

*TANF:
Failing America's Poorest Children*

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Athens County Department of
Job and Family Services
184 Lancaster Street
Athens, Ohio 45701
(740)797-2523
Jack Frech, Director

Visit us on the web:

<http://jfs.athenscountygovernment.com>

Executive Summary

There are currently 6.3 million children living in extreme poverty in the United States.¹ Extreme poverty is defined as living in a family whose income is less than 50 percent of poverty.² The 2009 poverty level for a family of three is \$18,310 annually.³ That means for a family of three living in extreme poverty, the annual income would be less than \$9,155 a year.

These children live in desperate conditions of homelessness, unsafe housing, hunger and isolation. Their basic needs of food, shelter, clothing and transportation are not being met, let alone their ability to be kids by participating in school or community activities. These children are isolated from society because they are poor. These families suffer, trying to make ends meet without the financial means to do so. As a result, many turn to the welfare system for help.

The Temporary Assistance for Needy Families (TANF) program has evolved from a safety net designed to help children and their families to one that insures their deprivation. This has happened in virtually all states at the hands of members of both political parties. TANF cash assistance caseloads dropped dramatically during the first years of welfare reform but have leveled off in the past five years.

Currently, more than 3 million children nationwide receive cash assistance through the TANF program.⁴ States have the flexibility to design the program to meet the needs of their unique situations, yet are setting policies and issuing benefits that they know will not meet the needs of these families. Most state TANF programs, by design, restrict the income of a family to less than 50 percent of poverty. These children live in families who comply with all of the strict rules of welfare reform, yet the benefits they receive are too low to meet basic human needs.

The federal appropriation for TANF is only \$16.5 billion. Compare this to the \$700 billion appropriated to bail out the banks and insurance companies. Children suffer in America by our choice. It is not due to the lack of resources but rather a lack of compassion.

The latest TANF reauthorization did not focus on the dynamics of why families are left on cash assistance rolls, it focused more on paperwork. Instead of increasing maximum payment standards, states are choosing to spend less money on basic cash assistance and implementing new programs or increasing services through other programs like childcare. Families who rely on cash assistance are desperate. Many cannot work or are struggling to find employment. Some are mentally or physically ill or disabled. Not that programs like childcare or other support services for the working poor are unimportant; they are greatly needed. Nevertheless, families living at half the poverty level should not be asked to sacrifice their basic needs to support the working poor at much higher incomes. That support should come from those able to afford it.

Meeting basic needs for our most needy citizens should be the first priority for TANF funds, not the last. Now is the time to provide a decent standard of living for America's poorest children.

Jack Frech, Director

¹ U.S. Census Bureau. Current Population Survey. 2009 Annual Social and Economic Supplement, Table 5. People With Income Below Specified Ratios of Their Poverty Thresholds by Selected Characteristics: 2008. Retrieved from: <http://www.census.gov/hhes/www/poverty/poverty08/table5.pdf> on October 5, 2009.

² Federal Interagency Forum on Child and Family Statistics. America's Children: Key National Indicators of Well-Being, 2007. Retrieved from: <http://childstats.gov/americaschildren/eco1.asp> on October 5, 2009.

³ U.S. Department of Health & Human Services Office of Assistant Secretary for Planning and Evaluation. The 2009 HHS Poverty Guidelines. Retrieved from: <http://aspe.hhs.gov/poverty/09poverty.shtml> on October 5, 2009.

⁴ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Caseload Data. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/caseload/caseload_current.htm on October 5, 2009.

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Background

“The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) (Pub. L. 104–193) created the Temporary Assistance for Needy Families (TANF) block grant that fundamentally transformed welfare from a cash benefits program to a program focused on work and temporary assistance. Under TANF, adults receiving assistance are expected to engage in work activities and develop the capability to support themselves before their time-limited assistance runs out.”⁵ The four main goals of the program are:

1. assisting needy families so that children can be cared for in their own homes;
2. reducing the dependency of needy parents by promoting job preparation, work and marriage;
3. preventing out-of-wedlock pregnancies; and
4. encouraging the formation and maintenance of two-parent families.⁶

TANF focuses on families achieving self-sufficiency by providing job training services. “States are required to assist recipients in making the transition to employment. Also, they are expected to meet work participation rates and other critical program requirements in order to maintain their full Federal funding and avoid penalties.”⁷

Most state TANF programs focus on goal number two, as 50 percent of each state’s caseload must meet their work participation rate.⁸ This means that states are monitored by the federal government and required to report these numbers.

States are given much flexibility to create their own programs to achieve these TANF goals. With little federal oversight, there is a large variation in how each state implements policy. Each state has the freedom to set their own payment levels and eligibility criteria. Most states restrict a family’s eligibility for cash assistance to those living below 50 percent of the Federal Poverty Level (FPL).⁹

TANF was reauthorized under the Deficit Reduction Act (DRA) of 2005 which “requires States to engage more TANF cases in productive work activities” leading to self-sufficiency, thus reinforcing the importance of goal number two.¹⁰

The specific provisions of the DRA are to accomplish the following:

1. Re-establish a meaningful state work participation rate by recalibrating the caseload reduction credit.¹¹ This changes the base year from 1995 to 2005 and requires states to place 50 percent of all cases with adults and 90 percent of two-parent families in work activities.¹²

⁵ U.S. Department of Health and Human Services: Administration for Children and Families. 45 CFR Parts 261, et al. Reauthorization of the Temporary Assistance for Needy Families Program; Interim Final Rule. Retrieved from: <http://www.acf.hhs.gov/programs/ofa/law-reg/tfinrule.html> on October 6, 2009.

⁶ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. TANF Fact Sheet. Retrieved from: http://www.acf.hhs.gov/opa/fact_sheets/tanf_factsheet.html on October 6, 2009.

⁷ U.S. Department of Health and Human Services: Administration for Children and Families. 45 CFR Parts 261, et al. Reauthorization of the Temporary Assistance for Needy Families Program; Interim Final Rule. Retrieved from: <http://www.acf.hhs.gov/programs/ofa/law-reg/tfinrule.html> on October 6, 2009.

⁸ Ibid.

⁹ Derived from individual State TANF Plans/Polices; See Appendix A for more information.

