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## TANF BENEFITS ARE LOW AND HAVE NOT KEPT PACE WITH INFLATION

### Benefits Are Not Enough to Meet Families' Basic Needs

By Liz Schott and Ife Finch

TANF cash assistance programs provide critical income support to some of the nation's most vulnerable families with children. How well these programs do at protecting children from deep poverty and material deprivation depends on both the extent to which very poor families are actually enrolled in the program and the level of benefits and quality of services the program provides. During this recession, state TANF caseloads have increased modestly in the nation as a whole, lagging far behind much larger increases in SNAP (food stamp) caseloads and in the number of unemployed. The national picture masks significant variation among states, with significant caseload increases in some states, flat or near-flat caseloads in some states, and decreased caseloads in other states.<sup>1</sup>

For those who do receive assistance from TANF, the benefits they receive remain quite low and are not enough to provide for basic needs. TANF benefits alone do not lift families out of deep poverty (i.e. 50 percent of the federal poverty line). In all states, TANF maximum benefit levels for a family of three are less — sometimes much less — than *half* of the Federal Poverty Level (FPL) and less than the HUD Fair Market rent for a two-bedroom apartment. The first purpose of TANF is to provide assistance to needy families so that children may be cared for in their own homes or those of relatives. Yet the cash assistance benefits are not sufficient to fulfill this goal.

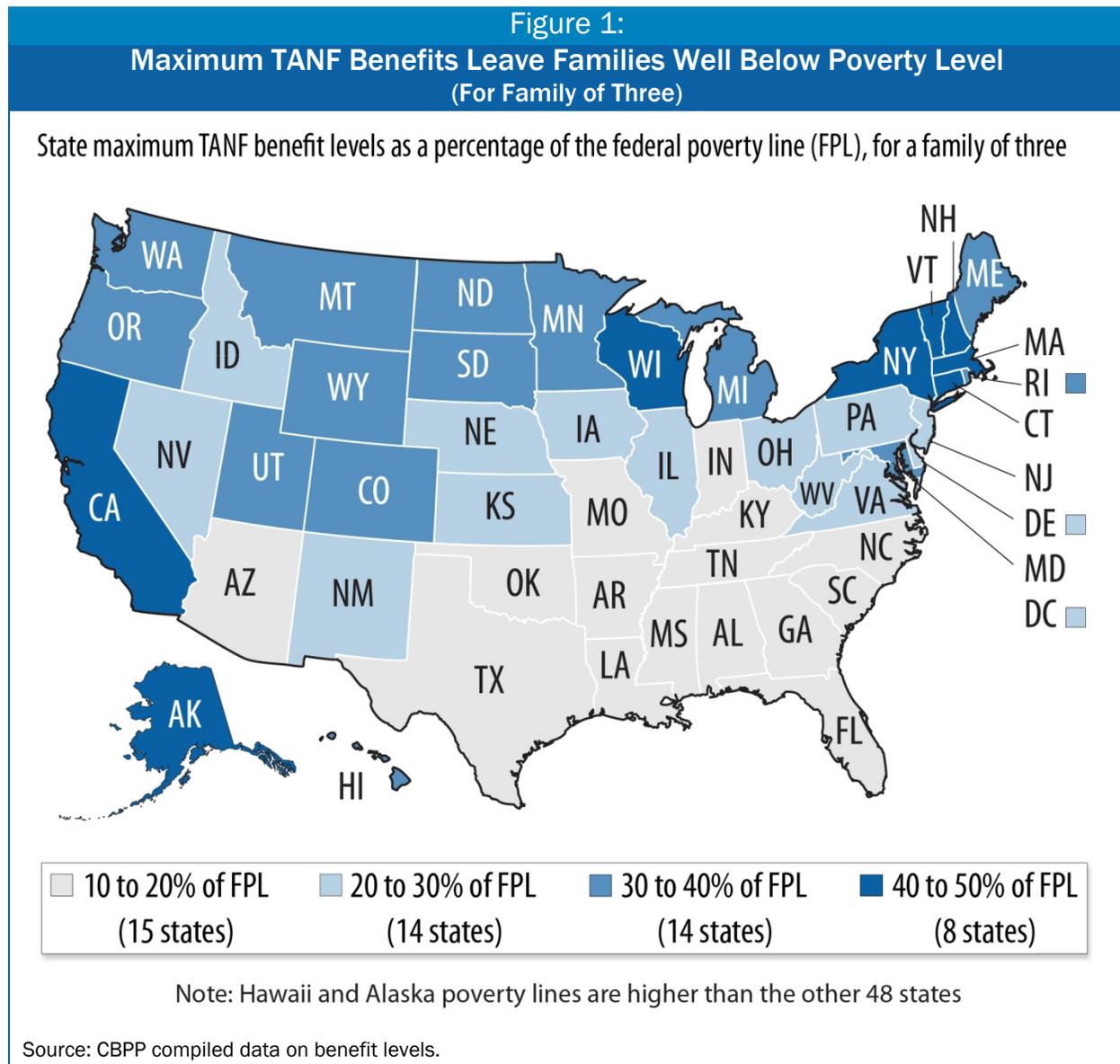
While many states have adjusted benefits upwards since the creation of TANF in 1996, these adjustments generally have not been enough to keep pace with inflation. Moreover, in more than one-third of states, TANF benefit levels (without regard to inflation) are the same as or lower than they were in 1996. TANF benefit increases have been fewer and smaller during the recession and last year three states — Arizona, California, and Hawaii — cut TANF benefit levels by a significant amount.

