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The Value of TANF Cash Benefits Continued to Erode in 2012

By Ife Finch and Liz Schott

Cash assistance benefits for the nation's poorest families with children fell again in purchasing power in 2012 and are now at least 20 percent below their 1996 levels in 37 states, after adjusting for inflation. Unlike in 2011, when six states reduced the already-low benefits they provide through the Temporary Assistance for Needy Families (TANF) program, no states cut benefit levels in 2012. A few states increased their family grants, but most states kept them unchanged, allowing the benefits to continue to be eroded by inflation. With the country's economic outlook looking somewhat more favorable in the coming year, it is time for states to halt the erosion of TANF benefits and slowly regain some of the purchasing power lost over the past 16 years.

For a majority of recipients, the purchasing power of TANF benefits is below 1996 levels, after adjusting for inflation. These declines came on top of even larger declines in benefits over the preceding quarter-century; between 1970 and 1996, cash assistance benefit levels for poor families with children fell by more than 40 percent in real terms in two-thirds of the states. As of July 1, 2012, benefits for a family of three with no other cash income for *all* states were below *50 percent* of the federal poverty line, measured as a share of the Department of Health and Human Services poverty guidelines for 2012. Benefits were below *30 percent* of the poverty line in the majority of states. There is not a single state in the nation in which the TANF benefit level for a family of three with no other cash income is at least equal to the Fair Market Rent for a two-bedroom apartment.¹ In fact, in 25 states, TANF benefits amount to less than *half* of the Fair Market Rent.

TANF provides a safety net to relatively few poor families: in 2011, just 27 families received TANF benefits for every 100 poor families, down from 68 families receiving TANF for every 100 in poverty in 1996. But for the families that participate in the program, it often is their only source of support and without it, they would have no cash income to meet their basic needs.

This paper is an annual update of state TANF benefit levels as of July 1 each year (the beginning of the fiscal year for most states). This update covers the changes in TANF benefit levels between July 1, 2011 and July 1, 2012. The benefit levels cited here reflect the benefits for a family of three with no other income as of July 1, 2012.

¹ The Fair Market Rent is the U.S. Department of Housing and Urban Development's estimate of the amount needed to cover the rent and utility costs of a modest housing unit in a given local area.

A Few States Increased TANF Benefits in 2012

Between July 2011 and July 2012, only one state cut benefit levels in nominal dollars; Wisconsin implemented a benefit cut to some families in October 2011. No states cut TANF benefit levels in nominal dollars in 2012. Most states left TANF benefits untouched last year, although a few states took the opportunity to increase the benefit level or to follow through on past commitments to modestly raise benefits or adjust them for inflation. TANF benefits increased, in nominal dollars, in five states in 2012. (See Table 1 and Appendix 1.)

Table 1		
States that Increased TANF Benefits (for a family of three)		
State	July 2012 Benefits	Dollar Increase since July 2011
New York	\$770	\$17
Ohio	\$450	\$16
South Dakota	\$565	\$10
Texas	\$263	\$3
Wyoming	\$602	\$25

Note: TANF = Temporary Assistance for Needy Families
Source: CBPP-compiled 2012 state benefits

- Ohio, which adjusts its TANF benefits annually in accordance with the Social Security Cost of Living Adjustment (COLA), raised its benefit for a family of three from \$434 to \$450, effective January 1, 2012.
- Wyoming's COLA, implemented in 2009, has allowed the state benefit to keep pace with inflation since then. On July 1, 2012, Wyoming's benefit increased to \$602.
- Beginning in 2009, New York instituted three 10 percent annual increases to the basic allowance portion of its cash grants.² The final increase had originally been slated to take place in 2011, but the governor postponed it. In 2012, the state implemented the delayed final increase in two separate steps, one in July and the other in October. New York's benefit increased to \$770 in July and \$789 in October.
- South Dakota implemented a one-time COLA on July 1, 2012, for TANF recipients, increasing monthly benefits from \$555 to \$565.
- On October 1, 2011, Texas increased its benefit by \$3 to \$263. (It rose by an additional \$8 on October 1, 2012, to \$271.) Even with the adjustment, Texas' TANF grant remains at just 17 percent of the poverty line

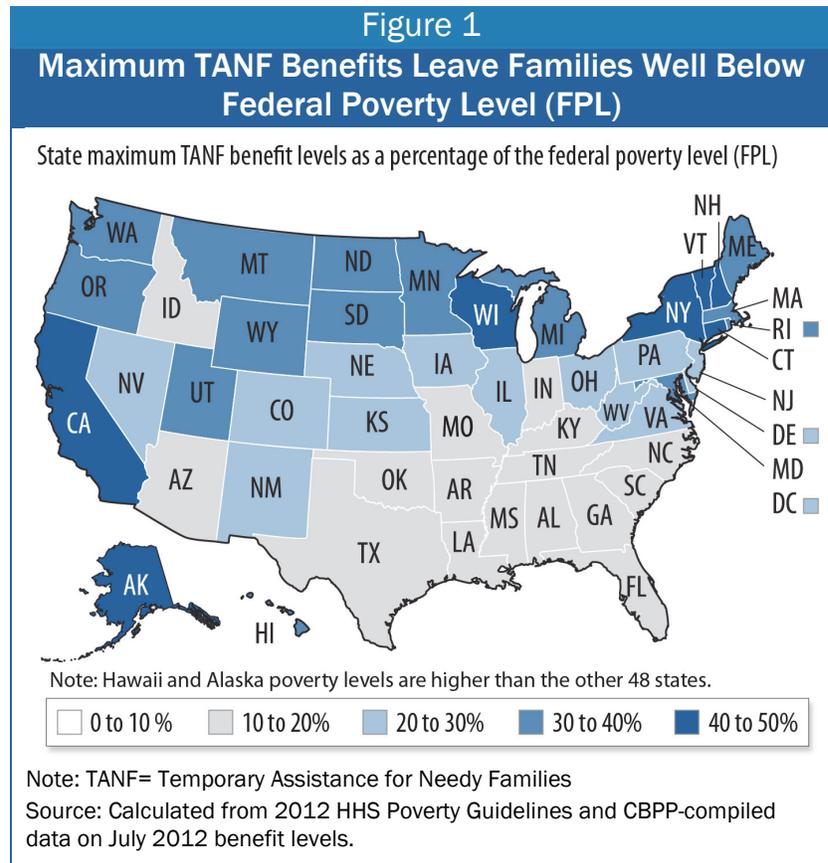
² New York's benefit is made up of several components including a statewide monthly basic allowance (for recurring needs), a statewide home energy allowance, a statewide supplemental home energy allowance, and a variable portion for rent, which varies from \$259-\$447 depending on the county of residence. The 10 percent benefit increases were to the basic allowance portion and were not an overall 10 percent benefit increase.

