



Re-Envisioning TANF

Toward an Anti-Racist Program That
Meaningfully Serves Families

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Georgetown Center on Poverty and Inequality

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Introduction

An America where no one experiences poverty is possible. Already, the United States has a network of programs with the potential to make this vision a reality, including programs that provide cash assistance, like Temporary Assistance for Needy Families (TANF). Yet, high levels of racial disparities and poverty persist in the U.S. TANF contributes to, rather than ameliorates, structural racism in its current form and does disappointingly little to reduce poverty. Policymakers who are interested in eliminating poverty must address the shortcomings and opportunities associated with TANF—our nation's primary source of cash assistance to families with children. Indeed, some policymakers have proposed eliminating it altogether in recent years. This report, based on extensive input from stakeholders, offers a new, anti-racist vision for TANF, supported by tangible recommendations for realizing that vision. If achieved, this vision would ensure that TANF plays a crucial role as part of a broader effort to end racial inequities and poverty alike.

As policymakers and advocates work towards economic security for all people, the importance of cash assistance—both near-universal and targeted to people with low or no incomes—has become clear. The temporary expansion of the Child Tax Credit (CTC) showed the remarkable impact that ongoing monthly payments to families with children can have for families and the economy. The payments reached more than 61 million people and reduced monthly child poverty rates by almost 30 percent.^{1,2} Families were able to spend the money in the way they saw fit, towards expenses as diverse as rent, school supplies, clothing, food, medicine, and more.³ The expanded CTC expired in December 2021 despite its demonstrated impacts in reducing child poverty and increasing financial well-being.^{4,5}

TANF can also be leveraged by policymakers to reduce child poverty, increase economic security, and advance racial equity. The program has the potential to provide millions of families with direct and ongoing cash assistance. TANF currently provides very little cash and other supports to participants, however, limiting its effectiveness against poverty. Making matters worse, TANF is marked by stark racial disparities, punitive and ineffective work reporting requirements and time limits, burdensome application processes, inadequate benefit levels, and stigma.⁶ Policymakers must meaningfully engage people experiencing poverty in policy development if they are to re-envision TANF as a program that centers participants' autonomy, dignity, and privacy. Changes to the program must also reckon with the many ways structural racism—particularly anti-Black racism—has shaped the program and limited its reach.

This report, based on extensive input from stakeholders, offers a new, anti-racist vision for TANF

This report offers a vision for an anti-racist approach to the TANF program, with new statutory goals and tangible policy recommendations to advance racial justice. The approach endeavors to address key aspects of systemic racism in the TANF program, actively redress past harms, advance racial equity, and align with other principles of anti-racist policymaking.⁷

The recommendations put forth in this report include, but are not limited to, the following:

- Developing new statutory goals for the TANF program that advance racial equity;
- Transforming the current fixed block grant structure to an uncapped federal funding stream to help ensure equitable access to benefits for all eligible families;
- Implementing policy changes that advance racial equity, such as federal eligibility standards and minimum benefit levels; and
- Banning harmful program policies with racially disparate impacts, such as work reporting requirements, asset limits, and sanctions.



Background

Creating a TANF program that advances racial equity requires an understanding of the many ways the program currently generates and cements racial disparities. The program is grounded in racist and sexist narratives, as well as the pernicious myth that poverty is a personal moral failure rather than a collective one, directly contributing to exclusionary program design. Additionally, TANF's insufficient funding structure, state discretion, and other characteristics of the program limit the reach of cash assistance and disproportionately exclude Black and Latinx families.

The Racist Roots of TANF Undermine Its Impact

The Temporary Assistance for Needy Families (TANF) program—and the history of “welfare” in the United States—has been steeped in racism and sexism since its inception. For example, one of the first public cash assistance programs, the mothers’ pensions, was administered by state and local governments to support impoverished single mothers; however, the pensions excluded Black women, non-white immigrants, and others deemed outsiders to “white, middle-class values.”⁸ Racialized ideas about “deservingness” continued to underpin the design and implementation of subsequent programs, such as the Aid to Dependent Children (ADC) program in 1935, later renamed Aid to Families with Dependent Children (AFDC).⁹

Racist myths perpetuated by policymakers concerning Black single mothers, deservingness, and willingness to work have consistently been at the center of the cash assistance debate.

In the 1940s and 1950s, states implemented morals- or conduct-based policies that dictated eligibility for AFDC. The vast majority of mothers targeted under these policies were Black and unmarried.¹⁰ President Ronald Reagan and others perpetuated the myth of the “welfare queen” to invoke white Americans’ racial resentments leading directly to weakened public support for continued funding of AFDC in the 1980s and 1990s.¹¹ In the years preceding the Personal Responsibility and Work Opportunity Act of 1996 (PRWORA), similar political narratives were repurposed to target primarily Latinx, Asian, and Black immigrants, ultimately contributing to the exclusion of many immigrants, including green card holders, from access to AFDC, health insurance, food stamps, and other foundational supports.^{12, 13}

In 1996, PRWORA replaced AFDC with the Temporary Assistance for Needy Families (TANF) program. It exchanged a shared federal-state funding structure—through which the federal government matched state expenditures at a rate determined by a state’s per capita income—for the TANF block grant, incentivizing reduced spending on direct cash assistance.¹⁴ PRWORA also implemented strict time limits and work requirements and ended families’ and individuals’ federal entitlements to cash assistance, although it preserved state discretion to determine benefit levels.¹⁵ As a result, the program’s reach declined dramatically relative to need, especially in states with large Black populations.^{16, 17} In 1996, 68 percent of families with children in poverty received benefits through AFDC. In 2020, only 21 percent of families with children in poverty received TANF benefits.¹⁸ The transition from AFDC to TANF contributed substantially to the dramatic increase in children experiencing deep poverty.¹⁹