¹⁰ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/TANF_8th_Report_111908.pdf on October 6, 2009.

2. Requires the U.S. Department of Health & Human Services to establish uniform and consistent measurements of work participation rates.¹³ This creates two categories of activities: core activities (such as subsidized and unsubsidized employment, community service, time-limited job search and vocational educational training count toward the first 20 work hours); and non-core activities (such as job training or education directly related to employment and attendance at a secondary school or GED programs that do not count toward the first 20 hours). The goal is to “count only actual hours of participation and limited scheduled hours for non-paid work activities.”¹⁴
3. Adds additional categories of individuals into the state work participation calculation, including families in separate state programs and child-only cases (when parents are sanctioned or reach time limits).¹⁵
4. Requires states “to establish and maintain work participation verification procedures” or face penalties.¹⁶

There is also a federal 5-year time-limit maximum in the TANF program for cash assistance recipients. Many states set their own limits at much less. Eight states set their lifetime TANF limit to less than 60 months, with Connecticut at 21 months.¹⁷ Twelve states have intermittent time limits meaning that a person can only receive benefits for so long and then must wait before receiving benefits again. For example, Arizona’s limit is 24 months in 60 months.¹⁸ Five states (Massachusetts, Michigan, New York, Oregon, and Vermont) have no lifetime limit by moving the families that reach the federal lifetime limit to their separate state programs.¹⁹ Only 12 states continue benefits to children after adult recipients have reached their lifetime TANF limit.²⁰ Two additional states, Ohio and Colorado, only continue benefits if the child moves out of the household or is residing with a relative other than a parent, contradicting TANF goal number one.²¹

¹¹ U.S. Department of Health and Human Services: Administration for Children and Families. Temporary Assistance for Needy Families Program; Justification of Estimates for Appropriations Committee, pg. 325. Retrieved from: http://www.acf.hhs.gov/programs/olab/budget/2008/cj2008/sec3j_tanf_2008cj.pdf on October 6, 2009.

¹² Ibid.

¹³ Ibid.

¹⁴ U.S. Department of Health & Human Services. Administration for Children & Families. TANF Interim Final Rule: Focus on Work & Accountability. Retrieved from: http://www.acf.hhs.gov/programs/ofa/law-reg/Press_Event_Slides.ppt#8 on October 6, 2009.

¹⁵ Ibid.

¹⁶ U.S. Department of Health and Human Services: Administration for Children and Families. Temporary Assistance for Needy Families Program; Justification of Estimates for Appropriations Committee, pg. 325. Retrieved from: http://www.acf.hhs.gov/programs/olab/budget/2008/cj2008/sec3j_tanf_2008cj.pdf on October 6, 2009.

¹⁷ U.S. Department of Health & Human Services. Administration for Children & Families, Office of Family Assistance. TANF Seventh Annual Report to Congress. December 2006. Retrieved from: <http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport7/ar7index.htm> on October 8, 2009.

¹⁸ Ibid.

¹⁹ Ibid.

²⁰ Ibid.

²¹ Ibid

TANF Caseloads

Historical TANF Caseload Information²²

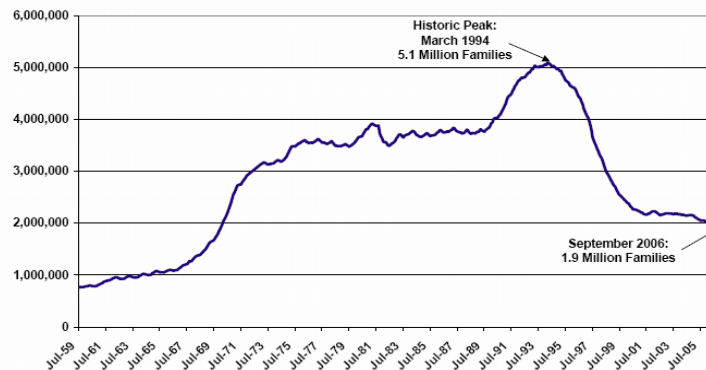
	Total # Children	Total # Adults	Total # Cases	Child-Only Cases	% of Caseload
2000	4,370,479	1,563,057	2,264,806	742,263	32.77%
2001	4,025,088	1,390,842	2,117,389	771,398	36.43%
2002	3,840,715	1,297,000	2,065,423	780,839	37.81%
2003	3,731,333	1,224,205	2,032,140	810,513	39.88%
2004	3,616,849	1,156,250	1,987,063	827,321	41.64%
2005	3,459,239	1,078,882	1,920,504	837,280	43.60%
2006	3,234,489	983,716	1,806,756	817,764	45.26%
2007	3,002,336	893,835	1,673,255	778,535	46.53%
2008	2,939,282	881,112	1,640,647	771,792	47.04%

** Includes federally funded cases only.

²² U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. TANF: Caseload Data. Retrieved from: http://www.acf.hhs.gov/pro0grams/ofa/data-reports/caseload/caseload_current.htm on October 6, 2009.

The following graph provides a long-term historical perspective on the number of families receiving cash assistance, from July 1959 to September 2006.²³ Welfare reform occurred in the middle of the sharp decline, two years after the historic peak.

Figure 2. Number of Families Receiving Cash Welfare, July 1959 to September 2006



Source: Congressional Research Service (CRS) based on data from the U.S. Department of Health and Human Services (HHS).

Although there has been a significant drop in caseloads since welfare reform, there has been an increase in the number of child-only cases. “Child-only cases are those cases in which there is no adult in the assistance unit.”²⁴ They can be divided into two categories: parental and non-parental. Parental cases are instances when the parent is present but ineligible for benefits due to a sanction, time limit, recipient of Social Security Income, or because of alien status.²⁵ In non-parental cases, the child is living with a relative or other adult whose income does not require assistance.²⁶ “A small number of cases are in child-only status for unique reasons...For example the age of the parent (minor status) or the parent’s drug felony conviction.”²⁷

Child-only cases reached a peak at more than 837,000 cases in calendar year 2005.²⁸ Despite a slight decrease in the total cases, they have continued to increase as a proportion to the total caseload. Through December 2008, child-only cases account for more than 47 percent of the total TANF caseload.²⁹

²³ Falk, Gene. CRS Report for Congress. The Temporary Assistance for Needy Families Block Grant: Responses to Frequently Asked Questions. Updated August 1, 2007. Retrieved from: <http://www.nationalaglawcenter.org/assets/crs/RL32760.pdf> on October 7, 2009.