Benefits Leave Families Far Below Poverty Line

TANF benefit levels are so low that they are not sufficient to provide family income above half of the poverty line in *any* state.³ (See Figure 1 and Appendix 2.) In 1996, 16 states had cash grants below 30 percent of the poverty line; today, benefits for a family of three with no other cash income are below 30 percent of the poverty line in 29 states and the District of Columbia. In 16 of those states, monthly benefit levels are less than 20 percent of the poverty line — that is, less than \$318 a month for a family of three.⁴

Because TANF benefits have declined substantially in value, they do much less to help families escape deep poverty than they did in 1996. With the exception of Maryland and Wyoming, a poor family relying solely on TANF to provide the basics for its children (such as during a period of joblessness, illness, or disability) in every state is further below the poverty line today than in 1996. (See Figure 2 and Appendices 2 and 3.) In many states, the benefit declines have been quite large:

- Since 1996, cash assistance benefits have declined by 20 percent or more in 37 states.
- In the 17 states that have the same *nominal* benefit levels in July 2012 as in 1996, the benefits have declined in inflation-adjusted terms by more than 30 percent.
- In six states, TANF benefits are below their 1996 levels in *nominal* terms. Benefits in three of those states are worth at least 40 percent less than in 1996, when inflation is taken into account.

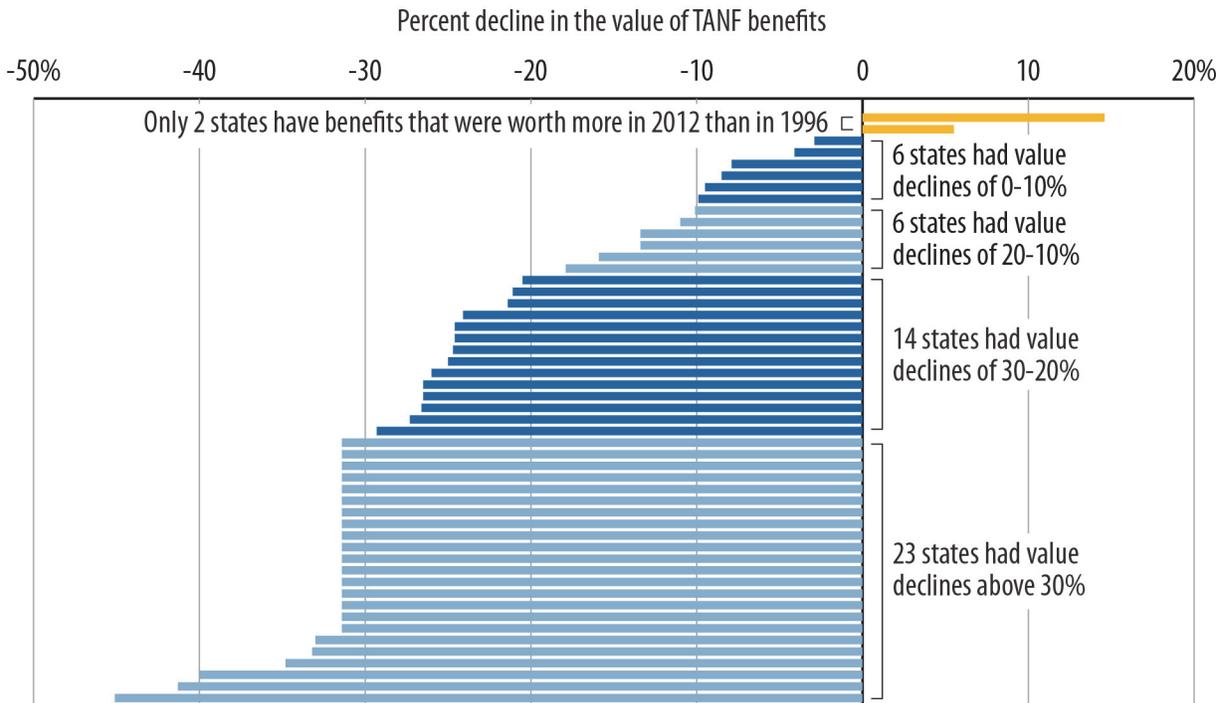


³ The 2012 HHS poverty guideline for a family of three is \$1,544 per month in the 48 contiguous states and D.C.; Alaska and Hawaii have higher poverty levels. (See <http://aspe.hhs.gov/poverty/12poverty.shtml>.) CBPP uses HHS' poverty guidelines in this analysis because they are a simplification of the poverty thresholds (the Census Bureau's measure of poverty) and because they are used to determine financial eligibility of certain programs.

⁴ The 16 states with benefit levels less than \$318 for a family of three are: Alabama, Arizona, Arkansas, Florida, Georgia, Idaho, Indiana, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Oklahoma, South Carolina, Tennessee, and Texas.