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<sup>1</sup> For more information on state TANF programs' response to the recession, see LaDonna Pavetti and Dottie Rosenbaum, "Creating a Safety Net That Works When the Economy Doesn't: The Role of the Food Stamp and TANF Programs," Center on Budget and Policy Priorities, February 25, 2010.

## Benefits Leave Families Far Below Poverty Line

Benefit levels in state TANF programs are so low that a family cannot meet its basic needs. TANF benefit levels for a family of three, as of July 2010, are *less than half* of the Federal Poverty Level (FPL) in all states and below 30 percent of the FPL in over half of states.<sup>2</sup> (See Figure 1 and Appendix 1.)



<sup>2</sup> The 2010 FPL for a family of three is \$1526 per month; Alaska and Hawaii have higher poverty levels (see <http://aspe.hhs.gov/poverty/10poverty.shtml>). The 2010 Federal Poverty Guidelines were published by HHS on August 3, 2010, after congressional action delayed publication of the update, and are the same as the 2009 guidelines.

Not only are TANF benefits low, but they also do less to help families out of extreme poverty than they did in 1996. In 2010, some 29 states have benefit levels below 30 percent of the FPL, nearly twice as many as had benefits below 30 percent of the poverty line in 1996. Moreover, in all but three states, a poor family relying solely on TANF to provide the basics for its children (such as during a period of joblessness, illness, or disability) is further below the poverty line today than in 1996.

In some cases, families can combine TANF with earned income to help meet basic needs. Nearly all states have adopted “make work pay” policies under TANF that have increased the amount of earnings that are disregarded when a recipient gets a job. Even so, families become ineligible for TANF cash assistance at very low income levels in nearly all states. Moreover, not all TANF families are able to supplement benefits with earnings; many families have parents with significant disabilities or other barriers to work and about half of TANF cases are child-only cases with no parent or caretaker relative included in the grant.<sup>3</sup>

### **TANF Benefit Levels Have Failed to Keep Pace with Inflation**

Most states have adjusted their benefit levels upwards at least somewhat under TANF and many states have done so since 2005, but these increases generally have not kept pace with inflation.

- Some 31 states (including the District of Columbia) have higher TANF benefit levels (without adjusting for inflation) now than they did in 1996. Between January 2005 and July 2010, some 21 states raised their TANF benefit levels.
- In the remaining 20 states, benefit levels have been cut or have remained frozen under TANF. Four states have lower TANF benefit levels in 2010 than they did in 1996 (without adjusting for inflation). Some 16 states have the same TANF benefit levels in July 2010 as they had in 1996.

Even states that have raised benefit levels have not generally kept pace with the increased costs of basic necessities. When adjusted for inflation using the Consumer Price Index (CPI), 48 states (including DC) have lower real-dollar benefit levels now than they did in 1996. (See Figure 2 and Appendix 2.)<sup>4</sup>

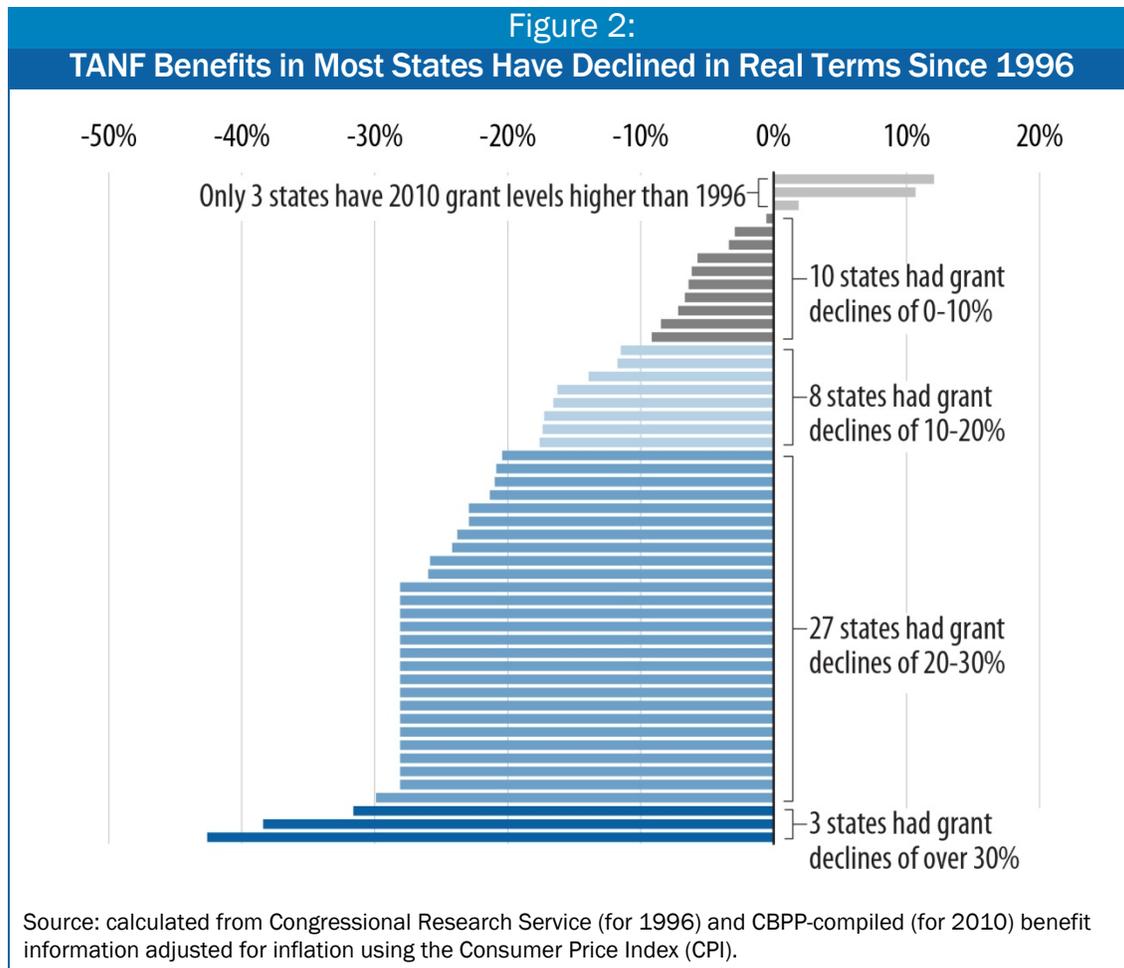
- When adjusted for inflation, benefit levels have declined by 20 percent or more in 30 states since 1996.
- In the 16 states that have the same benefit levels now as in 1996, TANF benefits are worth 28 *percent less* in inflation-adjusted terms than they were in 1996.