²⁴ U.S. Department of Health & Human Services. Office of the Assistant Secretary for Planning & Evaluation. Human Services Policy. Frequently Asked Questions About Child-Only Cases. Retrieved from: <http://aspe.hhs.gov/hsp/FAQ-Child-Only99/childonlyfaq.htm#What> on October 7, 2009.

²⁵ Charlesworth, Leanne, Jeanette Hercik & Courtney Kakuska. U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Welfare Technical Assistance Network. *TANF Child-Only Cases Trends and Issues*. Retrieved from: http://peerta.acf.hhs.gov/pdf/child_only.pdf on October 7, 2009.

²⁶ Falk, Gene. CRS Report for Congress. The Temporary Assistance for Needy Families Block Grant: Responses to Frequently Asked Questions. Updated August 1, 2007. Retrieved from: <http://www.nationalaglawcenter.org/assets/crs/RL32760.pdf> on October 7, 2009.

²⁷ Charlesworth, Leanne, Jeanette Hercik & Courtney Kakuska. U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Welfare Technical Assistance Network. *TANF Child-Only Cases Trends and Issues*. Retrieved from: http://peerta.acf.hhs.gov/pdf/child_only.pdf on October 7, 2009.

²⁸ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. TANF: Caseload Data. Retrieved from: http://www.acf.hhs.gov/pro0grams/ofa/data-reports/caseload/caseload_current.htm on October 6, 2009.

²⁹ Ibid.

The Working Poor

The TANF program is focused on helping able-bodied adults in these families obtain employment. Since 1992 (pre welfare reform), cash assistance caseloads have dramatically dropped as thousands of welfare recipients took jobs. Unfortunately, most of those jobs provide low wages with few benefits. They offer a way off of welfare but not out of poverty, creating a class of “working poor.” According to the U.S. Department of Labor, “working poor” can be classified as “individuals who spent 27 weeks or more in the labor force (working or looking for work), but whose income still fell below the official poverty level.”³⁰ These adults want to provide for their families, “but, despite their determination and effort, many are mired in low-wage jobs that provide inadequate benefits and offer little opportunity for advancement and economic security.”³¹

In 2007, there were about 7.5 million Americans classified as “working poor.”³² Roughly 4 percent of full-time workers were classified as working poor, compared with 11.9 percent of part-time workers.³³ Although working full-time (35 or more hours per week) substantially lowers a person’s likelihood of being poor, 3.9 million full-time workers were classified as working poor during 2007.³⁴

Educational Attainment

“The incidence of living in poverty greatly diminishes as workers achieve higher levels of education. Individuals who complete more years of education have greater access to higher paying jobs—such as managerial, professional, and related occupations—than those with lower education. Of all the people in the labor force for more than half of 2007, those with less than a high school diploma had a higher working-poor rate (16.5 percent) than did high school graduates with no college (6.3 percent). Workers with an associate degree or a 4-year college degree posted the lowest working-poor rates—2.8 percent and 1.3 percent, respectively.”³⁵

³⁰ U.S. Department of Labor, U.S. Labor Bureau of Labor Statistics. *A Profile of the Working Poor, 2007*. Released March 2009. Retrieved from: <http://www.bls.gov/cps/cpswp2007.pdf> on October 7, 2009.

³¹ The Working Poor Families Project. *Strengthening State Policies for Working Families*. Retrieved from: <http://www.workingpoorfamilies.org/> on October 7, 2009.

³² U.S. Department of Labor, U.S. Labor Bureau of Labor Statistics. *A Profile of the Working Poor, 2007*. Released March 2009. Retrieved from: <http://www.bls.gov/cps/cpswp2007.pdf> on October 7, 2009.

³³ Ibid.

³⁴ Ibid.

³⁵ Ibid.

TANF Payments

Currently, the *average maximum* amount of cash assistance a typical family of three receives is \$425 a month in the United States. The *maximum* benefit level for a family of three ranges from \$923 in Alaska³⁶ to \$170 in Mississippi.³⁷ Over the past 11 years, only 29 states have increased their maximum TANF payment. Of those, only three states have increased their benefit level in relation to the poverty level. The remaining 48 states (including the District of Columbia) have failed to revise their TANF payment standards to even maintain the same standard of living since 1998.

Twenty-three states provide a family of three with less than 25 percent of the poverty level. Not even one state issues cash benefits to a family of three at 50 percent of poverty; California comes closest with 49.15%. The following chart shows each state's current maximum monthly cash assistance benefit for a family of three along with the maximum grant payment from 1998 and how they relate to the poverty level:

State	1998 Max Grant Payment ³⁸	1998 Monthly FPL ³⁹	1998 TANF/FPL	2009 Max Grant Payment ⁴⁰	2009 Monthly FPL	2009 TANF/FPL ⁴¹	1998-2009 TANF/FPL	DOLLAR INCREASE in 11 years
US Averages	\$393	\$1,148	34.21%	\$425	\$1,533	27.74%	-6.47%	\$ 33
Alabama	\$164	\$1,139	14.40%	\$215	\$1,526	14.09%	-0.31%	\$ 51
Alaska	\$923	\$1,423	64.86%	\$923	\$1,908	48.38%	-16.49%	\$ -
Arizona	\$347	\$1,139	30.47%	\$347	\$1,526	22.74%	-7.73%	\$ -
Arkansas	\$204	\$1,139	17.91%	\$204	\$1,526	13.37%	-4.54%	\$ -
California	\$565	\$1,139	49.60%	\$750	\$1,526	49.15%	-0.46%	\$ 185
Colorado	\$356	\$1,139	31.26%	\$450	\$1,526	29.49%	-1.77%	\$ 94
Connecticut	\$543	\$1,139	47.67%	\$606	\$1,526	39.71%	-7.96%	\$ 63
Delaware	\$338	\$1,139	29.68%	\$338	\$1,526	22.15%	-7.53%	\$ -
District of Columbia	\$379	\$1,139	33.27%	\$428	\$1,526	28.05%	-5.23%	\$ 49
Florida	\$303	\$1,139	26.60%	\$303	\$1,526	19.86%	-6.75%	\$ -
Georgia	\$280	\$1,139	24.58%	\$280	\$1,526	18.35%	-6.23%	\$ -
Hawaii	\$712	\$1,305	54.56%	\$716	\$1,526	46.92%	-7.64%	\$ 4
Idaho	\$276	\$1,139	24.23%	\$309	\$1,526	20.25%	-3.98%	\$ 33
Illinois	\$377	\$1,139	33.10%	\$347	\$1,526	22.74%	-10.36%	\$ (30)
Indiana	\$288	\$1,139	25.29%	\$303	\$1,526	19.86%	-5.43%	\$ 15
Iowa	\$426	\$1,139	37.40%	\$426	\$1,526	27.92%	-9.49%	\$ -
Kansas	\$381	\$1,139	33.45%	\$381	\$1,526	24.97%	-8.48%	\$ -
Kentucky	\$262	\$1,139	23.00%	\$262	\$1,526	17.17%	-5.83%	\$ -