Figure 2

TANF Benefits in Most States Have Declined in Value Since 1996



Note: TANF = Temporary Assistance for Needy Families

Source: Calculated from Congressional Research Service (for 1996) and CBPP-compiled 2012 benefit information adjusted for inflation using the Consumer Price Index (CPI).

The decline in the value of benefits under TANF since 1996 follows a quarter century (prior to 1996) of major declines in the real value of benefits provided through Aid to Families With Dependent Children (AFDC; TANF replaced the program). From 1970 to 1996, AFDC benefit levels fell by more than 20 percent, after adjusting for inflation, in all but one state and by more than 40 percent in two-thirds of the states.⁵

Some families can combine TANF benefits with earned income to help meet basic needs; nearly all states have adopted “make work pay” policies under which TANF benefits phase out gradually as family earnings increase. But such families still become ineligible for TANF cash assistance at very low income levels in nearly all states. Moreover, unemployment levels remain high. And, not all TANF families are able to supplement benefits with earnings; many families include parents with significant disabilities or other barriers to work, or cannot find jobs in a labor market that remains weak.

⁵ 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.

State Cost-of-Living Adjustments for TANF Benefits

The decline in the value of basic assistance for needy children and their families over more than 40 years demonstrates the need for systematic ways to keep benefit levels even with inflation. A state statutory mechanism for a cost-of-living adjustment (COLA) is the best way to accomplish this. Even if there are some years in which the slated COLA is suspended (as California did frequently in the last decade), TANF agencies will fare much better in their state budget process when starting with a COLA in the baseline of a current-needs budget.

In recent years, two states — Ohio and Wyoming — have adopted state laws establishing annual COLAs in their TANF programs. Both approaches offer good COLA models.

- Ohio's cost-of-living adjustment follows the same approach used for Social Security and SSI benefits. Each December, the Social Security Administration sets the percentage COLA that will take effect on January 1. Ohio uses the same COLA percentage to increase its TANF benefit levels on January 1. This law first went into effect in January 2009. Because there were no Social Security COLAs for 2010 and 2011 due to low inflation in the aftermath of the recession, there were no TANF benefit increases in Ohio for those years. But due to the law, benefits for a family of three increased from \$410 a month in 2008 to \$434 a month for 2009 and then to \$450 a month for 2012.

- In July 2009, Wyoming law began to require an annual TANF benefit level adjustment. This COLA is based on the Wyoming Cost of Living Index, the state's inflation indicator, for the previous year. Over the four-year period from 2008, the year before the COLA was implemented, through the July 2012 increase, Wyoming's TANF benefit for a family of three increased by \$96 a month.

Benefits Are Not Sufficient to Cover Housing Costs

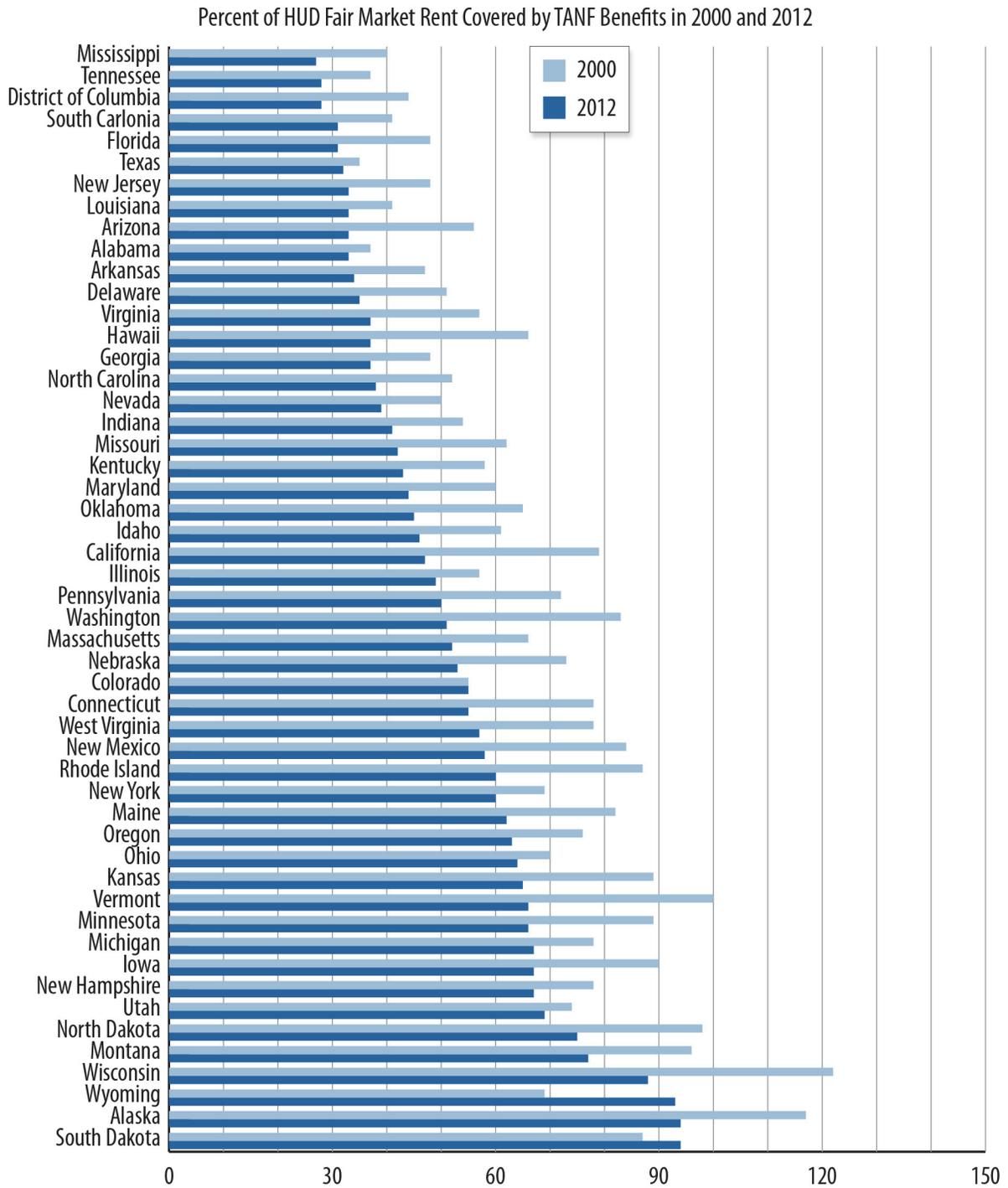
TANF benefits cover only a fraction of the estimated housing costs for a family, and housing is only one of the basic needs that a family must meet (although it is one of the largest). The monthly TANF benefit level for a family of three is now less than the estimated cost of a modest two-bedroom apartment (based on HUD Fair Market Rents, or FMRs) in all states, and less than *half* of the FMR in 25 states. (See Figure 3.) Some TANF families receive housing subsidies, but most do not. Only one in four eligible low-income households receives any federal housing assistance because of program funding limitations.⁶