TANF Block Grant Funding Produces Inequitable Results

TANF’s block grant funding structure and broad flexibility for states in how the program is administered have resulted in disproportionate harm to families of color. This harm includes significant racial and regional disparities in benefits levels, insufficient benefit levels for participants regardless of race, and insufficient access to cash assistance.²⁰ Broad discretion for states has meant that TANF funds are sometimes spent on programs to benefit middle-income families rather than families experiencing poverty. TANF funding is also sometimes spent on child welfare services which disproportionately harm families of color. Further, states can intercept child support payments owed to custodial parents to compensate for TANF benefits the family received. Child support policies have also been shown to have racially disparate impacts. To advance racial equity, TANF funds must prioritize cash assistance for people experiencing poverty—which requires revisiting the program’s funding structure and statutory goals.

THE TANF BLOCK GRANT’S STRUCTURE & ALLOCATION FORMULAS LOCK IN INEQUITABLE & INSUFFICIENT FUNDING

The federal TANF block grant was set at \$16.5 billion in 1996 and has remained unchanged for 25 years. In that time, the real value of the TANF block grant has fallen more than 40 percent.²¹ The TANF program’s insufficient funding has serious consequences on its ability to support eligible families, especially Black families with children.²²

The formula used to allocate funding to states has not been adjusted since 1996, despite changes in demographics, population growth, and other relevant factors.²³ The allocation formula replicates the harm of historical spending differences across states on cash assistance, with states with the highest populations of Black children continuing to receive the least funding per child experiencing poverty.²⁴

Approximately 23 percent of Black children live in the six states with the lowest block grant amounts per child experiencing poverty, compared to 14 percent of white children living in those states.²⁵ States with larger Black populations have also used the discretion granted to them under federal law to establish more restrictive and less generous TANF programs than in other states.^{26, 27} In combination with the flawed allocation formula, that means Black children are most likely to live in states with TANF programs characterized by the lowest levels of benefits, as well as the states with programs that reach the fewest families experiencing poverty.²⁸

BROAD STATE DISCRETION SHIFTS FUNDING AWAY FROM DIRECT CASH ASSISTANCE & WORSENS RACIAL INEQUITY

Although TANF was created to replace a federal cash assistance program focused on people with the lowest incomes, states spend relatively little on cash assistance today.²⁹ In 2020, 15 states spent 10 percent or less of their TANF block grant allocation on funding basic assistance.³⁰ States are required to spend their TANF block grant funding in ways that advance at least one of TANF's statutory goals and have wide discretion in how they do so. While much TANF funding

is used to support critically important child care services,³¹ states sometimes use TANF funds to support programs that benefit middle- and high-income residents, such as certain college scholarships.³² Due to a long history of slavery, segregation, racial discrimination, and other drivers of structural and institutional racism that advantage white families' economic security, white families are more likely to benefit from programs that largely support middle- and high-income families than are families of color.^{33, 34}

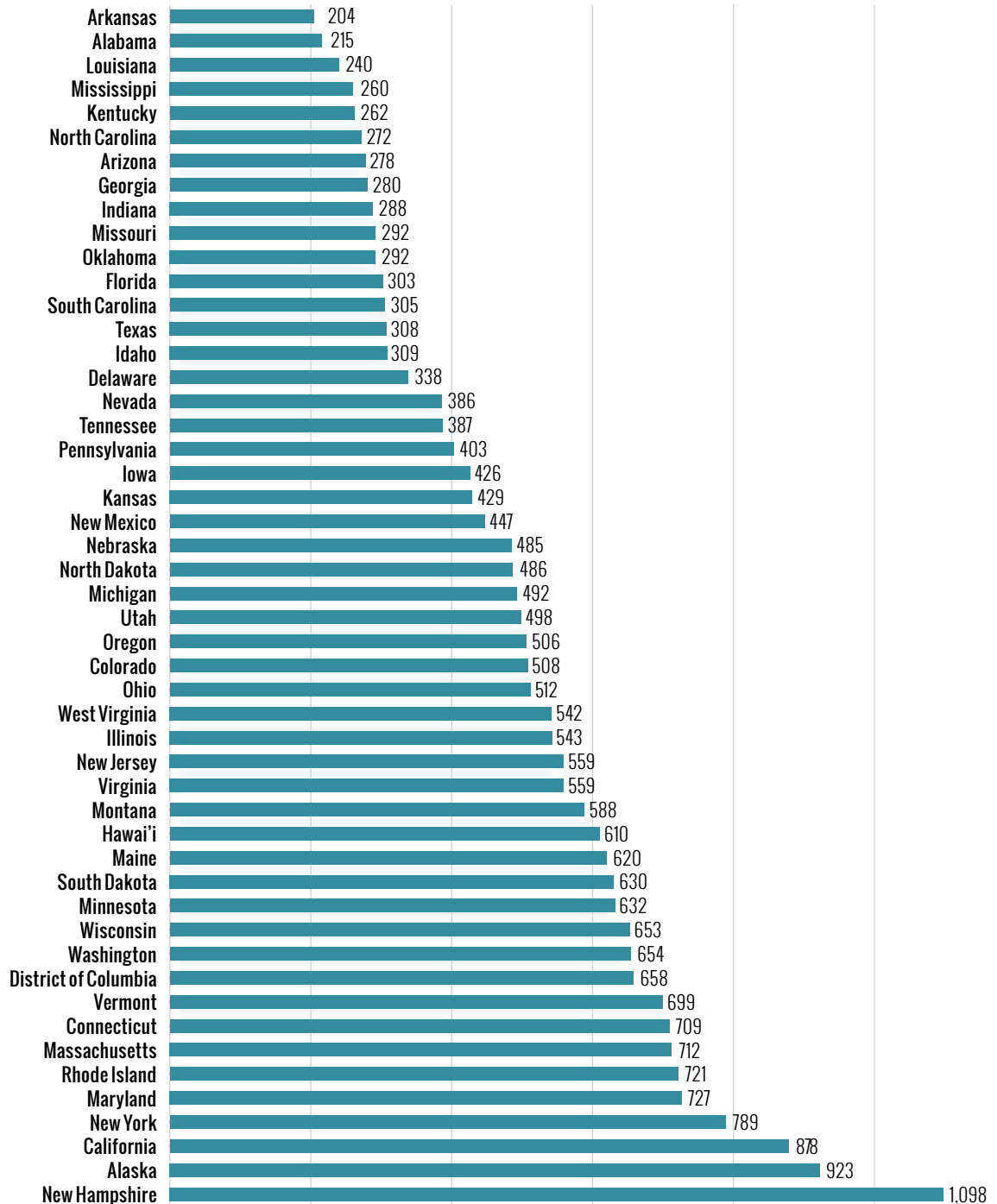
In 2020, 15 states spent 10 percent or less of their TANF block grant allocation on funding basic assistance.