The decline in the value of benefits under TANF follows decades of decline in real dollars of the value of Aid to Families with Dependent Children (AFDC) benefits. From 1970 to 1996, real-dollar

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<sup>3</sup> HHS data on Characteristics and Financial Circumstances of TANF Recipients, Table 3 at <http://www.acf.hhs.gov/programs/ofa/character/FY2008/tab03.htm>.

<sup>4</sup> Figure 2 and Appendix 2 compare (in inflation-adjusted terms) the July 2010 TANF benefit level in each state to benefit levels in 1996, 2000, and 2005.



AFDC benefit levels declined by more than 20 percent in all but one state and by more than 40 percent in two-thirds of states.<sup>5</sup>

### TANF Benefits Are Not Sufficient to Cover Housing Costs

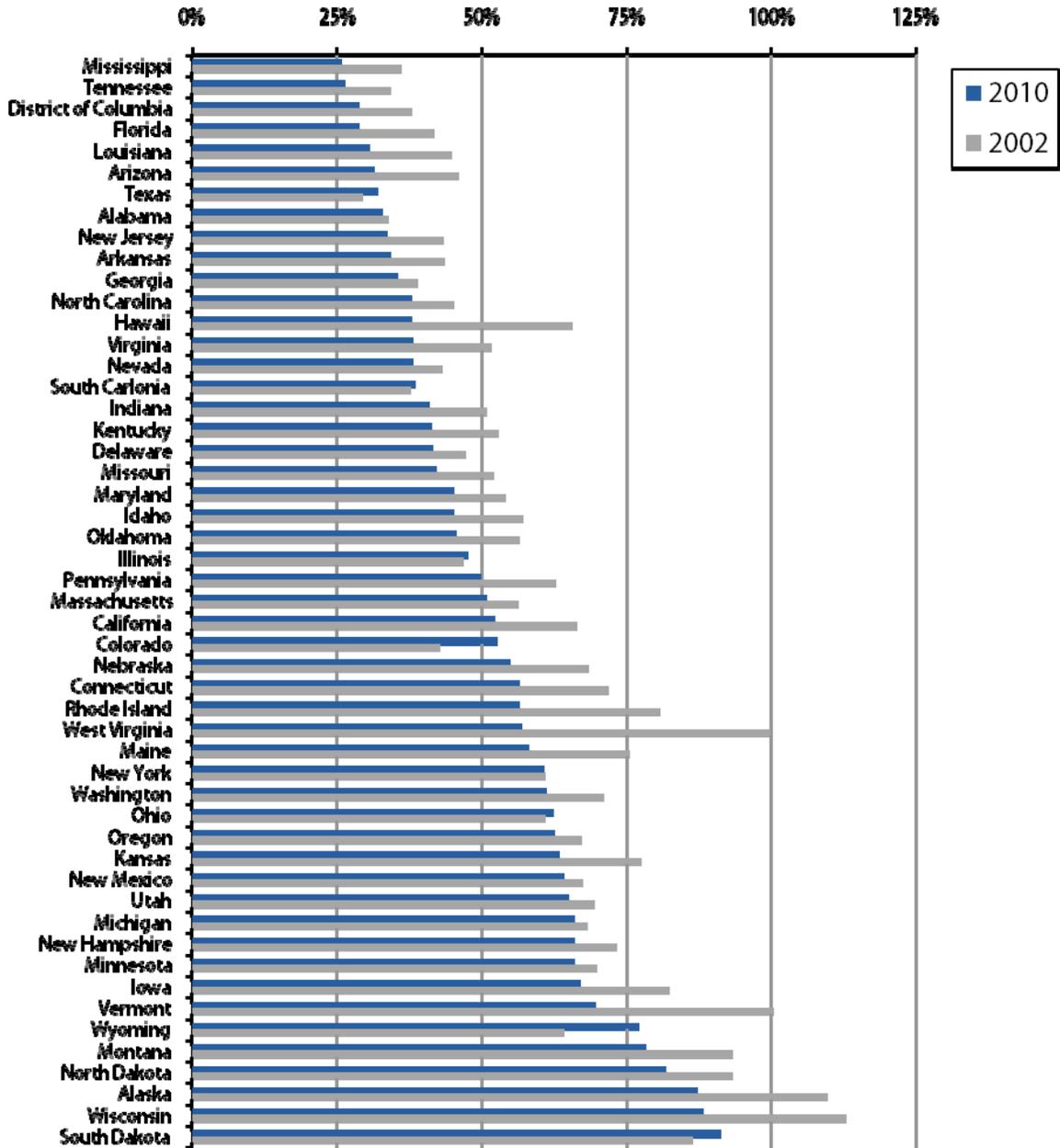
TANF benefits are a fraction of the estimated costs of housing for a family, and housing is only one of the basic needs that a family must meet with the TANF grant. In 2010, the monthly TANF benefit level for a family of three is less than the estimated cost of a two-bedroom apartment (based on HUD Fair Market Rents) in all states, and less than half of the Fair Market Rent amount in 24 states. (See Figure 3.) While some TANF families may receive housing subsidies, only one in four eligible low-income households receives federal housing assistance because of program funding limitations.<sup>6</sup> As TANF benefits decline in real dollars in most states, they cover a smaller share of housing costs over time, as Figure 3 shows.

