Congressional Research Service
Informing the legislative debate since 1914

# Temporary Assistance for Needy Families (TANF): Eligibility and Benefit Amounts in State TANF Cash Assistance Programs

**Gene Falk**
Specialist in Social Policy

July 22, 2014

*The House Ways and Means Committee is making available this version of this Congressional Research Service (CRS) report, with the cover date shown, for inclusion in its 2014 Green Book website. CRS works exclusively for the United States Congress, providing policy and legal analysis to Committees and Members of both the House and Senate, regardless of party affiliation.*

**Congressional Research Service**
R43634

**CRS REPORT**
Prepared for Members and
Committees of Congress

# Summary

The Temporary Assistance for Needy Families (TANF) block grant helps states fund, among other benefits and services, cash assistance for needy families with children. While there are some federal rules that determine who may qualify for TANF-funded cash assistance (e.g., the family must have a dependent child), states determine the financial eligibility criteria and cash assistance benefit amounts. There is a large amount of variation among the states in the income thresholds that determine whether a family is eligible for cash assistance and in the benefit amounts paid.

Most states only admit very poor families onto the benefit rolls. In July 2012, the majority of states (28 states and the District of Columbia) required that a single mother caring for two children earn less than $795 per month to gain entry to the benefit rolls—an earnings level representing about half of 2012 poverty-level income. States often permit families with a working member who obtains a job while on the rolls to remain eligible for TANF at higher earnings levels, though in many states such eligibility is retained for a limited period of time.

States also usually require that a family has assets below a specified amount in order to qualify for benefits. In July 2012, 27 states and the District of Columbia required applicant families to have $2,000 or less in assets to gain entry to the benefit rolls. In most states, the value of at least one of the family's cars is not counted toward the state's asset limit.

In July 2012, the state with the lowest maximum benefit paid to a family consisting of a single parent and two children was Mississippi, with a benefit of $170 per month (11% of poverty-level income). Among the contiguous 48 states and the District of Columbia, the highest maximum benefit was paid in New York: $770 per month for a single parent of two children in New York City (48% of poverty-level income). The benefit for such a family in the median state (North Dakota, whose maximum benefit ranked 26$^{th}$ among the 50 states and District of Columbia), was $427, a benefit amount that represented 27% of monthly poverty-level income in 2012. TANF maximum benefits vary greatly by state; there is also a very apparent regional pattern to benefit amounts. States in the South tend to have the lowest benefit payments; states in the Northeast have the highest benefits.

Though the 1996 welfare reform law that created TANF revamped many of the rules for cash assistance for needy families, states determined income eligibility rules and maximum benefit amounts even before enactment of the law. There were large variations among the states in benefit amounts before the 1996 welfare law. The regional pattern to benefit amounts—with relatively low benefits in the South—also existed under pre-TANF law.

Additionally, cash assistance benefit amounts for needy families are not automatically adjusted for inflation by the states, and have lost considerable value in terms of their purchasing power over time. From 1981 to 2012, the inflation-adjusted value of cash assistance benefits for needy families in the median state declined by 44%. Some of this decline occurred before the 1996 welfare law: between 1981 and 1996 the value of cash assistance benefits had already declined by 28%. Food assistance benefits under the Supplemental Nutrition Assistance Program (SNAP, the program formerly known as food stamps) offset some of this decline. However, from 1981 to 2012 the value of the combined cash and food assistance benefit for a family of three in the median state declined by 18% in inflation-adjusted terms.

# Contents

Introduction ..... 1
Family Circumstances and TANF Eligibility and Benefits ..... 1
Eligibility for TANF Cash Assistance ..... 2
Income Eligibility Criteria for New Applicants ..... 3
Income Eligibility for Families Already on the Rolls ..... 4
Asset Limits for New Applicant Financial Eligibility ..... 5
TANF Maximum Cash Benefit Amounts ..... 7
State and Regional Variation in TANF Cash Assistance Maximums ..... 7
Combined TANF Cash and SNAP Food Assistance ..... 9
Change in Benefits Over Time ..... 10
AFDC and TANF Maximum Benefits ..... 11
Trends in Cash and Food Assistance ..... 12