TANF funding also interacts in problematic ways with other programs with racially disparate outcomes, such as child support programs. For example, the Child Support Enforcement program reaches 16 million children and 22 million parents and caregivers each year.³⁵ The program was established as a "cost recovery" program designed to recoup government expenditures by collecting money from noncustodial parents, and all states are permitted to keep a portion of child support collections as reimbursement for government spending on families through TANF.^{36, 37} The result is less money going to custodial parents to help care for their children. Research finds that child support enforcement policies disproportionately target and harm Black, low-income, and noncustodial fathers, and often lead to aggressive measures that bring harm to individuals, families, and communities. Those consequences include negatively impacted credit scores, suspended driver's licenses, and incarceration.^{38, 39}

Similarly, states can use TANF to fund child welfare programs. Racial inequities are found across the child welfare continuum. Black and American Indian and Alaska Native children and families are disproportionately involved with the child welfare system and face discrimination as well as disparities in outcomes.^{40, 41, 42} The child welfare system involvement is associated with a host of negative outcomes. Spending on child welfare programs amounts to approximately 8 percent of national TANF spending, though this varies widely by state. Arizona, for example, spends 61 percent of its TANF dollars on child protective services; only 6 percent of families experiencing poverty receive cash assistance through the program.^{43, 44} Neglect, the most frequent reason for referral (though subjective and inconsistently defined), is closely tied to experiences of poverty.^{45, 46} Cash assistance, however, can be a powerful tool for addressing poverty, thereby reducing the incidence of neglect and preventing interactions with the child welfare system.

FIGURE 1. TANF benefits vary significantly across states

Maximum monthly TANF benefits for a family of three with no income, July 2021



Note: For seven states (California, Connecticut, Kansas, New York, Pennsylvania, Vermont, and Virginia), benefit levels vary by geographic location. Additionally, families in Rhode Island began receiving this amount of benefits in September 2021, with retroactive payments for July and August. For more notes, please see Appendix Table 3 in “Improvements in TANF Cash Benefits Needed to Undo the Legacy of Historical Racism.”

Source: Georgetown Center on Poverty and Inequality, 2022. Adapted from Center on Budget and Policy Priorities-compiled state benefit levels.

INSUFFICIENT FUNDING & STATE DISCRETION CONTRIBUTE TO INEQUITABLE BENEFIT LEVELS & LOW PARTICIPATION ACROSS STATES

Although there have been recent increases in certain states and the District of Columbia, TANF benefits are at or below 60 percent of the federal poverty line in every state. In 16 states, mostly in the South, benefit levels are below 16 percent of the federal poverty line.⁴⁷ In Missouri, for example, a family of three reporting no income could receive up to \$3,504 in benefits annually in 2021; the federal poverty line for that same family amounted to \$21,960.^{48, 49} Black and Latinx children are more likely than white children to live in states where benefits are the lowest and—due to racialized barriers to economic opportunity—are also more than twice as likely to experience poverty. Allowing states to set their own benefit levels creates the conditions for significant racial and regional disparities, limiting families' abilities to navigate financial crises and afford necessities in states with less generous programs. Importantly, even after accounting for a range of demographic and economic factors, states with a higher proportion of Black families as participants provide relatively less cash assistance within their TANF programs and reach fewer families with children experiencing poverty.⁵⁰

Inadequate benefits, along with program features such as work reporting requirements, lengthy application processes, and sanctions, have helped lead to a decline in participation in the TANF program, particularly in people receiving direct cash assistance.^{51, 52} Additionally, the stigma created by the racist and sexist narratives and political ideologies surrounding the program has discouraged otherwise eligible people from receiving the support they need.⁵³



A New Vision for TANF to Advance Racial Justice

The following sections describe a vision for reimagining TANF as a program that more meaningfully addresses poverty and advances racial equity. To do so, the TANF program must be designed to support families rather than punish eligible families through a paternalistic, inadequate program founded on racist and sexist narratives.⁵⁴ Policymakers must go farther than unwinding the structural racism embedded in the structure and rules of TANF—they must create a program that ensures equitable access to meaningful cash assistance and promotes long-term economic success. Such a reimagining must also consider the broader context of low-income families' needs for various types of support and take a holistic view of the network of support programs available.