³⁶ Alaska Department of Health & Social Services. Department of Public Assistance. Alaska Temporary Assistance Program (ATAP). Retrieved from: <http://www.hss.state.ak.us/dpa/programs/atap/> on October 8, 2009.

³⁷ Mississippi Department of Human Services. Division of Economic Assistance. TANF – Temporary Assistance for Needy Families. *How much will the TANF Payment Be?* Retrieved from: http://www.mdhs.state.ms.us/ea_tanf.html#How_much on October 9, 2009.

³⁸ U.S. Department of Health & Human Services. Administration for Children & Families, Office of Family Assistance. TANF Seventh Annual Report to Congress. December 2006. Retrieved from: <http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport7/ar7index.htm> on October 8, 2009.

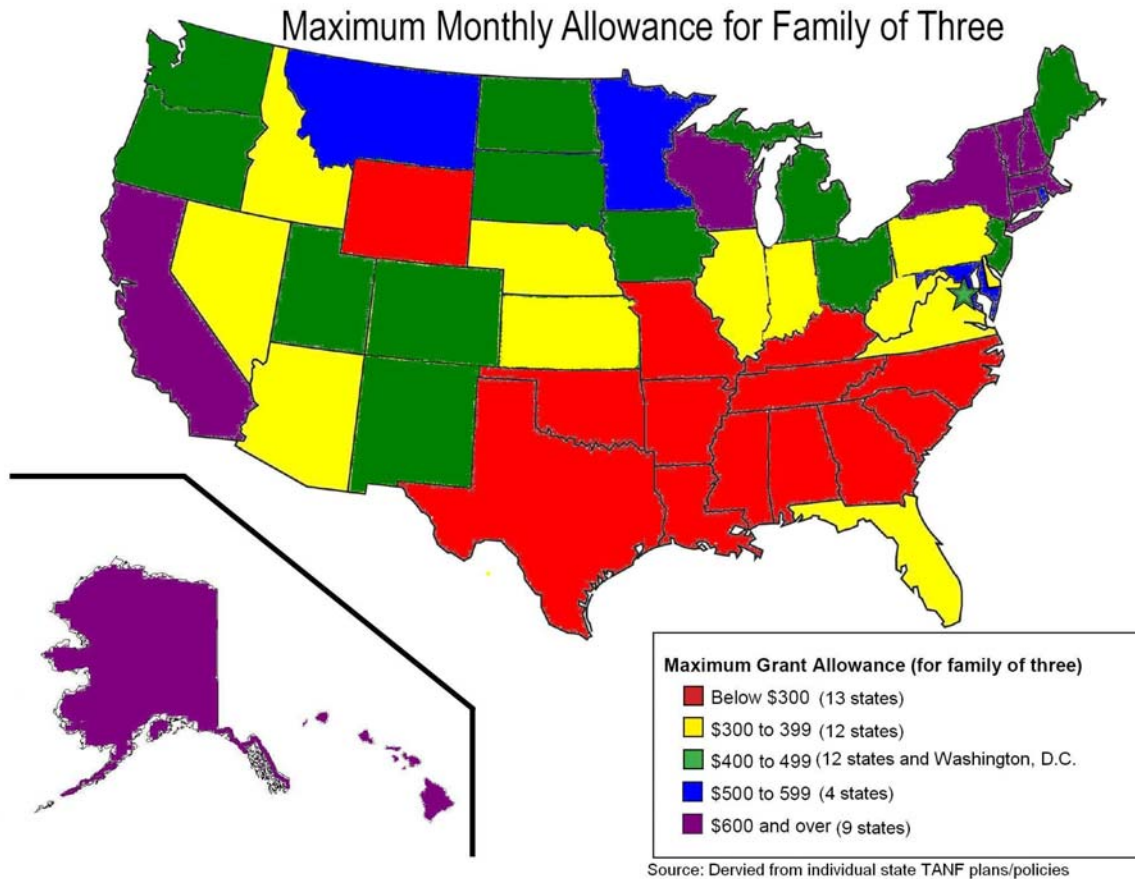
³⁹ U.S. Department of Health & Human Services. Office of Assistant Secretary for Planning and Evaluation. The 1998 HHS Poverty Guidelines. Retrieved from: <http://aspe.hhs.gov/poverty/98poverty.htm> on October 13, 2009.

⁴⁰ Derived from individual State TANF Plans/Polices; See Appendix A for more information.

⁴¹ U.S. Department of Health & Human Services Office of Assistant Secretary for Planning and Evaluation. The 2009 HHS Poverty Guidelines. Retrieved from: <http://aspe.hhs.gov/poverty/09poverty.shtml> on October 13, 2009.