Between 2000 and 2012, the median Fair Market Rent in the 50 states and the District of Columbia increased from \$580 to \$747, while the median TANF benefit increased from \$379 to just \$428. (These figures are in nominal dollars — i.e., they are not adjusted for inflation.) As TANF benefits decline in *real* dollars in most states, they cover a smaller and smaller share of housing costs over time, as Figure 3 shows.

⁶ *Worst Case Housing Needs 2009: A Report to Congress*, U.S. Department of Housing and Urban Development Office of Policy Development and Research, February 2011.

Figure 3

TANF Benefits Falling Further Behind Families' Housing Costs



Note: TANF= Temporary Assistance for Needy Families

Source: Out of Reach, by the National Low-income Housing Coalition for 2000 and 2012, <http://nlihc.org/oor/2012>. NLIHC creates weighted statewide average Fair Market Rents 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 2012 benefit levels for single-parent families of three were compiled by CBPP from various state sources and are current as of July 1, 2012.

The share of the Fair Market Rent that TANF benefit levels cover has decreased quite sharply in some states. Vermont's TANF benefit level, for example, equaled the FMR for a two-bedroom apartment in 2000 but covered only two-thirds of the FMR by 2012. (See Appendix 4.)

SNAP Benefits Help Fill the Gap, But a Substantial Shortfall Remains

Unlike TANF, the Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) has provided a strong safety net for many unemployed families and individuals during the recession. Combined TANF and SNAP benefits do a better job of pulling families out of deep poverty than TANF alone. About 81 percent of TANF households consistently receive SNAP benefits.⁷ In 2010, the average monthly SNAP benefit for households with TANF income was \$427 a month.⁸ Even so, families receiving both SNAP and TANF benefits fall below 75 percent of the poverty line in 49 states. (See Figure 4.) In nearly all states, the gap between combined TANF and SNAP benefits and the poverty line is substantial.

Moreover, the current SNAP benefit levels reflect a temporary increase provided under the 2009 Recovery Act that is now phasing down and will end on October 31, 2013, leaving TANF families that receive SNAP further below the poverty line. (In addition, to simplify the comparison, the SNAP benefit levels used for this comparison overstate the size of the SNAP benefit that many TANF families actually receive.⁹)

After Years of Cuts and Stagnation, It's Time to Raise TANF Benefits

This paper shows that it is increasingly difficult for TANF recipients to meet their basic needs. This situation has grown worse since TANF replaced AFDC. After years of either unchanged or reduced benefits, it is time for states to reconsider the value of their TANF benefit levels. Some states have already led the way in instituting statutory cost-of-living adjustments for their TANF benefits; others will be considering COLA legislation in the coming year. While most states have increased TANF benefit levels (in nominal dollars) at least once since 1996, these small increases have been far from sufficient to keep up with inflation, and the benefits' value has eroded.