This vision prioritizes equitable access to sufficient cash assistance as a way to better meet families' needs and advance economic opportunity and long-term stability. Cash assistance can have a powerful impact on families and children and has been shown to advance racial equity.⁵⁵ Cash transfer programs can improve quality of life for adults, infant health, children's cognitive development, and educational attainment, all while alleviating poverty.^{56, 57} Participants of pilot cash transfer programs in the United States—including the Magnolia Mothers' Trust and the Stockton Economic Empowerment Demonstration (SEED)—report increased full-time employment, less stress, increased access to health care, more quality time with their families, and an overall improvement in their feeling of self-worth.^{58, 59, 60} Cash transfers are most efficient and accessible when unconditional, rather than tied to mandatory participation in employment or other services as TANF currently requires. Studies have found that the reduction in cash assistance from decreases in TANF coverage is associated with an increase in household food insecurity for families with children and an increase in public school children experiencing

homelessness. An increase in in-kind benefits such as the Supplemental Nutrition Assistance Program (SNAP), which is restricted to spending on food items, during this same time period did not undo these outcomes.⁶¹

TANF should be designed so people can access benefits quickly and easily, with minimal paperwork and without conditions such as work reporting requirements, time limits, and behavioral requirements. It should provide participants with sufficient cash benefits to raise their incomes to at least above the federal poverty line,⁶² promote long-term financial stability, and help participants afford necessities such as food and rent. Importantly, an improved program must include federal standards to ensure equity for participants across states.

Redesigning the TANF program cannot be done without leadership and feedback from people with lived experience with the program. Policymakers must engage impacted communities when developing changes to ensure that the new policies center the autonomy, dignity, and privacy of participants. Further, the TANF program will need a new name—chosen through a collaborative effort with participants—to combat the racist and classist stigma attached to it.

The Georgetown Center on Poverty and Inequality recommends re-envisioning TANF to advance racial equity through three broad strategies:

1. Developing new statutory goals
2. Creating new funding and accountability structures
3. Implementing explicit policy changes to program rules and service delivery

New Statutory Goals for TANF Program Would Advance Racial Justice

TANF's four statutory goals are a reflection of the racist, classist, and sexist narratives that have historically dominated policy discourse around cash assistance and continue to harm people of color and undermine the effectiveness of the TANF program. These goals shape the programs and services states choose to provide using their TANF block grant funds. TANF cannot be transformed without first directly changing these goals and, in doing so, reckoning with the program's racist history and ongoing legacy.

TANF's Current Statutory Goals:

1. Provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives.
2. End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage.
3. Prevent and reduce the incidence of out-of-wedlock pregnancies.
4. Encourage the formation and maintenance of two-parent families.⁶³

Building an anti-racist program that meaningfully serves people must start at the foundation—changing the core statutory goals of the program. While those goals should ultimately be determined through a collaborative process including TANF participants and people who have experienced poverty, this report recommends that new statutory program goals prioritize the following:

1. ADVANCE ECONOMIC SECURITY & PROMOTE LONG-TERM PROSPERITY

An anti-racist TANF program must advance the economic stability and security of eligible families, including by providing sufficient levels of cash assistance. A successful program would help participants avoid sudden decreases in their benefits when they report even slight increases to their incomes from employment, also known as a benefits “cliff,” which can make it difficult for families to save.⁶⁴ Such a program would also set participants up for long-term economic security by providing adequate cash support for the full length of time a family requires it and measuring the success of the programs through meaningful metrics like asset accumulation.

Centuries of oppression, exploitation, & exclusion have created deep & persistent racial disparities in income, employment, wealth, & poverty for Black families & other families of color.

Prioritizing cash assistance means entrusting families to make their own decisions about how to spend their money. Centuries of oppression, exploitation, and exclusion have created deep and persistent racial disparities in income, employment, wealth, and poverty for Black families and other families of color.^{65, 66, 67, 68} These disparities have real impacts on the lives of people of color. While multiple policy solutions are needed to create a more equitable system, a TANF program that prioritizes cash and long-term economic security would help low-income families of color to weather financial emergencies, build savings, afford housing and health care, and more.

Importantly, a revamped TANF could better operate in the spirit of providing insurance against inadequate income—including against the risk of residing in states with weaker economies and weaker economic and social protections. Today, many of the poorest states have a relatively high proportion of Black residents. These same states tend to have weaker economies with fewer policy tools enacted to protect their residents against economic insecurity. They have lower minimum wages, are less likely to have supplemental Earned Income Tax Credits (EITCs), and are also less likely to support worker bargaining power.⁶⁹

2. SUPPORT FAMILIES NAVIGATING EMERGENCIES

An improved, anti-racist TANF program would provide ongoing support to families’ financial stability *and* offer timely access to short-term lump-sum cash support to help families avoid immediate financial crisis (e.g., eviction risks or medical crises).

