
Updated October 8, 2020

TANF Benefits Still Too Low to Help Families, Especially Black Families, Avoid Increased Hardship

By Ali Safawi and Ife Floyd

Temporary Assistance for Needy Families (TANF), the primary cash assistance program for families with the lowest incomes, is at its weakest point in the program’s history in most states. In 33 states, benefit levels have declined by at least 20 percent in inflation-adjusted value since TANF’s enactment in 1996. In *every* state, benefits are at or below 60 percent of the poverty line and fail to cover rent for a modest two-bedroom apartment.

TANF does a poor job of providing assistance to Latino and especially Black children,¹ whose parents and the communities in which they live are more likely to feel the devastating effects of COVID-19 and the resulting economic crisis. Black children are also more likely than white children to live in states where benefits are the lowest, continuing a trend that began under TANF’s predecessor, Aid to Families with Dependent Children (AFDC). Many states with high Black populations kept AFDC benefits very low.

The pandemic and economic crisis have laid bare the systemic racism that undergirds these past and present inequities. Black women, already working in some of the most tenuous jobs for the lowest wages, have experienced significant job losses since the crisis began, as have Latina women.² In late June and July, 19 million children lived in a household that wasn’t getting enough to eat, that was behind on rent or mortgage payments, or both.³ Some 42 percent of Black households and 36

¹ Center on Budget and Policy Priorities, “Chart Book: Temporary Assistance for Needy Families,” updated August 20, 2020, <https://www.cbpp.org/research/family-income-support/chart-book-temporary-assistance-for-needy-families>.

² Jocelyn Frye, “On the Frontlines at Work and at Home: The Disproportionate Economic Effects of the Coronavirus Pandemic on Women of Color,” Center for American Progress, April 23, 2020, <https://www.americanprogress.org/issues/women/reports/2020/04/23/483846/frontlines-work-home/>; Chad Stone, “Robust Unemployment Insurance, Other Relief Needed to Mitigate Racial and Ethnic Unemployment Disparities,” CBPP, August 5, 2020, <https://www.cbpp.org/research/economy/robust-unemployment-insurance-other-relief-needed-to-mitigate-racial-and-ethnic>.

³ Arloc Sherman, “Children Facing Very High Hardship Rates,” CBPP, August 6, 2020, <https://www.cbpp.org/blog/children-facing-very-high-hardship-rates>. Although not directly comparable to the data from late June and July 2020, for hardship data and analysis from August and September 2020, see Joseph Llobrera *et al.*, “New Data: Millions Struggle to Eat and Pay Rent,” CBPP, September 23, 2020, <https://www.cbpp.org/research/poverty-and-inequality/new-data-millions-struggling-to-eat-and-pay-rent>.

percent of Latino households reported experiencing such hardships (compared to 20 percent of White households). And with TANF benefits as low as they are, these families have few resources to support themselves when jobs are not available and they are not eligible for other benefits like unemployment insurance.

It's crucial that all families with children have income to cover their basic needs not only in the current crises, but also for their children's futures. Studies show that income matters for children's long-term well-being. Financial stability gives them a better chance of growing up healthy and with the opportunity to thrive.⁴

Many states have raised their TANF benefits in recent years, recognizing the importance of income for children's long-term growth and development and the inadequacy of their existing benefits. Thirteen states plus the District of Columbia did so between July 2019 and July 2020 and several states have issued additional payments to TANF families in response to COVID-19. (See text box.) However, benefits in most states remain extremely low, hampering TANF's ability to help families meet their basic needs during the current crises.

Addressing structural racism in TANF and investing in children's futures will require states and Congress to invest additional resources in cash benefits. States should start by increasing benefit levels, which will require them to direct more of their TANF funds to basic assistance. They also should implement mechanisms to increase benefits annually to ensure benefits don't lose value over time. These actions are especially important in states with the lowest benefit levels — states in which Black children are likelier to live. Increases in those states are an important step in undoing TANF's racist foundations and ensure that future generations will experience greater economic stability. States will need more federal resources to make these investments.

This report, an annual update of state TANF benefit levels as of July 1, covers benefit changes that took effect between July 1, 2019, and July 1, 2020. The benefit levels cited here reflect the maximum monthly benefit for a family of three with no other income as of July 1, 2020; they may exceed what many families actually receive because families often do not receive the maximum TANF benefit. Family grants in six states (California, Connecticut, New York, Pennsylvania, Vermont, and Virginia) vary by geographic region. Unless noted otherwise, this paper reports the benefit level in the state's most populous region.

13 States and D.C. Raised Benefits in Past Year

Thirteen states plus the District of Columbia raised their monthly TANF benefit levels between July 1, 2019 and July 1, 2020. (See Table 1.) Most increases were very small, under \$20. This represents a continuation of a positive trend since 2013, a time in which 24 states and D.C. increased benefits at least once, with several states increasing benefits multiple times.

⁴ National Academies of Sciences, Engineering, and Medicine, "A Roadmap to Reducing Child Poverty," 2019, <https://www.nap.edu/catalog/25246/a-roadmap-to-reducing-child-poverty>.

TABLE 1

States Raising TANF Benefits in Past Year (Monthly benefit for family of three)

	July 2020 Benefit	Increase Since July 2019	Increase Due to an Annual or Periodic Adjustment
California	\$878	\$93	X
District of Columbia	\$658	\$16	X
Illinois	\$533	\$13	X
Maine	\$610	\$16	X
Maryland	\$727	\$18	X
Minnesota	\$632	\$100	
New Hampshire	\$1,086	\$20	X
Ohio	\$505	\$8	X
South Carolina	\$299	\$7	X
Texas	\$303	\$8	X
Vermont	\$699	\$59	
Virginia	\$508	\$66	
Wyoming	\$712	\$15	X

Note: TANF = Temporary Assistance for Needy Families.

Source: CBPP-compiled 2020 state benefit levels

Three states took specific legislative or administrative actions to increase grants. Minnesota raised benefits by \$100 in February 2020, the state's first benefit increase since 1986. Vermont increased benefits for the first time in more than 20 years in August 2019. Its increase, from \$640 to \$699,⁵ was based on an increased basic need standard used to calculate benefits. Virginia raised its TANF benefit by 15 percent, from \$442 to \$508,⁶ the second benefit increase the state has enacted in the past two years.

Nine states and the District of Columbia raised benefits through annual or periodic adjustments to reflect changes in living costs or the federal poverty line. For example, Ohio raised benefits from \$497 to \$505 based on Social Security's inflation adjustment. The New Hampshire benefit, tied to 60 percent of the poverty line, rose from \$1,066 to \$1,086 in March 2020. Similarly, Illinois' benefit, tied to 30 percent of poverty, increased from \$520 to \$533. California's benefit rose from \$785 to \$878,⁷ the second increase in a multi-step process to raise benefits to at least half of the poverty line.

⁵ This benefit represents families living outside Chittenden County, Vermont.

⁶ Virginia localities are divided into two regions: Group II and Group III. This benefit represents families living in Group III localities, which includes the most populous counties and has higher benefits.

⁷ California has two regional benefits. The benefit listed here represents Region 1, which includes the most populous counties.

The Wyoming benefit, which keeps pace with inflation through the state's cost-of-living index,⁸ increased from \$697 to \$712 in July 2020.