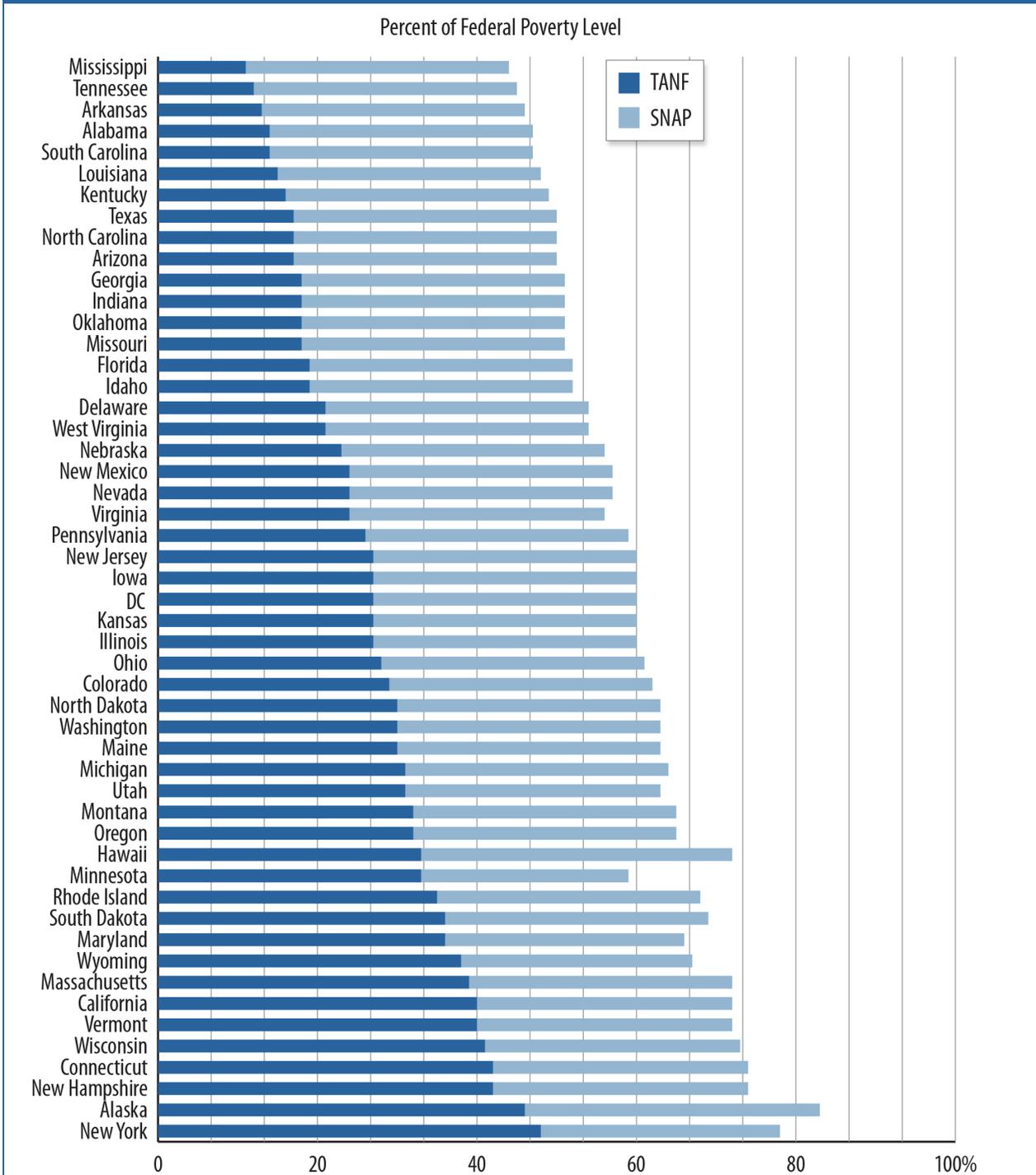
⁷ *Temporary Assistance for Needy Families (TANF) Ninth Annual Report to Congress*. U.S. Department of Health and Human Services, Office of Family Assistance, March 2012, http://www.acf.hhs.gov/sites/default/files/ofa/9th_report_to_congress_3_26_12.pdf.

⁸ *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2011*, US Department of Agriculture Office of Research and Analysis, November 2012, <http://www.fns.usda.gov/ORR/menu/Published/SNAP/FILES/Participation/2011Characteristics.pdf>

⁹ For Figure 5, CBPP calculated typical SNAP benefits assuming that a family's shelter costs are the same as the median shelter costs for families with incomes at or below 80 percent of the 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. For over half of the states, the estimated SNAP benefit used in Figure 5 is the maximum monthly benefit for a family of three (\$526). The SNAP benefit that an individual TANF family actually qualifies for, based on its particular circumstances is often lower, however, than the estimate used here because many TANF households do not incur shelter expenses high enough to qualify them for the maximum SNAP benefit.

Figure 4

Even TANF and SNAP Benefits Combined Leave Families Far Below the Poverty Line



Note: TANF= Temporary Assistance for Needy Families; SNAP = Supplemental Nutrition Assistance Program
 Sources: 2012 HHS Poverty Guidelines for a family of three at <http://aspe.hhs.gov/poverty/12poverty.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, 2012. 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 poverty line.

Families receiving TANF have a limited period of time on benefits, and they must participate in work or work preparation activities (unless they qualify for a particular state exemption). During this time-limited, work-focused window, families should be able to be stable and to focus on getting work and skills that enable them to leave welfare. The chaos and instability that frequently result from the level of destitution that accompanies these low TANF benefit levels can interfere with these goals and undermine welfare reform.

While only one state cut benefit levels between July 2011 and July 2012, few states raised them, restored recent reductions, or halted the declines in the benefits' purchasing power. With states beginning to face better fiscal conditions, this is a good time for state policymakers to stem the decline and start to turn it around. States should consider taking two steps toward providing more adequate levels of basic assistance.

First, they should seek to restore at least part of the value of benefits that has been lost in recent years, even if that requires several incremental increases over a period of years. Second, they should put a mechanism in place to prevent the erosion from reoccurring. (See "State Cost-of-Living Adjustments for TANF Benefits" on p. 5.) Adjusting TANF benefits yearly in step with inflation can maintain these families' purchasing power and help them meet their basic needs. Such COLAs will improve the lives of parents and children receiving TANF, while also helping struggling local communities as poor families quickly put that money into the local economy.

Appendix 1

TANF Benefit Levels as of July 2012
 (Single-Parent Family of Three)