Louisiana	\$190	\$1,139	16.68%	\$240	\$1,526	15.73%	-0.95%	\$ 50
Maine	\$439	\$1,139	38.54%	\$436	\$1,526	28.57%	-9.97%	\$ (3)
Maryland	\$388	\$1,139	34.06%	\$565	\$1,526	37.02%	2.96%	\$ 177
Massachusetts	\$579	\$1,139	50.83%	\$606	\$1,526	39.71%	-11.12%	\$ 27
Michigan	\$459	\$1,139	40.30%	\$489	\$1,526	32.04%	-8.25%	\$ 30
Minnesota	\$532	\$1,139	46.71%	\$532	\$1,526	34.86%	-11.85%	\$ -
Mississippi	\$120	\$1,139	10.54%	\$170	\$1,526	11.14%	0.60%	\$ 50
Missouri	\$292	\$1,139	25.64%	\$292	\$1,526	19.13%	-6.50%	\$ -
Montana	\$450	\$1,139	39.51%	\$504	\$1,526	33.03%	-6.48%	\$ 54
Nebraska	\$364	\$1,139	31.96%	\$364	\$1,526	23.85%	-8.10%	\$ -
Nevada	\$348	\$1,139	30.55%	\$383	\$1,526	25.10%	-5.45%	\$ 35
New Hampshire	\$550	\$1,139	48.29%	\$675	\$1,526	44.23%	-4.05%	\$ 125
New Jersey	\$424	\$1,139	37.23%	\$424	\$1,526	27.79%	-9.44%	\$ -
New Mexico	\$389	\$1,139	34.15%	\$447	\$1,526	29.29%	-4.86%	\$ 58
New York	\$577	\$1,139	50.66%	\$691	\$1,526	45.28%	-5.38%	\$ 114
North Carolina	\$272	\$1,139	23.88%	\$272	\$1,526	17.82%	-6.06%	\$ -
North Dakota	\$413	\$1,139	36.26%	\$413	\$1,526	27.06%	-9.20%	\$ -
Ohio	\$341	\$1,139	29.94%	\$434	\$1,526	28.44%	-1.50%	\$ 93
Oklahoma	\$267	\$1,139	23.44%	\$267	\$1,526	17.50%	-5.94%	\$ -
Oregon	\$460	\$1,139	40.39%	\$485	\$1,526	31.78%	-8.60%	\$ 25
Pennsylvania	\$403	\$1,139	35.38%	\$396	\$1,526	25.95%	-9.43%	\$ (7)
Rhode Island	\$554	\$1,139	48.64%	\$554	\$1,526	36.30%	-12.34%	\$ -
South Carolina	\$200	\$1,139	17.56%	\$263	\$1,526	17.23%	-0.32%	\$ 63
South Dakota	\$430	\$1,139	37.75%	\$472	\$1,526	30.93%	-6.82%	\$ 42
Tennessee	\$185	\$1,139	16.24%	\$209	\$1,526	13.70%	-2.55%	\$ 24
Texas	\$188	\$1,139	16.51%	\$241	\$1,526	15.79%	-0.71%	\$ 53
Utah	\$426	\$1,139	37.40%	\$498	\$1,526	32.63%	-4.77%	\$ 72
Vermont	\$611	\$1,139	53.64%	\$698	\$1,526	45.74%	-7.90%	\$ 87
Virginia	\$291	\$1,139	25.55%	\$334	\$1,526	21.89%	-3.66%	\$ 43
Washington	\$546	\$1,139	47.94%	\$452	\$1,526	29.62%	-18.32%	\$ (94)
West Virginia	\$253	\$1,139	22.21%	\$340	\$1,526	22.28%	0.07%	\$ 87
Wisconsin	\$673	\$1,139	59.09%	\$673	\$1,526	44.10%	-14.98%	\$ -
Wyoming	\$288	\$1,139	25.29%	\$288	\$1,526	18.87%	-6.41%	\$ -
US Averages	\$393	\$1,148	34.21%	\$425	\$1,533	27.74%	-6.47%	\$ 33

The following map displays the *maximum* monthly grant by state for a family of three.



As one can see, those who live in the Southern states typically receive an allowance of less than \$300 per month. While New England states give higher grant allowances, the cost of living is elevated for those states.

Other Support Services

Many of these families often receive Supplemental Nutrition Assistance Program (SNAP) benefits (formerly known as Food Stamps) and Medicaid just for being eligible for cash assistance. In fiscal year 2006, 98.9 percent of TANF families received medical assistance and 80 percent received SNAP.⁴² A few others may also be eligible for subsidized housing, subsidized heating costs, childcare and other support programs. However, the number of recipients receiving these benefits is much lower. Only 17.2 percent of TANF recipients also received subsidized housing and 9.1 percent received subsidized childcare assistance.⁴³

There are a number of other localized services such as food pantries, soup kitchens and homeless shelters intended to provide help in “emergency” situations. Unfortunately, many families have been forced to rely on them on a regular, recurring basis.

Even with cash assistance and SNAP combined, families still fall noticeably short of the poverty level. SNAP, when implemented, was never intended to meet the household’s full food costs. The following chart shows that even if families receive the *maximum* TANF payment in their state in addition to the *maximum* SNAP allotment for a family of three, their standard of living is still considerably less than 100 percent of the poverty level.

State	2009 Max Grant Payment	2009 Max SNAP Allotment	Max TANF Payment + SNAP	2009 Monthly FPL	TANF/SNAP as a % of FPL
US Averages*	\$425	\$537	\$962	\$1,533	62.75%
Alabama	\$215	\$526	\$741	\$1,526	48.56%
Alaska (1)	\$923	\$800	\$1,723	\$1,908	90.30%
Arizona	\$347	\$526	\$873	\$1,526	57.21%
Arkansas	\$204	\$526	\$730	\$1,526	47.84%
California (2)	\$750	\$526	\$1,276	\$1,526	83.62%
Colorado (3)	\$450	\$526	\$976	\$1,526	63.96%
Connecticut (4)	\$606	\$526	\$1,132	\$1,526	74.18%
Delaware	\$338	\$526	\$864	\$1,526	56.62%
District of Columbia	\$428	\$526	\$954	\$1,526	62.52%
Florida	\$303	\$526	\$829	\$1,526	54.33%
Georgia	\$280	\$526	\$806	\$1,526	52.82%
Hawaii (5)	\$716	\$824	\$1,540	\$1,526	100.92%
Idaho	\$309	\$526	\$835	\$1,526	54.72%
Illinois (6)	\$347	\$526	\$873	\$1,526	57.21%
Indiana (7)	\$288	\$526	\$814	\$1,526	53.34%
Iowa	\$426	\$526	\$952	\$1,526	62.39%
Kansas (8)	\$381	\$526	\$907	\$1,526	59.44%
Kentucky	\$262	\$526	\$788	\$1,526	51.64%
Louisiana	\$240	\$526	\$766	\$1,526	50.20%
Maine (9)	\$436	\$526	\$962	\$1,526	63.04%
Maryland	\$565	\$526	\$1,091	\$1,526	71.49%
Massachusetts (10)	\$606	\$526	\$1,132	\$1,526	74.18%
Michigan	\$489	\$526	\$1,015	\$1,526	66.51%

⁴² U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/TANF_8th_Report_111908.pdf on October 6, 2009.