Several States Issued Additional TANF Payments in Response to the Pandemic

Beginning in March 2020, some state TANF programs took actions to provide additional cash assistance to TANF families to help them meet their basic needs and afford additional pandemic-related expenses. Some were one-time payments while others were spread out over more than one month. The additional assistance also ranged in amount. For example:

- Alabama issued an "Emergency Health Preparedness Allowance" of \$400 a month for three months to all TANF families.
- Illinois issued a one-time payment of \$500 to all TANF families to help reduce food insecurity.
- North Carolina issued a one-time payment of \$265 for each child receiving TANF benefits.
- Oklahoma issued \$400 in additional payments, divided over two months, to TANF recipients to help offset additional expenses for cleaning supplies, internet costs to participate in TANF work, home schooling, and other pandemic-related needs.
- Rhode Island provided an additional one-time payment in June equal to one full month's worth of benefits to TANF cash assistance families. This meant that a family of three on TANF received an additional \$554.
- West Virginia issued one-time payments of \$500 to all TANF recipients.*

These payments represent significant short-term support for TANF families. In the case of Alabama, the additional payments were considerable; the emergency allowance and maximum TANF benefit combined totaled \$615 per month for a family of three, nearly three times the amount of the maximum benefit alone. In Illinois and Rhode Island, the maximum grant for a family of three would nearly double in the month with the one-time payment.

*Information collected from state TANF agencies.

Benefits Remain Far Below Poverty Line

Despite these increases, TANF benefits still leave family incomes at or below 60 percent of the poverty line in every state.⁹ (See Figure 1 and Appendix Table 2.) In 1996, 16 states had benefit levels at or below 30 percent of the poverty line; today, 33 states do. In 18 of those states, benefit levels are at or below *20 percent* of the poverty line — that is, \$362 a month or less. Even TANF and Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) benefits together fail to lift a family of three out of poverty in every state. (See Appendix Table 5.)

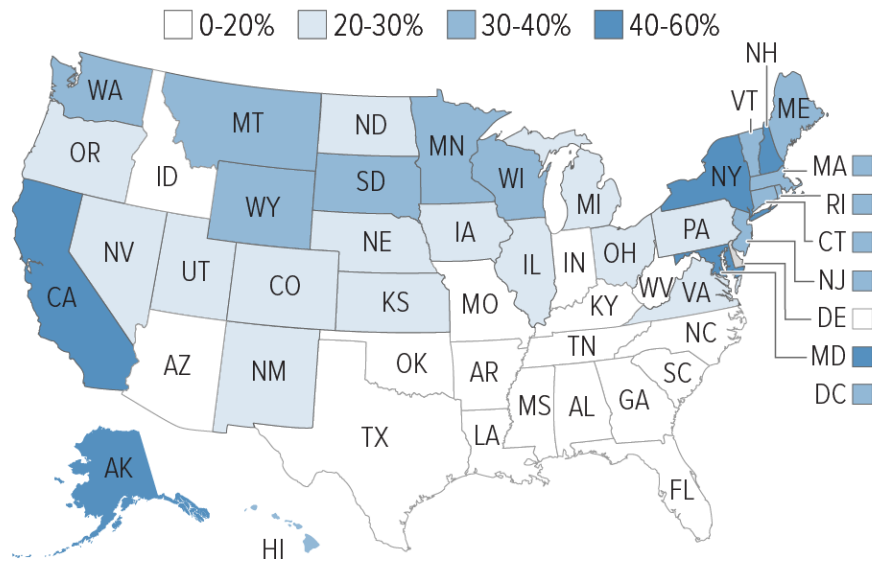
⁸ Wyoming's benefit level is adjusted each July based on the state's cost-of-living index for the previous year as determined by the Division of Economic Analysis.

⁹ The 2020 poverty guideline from the Department of Health and Human Services (HHS) for a family of three is \$1,810 per month in the 48 contiguous states and Washington, D.C.; Alaska and Hawai'i have higher guidelines. (See <https://aspe.hhs.gov/poverty-guidelines>.) CBPP uses HHS' poverty guidelines in this analysis because they are a simplification of the poverty thresholds (the Census Bureau's measure of poverty) and are used to determine financial eligibility for certain programs.

FIGURE 1

Maximum TANF Benefits Leave Families Well Below Federal Poverty Line

Maximum TANF benefit as a percent of poverty line (for a family of three)



TANF = Temporary Assistance for Needy Families

Note: The federal poverty level for a family of three in 2020 is \$1,810 per month in the 48 contiguous states and Washington, D.C.; Alaska and Hawai'i have higher poverty levels.

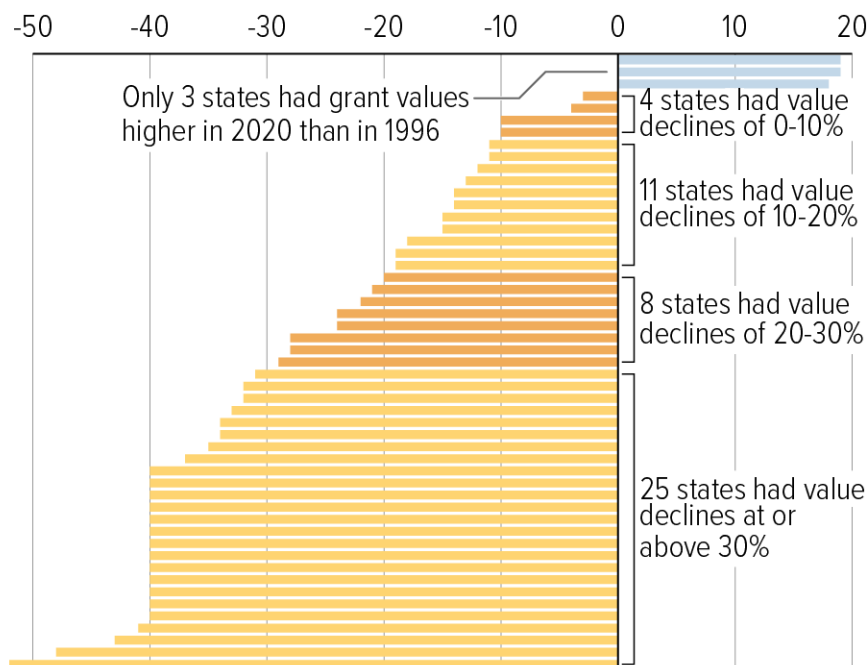
Source: 2020 Health and Human Services Poverty Guidelines. TANF benefit levels for a single-parent family of three were compiled by CBPP from various sources and are current as of July 1, 2020.

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Nationally, TANF benefits have fallen substantially in value and do far less to help families escape “deep poverty” (family incomes below half of the poverty line) than in 1996. In all but three states, a poor family relying solely on TANF to provide the basics for their children — such as during a period of joblessness, illness, or disability — has less purchasing power with its benefits today than when TANF was created. Since 1996, benefits have fallen by 20 percent or more in 33 states, after adjusting for inflation. (See Figure 2 and Appendix tables 2 and 3.) In many states the decline has been dramatic.

FIGURE 2

TANF Benefits in Most States Have Declined in Inflation-Adjusted Terms Since 1996



Note: TANF = Temporary Assistance for Needy Families

Source: 1996 TANF benefits for a family of three collected from Congressional Research Service and 2020 benefits compiled by CBPP from various sources. Benefit information adjusted for inflation using the CPI-U-RS.

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This decline follows a quarter-century of major declines in the real value of benefits provided through AFDC. Between 1970 and 1996, AFDC benefits fell by more than 20 percent in every state but one and by more than 40 percent in two-thirds of the states, after adjusting for inflation,¹⁰ leading to the gradual weakening of AFDC as an anti-poverty program. The median AFDC benefit in July 1970 lifted a family of three above 70 percent of the poverty line,¹¹ twice what it did in July 1996. The median benefit as a share of poverty further fell when TANF replaced AFDC; the median benefit in July 2020, \$492, represents only 27 percent of the poverty line.