## Figures

Figure 1. Maximum Monthly Earnings An Applicant Family May Have and Be Eligible for TANF Cash Assistance: Single Parent Caring for Two Children: July 2012 ..... 4
Figure 2. State TANF Cash Assistance Program Asset Limits for New Applicant Single Parents Caring for Two Children, July 2012 ..... 6
Figure 3. TANF Maximum Monthly Benefits for a Single Parent Caring for Two Children, by State, July 2012 ..... 8
Figure 4. Combined TANF Cash Assistance and SNAP Benefit, Single Parent Caring for Two Children: July 2012 ..... 10
Figure 5. AFDC/TANF Maximum Benefits for a Family of Three in the Median State, July of Selected Years 1981-2012 ..... 11
Figure 6. Combined Cash Assistance and Food Assistance for a Family of Three: July 1981, July 1996, and July 2012 ..... 13

## Tables

Table 1. State TANF Cash Assistance Program Vehicles Disregards from Asset Limits for New Applicant Families, July 2012 ..... 6
Table A-1. Maximum Monthly Earnings an Applicant Family Comprising a Single Parent Caring for Two Children May Have to Gain Eligibility for TANF Cash Assistance: July 2012 ..... 14
Table A-2. Maximum Monthly Earnings a Single Parent Caring for Two Children May Have for Applicants or for Recipients to Retain Eligibility for TANF Cash Assistance, July 2012 ..... 15
Table A-3. Maximum Monthly TANF Cash Assistance Benefit for a Single Parent Caring for Two Children, July 2012 ..... 17

Table A-4. Maximum Monthly TANF Cash Assistance Benefits Paid to a Family Headed by a Single Parent, By Family Size, July 2012 ..... 19

Table A-5. Maximum Combined TANF and SNAP Benefit for a Single Parent Caring for Two Children, July 2012 ..... 20

Table A-6. Maximum Monthly AFDC/TANF Cash Assistance Benefits for a Single Parent Caring for Two Children, July of Selected Years ..... 22

Table A-7. Maximum Monthly AFDC/TANF Cash Assistance Benefit for a Single Parent Caring for Two Children in Constant July 2012 Dollars ..... 24

Table A-8. Maximum Monthly AFDC/TANF Cash Assistance Benefit for a Single Parent Caring for Two Children, as a Percent of the Federal Poverty Level, July of Selected Years ..... 25

## Appendixes

Appendix. State Tables ..... 14

Acknowledgments ..... 27

# Introduction

The Temporary Assistance for Needy Families (TANF) block grant helps fund, among other benefits and services, state cash assistance programs to needy families with children.[1] Cash assistance generally represents a benefit paid monthly to help meet a family's ongoing basic needs. Federal law prescribes the general eligible population for state cash assistance programs. For example, a family receiving assistance must have a dependent child. However, there are no federal rules defining what makes a family financially "needy" or determining what benefit amounts are paid. Financial need and benefit amounts are determined by the states.

Cash assistance programs for needy families were a major focus of the "welfare reform" debates that led to the enactment of the 1996 welfare reform law (the Personal Responsibility and Work Opportunity Reconciliation Act, P.L. 104-193). TANF, which was created in that law, has as its overarching purpose "to increase the flexibility of states" in operating programs to achieve its statutory goals. State TANF cash assistance programs vary greatly in their design, some of which is attributable to the flexibility afforded states in the 1996 law. Before the law, cash assistance for needy families with children was provided through the Aid to Families with Dependent Children (AFDC) program. Though TANF increased the flexibility of states in designing their cash assistance programs, states determined income eligibility thresholds and benefit amounts under AFDC as well.

This report describes state TANF financial eligibility rules and maximum benefit amounts. The information represents Congressional Research Service (CRS) calculations based on data from the Urban Institute's *Welfare Rules Database*[2]. That information is supplemented by historical information on maximum AFDC benefits from a CRS survey of the states for selected years from 1981 to 1996.[3]

# Family Circumstances and TANF Eligibility and Benefits

A family's circumstances determine whether it is eligible for TANF cash assistance and the amount of benefits it may receive. TANF cash assistance is a need-tested benefit (i.e., it is intended to pay benefits and reflect a family's financial need). The factors that affect family

[1] For an overview of benefits and services funded by TANF, see CRS Report R40946, *The Temporary Assistance for Needy Families Block Grant: An Introduction*, by Gene Falk.