Without intentional policies to ensure all people have what they need, financial emergencies, illness or injury, unemployment, domestic violence, and more can push families into poverty or devastate families who are already struggling to make ends meet. More than half of Americans would not be able to cover an unexpected expense of \$1,000 with their savings—and the repercussions of that financial hardship can reverberate throughout a person’s life, causing a spiral of financial emergencies without sufficient support.⁷⁰ For Black families—especially Black women—that hardship is exacerbated by significant barriers to financial stability, resulting in a stark racial wealth and income gap and insufficient resources to respond to common life events.⁷¹

Racism built into American institutions—including the economy, health care system, and more—means that Black families, along with other families of color, disproportionately experience poverty and financial hardship. Even during what economists characterize as a “strong” economy, Black workers are consistently around twice as likely to be unemployed as their white counterparts.⁷² During downturns and recessions, Black workers are most vulnerable to job loss and other financial hardship—and that hardship can persist long after other demographic groups have largely recovered from an economic recession.⁷³ Non-elderly Black and Hispanic people are more likely

to lack health insurance than their white counterparts; more than a quarter of Black families are saddled with medical debt, compared to 17.2 percent of white, non-Hispanic households.^{74, 75}

Direct cash assistance can help all families access the money required to weather emergencies and invest in long-term financial security. Monthly payments paired with the availability of emergency funds for families that require a lump-sum payment to avoid immediate financial hardship would help TANF advance racial equity.

3. REACH AS MANY ELIGIBLE PEOPLE AS POSSIBLE

An anti-racist TANF program must have inclusive federal eligibility standards, guarantee benefits for all who qualify, and hold states accountable for reaching as many eligible families as possible. Reaching as many eligible people as possible requires eliminating rules that limit access to support, especially for people of color, such as work requirements and unreasonable administrative barriers. Such a program would also unwind the inequitable limits on eligibility for certain immigrants that were put in place with PRWORA.⁷⁶

Eliminating work requirements is especially important to advancing racial justice in TANF. Research indicates that states are more likely to pursue stricter work requirement policies when a greater share of their populations is Black.⁷⁷ Black workers, and other workers of color, also face barriers in the labor market—including occupational segregation, job discrimination, and lower wages than their white counterparts. Those structural failures and others contribute to persistently higher rates of Black unemployment compared to white unemployment, regardless of the overall state of the economy.⁷⁸ For Black women and other women of color, these disparities are magnified by oppressive structures related to both their race and gender. Black women, for example, who shoulder disproportionate financial burdens due to caregiving responsibilities, often lack access to quality jobs and benefits, and work in lower-paying jobs.⁷⁹ Regardless of work history, all people deserve access to the resources and benefits to meet their needs—and for the many already disadvantaged by structural racism in the labor market, TANF work requirements only exacerbate financial insecurity.⁸⁰

Greatly limiting the role and discretion of states—if not eliminating it completely—and requiring the programs to reach as many eligible people as possible can also help reverse troubling trends in the current TANF program. Currently, states have discretion over how they choose to spend (or not spend) the block grant funding they receive; states have used that flexibility to amass almost \$5.2 billion in unspent funds while denying cash assistance to families in need of support. In Mississippi and Texas, states with especially large Black populations and high rates of child poverty, almost 90 percent of TANF applicants were denied even as the states used only 5.3 percent and 4.6 percent of their funds respectively in 2020.^{81, 82}

To maximize the reach of the TANF program in accordance with a new goal, federal and state governments can:

- Collaborate to introduce new outreach initiatives;
- Use measures such as the Supplemental Poverty Measure, which estimates how many people's incomes were brought above the federal poverty line through the program's benefits, to evaluate progress and establish metrics; and
- Eliminate time limits for participation in the program.

Reducing or eliminating particularly burdensome barriers—including onerous application processes and behavioral conditions like work reporting requirements—would likely significantly increase TANF participation over time.⁸³

4. PROMOTE RACIAL & GENDER EQUITY

An anti-racist TANF program would include intentional efforts to address structural racism within the program and promote racial and gender equity. While the priorities above would do much to advance equity, a holistic and intentional effort to advance equity is required and should be prioritized in the creation of new statutory goals. Ways to go beyond the racial and gender equity outcomes that would flow from the priorities above could include:

- Addressing the racialized narratives and harmful myths that stigmatize participants, including by renaming and/or rebranding the program in consultation with participants;
- Employing racial equity impact assessments and evaluations on an ongoing basis and making changes accordingly;
- Meaningfully engaging participants in policy formation and compensating them appropriately;
- Achieving cultural competence and accessibility for people with disabilities; and
- Incorporating an understanding of the disparities and structural racism that participants of color face when building supplementary programming, such as voluntary employment services.

While new goals for the TANF program would advance racial and economic justice by centering the needs of participants and their overall financial well-being and quality of life, it is vital that an improved TANF program wrestle explicitly with the role of systemic racism and sexism in its previous iterations.⁸⁴

New Funding, Eligibility, & Accountability Structures Would Advance Racial Equity

To advance racial equity, the TANF block grant must be replaced with a new funding structure that ensures benefits for all eligible people. The new funding structure should include uncapped federal funding that guarantees benefits for all who meet broad eligibility standards—similar to other established anti-poverty programs with a broader reach such as SNAP and Social Security—and be paired with clear goals and accountability standards for states.