¹⁰ 1996 *Green Book*, House Ways and Means Committee, Table 8-15, <https://aspe.hhs.gov/system/files/aspe-files/210906/08tanf.txt>.

¹¹ For maximum AFDC benefits for a three-person family in July 1970 see Table 5.5 in Office of Human Services Policy, Office of the Assistant Secretary for Planning and Evaluation, Department of Health and Human Services, “Eligibility, Benefits and Disposable Income,” *Aid to Families with Dependent Families: The Baseline*, 1998, <https://aspe.hhs.gov/system/files/pdf/167036/5benefits.pdf>. For past federal poverty lines see Table 3.E8 in Social Security Administration, “Annual Statistical Supplement, 2019: Social Welfare and the Economy,” 2019, <https://www.ssa.gov/policy/docs/statcomps/supplement/2019/3e.html#table3.e8>.

Benefits Cover Only Fraction of Modest Housing Costs

While TANF benefit levels have risen slightly, the cost of housing in most areas also continues to rise, substantially in some areas.¹² In every state, the monthly TANF benefit for a family of three is well below the estimated cost of a modest two-bedroom apartment and utilities, based on the Department of Housing and Urban Development's (HUD) fair market rents.¹³ It is less than half of the fair market rent in 32 states plus D.C., compared with only seven states in 1996. Between 1996 and 2020, the median state fair market rent rose from \$543 to \$1,015, while the median TANF benefit rose from \$377 to only \$492.¹⁴ (These figures are in nominal dollars.) In all but two states, TANF benefits covered a smaller share of housing costs in 2020 than in 1996. (See Figure 3.)

Only 17 percent of TANF families receive HUD housing assistance.¹⁵ Some states provide small additional funds to help families cover housing costs, but these rarely cover the large gap between TANF grants and rents. TANF benefits cover an especially small share of housing costs in states where Black and Latino children are likelier to live.

Because decent housing can prove expensive, TANF families without housing assistance often live with families and friends and contribute what they can to rent and utilities. Or they opt for more affordable but substandard housing. As a result, they have high rates of housing instability, resulting in frequent involuntary moves, eviction, or homelessness.¹⁶ Such instability can harm both adults and children and is associated with poor school performance, poor cognitive development, increased health risks, and mental health problems.¹⁷

¹² Andrew Aurand *et al.*, "Out of Reach 2020," National Low Income Housing Coalition, 2020, https://reports.nlihc.org/sites/default/files/oor/OOR_2020.pdf.

¹³ HUD's fair market rents are gross rent estimates. They include the shelter rent plus the cost of all utilities except phone and internet.

¹⁴ Analysis of compiled TANF benefit levels and data on state average FMRs in Aurand, *op. cit.*

¹⁵ CBPP calculation of 2018 TANF caseload and HUD administrative data.

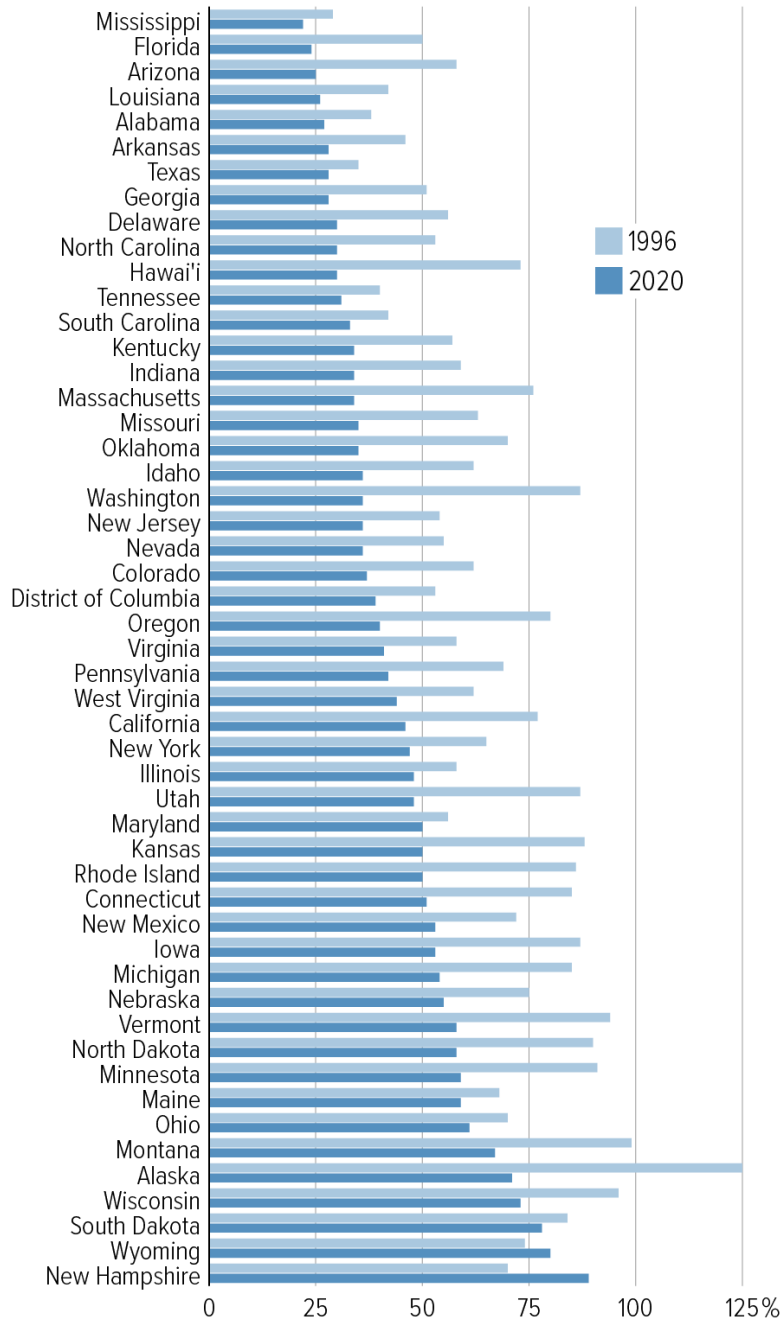
¹⁶ Matthew Desmond, "Eviction and the Reproduction of Urban Poverty," *American Journal of Sociology*, Vol. 118, No. 1, 2012, <https://scholar.harvard.edu/mdesmond/files/desmond.evictionpoverty.ajs2012.pdf>.

¹⁷ Will Fischer, "Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long-Term Gains Among Children," CBPP, updated October 7, 2015, <https://www.cbpp.org/research/housing/research-shows-housing-vouchers-reduce-hardship-and-provide-platform-for-long-term>.

FIGURE 3

TANF Benefits Falling Further Behind Housing Costs

Percent of HUD fair market rent covered by cash assistance



Note: TANF = Temporary Assistance for Needy Families; HUD = Department of Housing and Urban Development. The National Low Income Housing Coalition creates weighted statewide average fair market rents based on HUD fair market rents for various sub-regions in the state. Numbers here are for a two-bedroom apartment.