⁴³ Ibid.

Minnesota	\$532	\$526	\$1,058	\$1,526	69.33%
Mississippi	\$170	\$526	\$696	\$1,526	45.61%
Missouri	\$292	\$526	\$818	\$1,526	53.60%
Montana	\$504	\$526	\$1,030	\$1,526	67.50%
Nebraska	\$364	\$526	\$890	\$1,526	58.32%
Nevada	\$383	\$526	\$909	\$1,526	59.57%
New Hampshire	\$675	\$526	\$1,201	\$1,526	78.70%
New Jersey	\$424	\$526	\$950	\$1,526	62.25%
New Mexico	\$447	\$526	\$973	\$1,526	63.76%
New York	\$691	\$526	\$1,217	\$1,526	79.75%
North Carolina	\$272	\$526	\$798	\$1,526	52.29%
North Dakota (11)	\$413	\$526	\$939	\$1,526	61.53%
Ohio	\$434	\$526	\$960	\$1,526	62.91%
Oklahoma (12)	\$267	\$526	\$793	\$1,526	51.97%
Oregon	\$485	\$526	\$1,011	\$1,526	66.25%
Pennsylvania (13)	\$396	\$526	\$922	\$1,526	60.42%
Rhode Island	\$554	\$526	\$1,080	\$1,526	70.77%
South Carolina	\$263	\$526	\$789	\$1,526	51.70%
South Dakota (14)	\$472	\$526	\$998	\$1,526	65.40%
Tennessee (15)	\$209	\$526	\$735	\$1,526	48.17%
Texas (16)	\$241	\$526	\$767	\$1,526	50.26%
Utah	\$498	\$526	\$1,024	\$1,526	67.10%
Vermont (17)	\$698	\$526	\$1,224	\$1,526	80.21%
Virginia (18)	\$334	\$526	\$860	\$1,526	56.36%
Washington (19)	\$452	\$526	\$978	\$1,526	64.09%
West Virginia	\$340	\$526	\$866	\$1,526	56.75%
Wisconsin	\$673	\$526	\$1,199	\$1,526	78.57%
Wyoming (20)	\$288	\$526	\$814	\$1,526	53.34%
US Averages*	\$425	\$537	\$962	\$1,533	62.75%

*Used the *average* amount of TANF/SNAP instead of *maximum* for US totals.

- (1)Alaska is an average of three different food assistance allotments for three different residential areas.
- (2)California is an average of different TANF allotments for different regions.
- (3)Colorado derived from three different TANF payment levels based on the number of adult caretakers.
- (4)Connecticut cash payment is an average of the three regions.
- (5)Hawaii is an average of two different TANF benefit levels depending on work participation status.
- (6)Illinois TANF is an average of three different regions plus eligibility based on parental status.
- (7)Indiana TANF is an average of two different assistance groups based on parental status.
- (8)Kansas TANF is an average of different need standards based on region and shared housing.
- (9)Maine TANF is an average of two different assistance groups based on parental status.
- (10)Massachusetts TANF is an average of two different benefit levels depending on work participation status.
- (11)North Dakota TANF is an average depending on caretakers and housing status.
- (12)Oklahoma TANF is an average of two different assistance groups based on parental status.
- (13)Pennsylvania TANF is based on an average of four different regions.
- (14)South Dakota TANF is based on average due to living arrangement and parental status.
- (15)Tennessee TANF is an average of two different assistance groups based on parental status.
- (16)Texas TANF is an average of three different payment amounts based on parental status.
- (17)Vermont TANF is an average of two different payment amounts based on residence and housing allowance.
- (18)Virginia TANF is an average of three differential residential areas.
- (19)Washington TANF is average of two different payment amounts based on shelter costs.
- (20)Wyoming TANF is average of two different payment amounts based on shelter costs.

Even after combining SNAP and cash assistance under TANF, four states still force these families to live in extreme poverty. That is taking into consideration the *maximum* SNAP allotment. Only seven states are above 75 percent of poverty. Only one state allows a family of three to reach the poverty threshold.

If we looked at the average payments made by TANF and SNAP instead of the maximum payments, the amount that these families live on is greatly reduced. “On average, TANF families

received cash and cash equivalent assistance, with an average monthly amount of \$372.”⁴⁴ The average monthly SNAP benefit per household with children is only \$329.⁴⁵ Combined, these benefits are only 46% of the Federal Poverty Level.

⁴⁴U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/TANF_8th_Report_111908.pdf on October 6, 2009.

⁴⁵ U.S. Department of Agriculture. Food and Nutrition Service. Office of Analysis, Nutrition, and Evaluation. *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2008*. September 2009. Retrieved from: <http://www.fns.usda.gov/ora/menu/Published/SNAP/FILES/Participation/2008Characteristics.pdf> on October 8, 2009.

National Cost of Living

Families living in extreme poverty have a difficult time meeting basic needs such as: housing, utilities, food, and transportation. However, there are clearly many other expenses that these families simply cannot avoid (i.e.: over-the-counter medications, first-aid supplies, diapers, personal hygiene products, personal undergarments and cleaning supplies).

The monthly cost of living for a household earning less than \$5000 is \$1050, which includes the average cost of rent, utilities, food and transportation.⁴⁶ This is clearly a lot more than the average \$425 a month TANF allowance. Rent alone creates a real hardship for a family on TANF assistance.