<sup>5</sup> *1996 Green Book*, U.S. House of Representatives Ways and Means Committee, Table 8-15, [http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=104\\_green\\_book&docid=f:wm014\\_08.pdf](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=104_green_book&docid=f:wm014_08.pdf).

<sup>6</sup> *Worst Case Housing Needs 2007: A Report to Congress*, HUD Office of Policy Development and Research, May 2010.

Figure 3:

**TANF Benefits Falling Further Behind Families' Housing Costs**  
 Percentage of HUD Fair Market Rent Covered by TANF Benefits in 2002 and 2010



Source: *Out of Reach*, by the National Low-income Housing Coalition for 2002 and 2010, available at <http://www.nlihc.org/oor/oor2010/>. NLIHC creates weighted statewide average Fair Market Rent for various-sized apartments based on HUD Fair Market Rents for various sub-regions in the state. The numbers used here are for a two-bedroom apartment. TANF 2010 benefit levels for single-parent families of three were compiled by CBPP from various sources and are current as of July 1, 2010.

## SNAP Benefits Help Fill Gap, But Substantial Shortfall Remains

Even when TANF benefits are combined with food stamp (now renamed SNAP) benefits, the total benefits are below the federal poverty level in all states and less than 75 percent of the poverty line in over 40 states. (See Figure 4.) In nearly all states, the gap between combined TANF and SNAP benefits and the poverty line is substantial.

Moreover, the SNAP benefit levels used for this comparison are temporarily increased due to a provision in the Recovery Act; this increase will abate over the next few years and end in federal fiscal year 2014, leaving TANF families further below the poverty level. In addition, the estimated SNAP benefit levels used for this comparison likely overstate the amount of help from SNAP that many TANF families in a state will receive.<sup>7</sup>

## The Recession, the Recovery Act, and TANF Benefit Levels

Some 48 states faced budget shortfalls in 2010 and, for over half of these states, the amount of the shortfall was over 20 percent of the state budget.<sup>8</sup> States are facing the worst revenue decline on record just as demand for state services, including assistance through the TANF program, is rising. TANF caseloads increased in all but six states between the start of the recession in December 2007 and December 2009.

Under the TANF block grant, states receive a fixed amount in federal funds each year (that amount has not changed since 1996); states are also required to maintain a level of state expenditures based on historic state spending. Federal TANF and state maintenance-of-effort (MOE) funds can be broadly used to meet any of the four purposes set forth in the TANF law, and many states use these funds for a range of child care, social service, child welfare, and other state programs. In 2009, less than 30 percent of combined federal TANF and state MOE funds were spent on basic assistance. As states have increasingly used TANF and MOE funds for other state obligations, efforts to expand — or even maintain, given increased need and fiscal pressures — TANF eligibility or benefits face stiff competition.

In general, states do not get more money when TANF caseloads increase or state budgets are tight, with two key exceptions:

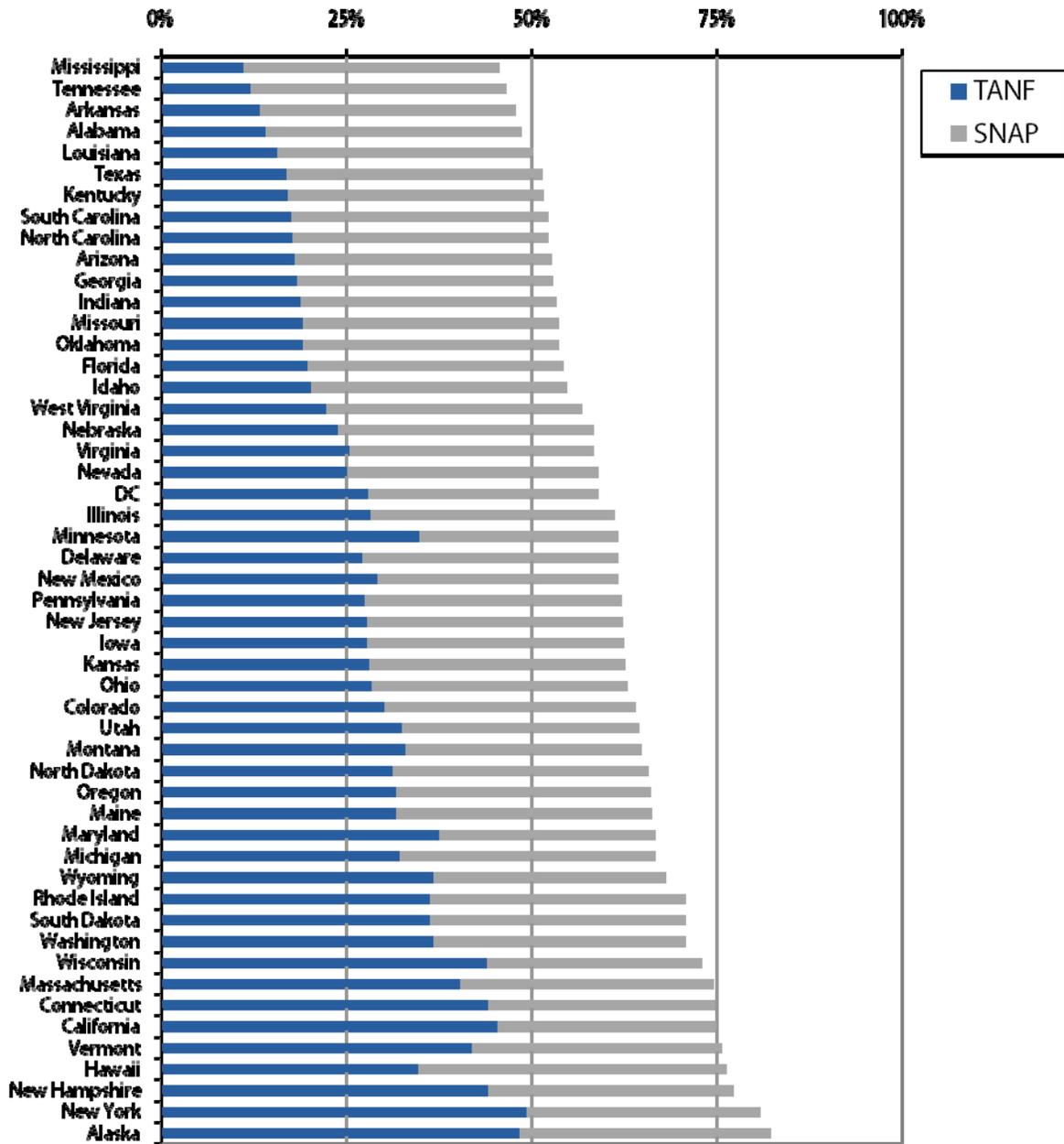
- The 1996 law created a \$2 billion TANF Contingency Fund to provide additional funds to a state facing hard economic times. This fund was used rarely until the current recession, was used heavily in 2008 and 2009, and was depleted in December 2009 (and recently a small amount of funding was added for 2011). About one-third of states drew on the Contingency

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<sup>7</sup> The combined TANF and SNAP benefit estimates in Figure 4 calculate SNAP levels assuming a family's shelter costs are the same as the median shelter costs for families with incomes at or below 80 percent of the federal poverty line. A family's SNAP benefit amount is calculated based on its income and deductions, with the capped deduction for high shelter costs playing a significant role; the maximum amount of SNAP benefits for a family of three was \$526 in July 2010. For over half the states, the estimated SNAP benefit used in Figure 4 is the maximum monthly benefit for a family of three (\$526). The amount of SNAP benefit that an individual TANF family qualifies based on its circumstances often may be lower than the estimate used here.

<sup>8</sup> See <http://www.cbpp.org/slideshows/?fa=stateFiscalCrisis>.

Figure 4:  
 Combined 2010 TANF and SNAP (Food Stamp)  
 Benefit Levels Fall Short of Federal Poverty Line



Sources: 2010 HHS Poverty Guidelines for a family of three at <http://aspe.hhs.gov/poverty/10poverty.shtml>.

TANF benefit levels for a single-parent family of three were compiled by CBPP from various sources and are current as of July 1, 2010. The estimated SNAP benefits were calculated by CBPP in accordance with USDA Food and Nutrition Service policies using the circumstances of a family of three with a full TANF grant (and no other income) and with median shelter costs for families with income below 80 percent of the federal poverty line.

Fund, but many other states facing tough economic climates were unable to use the fund because of its complex state maintenance-of-effort requirements.

- The 2009 Recovery Act created a TANF Emergency Fund to cover 2009 and 2010 (it expired on September 30, 2010). The Emergency Fund provided additional federal TANF funds to a state to reimburse it for 80 percent of increased spending (relative to the lower of 2007 or 2008) on short-term, nonrecurrent benefits, subsidized employment, and (if there are increased caseloads) basic assistance.

The TANF Emergency Fund — which provides states with extra federal dollars for increased spending on basic assistance — has played an instrumental role in protecting TANF benefit levels and TANF eligibility policies from further erosion or deeper cuts. Some 45 states have received TANF Emergency Fund benefits for the basic assistance category. For these states, generally any increased spending on basic assistance — whether due to increased caseloads due to the recession or an increase in benefit levels or other eased eligibility policies — was subsidized by federal Emergency Fund dollars, which reimburse 80 percent of the increase over the base year. Conversely, any *reduction* in spending on basic assistance, whether due to cuts in benefit levels or tighter eligibility policies, generally saved only 20 percent of the estimated cost, as the other 80 percent would have been reimbursed by the federal TANF Emergency Fund.<sup>9</sup> Thus, cutting spending on basic assistance turns away federal stimulus dollars and brings fewer dollars into the local economy. As TANF families need to spend every dollar they get on basic needs, any increased spending on TANF basic assistance adds dollars to the local economy.

While a handful of states cut benefit levels or tightened eligibility policies during the recession, most states were able to avoid such changes. Policymakers and advocates in states credit the TANF Emergency Fund reimbursement with helping to protect the spending levels on basic assistance in the face of fiscal pressures to make cuts in human services budgets. In some states, the availability of the Emergency Fund helped support increased TANF benefits.