Source: National Low Income Housing Coalition's Out of Reach report. TANF 2020 benefit levels for single-parent families of three were compiled by CBPP from various state sources and are current as of July 1, 2020

State Benefit Decisions Rooted in Historical Racism, Have Disparate Impacts

Low TANF benefits, which disproportionately affect the benefits available to Black children, are rooted in historical racism. Black children are likelier than Latino and white children to live in the states with the lowest benefit levels. (See Appendix Table 6B.) A majority (55 percent) of Black children in the country live in a state with benefits at or below 20 percent of the poverty line, compared to 41 percent of Latino children and 40 percent of white children.¹⁸ And while some states may have lower costs of living than others, we see a similar trend when considering housing costs. Nearly half (49 percent) of Black children and 38 percent of Latino children live in states with benefits that cover less than one-third of the housing costs for a modest two-bedroom apartment, compared to 29 percent of white children.¹⁹ (See Appendix Table 6B.) Many of these extremely low-benefit states had some of the lowest benefits under AFDC, and in almost every instance, leave a family deeper in poverty today than they did in the past.

TABLE 2
States With the Lowest Average Grants in 1958

	Average Benefit (in nominal dollars)
National	\$99.83
Alabama	\$27.09
Florida	\$59.07
Mississippi	\$40.28
South Carolina	\$54.90
Texas	\$67.63

Winifred Bell, *Aid to Dependent Children*, Columbia University Press, 1965, p. 224.

The politics underlying the initial design of AFDC (originally Aid to Dependent Children or ADC²⁰) set the course for racial disparities in its implementation over time. As Congress debated the Social Security Act, the Southern congressional delegation at the time (a crucial bloc in both chambers) successfully insisted on ADC/AFDC provisions that vested control of the program to state and local officials, thus protecting the white supremacist socioeconomic order of the Jim Crow South from the perceived threat of an expanded federal government.²¹ Among the powers Southern lawmakers won for state and local authorities was the ability to set eligibility policies and benefit levels. This effectively limited participation for Black families and others they deemed undeserving and ensured that cash assistance did not compete with cheap, often agricultural or domestic, Black labor.²²

¹⁸ CBPP analysis of the racial and ethnic composition of states based on 2019 U.S. Census data.

¹⁹ CBPP analysis of the racial and ethnic composition of states based on 2019 U.S. Census data.

²⁰ ADC, the cash program's original name, started in 1935 under the Social Security Act. The program was renamed AFDC in 1962.

²¹ Ira Katznelson, "Jim Crow Congress," *Fear Itself: The New Deal and the Origins of Our Time*, Liveright Publishing Corporation, 2013, pp. 156-194; Jill Quadagno, "The Repression of Rights," *The Color of Welfare: How Racism Undermined the War on Poverty*, Oxford University Press, 1994, pp. 20-24.

²² See Linda Gordon and Felice Batlan, "Aid To Dependent Children: The Legal History," Virginia Commonwealth University Social Welfare History Project, <https://socialwelfare.library.vcu.edu/programs/aid-for-dependent-children/>; Elisa Minoff, "The Racist Roots of Work Requirements," Center for the Study of Social Policy, February 2020, pp. 14-15, <https://cssp.org/resource/racist-roots-of-work-requirements/>; Joe Soss, Richard C. Fording, and Sanford F. Schram, *Disciplining the Poor: Neoliberal Paternalism and the Persistent Power of Race*, University of Chicago Press, 2011; Quadagno, 1994, *op. cit.*

Between the mid-1930s and the early 1960s, the most visible way states' ADC/AFDC programs discriminated against Black families was preventing them from accessing the program. And if Black families managed to access the program, some states deliberately paid Black families less than white families.²³ Some Southern states lowered or cut off benefits during the planting or harvesting seasons to coerce Black parents and children as young as 7 to work in the fields for extremely low wages.²⁴ By 1958, 20 states²⁵ (15 of them Southern²⁶) had implemented "maximum family grants" — a ceiling set irrespective of family size²⁷ — as another strategy to keep benefit costs for recipients low. The states with the lowest *average* benefits at the time were Alabama, Florida, Mississippi, South Carolina, and Texas; all were well below the national average of \$99.83 (in nominal dollars; see Table 2).

During the 1960s and 1970s, advocacy from the Welfare Rights Movement and victories in the Supreme Court by legal service organizations helped limit states' ability to add eligibility conditions.²⁸ But states maintained the authority to set benefits. In 1970, the South generally had lower maximum payments than the rest of the country. (See Figure 4.) Additionally, studies consistently find that between the 1960s and 1990, states with higher Black populations or higher shares of Black families on the caseload had lower average AFDC benefits. This trend was predominant in but not exclusive to the South.²⁹ Between 1982 and 1996, a state's Black population was a strong predictor of the state's benefit levels. This remained true even after controlling for the state's ideological leanings: conservative and liberal states with high Black populations had lower average benefits than their peer states with low Black populations.³⁰

²³ Frances Fox Piven, "Why Welfare Is Racist," *Race and Politics of Welfare Reform*, University of Michigan Press, 2003, p. 323-336; Linda Gordon, *Pitied but Not Entitled: Single Mothers and the History of Welfare*, 1994, Free Press, p. 276. Winifred Bell, *Aid to Dependent Children*, Columbia University Press, 1965, p. 43.

²⁴ Piven, 2003, *op. cit.*; Minoff, 2020, *op. cit.*

²⁵ Alabama, Arizona, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maine, Maryland, Mississippi, New Mexico, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, West Virginia, and Wyoming all had maximum family grants in the 1950s. Bell, 1965, p. 225, *op. cit.*

²⁶ The U.S. Census includes these states in the Southern region: Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia. See https://www2.census.gov/geo/pdfs/maps-data/maps/reference/us_regdiv.pdf. In 1960, about 60 percent of the Black population lived in the South. See <https://www2.census.gov/library/publications/decennial/1960/population-volume-2/41927938v2p1a-1ech07.pdf>.

²⁷ Some states still use maximum family grants today.

²⁸ Update forthcoming: Ife Floyd, "Cash Assistance Should Reach Millions More Families," CBPP, March 4, 2020, <https://www.cbpp.org/research/family-income-support/cash-assistance-should-reach-millions-more-families>.

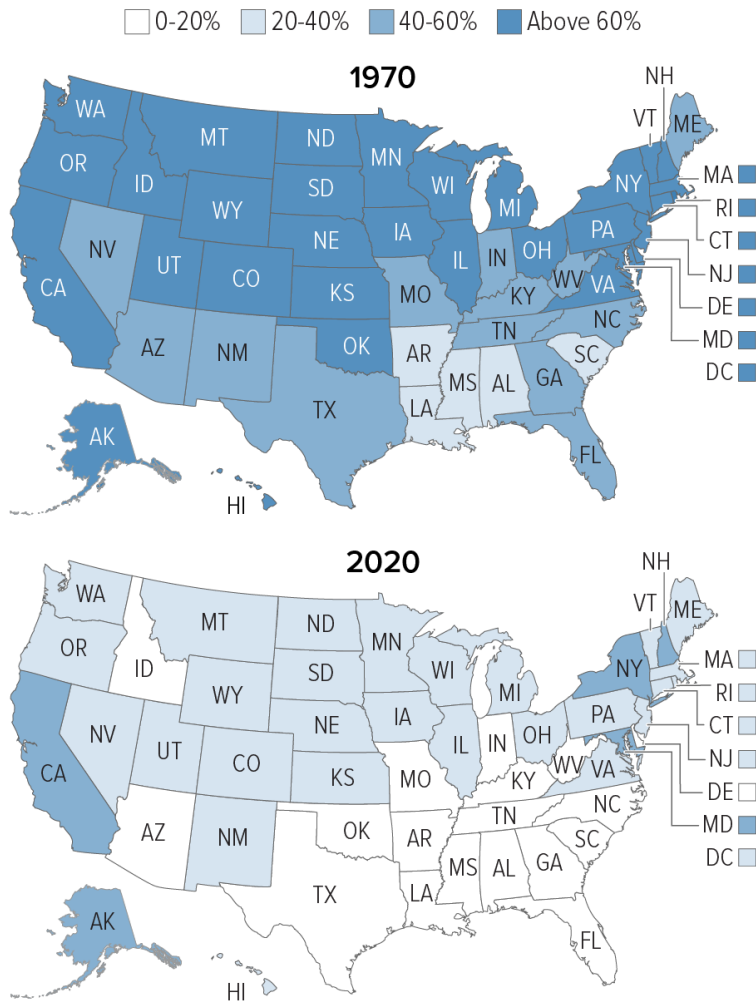
²⁹ See Larry L. Orr, "Income Transfers as a Public Good: An Application to AFDC," *American Economic Review*, Vol. 66, No. 3, 1976, pp. 359-371, <http://www.jstor.com/stable/1828169>; Gerald C. Wright, Jr., "Racism and Welfare Policy in America," *Social Science Quarterly*, Vol. 57, No. 4, *New Perspectives on Black America*, 1970, pp. 718-730, <http://www.jstor.com/stable/42859699>; Christopher Howard, "The American Welfare State, or States?" *Political Research Quarterly*, Vol. 52, No. 2, 1999, pp. 421-442, <https://www.jstor.org/stable/449226>; Ben Lennox Kali and Marc Dixon, "The Uneven Patterning of Welfare Benefits at the Twilight of AFDC: Assessing the Influence of Institutions, Race, and Citizen Preferences," *Sociological Quarterly*, Vol. 52, No. 3, <https://doi.org/10.1111/j.1533-8525.2011.01211.x>.