	July 1996	July 2000	July 2005	July 2010	July 2011	July 2012	Change from 1996-2012 (in inflation-adjusted dollars)
Alabama	164	164	215	215	215	215	-10.1%
Alaska	923	923	923	923	923	923	-31.4%
Arizona	347	347	347	278	278	278	-45.1%
Arkansas	204	204	204	204	204	204	-31.4%
California	596	626	723	694	638	638	-26.6%
Colorado	356	356	356	462	462	462	-11.0%
Connecticut	636	636	636	674	674	674 ¹	-27.3%
Delaware	338	338	338	416	338	338	-31.4%
D.C.	415	379	379	428	428	428	-29.3%
Florida	303	303	303	303	303	303	-31.4%
Georgia	280	280	280	280	280	280	-31.4%
Hawaii	712	570	570	610	610	610 ²	-41.3%
Idaho	317	293	309	309	309	309	-33.2%
Illinois	377	377	396	432	432	432 ³	-21.4%
Indiana	288	288	288	288	288	288	-31.4%
Iowa	426	426	426	426	426	426	-31.4%
Kansas	429	429	429	429	429	429	-31.4%
Kentucky	262	262	262	262	262	262	-31.4%
Louisiana	190	190	240	240	240	240 ⁴	-13.4%
Maine	418	461	485	485	485	485	-20.5%
Maryland	373	417	482	574	574	574	5.5%
Massachusetts	565	565	618	618	618	618	-25.0%
Michigan	459	459	459	492	492	492	-26.5%
Minnesota	532	532	532	532	532	532	-31.4%
Mississippi	120	170	170	170	170	170	-2.9%
Missouri	292	292	292	292	292	292	-31.4%
Montana	438	469	405	504	504	504	-21.1%
Nebraska	364	364	364	364	364	364	-31.4%
Nevada	348	348	348	383	383	383	-24.6%
New Hampshire	550	575	625	675	675	675	-15.9%
New Jersey	424	424	424	424	424	424	-31.4%
New Mexico	389	439	389	447	380	380	-33.0%
New York	577	577	691	753	753	770 ⁵	-8.5%
North Carolina	272	272	272	272	272	272	-31.4%
North Dakota	431	457	477	477	477	477	-24.1%

Appendix 1 (Cont.)

TANF Benefit Levels as of July 2012
(Single-Parent Family of Three)

	July 1996	July 2000	July 2005	July 2010	July 2011	July 2012	Change from 1996-2012 (in inflation adjusted dollars)
Ohio	341	373	373	434	434	450 ⁶	-9.5%
Oklahoma	307	292	292	292	292	292	-34.8%
Oregon	460	460	460	485	506	506	-24.6%
Pennsylvania	421	421	421	421	421	421 ⁷	-31.4%
Rhode Island	554	554	554	554	554	554	-31.4%
South Carolina	200	204	205	270	216	216	-26.0%
South Dakota	430	430	501	555	555	565 ⁸	-9.9%
Tennessee	185	185	185	185	185	185	-31.4%
Texas	188	201	223	260	260	263 ⁹	-4.1%
Utah	416	451	474	498	498	498	-17.9%
Vermont	597	622	640	640	640	640 ¹⁰	-26.5%
Virginia	354	354	389	389	389	389 ¹¹	-24.7%
Washington	546	546	546	562	478	478	-40.0%
West Virginia	253	328	340	340	340	340	-7.9%
Wisconsin	517	673	673	673	673	653 ¹²	-13.4%
Wyoming	360	340	340	561	577	602 ¹³	14.6%

¹ This number is for Region A, which covers the highest cost area of the state. Most families of three in Connecticut receive a maximum benefit of \$576 a month.

² Hawaii has a two-tiered system of benefit 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 (for work-required families) and \$763 (for work-exempt families), respectively.

³ 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.

⁴ In Louisiana, the benefit is structured differently for the TANF program for children who are not living with their parent (“Kinship Care Subsidy Program”). There the benefit is \$222 per child.

⁵ The listed benefit is for New York City. New York State’s benefit is made up of several components including a statewide monthly basic allowance (for recurring needs), a statewide home energy allowance, a statewide supplemental home energy allowance, and a variable portion for rent, which varies from \$259-\$447 depending on the county of residence. On July 1, 2012, there was a 5 percent increase to the basic allowance portion of the grant, which is represented above. There was another 5 percent increase to the basic allowance on October 1, 2012.

⁶ Pennsylvania’s benefit levels vary by county. The listed number is the highest, not the most typical, benefit level.

⁷ Ohio’s COLA follows the same approach as is used for Social Security and SSI benefits; Ohio increases the TANF benefit levels on January 1 based on SSA’s adjustment. Because there were no Social Security COLAs for 2010 and 2011, there were no TANF benefit increases in Ohio for those years.

⁸ South Dakota’s benefit increased July on 1, 2012.

⁹ Texas’ monthly cash grant is adjusted annually according to the federal poverty level. The increase reported above was implemented on October 1, 2011. The amount subsequently changed to \$271 on October 1, 2012, but for the purposes of comparability across states, we have used the amount in place as of July 2012.

¹⁰ Vermont has two regional benefit levels, a higher one for Chittenden County and a lower one for the rest of the state. The state also provides a housing supplement that many, but not all, recipients receive. Since 2010, we have used the benefit level for outside Chittenden County and do not add the housing supplement in these annual benefit level reports; we also list here the historic benefit levels which to correspond to the circumstances of the benefit levels we use. CBPP has collected the information for benefit levels for 2010-2012 and the source of the comparable historic benefit

levels is the Urban Institute Welfare Rules Database. (In the 2008 version of this paper, CBPP made a different choice in identifying the benefit levels for Vermont and followed the approach used in Congressional Research Service reports, which used the higher levels that apply for Chittenden County and include a housing supplement.)

¹¹ In Virginia, the TANF benefit amounts depend on the geographic areas. There are three separate locality groups. Family of 3: Group I: \$292, Group II: \$320, Group III: \$389.

¹² Wisconsin reduced benefits for some categories of recipients on October 1, 2011. The benefits for those in Community Service Jobs were reduced from \$673 to \$653 in October 1, 2011. Some categories of W-2 recipients (caretakers of newborns and pregnant women with at-risk pregnancies and no other children in their care) remain at \$673.

¹³ Wyoming's benefit level increase was effective July 1, 2012.