An uncapped funding structure would allow TANF to better respond to changing needs. In its current form as a capped block grant, TANF funding is not responsive to economic downturns or other crises like extreme weather events. At the onset of the coronavirus pandemic in 2020, when millions experienced widespread economic hardship and precarity, state agencies that administer TANF responded to the crisis unevenly, and national average TANF participation declined relative to 2019.^{85, 86} The Supplemental Nutrition Assistance Program, in contrast, saw increasing participation across all states in response to increased hunger and financial need; SNAP was similarly responsive during the 2007-2009 Financial Crisis.⁸⁷ A more responsive TANF structure would better support economic security for people of color, who are more likely than

white people to lose wealth during economic downturns and generally have less wealth and financial resources to protect them from experiencing crisis-related hardship.^{88, 89}

The TANF program currently funds a range of critically important services, including child care. These funding streams must not be eliminated unless and until those needs are met by other programs. TANF funding streams dedicated to purposes other than cash assistance must center the needs of people with low incomes, advance racial equity, and meet strong oversight measures.

A new funding structure—paired with broader eligibility rules and more accountability for states—could help prevent states from misusing funds by spending them on services for middle- or upper-middle-income families or shifting TANF funds to fill gaps in the state budget. Rather, states would be held accountable for providing sufficient direct cash assistance to families with no and low incomes. By some estimates, removing state inequities in TANF spending priorities could narrow the Black-white child poverty gap by 15 percent.⁹⁰

Policy, Program, & Service Delivery Changes Are Needed to Advance Racial Equity in TANF

Changing the statutory goals of the TANF program is fundamental to advancing an anti-racist vision, but there are other policy recommendations that can improve the program for participants, particularly for participants of color, even if the statutory goals remain in their current form. The following recommendations would be most effective at advancing racial equity when implemented on a federal level to combat inequities created by state flexibility, but many can be adopted by state legislatures and administrators that have not already done so.

ESTABLISH A FEDERAL MINIMUM BENEFIT

Policymakers should establish a federal minimum benefit that sufficiently supports families experiencing poverty.

State-by-state discretion to determine benefit amounts has led to drastic geographic variations in the available supports, hurting Black families who live in states with the least generous benefits. For example, as of July 2021, the maximum benefit that a family of three was eligible to receive ranged from as low as \$204 in Arkansas (11 percent of the federal poverty line) to as much as \$1,098 in New Hampshire (60 percent of the federal poverty line).⁹¹ More than half of Black children live in states where maximum benefits fail to bring their families' incomes above 20 percent of the federal poverty line, compared to 37 percent of white children.⁹² A federal minimum benefit regularly adjusted for inflation or other relevant economic factors would help all participating families receive the cash assistance they need to be financially secure, regardless of the state in which they reside.

RAISE INCOME THRESHOLDS FOR ELIGIBILITY

Policymakers should raise income thresholds for eligibility to receive TANF benefits.

Most states used their flexibility to set income eligibility thresholds far below the poverty line, putting the program out of reach for many who need it. A particularly stark example is the case of Alabama, where the maximum monthly income for initial TANF eligibility for a family of three in 2020 (\$268) was set at 14.8 percent of the federal poverty level.⁹³ If TANF had maintained the

same level of reach as its predecessor had in 1996, 3.44 million families experiencing poverty would have received benefits—about 2.38 million more than reported in 2020.⁹⁴ In 2020, for every 100 families in the country living below the poverty line, only 21 received TANF supports, compared to 68 families in 1996.⁹⁵ Adjusting eligibility standards will allow families currently excluded by low thresholds to be included in TANF eligibility.

REDUCE ADMINISTRATIVE BURDENS

Policymakers should reduce the administrative burdens associated with applying for and participating in the TANF program.

Government-imposed administrative barriers to receiving TANF—such as the time and money required to fill out paperwork, track down documentation, and commute to and wait for appointments—make it difficult or even impossible for eligible families to receive the support they need.⁹⁶ Early in the COVID-19 pandemic, many states adjusted policies for the public health crisis. Accommodations included pausing in-person interview requirements, suspending work reporting requirements, and extending time-limits and eligibility recertification windows. Around this time, applications for TANF rose significantly, from approximately 170,000 in February 2020 to 316,000 in April 2020, as did participation in 35 states.^{97, 98} It is likely that continued suspended requirements for TANF applicants contributed to maintained increased participation in states like Indiana, where applicants were not mandated to complete job searches in order to be eligible for benefits.⁹⁹ Reducing administrative burdens would improve access to TANF for eligible families, ensure TANF is more responsive to financial emergencies, and advance racial equity by eliminating barriers that have racially disparate impacts on access.¹⁰⁰

ELIMINATE ASSET LIMITS

To expand access to benefits for eligible families, policymakers should eliminate and ban asset limits for participation in TANF.

TANF asset tests that measure liquid and non-liquid assets—such as funds in bank accounts, vehicles, or other kinds of property—take away support from families working toward economic stability.¹⁰¹ Families living in 25 states must not have assets worth over \$3,000 to be eligible for TANF, while some states have a limit as low as \$2,000.¹⁰² 32 states impose vehicle asset limits, which consider the market value of participants’ cars when determining program eligibility and can constrain participants’ ability to both receive benefits and own a car—often the only reliable way to get to work, school, or anywhere else they might need to go.¹⁰³ Eliminating asset limits would allow families to access the support they need while also saving for emergencies and building toward longer-term financial stability.