³⁰ Kail and Dixon, 2011, *op. cit.*

FIGURE 4

Cash Assistance – Historically Weak in Southern States – Now Weak in Most States

Maximum AFDC/TANF benefits by state as a share of federal poverty line, 1970 vs. 2020



Note: AFDC = Aid to Families with Dependent Children. TANF = Temporary Assistance for Needy Families. Policymakers replaced AFDC with TANF in 1996. Calculations are based on the maximum AFDC/TANF benefit a family of three could receive in July of 1970 and 2020, respectively.

Source: 2020 Health and Human Services Poverty Guidelines. Prior to 1982, poverty guidelines were published by the Office of Economic Opportunity. 2020 TANF benefits collected by CBPP from various sources. 1970 AFDC benefits from Table 5.5 in HHS, "Aid to Families with Dependent Children: The Baseline," 1998.

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States' flexibility to set benefits without meeting any federal requirements has allowed states to continue their past racist policies, where current benefits are extremely low. (See Figure 4.) The end result is that TANF does far less than it could to help Black families — and especially Black children — to weather crises like the pandemic and to stave off hardship that can have long-term, negative

consequences for children.³¹ Moreover, these policies rooted in historical racism don't just affect Black families — they affect all families facing a crisis or struggling to pay for the basics.

TANF Benefit Increases Needed During Crisis to Help Children Long Term

The COVID-19 economic crisis has led to dramatic increases in joblessness and hardship. In late June and July 2020, 19 million children (1 in 4) lived in households that were behind on housing payments or that did not get enough to eat because the family couldn't afford food, or both.³² The burden is falling on Black and other children of color the most.³³

Many studies have shown that experiencing poverty and hardship, even briefly, has detrimental, life-long impacts on children. Researchers have linked stress caused by a scarcity of resources to lasting negative consequences for children's brain development and physical health.³⁴ Income support programs can improve children's academic, health, and economic outcomes, the National Academies of Sciences' report on reducing childhood poverty finds.³⁵ Even relatively small infusions of cash, like those from TANF, can make a difference.³⁶

Unfortunately, even before the pandemic and resulting recession, TANF did not do enough to stabilize families in poverty. This policy failure has meant that families with the lowest income don't get the support they need to make ends meet. In particular, TANF families often find themselves in poor housing conditions with few resources to pay for even a modest apartment. This can lead to overcrowded housing situations or homelessness. And because nationally Black children are likelier than white children to live in the states with the lowest TANF benefits, their families may have access to fewer resources when they need them. This could result in increased hardship which puts poor them at greater risk of negative outcomes. More must be done to maximize TANF's effectiveness.

Given the history of cash assistance programs in this country and what the science tells us about child development, states and federal policymakers need to improve the adequacy of TANF benefit levels. Higher benefits, especially in high-Black-population states, for all families in poverty would have a meaningful impact on children's futures.

³¹ For more on the long-term effects of adversity and hardship in early childhood see National Scientific Council on the Developing Child, "Connecting the Brain to the Rest of the Body: Early Childhood Development and Lifelong Health Are Deeply Intertwined," Working Paper No. 15, 2020, <https://developingchild.harvard.edu/resources/connecting-the-brain-to-the-rest-of-the-body-early-childhood-development-and-lifelong-health-are-deeply-intertwined/>.

³² Sherman, 2020, *op. cit.*

³³ *Ibid.*

³⁴ Arloc Sherman and Tazra Mitchell, "Economic Security Programs Help Low-Income Children Succeed Over Long Term, Many Studies Find," CBPP, July 17, 2017, <https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-help-low-income-children-succeed-over>.

³⁵ National Academies of Sciences, Engineering, and Medicine, 2019.

³⁶ Greg Duncan and Katherine Magnuson, "The Long Reach of Early Childhood Poverty," *Pathways*, Winter 2011, https://inequality.stanford.edu/sites/default/files/PathwaysWinter11_Duncan.pdf.

- States should reinvest TANF and maintenance-of-effort (MOE) funds back into basic assistance and provide higher cash grants for participating families.³⁷
- States should establish mechanisms to prevent benefits from eroding in the future.³⁸ Adjusting TANF benefits yearly in step with inflation can maintain families' purchasing power and help them meet basic needs. This not only improves the lives of parents and children receiving TANF, but also helps local communities, as poor families quickly put that money into the local economy.
- While states can take action on their own to ensure families have enough to afford the basics, they are unlikely to do so without additional resources, especially now when states are facing significant revenue shortfalls and increased needs because of the pandemic. Therefore, Congress should invest more funds into state TANF block grants and require that new monies be directed toward basic assistance. These actions would give states more resources to support grant increases and ensure those resources do not erode over time.

³⁷ MOE requires a certain level of state TANF spending based on historical levels.

³⁸ A statutory cost-of-living adjustment (COLA) is the best way to ensure that benefits keep pace with inflation. TANF agencies will fare much better in their state budget process if a COLA is part of the baseline of a current-needs budget. For example, Wyoming's COLA is based on the Wyoming Cost of Living Index for the previous year. The COLA has made Wyoming one of only three states whose benefits have risen since 1996 in inflation-adjusted terms. Ohio's COLA follows the same approach used for Social Security and Supplemental Security Income benefits: the state uses the Social Security Administration's COLA percentage to raise TANF benefits at the start of every calendar year.