Note: TANF= Temporary Assistance for Needy Families

Appendix 2

TANF Benefit Levels as a Percentage of the Federal Poverty Level

State	1996	2012
Alabama	15.2%	13.5%
Alaska	68.3%	46.4%
Arizona	32.1%	17.5%
Arkansas	18.9%	12.8%
California	55.1%	40.1%
Colorado	32.9%	29.0%
Connecticut	58.8%	42.4%
Delaware	31.2%	21.2%
D.C.	38.4%	26.9%
Florida	28.0%	19.0%
Georgia	25.9%	17.6%
Hawaii	57.2%	33.3%
Idaho	29.3%	19.4%
Illinois	34.9%	27.2%
Indiana	26.6%	18.1%
Iowa	39.4%	26.8%
Kansas	39.7%	27.0%
Kentucky	24.2%	16.5%
Louisiana	17.6%	15.1%
Maine	38.6%	30.5%
Maryland	34.5%	36.1%
Massachusetts	52.2%	38.8%
Michigan	42.4%	30.9%
Minnesota	49.2%	33.4%
Mississippi	11.1%	10.7%
Missouri	27.0%	18.4%
Montana	40.5%	31.7%
Nebraska	33.7%	22.9%
Nevada	32.2%	24.1%
New Hampshire	50.8%	42.4%
New Jersey	39.2%	26.7%
New Mexico	36.0%	23.9%
New York	53.3%	48.4%
North Carolina	25.1%	17.1%
North Dakota	39.8%	30.0%
Ohio	31.5%	28.3%

Appendix 2 (Cont.)

TANF Benefit Levels as a Percentage of the Federal Poverty Level

State	1996	2012
Oklahoma	28.4%	18.4%
Oregon	42.5%	31.8%
Pennsylvania	38.9%	26.5%
Rhode Island	51.2%	34.8%
South Carolina	18.5%	13.6%
South Dakota	39.8%	35.5%
Tennessee	17.1%	11.6%
Texas	17.4%	16.5%
Utah	38.5%	31.3%
Vermont	58.5%	40.2%
Virginia	32.7%	24.5%
Washington	50.5%	30.0%
West Virginia	23.4%	21.4%
Wisconsin	47.8%	41.0%
Wyoming	33.3%	37.8%

Note: TANF= Temporary Assistance for Needy Families

Source: 2012 HHS Poverty Guidelines for a family of three at <http://aspe.hhs.gov/poverty/12poverty.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, 2012.

Appendix 3

Changes in Real (Inflation-Adjusted) Benefit Levels
 Comparing 2012 to 1996, 2000, 2005, and 2011

State	1996-2012	2000-2012	2005-2012	2011-2012
Alabama	-10.1%	-1.9%	-15.2%	-2.2%
Alaska	-31.4%	-25.2%	-15.2%	-2.2%
Arizona	-45.1%	-40.0%	-32.1%	-2.2%
Arkansas	-31.4%	-25.2%	-15.2%	-2.2%
California	-26.6%	-23.7%	-25.2%	-2.2%
Colorado	-11.0%	-2.9%	10.0%	-2.2%
Connecticut	-27.3%	-20.7%	-10.1%	-2.2%
Delaware	-31.4%	-25.2%	-15.2%	-2.2%
D.C.	-29.3%	-15.5%	-4.2%	-2.2%
Florida	-31.4%	-25.2%	-15.2%	-2.2%
Georgia	-31.4%	-25.2%	-15.2%	-2.2%
Hawaii	-41.3%	-19.9%	-9.3%	-2.2%
Idaho	-33.2%	-21.1%	-15.2%	-2.2%
Illinois	-21.4%	-14.2%	-7.5%	-2.2%
Indiana	-31.4%	-25.2%	-15.2%	-2.2%
Iowa	-31.4%	-25.2%	-15.2%	-2.2%
Kansas	-31.4%	-25.2%	-15.2%	-2.2%
Kentucky	-31.4%	-25.2%	-15.2%	-2.2%
Louisiana	-13.4%	-5.5%	-15.2%	-2.2%
Maine	-20.5%	-21.3%	-15.2%	-2.2%
Maryland	5.5%	3.0%	1.0%	-2.2%
Massachusetts	-25.0%	-18.1%	-15.2%	-2.2%
Michigan	-26.5%	-19.8%	-9.1%	-2.2%
Minnesota	-31.4%	-25.2%	-15.2%	-2.2%
Mississippi	-2.9%	-25.2%	-15.2%	-2.2%
Missouri	-31.4%	-25.2%	-15.2%	-2.2%
Montana	-21.1%	-19.6%	5.5%	-2.2%
Nebraska	-31.4%	-25.2%	-15.2%	-2.2%
Nevada	-24.6%	-17.6%	-6.7%	-2.2%
New Hampshire	-15.9%	-12.1%	-8.4%	-2.2%
New Jersey	-31.4%	-25.2%	-15.2%	-2.2%
New Mexico	-33.0%	-35.2%	-17.2%	-2.2%
New York	-8.5%	-0.1%	-5.5%	0.0%
North Carolina	-31.4%	-25.2%	-15.2%	-2.2%
North Dakota	-24.1%	-21.9%	-15.2%	-2.2%
Ohio	-9.5%	-9.7%	2.3%	1.4%

Appendix 3 (Cont.)