[2] The Urban Institute's Welfare Rules Database provides detailed rules on state TANF cash assistance programs. It currently contains information on these rules from 1996 (as they existed under the pre-TANF AFDC program) to 2012. The database is currently funded by the Department of Health and Human Services (HHS). For a description of the database, see the Urban Institute website. HHS has annually published summary information from the database. See David Kassabian, Erika Huber, and Elissa Cohen, et al., *Welfare Rules Databook: State TANF Policies as of July 2012*, Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services, OPRE Report 2013-27, Washington, DC, November 2013.

[3] Some of the information in this report differs from that published in the *Welfare Rules Databook* cited above. Some states pay different benefits in different regions within the state. The *Welfare Rules Databook* provides income eligibility and benefit thresholds for the region that has the most recipient families. However, to maintain consistency with information collected in the earlier CRS survey of the states, a different region of the state (the one with the highest benefit levels) is reported for Connecticut, Pennsylvania, and Virginia in this CRS report.

financial need include its size (larger families "need" more income to attain a specified standard of living), income, assets, and expenses. State rules for TANF cash assistance take into account those factors—which differ from family to family. State rules also often differ in terms of how different types of income and expenses are considered in determining financial eligibility and benefits for TANF cash assistance.

This report will use the rules of state TANF cash assistance programs to describe eligibility standards and benefit amounts. To simplify the descriptions of TANF cash assistance eligibility and benefits, most examples in this report will depict the rules that apply to a single mother caring for two children. Families that are headed by a recipient single parent have historically been the focus of much of cash assistance policy for needy families. However, the current TANF cash assistance caseload is diverse, with large shares of the caseload representing different family settings and benefits paid to the family only on behalf of a child.[4] The descriptions in this report also assume that the family's sole source of other cash income is earnings. They will not take into account any expenses that might change TANF cash assistance amounts or eligibility, such as child care expenses.

TANF cash assistance income eligibility thresholds and benefit amounts vary greatly from state to state. To provide some context for the dollar amounts associated with income eligibility thresholds and benefit amounts, comparison will be made to the federal poverty level (FPL), which is uniform across the contiguous 48 states and the District of Columbia. (The federal poverty level is higher in Alaska and Hawaii.) For a single mother with two children in the 48 states and the District of Columbia, the 2012 federal poverty level was $19,090—or $1,591 per month.

Additionally, because there is a great deal of variation in income eligibility thresholds and benefit amounts among the states, this report will discuss the states with the highest and lowest eligibility threshold or benefit amount, as well as the amounts for the "median state." If states are ranked by their eligibility thresholds or benefit amounts from 1 to 51 (50 states and District of Columbia), with 1 being the lowest and 51 being the highest, the state that ranked 26$^{th}$ would be the "median state."

# Eligibility for TANF Cash Assistance

Federal law limits TANF eligibility to needy families with a dependent child. It defines a dependent child as a person under the age of 18, or age 18 if a full-time student in secondary school. Individuals and couples without children are ineligible for TANF-funded cash assistance. Federal law also prohibits states from providing TANF-funded assistance to certain individuals in families with children.[5] Aside from these rules, states have broad discretion in designing their cash assistance programs.

[4] For example, TANF cash assistance "child-only" families include those with adults who are parents receiving Supplemental Security Income (SSI); noncitizen, nonrecipient parents; and nonparent relative caregivers. See CRS Report R43187, *Temporary Assistance for Needy Families (TANF): Characteristics of the Cash Assistance Caseload*, by Gene Falk. The Urban Institute's *Welfare Rules Databook*, cited above, includes detail on the rules that apply to these families receiving cash assistance.

[5] Federal law prohibits states from using federal TANF funds to provide cash assistance to (1) families with an adult who has received assistance for 60 months (the five-year time limit); (2) teen parents not living in a supervised setting; (continued...)