APPENDIX TABLE 1

Monthly TANF Benefit Levels* (Single-parent family of three)

	July 1996	July 2000	July 2005	July 2010	July 2019	July 2020	Change 1996- 2020 (inflation- adjusted dollars)
Alabama	\$164	\$164	\$215	\$215	\$215	\$215	-21%
Alaska	923	923	923	923	923	923	-40%
Arizona	347	347	347	278	278	278	-52%
Arkansas	204	204	204	204	204	204	-40%
California ¹	596	626	723	694	785	878	-11%
Colorado	356	356	356	462	508	508	-14%
Connecticut ²	636	636	636	674	698	698	-34%
Delaware	338	338	338	416	338	338	-40%
D.C. ³	415	379	379	428	642	658	-4%
Florida	303	303	303	303	303	303	-40%
Georgia	280	280	280	280	280	280	-40%
Hawai'i ⁴	712	570	570	610	610	610	-48%
Idaho	317	293	309	309	309	309	-41%
Illinois ⁵	377	377	396	432	520	533	-15%
Indiana	288	288	288	288	288	288	-40%
Iowa	426	426	426	426	426	426	-40%
Kansas	429	429	429	429	429	429	-40%
Kentucky	262	262	262	262	262	262	-40%
Louisiana ⁶	190	190	240	240	240	240	-24%
Maine ⁷	418	461	485	485	594	610	-12%
Maryland ⁸	373	417	482	574	709	727	18%
Massachusetts ⁹	565	565	618	618	633	633	-32%
Michigan	459	459	459	492	492	492	-35%
Minnesota ¹⁰	532	532	532	532	532	632	-28%
Mississippi	120	170	170	170	170	170	-15%
Missouri	292	292	292	292	292	292	-40%
Montana ¹¹	438	469	405	504	588	588	-19%
Nebraska	364	364	364	364	468	468	-22%
Nevada	348	348	348	383	386	386	-33%
New Hampshire ¹²	550	575	625	675	1066	1086	19%
New Jersey	424	424	424	424	559	559	-20%
New Mexico	389	439	389	447	447	447	-31%
New York ¹³	577	577	691	753	789	789	-18%
North Carolina	272	272	272	272	272	272	-40%
North Dakota ¹⁴	431	457	477	477	486	486	-32%
Ohio ¹⁵	341	373	373	434	497	505	-11%
Oklahoma	307	292	292	292	292	292	-43%
Oregon	460	460	460	485	506	506	-34%

APPENDIX TABLE 1

Monthly TANF Benefit Levels* (Single-parent family of three)

	July 1996	July 2000	July 2005	July 2010	July 2019	July 2020	Change 1996- 2020 (inflation- adjusted dollars)
Pennsylvania¹⁶	421	421	421	421	421	421	-40%
Rhode Island	554	554	554	554	554	554	-40%
South Carolina¹⁷	200	204	205	270	286	299	-10%
South Dakota	430	430	501	555	615	615	-14%
Tennessee	185	185	185	185	185	277	-10%
Texas¹⁸	188	201	223	260	290	303	-3%
Utah	416	451	474	498	498	498	-28%
Vermont¹⁹	597	622	640	640	640	699	-29%
Virginia²⁰	354	354	389	389	442	508	-14%
Washington	546	546	546	562	569	569	-37%
West Virginia	253	328	340	340	340	340	-19%
Wisconsin²¹	517	673	673	673	653	653	-24%
Wyoming²²	360	340	340	561	675	712	19%

*Benefit levels are listed in nominal dollars.

Note: TANF = Temporary Assistance for Needy Families

¹ California has two regional benefits. The benefit listed here represents Region 1, which includes the most populous counties. California lawmakers passed legislation in 2018 to increase the benefit in multiple phases, eventually reaching 50 percent of the federal poverty level, and re-establish a cost-of-living adjustment (COLA). The benefit increased to \$853 effective October 2019.

² Connecticut has a COLA based on the Social Security Administration's COLA for Social Security and Supplemental Security Income benefits. However, the state has suspended its COLA for the past few years. The benefit listed here is for Region A, which covers the state's highest-cost area. While the maximum benefit a family could receive is \$698, most families of three receive \$576 a month.

³ D.C. raised benefits significantly in past year years to bring it in line with other high-cost regions. On October 1, 2019, benefits rose to \$658 through a COLA.

⁴ Hawai'i has a smaller benefit for families that must participate in work activities and a higher benefit for families that are exempt. Benefits for a family of three are \$610 and \$763, respectively.

⁵ Illinois passed legislation in 2018 that eliminated the difference in payment levels based on county of residence. In 2019, the state passed legislation that tied the benefit to 30 percent of the federal poverty line beginning October 2019, when the benefit was increased to \$533.

⁶ Louisiana has a different benefit structure for its TANF program for children who are not living with their parent, called the Kinship Care Subsidy Program. In that program, the benefit is \$222 per child.

⁷ Maine indexed its benefit levels by the Supplemental Security Income inflation adjustment. Another SSI inflation adjustment took effect in October 2019, raising the benefit to \$610.

⁸ Maryland adjusts its TANF benefits so that TANF and SNAP benefits combined equal at least 61 percent of the state's Minimum Living Level. In fall 2019, the benefit increased modestly to \$727.

⁹ Massachusetts provides a \$40 rent allowance in the benefit grant for families paying rent for private unsubsidized housing (the grant for a family of three subject to the work requirement is \$578 plus the \$40 housing allowance).

¹⁰ In 2019, Minnesota passed legislation that increased TANF benefits by \$100 per household; it took effect February 2020.

¹¹ Montana generally adjusts benefits each year to keep them tied to 35 percent of the federal poverty line. In 2020, though, there was no adjustment.

¹² New Hampshire's TANF benefit levels are tied to 60 percent of the federal poverty line and adjust each year.

¹³ The benefit listed here is for New York City. New York State's benefit has several components, including a statewide monthly basic allowance (for recurring needs), a statewide home energy allowance, a statewide supplemental home energy allowance, and county-specific rental assistance, which varies from \$259 to \$447.

¹⁴ North Dakota's benefit of \$486 includes a \$50 special needs portion for families with shelter costs.

¹⁵ Ohio raises TANF benefits each January based on the Social Security Administration's COLA for Social Security and Supplemental Security Income benefits. In 2020, the benefit was increased by \$8.

APPENDIX TABLE 1

Monthly TANF Benefit Levels* (Single-parent family of three)

	July 1996	July 2000	July 2005	July 2010	July 2019	July 2020	Change 1996- 2020 (inflation- adjusted dollars)
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¹⁶ Pennsylvania’s benefits vary by county. The benefit listed here is for the five counties in Group 1 and is the highest in the state; however, it is not the most typical benefit. The state’s two most populous counties, Philadelphia County and Allegheny County, have different benefits than what is listed.

¹⁷ In 2011, South Carolina reduced the share of the federal poverty level to which benefits were tied from about 18 percent to about 14 percent. As of July 2019, the benefit level is set at 33.7 percent of the Need Standard (50 percent of the federal poverty level). The benefit increased in October 2019 to \$299.

¹⁸ Texas ties its benefit to 17 percent of the federal poverty level. In October 2019, it rose to \$303.

¹⁹ Vermont has two regional benefits: a higher one for Chittenden County and a lower one for the rest of the state. It also provides a housing supplement to many TANF recipients. Figures shown here use the benefit level for outside Chittenden County and do not include the housing supplement. CBPP collected the information for benefit levels for 2010-2020; benefit levels for prior years are from the Urban Institute Welfare Rules Database.

²⁰ The Virginia legislature reduced the number of TANF geographic areas from three to two; groups I and II are now one region. Families in both areas will now receive the benefit level of Group II, the higher of the two regions. This report uses the benefit for the localities in Group III, which includes the most populous counties and has higher benefits. On July 1, 2020, Virginia increased its benefits by 15 percent, which raised benefits in Group III to \$508.

²¹ In Wisconsin, benefits have remained at \$673 since 2011 for some categories of Wisconsin Works (W-2) recipients (caretakers of newborns and pregnant women with at-risk pregnancies and no other children in their care). The benefit level for W-2 Transition placement is \$608 per month.

²² Wyoming’s benefits adjust on July 1 and are tied to the state’s cost-of-living index for the previous year. The state had a small percentage increase to its benefit level in 2020.