- Delaware implemented a temporary increase in benefits effective November 2009 which expired on September 30, 2010. Benefits for a family of three increased from \$338 to \$416 a month and reverted to \$338 when the increase expired.
- New York State planned to implement a multi-stage increase in benefits, although full implementation is now in question given the state fiscal situation. The Contingency Funds and TANF Emergency Funds the state qualified for played an instrumental role in allowing the second stage of the increase to go into effect in 2010.

Despite the availability of help from the expiring TANF Emergency Fund and the Contingency Fund, three states reduced TANF benefit levels in 2009. Hawaii and Arizona each cut benefit levels by 20 percent; California made a smaller reduction but a proposal for another 15 percent reduction is pending. Additional states may consider benefit reductions in 2011 legislative sessions.

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<sup>9</sup> The maximum amount that a state can receive from the TANF Emergency Fund for 2009 and 2010 combined is 50 percent of one year's block grant amount; this limit applies to the combination of any Emergency Fund and Contingency Fund dollars a state receives for these years. A state's increase in basic assistance spending would not be reimbursed at 80 percent if doing so would cause the state to exceed the maximum allocation.

**APPENDIX 1:**

**Changes in State TANF Benefit Levels (Single-Parent Family of Three)**

<b>STATE</b>	<b>July 1996</b>	<b>Jan. 2000</b>	<b>Jan. 2002</b>	<b>Jan 2005</b>	<b>July 2008</b>	<b>July 2010</b>
Alabama	164	164	164	215	215	215
Alaska	923	923	923	923	923	923
Arizona	347	347	347	347	347	277 <sup>1</sup>
Arkansas	204	204	204	204	204	204
California	596	626	679	723	723	694 <sup>2</sup>
Colorado	356	356	356	356	356	462
Connecticut	636	636	636	636	674	674 <sup>3</sup>
Delaware	338	338	338	338	338	416 <sup>4</sup>
D.C.	415	379	379	379	428	428 <sup>5</sup>
Florida	303	303	303	303	303	303
Georgia	280	280	280	280	280	280
Hawaii	712	570	570	570	636	610 <sup>6</sup>
Idaho	317	293	293	309	309	309
Illinois	377	377	377	396	432	432 <sup>7</sup>
Indiana	288	288	288	288	288	288
Iowa	426	426	426	426	426	426
Kansas	429	429	429	429	429	429
Kentucky	262	262	262	262	262	262
Louisiana	190	190	240	240	240	240
Maine	418	461	485	485	485	485
Maryland	373	417	472	482	565	574 <sup>8</sup>
Massachusetts	565	565	618	618	618	618
Michigan	459	459	459	459	489	492
Minnesota	532	532	532	532	532	532
Mississippi	120	170	170	170	170	170
Missouri	292	292	292	292	292	292
Montana	438	469	494	405	472	504
Nebraska	364	364	364	364	364	364
Nevada	348	348	348	348	383	383
New Hampshire	550	575	600	625	625	675
New Jersey	424	424	424	424	424	424
New Mexico	389	439	389	389	447	447
New York	577	577	577	691	691	753 <sup>9</sup>
North Carolina	272	272	272	272	272	272
North Dakota	431	457	477	477	477	477
Ohio	341	373	373	373	410	434
Oklahoma	307	292	292	292	292	292 <sup>10</sup>

**APPENDIX 1 (continued):  
Changes in State TANF Benefit Levels (Single-Parent Family of Three)**

STATE	July 1996	Jan. 2000	Jan. 2002	Jan 2005	July 2008	July 2010
Oregon	460	460	460	460	485	485
Pennsylvania	421	421	421	421	421	421 <sup>11</sup>
Rhode Island	554	554	554	554	554	554
South Carolina	200	204	205	205	263	270
South Dakota	430	430	469	501	539	555
Tennessee	185	185	185	185	185	185
Texas	188	201	201	223	244	260 <sup>12</sup>
Utah	416	451	474	474	498	498
Vermont	597	622	638	640	640	640 <sup>13</sup>
Virginia	354	354	389	389	389	389 <sup>14</sup>
Washington	546	546	546	546	562	562
West Virginia	253	328	453	340	340	340
Wisconsin	517	673	673	673	673	673
Wyoming	360	340	340	340	506	561

<sup>1</sup> Arizona implemented a 20 percent benefit cut effective March 1, 2009.

<sup>2</sup> California implemented a benefit cut effective July 1, 2009, reducing monthly benefits from \$723 to \$694 for a family of three. California has two regional variations in benefit levels; the number used here represents the higher benefit level.

<sup>3</sup> Connecticut's benefit levels vary across three regions. The listed number is for the highest benefit level, not the most typical level.

<sup>4</sup> Delaware instituted a temporary TANF benefit increase from \$338 to \$416 monthly for a family of three, effective November 2009. The temporary increase was funded with TANF Emergency Funds. The increase ended on September 30, 2010. On October 1, 2010, the TANF benefit reverted to \$338 for a family of three.

<sup>5</sup> For the District of Columbia, a planned benefit increase to \$437 went into effect October 1, 2008, but it was rescinded in December 2008.

<sup>6</sup> Hawaii has a two-tiered system of benefits levels — a lower benefit level for families that are required to participate in work activities and a higher level for families that are exempt from work activities. As of July 1, 2010, benefits for a family of three are \$610 (work-required families) and \$763 (work-exempt families), respectively. Hawaii implemented a 20 percent reduction of benefits for both tiers effective September 2009.