ELIMINATE THE WORK PARTICIPATION RATE & CASELOAD REDUCTION CREDIT

Policymakers should evaluate TANF through measures of participant success and eliminate the ineffective, inequitable Work Participation Rate and Caseload Reduction Credit.

TANF statute encourages state agencies to minimize the number of participants, regardless of need. The primary measure by which the federal government assesses the TANF program’s performance is the Work Participation Rate (WPR). In order to receive full federal funding, state agencies are required to prove that 90 percent of TANF participants in two-parent families and 50 percent of all TANF households are devoting time to allowable “work” activities.¹⁰⁴

The WPR does little to quantify the quality of life for families receiving cash assistance under TANF. However, states are able to lower the target to which the federal government holds them accountable when the number of TANF participants decreases. The Caseload Reduction Credit (CRC) incentivizes states to reduce the number of families their programs support without holding programs accountable for positive or equitable outcomes.¹⁰⁵ The WPR and CRC have direct, negative effects on the number of families in need assisted by TANF. States should instead focus on outcomes for participants and metrics that assess how many families their programs have supported. By removing this incentive to keep participation as low as possible, the TANF program can progress toward a truly equitable, anti-racist program.

STANDARDIZE SHORT-TERM BENEFITS & ELIMINATE BARRIERS TO ACCESS

Policymakers should standardize policies regarding nonrecurrent, short-term (NRST) benefits—short-term lump sum payments for families facing financial emergencies—and eliminate barriers to accessing these short-term benefits.

NRST lump sum payments can be worth a maximum of four months of cash assistance to support short-term emergency needs, like rent and utility payments, and are left to state discretion. These benefits are part of TANF “diversion programs,” which are intended to prevent families from utilizing monthly and ongoing TANF support. As of July 2020, 33 states had formal diversion programs, some of which count usage of NRST benefits against TANF participants’

lifetime use limits or impose a period of TANF ineligibility following receipt of an NRST. Those policies further discourage use of NRST benefits, along with subjecting participants to bureaucratic mazes, inadequate benefits, and other barriers.¹⁰⁶ Standardizing and requiring states to offer accessible NRST benefits without penalizing families for using further assistance would ensure families have the support they need to both weather emergencies and build long-term financial stability.

As of July 2020, 33 states had formal diversion programs

IMPROVE SUPPORT FOR PEOPLE WHO EXPERIENCE DOMESTIC OR INTIMATE PARTNER VIOLENCE

Policymakers should redesign TANF policies to support survivors of domestic or intimate partner violence without requiring disclosure.

Due to a vast range of structural inequities—including misogyny, gender inequality, racism, transphobia, and poverty—women of color, women with low incomes, and people with disabilities are more likely to experience domestic violence. While domestic violence is often underreported, research shows that TANF participants are more likely to experience domestic violence than others.¹⁰⁷

The 1996 law, PRWORA, provided states the ability to create a Family Violence Option (FVO), which would exempt survivors of domestic violence from some punitive requirements, such as work reporting requirements and time limits.¹⁰⁸ These carve-outs assume participants can be effectively screened for signs of domestic violence, are subject to variability across states, and are rare according to recent federal data.¹⁰⁹ An improved TANF program would be designed to support survivors of domestic violence even if they have not disclosed family violence explicitly to caseworkers or state agencies by entirely eliminating program rules that harm survivors of domestic violence. It would also provide opportunities to connect with voluntary support services such as employment, emergency housing, transportation, and more, with appropriate discretion.

LIFT RESTRICTIONS ON IMMIGRANT FAMILIES

Policymakers should lift restrictions on TANF participation for immigrant families.

PRWORA’s passage in 1996 barred nearly one million immigrants —who had previously been allowed the same access to certain federal supports as nonimmigrants—from eligibility for the TANF program.^{110, 111, 112, 113} The law continued to uphold a distinction between so-called “qualified” immigrants, considered deserving of limited benefits from certain programs, and “unqualified” immigrants, who were not considered deserving.¹¹⁴ Although the explicit exclusion of certain categories of immigrants from access to federal support was not a new policy position, PRWORA was novel in that, for the first time, it denied access to benefits for immigrants who were permanent residents of the U.S. and otherwise lawfully present. Qualified immigrants included those with lawful permanent resident status, asylees, refugees, and those allowed entry for humanitarian reasons. Others with temporary status, nonimmigrants (i.e., students and tourists), and later, Deferred Action for Childhood Arrivals (DACA) participants, and undocumented immigrants were deemed unqualified and are ineligible for federal supports with limited exceptions. Even for those considered qualified, most were forced to wait until they had been of qualified status for five years before becoming eligible for certain supports, including TANF.¹¹⁵ Abolishing immigration-based TANF restrictions would be a step towards ensuring more immigrant families can access vital and basic support.

END ALL TANF SANCTIONS & REMOVE ALL EXISTING LIFETIME SANCTIONS ON FAMILIES

Policymakers should end all TANF sanctions and remove existing lifetime sanctions on families.

Sanctions are rooted in racist narratives and rob participants of agency.¹¹⁶ They are onerous, ineffective, and unequally enforced. This policy change would help ensure access to supports for all eligible families.