Source: TANF benefit levels for a single-parent family of three were compiled by CBPP from various sources and are current as of July 1, 2020. Inflation-adjusted, percent change uses the Consumer Price Index (CPI-U-RS).

APPENDIX TABLE 2

TANF Benefit Levels as Percentage of Federal Poverty Level

	1996	2020	Rank (2020)
Alabama	15.2%	11.9%	49
Alaska	68.3%	40.8%	4
Arizona	32.1%	15.4%	44
Arkansas	18.9%	11.3%	50
California	55.1%	48.5%	2
Colorado	32.9%	28.1%	21
Connecticut	58.8%	38.6%	8
Delaware	31.2%	18.7%	35
D.C.	38.4%	36.4%	9
Florida	28.0%	16.7%	37
Georgia	25.9%	15.5%	43
Hawai'i	57.2%	29.3%	20
Idaho	29.3%	17.1%	36
Illinois	34.9%	29.4%	19
Indiana	26.6%	15.9%	42
Iowa	39.4%	23.5%	31
Kansas	39.7%	23.7%	30
Kentucky	24.2%	14.5%	47
Louisiana	17.6%	13.3%	48
Maine	38.6%	33.7%	14
Maryland	34.5%	40.2%	5
Massachusetts	52.2%	35.0%	11
Michigan	42.4%	27.2%	26
Minnesota	49.2%	34.9%	12
Mississippi	11.1%	9.4%	51
Missouri	27.0%	16.1%	40
Montana	40.5%	32.5%	15
Nebraska	33.7%	25.9%	28
Nevada	32.2%	21.3%	33
New Hampshire	50.8%	60.0%	1
New Jersey	39.2%	30.9%	17
New Mexico	36.0%	24.7%	29
New York	53.3%	43.6%	3
North Carolina	25.1%	15.0%	46
North Dakota	39.8%	26.9%	27
Ohio	31.5%	27.9%	24
Oklahoma	28.4%	16.1%	41
Oregon	42.5%	28.0%	23
Pennsylvania	38.9%	23.3%	32

Rhode Island	51.2%	30.6%	18
South Carolina	18.5%	16.5%	39
South Dakota	39.8%	34.0%	13
Tennessee	17.1%	15.3%	45
Texas	17.4%	16.7%	38
Utah	38.5%	27.5%	25
Vermont	58.5%	38.6%	7
Virginia	32.7%	28.1%	22
Washington	50.5%	31.4%	16
West Virginia	23.4%	18.8%	34
Wisconsin	47.8%	36.1%	10
Wyoming	33.3%	39.3%	6

Note: TANF= Temporary Assistance for Needy Families

Source: 2020 Health and Human Services poverty guidelines for a single-parent family of three (<https://aspe.hhs.gov/poverty-guidelines>) were compiled by CBPP from various sources and are current as of July 1, 2020.

APPENDIX TABLE 3

Changes in Real (Inflation-Adjusted) TANF Benefits

Comparing 2020 Benefits with Benefits in 1996, 2000, 2005, and 2010

	1996-2020	2000-2020	2005-2020	2010-2020
Alabama	-20.9%	-13.6%	-25.2%	-16.5%
Alaska	-39.7%	-34.1%	-25.2%	-16.5%
Arizona	-51.7%	-47.2%	-40.1%	-16.2%
Arkansas	-39.7%	-34.1%	-25.2%	-16.5%
California	-11.2%	-7.5%	-9.2%	5.7%
Colorado	-13.9%	-5.9%	6.7%	-8.2%
Connecticut	-33.8%	-27.6%	-17.9%	-13.5%
Delaware	-39.7%	-34.1%	-25.2%	-32.1%
D.C.	-4.4%	14.5%	29.8%	28.4%
Florida	-39.7%	-34.1%	-25.2%	-16.5%
Georgia	-39.7%	-34.1%	-25.2%	-16.5%
Hawai'i	-48.3%	-29.4%	-20.0%	-16.5%
Idaho	-41.2%	-30.5%	-25.2%	-16.5%
Illinois	-14.7%	-6.8%	0.7%	3.0%
Indiana	-39.7%	-34.1%	-25.2%	-16.5%
Iowa	-39.7%	-34.1%	-25.2%	-16.5%
Kansas	-39.7%	-34.1%	-25.2%	-16.5%
Kentucky	-39.7%	-34.1%	-25.2%	-16.5%
Louisiana	-23.8%	-16.7%	-25.2%	-16.5%
Maine	-12.0%	-12.8%	-5.9%	5.0%
Maryland	17.5%	14.9%	12.8%	5.8%
Massachusetts	-32.4%	-26.1%	-23.4%	-14.5%
Michigan	-35.4%	-29.3%	-19.8%	-16.5%
Minnesota	-28.4%	-21.7%	-11.2%	-0.8%
Mississippi	-14.6%	-34.1%	-25.2%	-16.5%
Missouri	-39.7%	-34.1%	-25.2%	-16.5%
Montana	-19.0%	-17.3%	8.6%	-2.6%
Nebraska	-22.5%	-15.2%	-3.9%	7.4%
Nevada	-33.1%	-26.9%	-17.1%	-15.8%
New Hampshire	19.1%	24.5%	29.9%	34.4%
New Jersey	-20.5%	-13.1%	-1.4%	10.1%
New Mexico	-30.7%	-32.9%	-14.1%	-16.5%
New York	-17.5%	-9.8%	-14.6%	-12.5%
North Carolina	-39.7%	-34.1%	-25.2%	-16.5%
North Dakota	-32.0%	-29.9%	-23.8%	-14.9%
Ohio	-10.7%	-10.7%	1.2%	-2.8%
Oklahoma	-42.6%	-34.1%	-25.2%	-16.5%
Oregon	-33.7%	-27.5%	-17.7%	-12.9%

APPENDIX TABLE 3

Changes in Real (Inflation-Adjusted) TANF Benefits

Comparing 2020 Benefits with Benefits in 1996, 2000, 2005, and 2010

	1996-2020	2000-2020	2005-2020	2010-2020
Pennsylvania	-39.7%	-34.1%	-25.2%	-16.5%
Rhode Island	-39.7%	-34.1%	-25.2%	-16.5%
South Carolina	-9.8%	-3.4%	9.1%	-7.5%
South Dakota	-13.7%	-5.7%	-8.2%	-7.5%
Tennessee	-9.7%	-1.3%	12.0%	25.1%
Texas	-2.8%	-0.6%	1.6%	-2.7%
Utah	-27.8%	-27.2%	-21.4%	-16.5%
Vermont	-29.4%	-25.9%	-18.3%	-8.8%
Virginia	-13.5%	-5.4%	-2.3%	9.1%
Washington	-37.2%	-31.3%	-22.1%	-15.4%
West Virginia	-19.0%	-31.7%	-25.2%	-16.5%
Wisconsin	-23.8%	-36.0%	-27.4%	-19.0%
Wyoming	19.3%	38.1%	56.6%	6.0%