Changes in Real (Inflation-Adjusted) Benefit Levels
 Comparing 2012 to 1996, 2000, 2005, and 2012

State	1996-2012	2000-2012	2005-2012	2011-2012
Oklahoma	-34.8%	-25.2%	-15.2%	-2.2%
Oregon	-24.6%	-17.7%	-6.7%	-2.2%
Pennsylvania	-31.4%	-25.2%	-15.2%	-2.2%
Rhode Island	-31.4%	-25.2%	-15.2%	-2.2%
South Carolina	-26.0%	-20.7%	-10.7%	-2.2%
South Dakota	-9.9%	-1.7%	-4.4%	-0.4%
Tennessee	-31.4%	-25.2%	-15.2%	-2.2%
Texas	-4.1%	-2.1%	0.0%	-1.1%
Utah	-17.9%	-17.4%	-10.9%	-2.2%
Vermont	-26.5%	-23.0%	-15.2%	-2.2%
Virginia	-24.7%	-17.8%	-15.2%	-2.2%
Washington	-40.0%	-34.5%	-25.8%	-2.2%
West Virginia	-7.9%	-22.4%	-15.2%	-2.2%
Wisconsin	-13.4%	-27.4%	-17.7%	-5.1%
Wyoming	14.6%	32.5%	50.1%	2.0%

Note: TANF= Temporary Assistance for Needy Families

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

Appendix 4

TANF Benefit Levels as a Percentage of Fair Market Rents
 Comparing 2000 and 2012

State	2000	2012
Alabama	36.6%	47.2%
Alaska	117.0%	54.9%
Arizona	55.8%	55.0%
Arkansas	47.4%	28.4%
California	79.1%	34.8%
Colorado	55.5%	31.4%
Connecticut	78.0%	37.5%
Delaware	51.4%	37.0%
D.C.	43.9%	46.5%
Florida	47.8%	49.5%
Georgia	48.4%	41.3%
Hawaii	66.4%	66.9%
Idaho	60.9%	65.0%
Illinois	56.7%	42.5%
Indiana	54.1%	32.6%
Iowa	90.1%	61.8%
Kansas	88.8%	44.5%
Kentucky	58.2%	52.1%
Louisiana	40.5%	66.7%
Maine	81.9%	66.0%
Maryland	59.7%	27.3%
Massachusetts	66.2%	42.1%
Michigan	77.9%	76.9%
Minnesota	88.5%	53.2%
Mississippi	40.0%	38.8%
Missouri	62.3%	67.3%
Montana	95.5%	32.6%
Nebraska	73.2%	57.6%
Nevada	50.0%	60.0%
New Hampshire	78.1%	38.4%
New Jersey	48.3%	74.6%
New Mexico	84.1%	64.5%
New York	69.2%	45.1%
North Carolina	51.5%	62.7%
North Dakota	97.9%	50.4%
Ohio	69.7%	60.0%
Oklahoma	65.2%	30.9%

Appendix 4 (Cont.)

TANF Benefit Levels as a Percentage of Fair Market Rents
Comparing 2000 and 2012

State	2000	2012
Oregon	75.8%	94.3%
Pennsylvania	72.0%	28.3%
Rhode Island	86.8%	31.8%
South Carolina	41.1%	68.5%
South Dakota	86.9%	65.6%
Tennessee	37.1%	36.9%
Texas	34.7%	50.6%
Utah	74.2%	56.9%
Vermont	100.5%	88.2%
Virginia	56.5%	93.2%
Washington	83.2%	48.1%
West Virginia	77.7%	57.8%
Wisconsin	122.1%	88.1%
Wyoming	69.4%	82.1%

Note: TANF= Temporary Assistance for Needy Families

Source: Out of Reach, by the National Low-income Housing Coalition for 2000 and 2012, <http://nlihc.org/oor/2012>.

NLIHC creates weighted statewide average Fair Market Rents 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 2012 benefit levels for single-parent families of three were compiled by CBPP from various state sources and are current as of July 1, 2012.

Appendix 5

2012 TANF and SNAP Benefit Levels as a Percentage of the Federal Poverty Level

State	TANF as a Percent of FPL	SNAP + TANF as a Percent of FPL
Alabama	13.5%	46.6%
Alaska	46.4%	83.2%
Arizona	17.5%	50.5%
Arkansas	12.8%	45.9%
California	40.1%	71.7%
Colorado	29.0%	62.1%
Connecticut	42.4%	74.1%
Delaware	21.2%	54.3%
D.C.	26.9%	59.7%
Florida	19.0%	52.1%
Georgia	17.6%	50.7%
Hawaii	33.3%	72.3%
Idaho	19.4%	52.5%
Illinois	27.2%	60.2%
Indiana	18.1%	51.2%
Iowa	26.8%	59.8%
Kansas	27.0%	60.0%
Kentucky	16.5%	49.5%
Louisiana	15.1%	48.2%
Maine	30.5%	63.6%
Maryland	36.1%	66.1%
Massachusetts	38.8%	71.7%
Michigan	30.9%	64.0%
Minnesota	33.4%	59.2%
Mississippi	10.7%	43.8%
Missouri	18.4%	51.4%
Montana	31.7%	64.7%
Nebraska	22.9%	55.9%
Nevada	24.1%	57.1%
New Hampshire	42.4%	74.2%
New Jersey	26.7%	59.7%
New Mexico	23.9%	57.0%
New York	48.4%	78.3%
North Carolina	17.1%	50.2%
North Dakota	30.0%	63.0%
Ohio	28.3%	61.4%
Oklahoma	18.4%	51.4%
Oregon	31.8%	64.9%
Pennsylvania	26.5%	59.5%
Rhode Island	34.8%	67.9%

Appendix 5 (Cont.)

2012 TANF and SNAP Benefit Levels as a Percentage of the Federal Poverty Level

State	TANF as a Percent of FPL	SNAP + TANF as a Percent of FPL
South Carolina	13.6%	46.6%
South Dakota	35.5%	68.6%
Tennessee	11.6%	44.7%
Texas	16.5%	49.6%
Utah	31.3%	63.0%
Vermont	40.2%	72.6%
Virginia	24.5%	56.6%
Washington	30.0%	63.1%
West Virginia	21.4%	54.4%
Wisconsin	41.0%	73.2%
Wyoming	37.8%	67.3%

Note: TANF= Temporary Assistance for Needy Families

Sources: 2012 HHS Poverty Guidelines for a family of three at <http://aspe.hhs.gov/poverty/12poverty.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, 2012. 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 level.