In 2013, roughly 37 percent of poor single mothers—heading more than 1.5 million families—neither worked nor received cash assistance.[42] This could be because they have exhausted the time limited benefits under TANF, lost benefits due to sanctions or administrative action, or simply never applied. 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.[43]

Many of these poor women who are disconnected from both welfare and work have disabilities that limit their ability to work, 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.[44]

Most, although not all, of these disconnected families receive other public benefits such as Medicaid and SNAP. However, the weakness of TANF as a safety net 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 2017, about four 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.[45]

Disconnected families have very low incomes and the children are at extremely high risk, both through the direct impacts of deep poverty and the effects of parental stress.[46] Disconnected 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 including receiving help from family and friends, going into debt, and informal work such as collecting scrap metal or selling blood plasma.[47]

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 children in the U.S. 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. These cuts were driven by welfare reform which removed the floor that kept almost all children out of extreme poverty.[48]

Endnotes

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