Note: TANF= Temporary Assistance for Needy Families

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

APPENDIX TABLE 4

TANF Benefit Levels as Percentage of Fair Market Rents

	1996	2020	Percent Change
Alabama	38.1%	26.8%	-29.6%
Alaska	124.7%	70.8%	-43.3%
Arizona	57.7%	25.3%	-56.1%
Arkansas	46.4%	27.6%	-40.4%
California	76.7%	45.7%	-40.4%
Colorado	62.3%	36.9%	-40.7%
Connecticut	84.6%	50.8%	-39.9%
Delaware	55.5%	29.6%	-46.7%
D.C.	53.3%	38.5%	-27.6%
Florida	49.8%	23.9%	-52.1%
Georgia	51.3%	28.2%	-45.1%
Hawai'i	73.2%	30.3%	-58.6%
Idaho	61.6%	35.8%	-41.8%
Illinois	57.6%	48.1%	-16.6%
Indiana	58.8%	34.0%	-42.2%
Iowa	87.5%	53.0%	-39.4%
Kansas	88.1%	50.2%	-43.0%
Kentucky	56.8%	33.6%	-40.9%
Louisiana	41.9%	26.4%	-37.1%
Maine	68.3%	59.3%	-13.2%
Maryland	56.3%	49.8%	-11.4%
Massachusetts	76.5%	34.3%	-55.2%
Michigan	84.5%	54.3%	-35.8%
Minnesota	91.1%	59.2%	-35.0%
Mississippi	29.0%	22.0%	-24.2%
Missouri	62.5%	34.9%	-44.1%
Montana	98.9%	67.0%	-32.3%
Nebraska	74.9%	55.3%	-26.1%
Nevada	55.2%	36.2%	-34.4%
New Hampshire	69.8%	89.2%	27.7%
New Jersey	54.2%	36.2%	-33.1%
New Mexico	71.6%	52.5%	-26.7%
New York	65.5%	46.7%	-28.8%
North Carolina	52.9%	29.6%	-44.1%
North Dakota	90.4%	57.8%	-36.0%
Ohio	70.3%	60.7%	-13.7%
Oklahoma	69.8%	35.3%	-49.5%
Oregon	79.7%	39.9%	-49.9%
Pennsylvania	69.2%	42.1%	-39.2%
Rhode Island	86.2%	50.3%	-41.6%

APPENDIX TABLE 4

TANF Benefit Levels as Percentage of Fair Market Rents

	1996	2020	Percent Change
South Carolina	42.1%	33.2%	-21.1%
South Dakota	83.7%	77.6%	-7.3%
Tennessee	39.9%	31.2%	-21.9%
Texas	34.7%	27.9%	-19.6%
Utah	86.8%	48.3%	-44.4%
Vermont	93.7%	57.5%	-38.6%
Virginia	58.2%	41.3%	-29.0%
Washington	86.9%	35.9%	-58.7%
West Virginia	62.3%	43.7%	-29.9%
Wisconsin	96.1%	72.7%	-24.3%
Wyoming	74.2%	79.8%	7.5%

Note: TANF = Temporary Assistance for Needy Families. Fair market rent = Department of Housing and Urban Development's estimate of rent and utility costs for modest housing unit in local area. Source: National Low Income Housing Coalition, "Out of Reach" reports for 1996 and 2020, <http://nlihc.org/oor> (the 1996 report is not available online). NLIHC creates weighted statewide average fair market rents for various-sized apartments based on the HUD fair market rents for various sub-regions in the state. The numbers here are for a two-bedroom apartment. TANF benefit levels for single-parent families of three were compiled by CBPP from various state sources and are current as of July 1, 2020.

APPENDIX TABLE 5

2020 TANF and SNAP Benefit Levels as Percentage of Federal Poverty Level (FPL)

	TANF as Percent of FPL	SNAP + TANF as Percent of FPL
Alabama	11.9%	40.0%
Alaska	40.8%	73.9%
Arizona	15.4%	43.5%
Arkansas	11.3%	39.4%
California	48.5%	75.8%
Colorado	28.1%	56.2%
Connecticut	38.6%	66.7%
Delaware	18.7%	46.8%
D.C.	36.4%	58.2%
Florida	16.7%	44.9%
Georgia	15.5%	43.6%
Hawai'i	29.3%	72.4%
Idaho	17.1%	45.2%
Illinois	29.4%	55.7%
Indiana	15.9%	44.0%
Iowa	23.5%	51.7%
Kansas	23.7%	51.8%
Kentucky	14.5%	42.6%
Louisiana	13.3%	41.4%
Maine	33.7%	61.8%
Maryland	40.2%	60.6%
Massachusetts	35.0%	63.1%
Michigan	27.2%	55.3%
Minnesota	34.9%	57.0%
Mississippi	9.4%	37.5%
Missouri	16.1%	44.3%
Montana	32.5%	59.3%
Nebraska	25.9%	54.0%
Nevada	21.3%	49.4%
New Hampshire	60.0%	77.0%
New Jersey	30.9%	58.1%
New Mexico	24.7%	51.7%
New York	43.6%	70.8%
North Carolina	15.0%	43.1%
North Dakota	26.9%	55.0%
Ohio	27.9%	56.0%
Oklahoma	16.1%	44.3%
Oregon	28.0%	56.1%
Pennsylvania	23.3%	51.4%

APPENDIX TABLE 5

2020 TANF and SNAP Benefit Levels as Percentage of Federal Poverty Level (FPL)

	TANF as Percent of FPL	SNAP + TANF as Percent of FPL
Rhode Island	30.6%	58.7%
South Carolina	16.5%	44.6%
South Dakota	34.0%	62.1%
Tennessee	15.3%	41.6%
Texas	16.7%	44.9%
Utah	27.5%	54.3%
Vermont	38.6%	66.7%
Virginia	28.1%	55.2%
Washington	31.4%	59.6%
West Virginia	18.8%	46.9%
Wisconsin	36.1%	63.8%
Wyoming	39.3%	60.2%

Note: TANF = Temporary Assistance for Needy Families. SNAP = Supplemental Nutrition Assistance Program.

Source: 2020 Health and Human Services poverty guidelines for a family of three at <https://aspe.hhs.gov/poverty-guidelines>. TANF benefit levels for a single-parent family of three were compiled by CBPP from various sources and are current as of July 1, 2020. 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 level.

APPENDIX TABLE 6A

How States Fare on Key TANF Economic Security Indicators

	TANF Benefit Levels Below 20% of FPL	TANF Benefits Cover Less Than 1/3 of FMR
Alabama	X	X
Alaska		
Arizona	X	X
Arkansas	X	X
California		
Colorado		
Connecticut		
Delaware	X	X
D.C.		
Florida	X	X
Georgia	X	X
Hawai'i		X
Idaho	X	
Illinois		
Indiana	X	
Iowa		
Kansas		
Kentucky	X	
Louisiana	X	X
Maine		
Maryland		
Massachusetts		
Michigan		
Minnesota		
Mississippi	X	X
Missouri	X	
Montana		
Nebraska		
Nevada		
New Hampshire		
New Jersey		
New Mexico		
New York		

APPENDIX TABLE 6A

How States Fare on Key TANF Economic Security Indicators

	TANF Benefit Levels Below 20% of FPL	TANF Benefits Cover Less Than 1/3 of FMR
North Carolina	X	X
North Dakota		
Ohio		
Oklahoma	X	
Oregon		
Pennsylvania		
Rhode Island		
South Carolina	X	X
South Dakota		
Tennessee	X	X
Texas	X	X
Utah		
Vermont		
Virginia		
Washington		
West Virginia	X	
Wisconsin		
Wyoming		

APPENDIX TABLE 6B

Share of Black, Latino, and White Child Population Living in States Failing on Key TANF Economic Security Indicators

	Live in States With TANF Benefit Levels 0-20% of FPL	Live in States With TANF Benefits Covering Less Than 1/3 of FMR
Share of U.S. Black Child Population	55%	49%
Share of U.S. Latino Child Population	41%	38%
Share of U.S. White Child Population	40%	29%

Source: CBPP analysis of TANF benefit levels, collected from states, and CBPP analysis of the racial and ethnic composition of states based on 2019 U.S. Census data.