Monthly Cost of Basic Needs for Households earning less than \$5,000	
Rent	\$400
Utilities	\$147
Food	\$249
Transportation	\$254
Total	\$1050

⁴⁶ U.S. Department of Labor. U.S. Bureau of Labor Statistics. Consumer Expenditures in 2007. Report 1016. Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics. Retrieved from: <http://www.bls.gov/cex/csxann07.pdf> on October 8, 2009.

Even a single parent of two working a full-time minimum wage job falls below 100 percent of the poverty level. These yearly figures depict how cash assistance benefits have failed to keep up with change in household income.

That was then...	This is now...	Change
1998 U.S. Median Household Annual Income ⁴⁷ \$38,885	2008 U.S. Median Household Annual Income ⁴⁸ \$50,303	+\$11,418 +29%
1998 Federal Annual Minimum Wage ⁴⁹ \$10,712	2009 Federal Annual Minimum Wage ⁵⁰ \$15,080	+\$4,368 +41%
1998 Annual Federal Poverty Level ⁵¹ Family of 3 \$13,650	2009 Annual Federal Poverty Level ⁵² Family of 3 \$18,310	+\$4,660 +34%
1998 Average Annual Maximum Cash Assistance Benefits ⁵³ Family of 3 \$4,296	2009 Average Annual Maximum Cash Assistance Benefits ⁵⁴ Family of 3 \$5,100	+\$804 +19%

Funding Levels

⁴⁷ U.S. Census Bureau. Table H-6: Regions--All Races by Median and Mean Income: 1975 to 2008. Retrieved from: <http://www.census.gov/hhes/www/income/histinc/h06AR.xls> on October 8, 2009.

⁴⁸ Ibid.

⁴⁹ U.S. Department of Labor. Employment Standards Administration. Wage & Hour Division. Minimum Wage History. Retrieved from: <http://www.dol.gov/esa/minwage/chart.htm> on October 8, 2009.

⁵⁰ Ibid.

⁵¹ U.S. Department of Health & Human Services. Poverty Guidelines Research & Measurement. Prior HHS Poverty Guidelines and Federal Register References. Retrieved from: <http://aspe.hhs.gov/poverty/figures-fed-reg.shtml> on October 8, 2009.

⁵² Ibid.

⁵³ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Second Annual Report to Congress. August 1999. Retrieved from: <http://www.acf.hhs.gov/programs/ofa/data-reports/annual2/tan19995.pdf> on October 8, 2009.

⁵⁴ Derived from individual State TANF Plans/Polices; See Appendix A for more information.

The federal TANF block grant is \$16.7 billion each year.⁵⁵ States are also required to contribute some of their own funds, known as the State Maintenance-of-Effort (MOE) Funding.⁵⁶ If a state achieves the minimum work participation rates, they must contribute 75 percent of what they spent in FY1994; if they did not meet the requirement they must contribute 80 percent of what they spent in FY 1994.⁵⁷ The amount of the MOE funds range from about \$10 to \$11 billion each year.⁵⁸ Neither the federal block grant nor the state MOE funds are adjusted for inflation. Thus, the actual value of TANF funds continues to decline each year.⁵⁹

There is no federal requirement establishing how much money states must spend on basic cash assistance. In FY2006, only 40.9 percent of total TANF expenditures were spent on cash assistance benefits, as seen in the chart and graph below.⁶⁰

Use of Federal TANF and MOE Funds - FY 2006		
Category	Dollars (in billions)	Percent of Total Expenditures
Basic (cash) assistance	\$10.5	40.9%
Administrative expenditures	2.4	9.4%
Work program expenditures	2.4	9.2%
Child care expenditures	3.5	13.8%
Transportation & Work Supports	.472	1.9%
Other work supports	6.3	24.8%
Total	\$25.572	100%

⁵⁵ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/TANF_8th_Report_111908.pdf on October 6, 2009.

⁵⁶ Ibid.

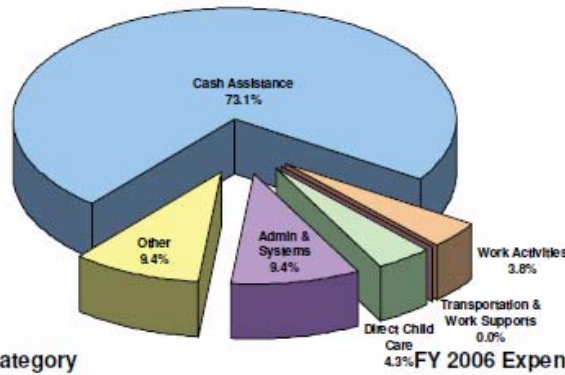
⁵⁷ Ibid.

⁵⁸ Falk, Gene. CRS Report for Congress. The Temporary Assistance for Needy Families Block Grant: Responses to Frequently Asked Questions. Updated August 1, 2007. Retrieved from: <http://www.nationalaglawcenter.org/assets/crs/RL32760.pdf> on October 8, 2009.

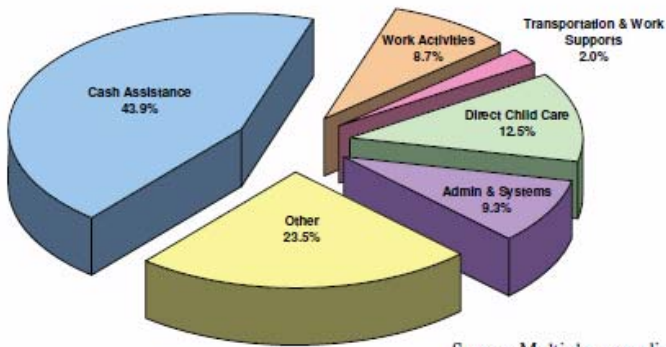
⁵⁹ Ibid.

⁶⁰ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/TANF_8th_Report_111908.pdf on October 6, 2009.