<sup>7</sup> Illinois implemented a 9 percent increase effective July 1, 2008 and benefits for a family of three were increased to \$432 a month; they remain at this level. This is the benefit level for most of the state of Illinois; the benefit levels are lower in the southern part of the state compared to the central part of the state.

<sup>8</sup> Maryland generally has an annual increase based on inflation, but this may not occur for state fiscal year 2011.

<sup>9</sup> New York's benefit levels vary by county; the listed benefit level is for New York City.

<sup>10</sup> Currently, 95 percent of Oregon's TANF recipients also receive a cooperative incentive of \$43 a month. However, there are pending proposals to reduce or eliminate the incentive.

<sup>11</sup> Pennsylvania's benefit levels vary by county. The listed number is the highest, not the most typical, benefit level.

<sup>12</sup> Texas' monthly cash grant is adjusted annually according to the federal poverty level. There have been no changes to the FPL since 2009 and, therefore, no 2010 increase.

<sup>13</sup> Vermont has two regional benefit levels, a higher one for Chittenden County and a lower one for the rest of the state. In the 2008 version of this paper, CBPP used the benefit levels cited in Congressional Research Service reports, which are for Chittenden County and include a housing supplement. In this version of the report, we list the benefit level for outside Chittenden County and do not add the housing supplement; we also have changed the historic benefit levels listed here to correspond to the circumstances of the benefit levels we use for 2010. The source of the historic

benefit levels is the Urban Institute Welfare Rules Database.

<sup>14</sup> In Virginia, the TANF benefit levels are dependent on geographic location. There are three locality groups. The listed benefit level represents the highest benefit level in the state.

Sources: Congressional Research Service Reports “TANF Cash Benefits as of January 1, 2004” (data for 1996, 2000, and 2002) and “The Temporary Assistance for Needy Families (TANF) Block Grant: Responses to Frequently Asked Questions” (data for 2005) (excerpt for Vermont, as noted in footnote 13). Data for 2008 and 2010 were compiled by CBPP from various sources.

**APPENDIX 2:**

**Changes in Real (Inflation-Adjusted) Benefit Levels Between  
2010 and 1996, 2000, and 2005 for Single-Parent Family of Three**

<b>State</b>	<b>1996-2010</b>	<b>2000-2010</b>	<b>2005-2010</b>
Alabama	-5.7%	3.5%	-10.5%
Alaska	-28.1%	-21.1%	-10.5%
Arizona	-42.6%	-37.0%	-28.5%
Arkansas	-28.1%	-21.1%	-10.5%
California	-16.3%	-12.5%	-14.1%
Colorado	-6.7%	2.4%	16.2%
Connecticut	-23.8%	-16.4%	-5.1%
Delaware <sup>1</sup>	-11.5%	-2.9%	10.2%
D.C.	-25.8%	-10.9%	1.1%
Florida	-28.1%	-21.1%	-10.5%
Georgia	-28.1%	-21.1%	-10.5%
Hawaii	-38.4%	-15.5%	-4.2%
Idaho	-29.9%	-16.8%	-10.5%
Illinois	-17.6%	-9.6%	-2.3%
Indiana	-28.1%	-3.3%	-10.5%
Iowa	-28.1%	-21.1%	-10.5%
Kansas	-28.1%	-21.1%	-10.5%
Kentucky	-28.1%	-21.1%	-10.5%
Louisiana	-9.2%	-0.3%	-10.5%
Maine	-16.6%	-17.0%	-10.5%
Maryland	10.7%	8.6%	6.6%
Massachusetts	-21.3%	-13.7%	-10.5%
Michigan	-22.9%	-15.4%	-4.1%
Minnesota	-28.1%	-21.1%	-10.5%
Mississippi	1.9%	-21.1%	-10.5%
Missouri	-28.1%	-21.1%	-10.5%
Montana	-17.2%	-15.2%	11.4%
Nebraska	-28.1%	-21.1%	-10.5%
Nevada	-20.9%	-13.1%	-1.5%
New Hampshire	-11.7%	-7.3%	-3.3%
New Jersey	-28.1%	-21.1%	-10.5%
New Mexico	-17.4%	-19.6%	2.9%
New York	-6.2%	3.0%	-2.5%
North Carolina	-28.1%	-21.1%	-10.5%
North Dakota	-20.4%	-17.6%	-10.5%
Ohio	-8.5%	-8.2%	4.2%

APPENDIX 2 (continued):

**Changes in Real (Inflation-Adjusted) Benefit Levels Between  
2010 and 1996, 2000, and 2005 for Single-Parent Family of Three**

<b>State</b>	<b>1996-2010</b>	<b>2000-2010</b>	<b>2005-2010</b>
Oklahoma	-31.6%	-21.1%	-10.5%
Oregon	-24.2%	-16.8%	-5.6%
Pennsylvania	-28.1%	-21.1%	-10.5%
Rhode Island	-28.1%	-21.1%	-10.5%
South Carolina	-2.9%	4.5%	17.9%
South Dakota	-7.2%	1.9%	-0.8%
Tennessee	-28.1%	-21.1%	-10.5%
Texas	-0.5%	2.1%	4.4%
Utah	-13.9%	-12.8%	-6.0%
Vermont	-22.9%	-18.8%	-10.5%
Virginia	-21.0%	-13.3%	-10.5%
Washington	-26.0%	-18.8%	-7.9%
West Virginia	-3.4%	-18.2%	-10.5%
Wisconsin	-6.4%	-21.1%	-10.5%
Wyoming	12.1%	30.2%	47.7%

<sup>1</sup> Using the TANF benefit level of \$338 that has been in place since October 1, 2010, the changes in real (inflation-adjusted) benefit levels for Delaware are: -28.1% from 1996 – 2010, -21.1% from 2000 – 2010, and -10.5% from 2005 to 2010.