Currently, states are required by federal law to issue financial penalties (called “sanctions”) to TANF participants determined to be non-compliant with state rules and requirements. Sanctions can be a partial reduction in benefits or a complete withholding of benefits (known as full-family sanctions).¹¹⁷ However, states determine their own sanction policies and choose what constitutes a penalty-worthy infraction. The majority of states use full-family sanctions when participants do not meet the states’ work reporting or other requirements, while five states and D.C. use only partial sanctions.¹¹⁸ Almost half of all states issue full-family sanctions as the initial punishment for non-compliance with work reporting requirements.¹¹⁹

Many participants who had their benefits taken away faced structural barriers that made compliance with policies difficult, such as difficulties with transportation and limited education and work experience.¹²⁰ Research indicates that these sanctions are unequally enforced. Families of color—particularly Black families—are much more likely to be sanctioned than white families.^{121, 122} This happens for many reasons, including caseworker bias.¹²³ Caseworkers have significant discretion when administering sanctions, often resulting in state-level administrators granting

special treatment and waivers to some TANF participants and not others.¹²⁴ There is strong evidence supporting that caseworker bias is informed by racial biases, contributing to the uneven issuance of sanctions and labeling of Black mothers as “non-compliant.”¹²⁵ Barring sanctions on families would improve access and advance racial equity. Abolishing sanctions—as well as retroactively removing those already issued—would allow TANF to become a part of a more reliable and consistent system of supports.

END THE FIVE-YEAR TIME LIMIT ON ASSISTANCE

Policymakers should eliminate the five-year lifetime limit for participation in the TANF program and ban states from using their discretion to implement other time limits.

Presently, there is a five-year federal lifetime limit on receiving cash assistance. This means that families are limited to a total of 60 months of support across their lifetimes, regardless of their life circumstances. States have the authority to implement even more draconian limits, and 22 states have done so, with the shortest being Arizona’s 12-month cut-off. States with larger populations of people of color tend to have harsher time limits, and TANF participants of color—especially Black participants—are less likely to be granted extensions, likely due to discriminatory caseworker management and more frequently being labeled as “non-cooperative.”¹²⁶ Consequently, families of color are disproportionately affected by these limits, and they function to deepen racial disparities in access.¹²⁷ Eliminating the federal and state time limits would prevent families from losing access to TANF benefits before they have achieved financial stability.

SUSPEND LIFETIME BANS FOR INDIVIDUALS CONVICTED OF DRUG-RELATED FELONIES & END DRUG TESTING

Policymakers should suspend lifetime bans for individuals convicted of drug-related felonies and end drug testing for TANF participating families.

Drug-related mandates are founded upon racist stereotypes of criminality. People who have been convicted of a drug-related felony can be ineligible for TANF benefits. These policies disproportionately impact people of color, who experience uneven policing of communities of color, discriminatory enforcement of drug laws, and targeted incarceration of Black and Brown people.^{128, 129} Further, states can institute drug testing policies that give caseworkers discretion to act on harmful stereotypes and disproportionately target Black and Brown participants. These policies have disparate impacts due to structural racism in the carceral system and individual biases among caseworkers and administrators, making it more likely for people of color to be suspected and convicted of drug-related felonies.¹³⁰ These exclusions are rooted in narratives that distinguish those who use drugs and/or those with past history with the criminal legal system as irresponsible and undeserving of basic assistance.¹³¹ While many states have removed or modified the ban, seven states, including those with a high proportion of Black residents such as South Carolina and Georgia, continue to uphold lifetime bans.¹³² Suspending these lifetime bans across the nation would alleviate the material hardship often faced by people who were formerly incarcerated and would reduce recidivism.¹³³

ELIMINATE THE FAMILY CAP

Policymakers should eliminate the family cap, which is based on racist stereotypes and prevents access to TANF support for children conceived and born while parents are enrolled in the program.¹³⁴

Family cap policies emerged from baseless and racist stereotypes promoted by policymakers, think tanks, and the media about Black women being unfit mothers.¹³⁵ While family caps were first introduced in the 1990s, the foundational ideas behind them are much older.¹³⁶ These policies are a product of long-running campaigns to curb the autonomy and reproductive freedom of groups deemed unfavorable by white people (often Black women), deeply rooted in the eugenicist practices and sterilization efforts that have targeted Black women in the United States throughout its history.¹³⁷ With such racist origins, it should come as no surprise that the negative effects of family cap policies are felt most acutely by TANF participants of color. In California, these policies were found to target families of color, with more than three-quarters of cases affected by the family cap policy being families of color. In Minnesota, the uneven distribution was even starker, with families of color making up 70 percent of affected cases.¹³⁸ In the last two decades, several states have repealed their family cap policies, but the rule remains on the books in 11 states.¹³⁹

Removing family caps will mean more income for families to be used to fulfill the needs of children and improve their well-being and future outcomes.¹⁴⁰ It will also be one step of many toward creating a TANF program that is consciously and continuously disassociating itself from its racist roots.



Conclusion

It is past time that we reform the TANF program to actively redress its foundational racist and sexist narratives and rectify the racial disparities in poverty it has helped to entrench. TANF can and should play a role in advancing racial equity, improving access to cash assistance, and promoting economic security and opportunity. With new statutory goals and an improved funding structure, millions more families could receive direct, flexible support that better meets their needs. Thoughtful policy and service delivery changes can also help transform the program into one that provides access to cash assistance while preserving family autonomy, dignity, and privacy. For families experiencing poverty and striving to overcome barriers to economic stability, transforming TANF cannot wait.

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