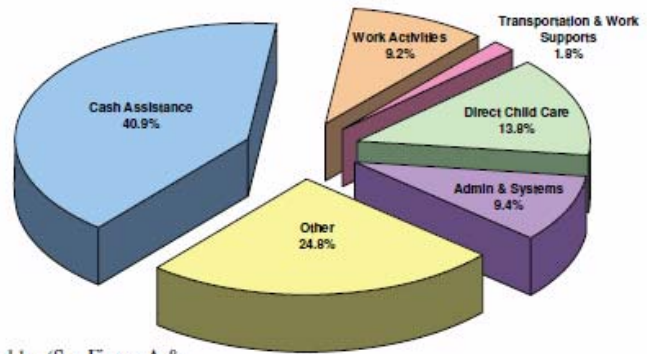
Figure A
FY 1997 Expenditures by Category



FY 2005 Expenditures by Category



FY 2006 Expenditures by Category



Source: Multiple appendix tables (See Figure A & B Source Information in the Chapter 2 appendix)

“Spending patterns have shifted dramatically since TANF was enacted, reflecting the decline in welfare caseloads and increased spending on supportive non-cash services. Figure A compares State spending of Federal TANF and State MOE funds during FY 1997 - TANF’s first year – to spending in FY 2005 and FY 2006 in the six major categories. Since the enactment of TANF, States have shifted spending away from cash aid, with larger proportions of expenditures being made on child care, work activities, transportation and work supports, and other benefits and services.”⁶¹

⁶¹ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/TANF_8th_Report_111908.pdf on October 6, 2009.

Any federal money that is not spent in that block grant fiscal year is available to be used the next year, “although carried-over funds can generally only be spent on assistance payments to families.”⁶² At the end of fiscal year 2006, there was more than \$4 billion in unspent funds, of which \$2.2 was unobligated.⁶³ The following chart breaks this down by state.

Unspent TANF Funds at the End of FY2006⁶⁴ (\$ in millions)

	Obligated and Unexpended Funds	Unobligated and Unexpended Funds	Total Unspent Funds
Alabama	\$3.5	\$52.4	\$56.0
Alaska	37.3	1.0	38.3
Arizona	16.3	0.0	16.3
Arkansas	4.0	100.0	104.0
California	408.9	0.0	408.9
Colorado	0.0	85.1	85.1
Connecticut	0.0	0.0	0.0
Delaware	1.0	2.1	3.2
District of Columbia	11.0	35.4	46.4
Florida	35.6	1.0	36.6
Georgia	39.3	124.0	163.3
Hawaii	37.4	108.5	145.5
Idaho	6.5	0.0	6.5
Illinois	0.0	0.0	0.0
Indiana	64.7	0	64.7
Iowa	5.2	19.2	24.4
Kansas	0.0	1.3	1.3
Kentucky	0.0	57.5	57.5
Louisiana	34.1	0.0	34.1
Maine	0.0	5.5	5.5
Maryland	13.5	110.2	123.8
Massachusetts	7.1	0.0	7.1
Michigan	0.0	0.0	0.0
Minnesota	69.6	0.0	69.6
Mississippi	5.0	30.4	35.4
Missouri	15.7	3.0	18.7
Montana	0.6	35.7	36.3
Nebraska	0.8	5.2	6.0
Nevada	0.0	25.6	25.6
New Hampshire	0.0	43.4	43.4
New Jersey	9.6	136.8	146.4
New Mexico	0.0	29.2	29.2

⁶² U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. II. TANF Expenditures and Balances. <http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/chapter02/chap02.htm> on October 8, 2009.

⁶³ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. Retrieved from: http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/TANF_8th_Report_111908.pdf on October 6, 2009.

⁶⁴ U.S. Department of Health & Human Services. Administration for Children & Families. Office of Family Assistance. Temporary Assistance For Needy Families Program (TANF); Eighth Annual Report to Congress. II. TANF Expenditures and Balances. <http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/chapter02/chap02.htm> on October 8, 2009.

New York	200.6	157.4	358.0
North Carolina	239.0	3.5	242.5
North Dakota	0.3	19.3	19.6
Ohio	403.1	431.1	834.2
Oklahoma	0.0	100.3	100.3
Oregon	0.0	43.8	43.8
Pennsylvania	23.6	2.4	26.0
Rhode Island	0.0	5.5	5.5
South Carolina	0.0	49.2	49.2
South Dakota	0.0	19.4	19.4
Tennessee	0.0	160.2	160.2
Texas	197.5	0.0	197.5
Utah	0.0	52.7	52.7
Vermont	0.0	0.0	0.0
Virginia	2.9	1.9	4.8
Washington	0.0	18.5	18.5
West Virginia	0.0	31.2	31.2
Wisconsin	0.0	0.0	0.0
Wyoming	2.5	45.9	48.5
Totals	1,896.2	2,154.8	4,051.0

Only five states have used all of their available TANF Funds (Connecticut, Illinois, Michigan, Vermont and Wisconsin). Ohio has, by far, the largest balance of unspent and unobligated TANF funds.

Recommendations

The TANF appropriation should be increased to at least 70 billion dollars. That would represent approximately 10% of the funding appropriated to bail out the banks and insurance companies.

Meeting basic needs should be the first priority for the use of TANF funds, not the last. While increasing cash assistance benefits would not close the gap of needs for families receiving TANF entirely, it would make a huge difference in the daily struggles they face. The needs of these children are great and we have the money to make a difference. How can we simply choose to ignore them further?

Children should no longer be penalized by the lack of federal regulation in the TANF program. Federal regulations should be implemented requiring states to set their benefit levels to achieve a decent standard of living. Families receiving TANF should at least be able to meet the cost of their basic needs. In FY2006, only 40.9 percent of TANF expenditures were spent on basic cash assistance.

Families receiving cash assistance are means tested, put through a rigorous application process, comply with strict work rules, and they put aside their pride to even apply. These families *want* to work; they *want* to provide for their children. However, the current TANF policy implementation forces these families to struggle to pay rent, utilities, food, or even personal household items from just the average \$425 monthly cash assistance payment. As a result, their children are suffering.

Childhood is supposed to be fun; kids should not have to worry about health insurance, food, shelter, clothes or when they are going to move again. Unfortunately, families living in extreme poverty have no way of protecting their children from those thoughts and ensuring a happy childhood.

How long do these families have to wait to put food on the table and a roof over their heads? These millions of children living in extreme poverty as America's poorest children need help *now*.

Appendix A

Individual State TANF Plans/Policies:

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