Source: Calculated from figures in Appendix 1 adjusted for inflation using the Consumer Price Index (CPI).

APPENDIX 3:

Percentage of HUD Fair Market Rent Covered by TANF Benefits in 2002 and 2010

State	2002	2010
Alabama	34%	33%
Alaska	110%	87%
Arizona	46%	31%
Arkansas	43%	34%
California	66%	52%
Colorado	43%	53%
Connecticut	72%	56%
Delaware	47%	41% <sup>1</sup>
D.C.	38%	29%
Florida	42%	29%
Georgia	39%	35%
Hawaii	66%	38%
Idaho	57%	45%
Illinois	47%	48%
Indiana	51%	41%
Iowa	82%	67%
Kansas	77%	63%
Kentucky	53%	41%
Louisiana	45%	31%
Maine	75%	58%
Maryland	54%	45%
Massachusetts	56%	51%
Michigan	68%	66%
Minnesota	70%	66%
Mississippi	36%	26%
Missouri	52%	42%
Montana	93%	78%
Nebraska	68%	55%
Nevada	43%	38%
New Hampshire	73%	66%
New Jersey	43%	34%
New Mexico	67%	64%
New York	61%	61%
North Carolina	45%	38%
North Dakota	93%	82%
Ohio	61%	62%

APPENDIX 3 (continued):

Percentage of HUD Fair Market Rent Covered by TANF Benefits in 2002 and 2010

State	2002	2010
Oklahoma	56%	46%
Oregon	67%	63%
Pennsylvania	63%	50%
Rhode Island	81%	56%
South Carolina	38%	39%
South Dakota	86%	91%
Tennessee	34%	26%
Texas	29%	32%
Utah	69%	65%
Vermont	100%	70%
Virginia	52%	38%
Washington	71%	61%
West Virginia	100%	57%
Wisconsin	113%	88%
Wyoming	64%	77%

<sup>1</sup> Using the TANF benefit level of \$338 for a family of three that has been in place since October 1, 2010, the percentage of HUD Fair Market Rent covered by TANF benefits in 2010 is 34%.

Source: *Out of Reach*, by the National Low-income Housing Coalition for 2002 and 2010, available at <http://www.nlihc.org/oor/oor2010/>. NLIHC creates weighted statewide average Fair Market Rent for various-sized apartments based on HUD Fair Market Rents for various sub-regions in the state. The numbers used here are for a two-bedroom apartment. TANF 2010 benefit levels for single-parent families of three were compiled by CBPP from various sources and are current as of July 1, 2010.

APPENDIX 4:

2010 TANF and Food Stamp Benefit Levels as a Percent of the Federal Poverty Line

State	TANF as Percent of the Federal Poverty Line	Food Stamps and TANF as Percent of the Federal Poverty Line
Alabama	14%	49%
Alaska	48%	82%
Arizona	18%	53%
Arkansas	13%	48%
California	45%	75%
Colorado	30%	64%
Connecticut	44%	75%
Delaware	27% <sup>1</sup>	62% <sup>1</sup>
D.C.	28%	59%
Florida	20%	54%
Georgia	18%	53%
Hawaii	35%	76%
Idaho	20%	55%
Illinois	28%	61%
Indiana	19%	53%
Iowa	28%	62%
Kansas	28%	63%
Kentucky	17%	52%
Louisiana	16%	50%
Maine	32%	66%
Maryland	38%	67%
Massachusetts	41%	75%
Michigan	32%	67%
Minnesota	35%	62%
Mississippi	11%	46%
Missouri	19%	54%
Montana	33%	65%
Nebraska	24%	58%
Nevada	25%	59%
New Hampshire	44%	77%
New Jersey	28%	62%
New Mexico	29%	62%
New York	49%	81%
North Carolina	18%	52%
North Dakota	31%	66%
Ohio	28%	63%

APPENDIX 4 (continued):

2010 TANF and Food Stamp Benefit Levels as a Percent of the Federal Poverty Line

State	TANF as Percent of the Federal Poverty Line	Food Stamps and TANF as Percent of the Federal Poverty Line
Oklahoma	19%	54%
Oregon	32%	66%
Pennsylvania	28%	62%
Rhode Island	36%	71%
South Carolina	18%	52%
South Dakota	36%	71%
Tennessee	12%	47%
Texas	17%	52%
Utah	33%	64%
Vermont	42%	76%
Virginia	25%	58%
Washington	37%	71%
West Virginia	22%	57%
Wisconsin	44%	73%
Wyoming	37%	68%

<sup>1</sup> Using the TANF benefit level of \$338 for a family of three that has been in place since October 1, 2010, TANF benefits are 22 percent of the poverty line and TANF and food stamp benefits combined are 57 percent of the poverty line.

Sources: 2010 HHS Poverty Guidelines for a family of three at <http://aspe.hhs.gov/poverty/10poverty.shtml>. TANF benefit levels for a single-parent family of three were compiled by CBPP from various sources and are current as of July 1, 2010. The estimated SNAP benefits were calculated by CBPP in accordance with USDA Food and Nutrition Service policies using the circumstances of a family of three with a full TANF grant (and no other income) and with median shelter costs for families with income below 80 percent of the federal poverty line.