## Income Eligibility Criteria for New Applicants

Federal law requires states to restrict TANF-funded cash assistance to "needy" families. Therefore, states must require that TANF families meet a test of financial need. However, there is no federal definition of need. States define the criteria for determining whether a family is financially needy and eligible for TANF cash assistance.

States typically limit entry to the cash assistance program to families with only a fraction of poverty-level income. **Figure 1** shows, by state, the maximum monthly earnings a single parent with two children applying for TANF cash assistance may have and gain entry to the benefit rolls. The figure provides as a reference the monthly federal poverty level (with the higher levels for Alaska and Hawaii).

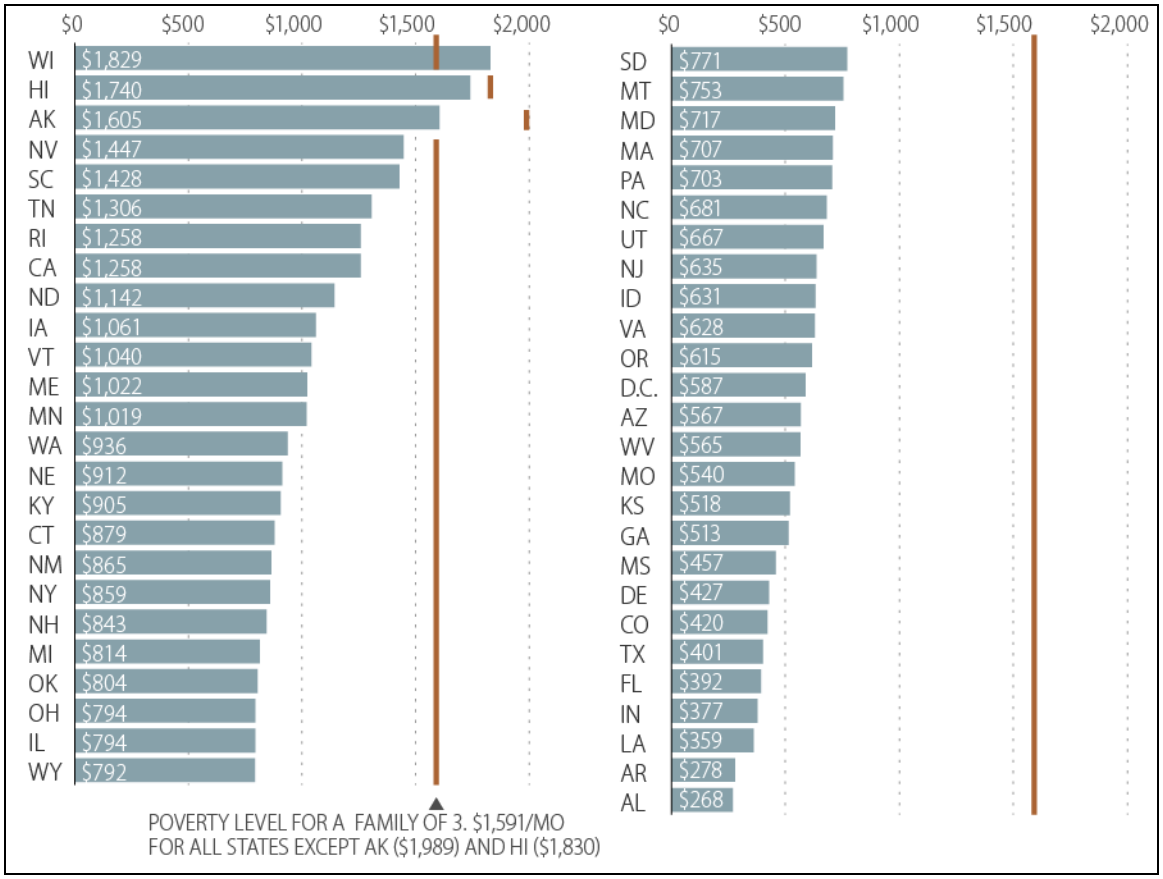
As shown on the figure, the maximum earnings thresholds for applicants in July 2012 were below the federal poverty level in all states except Wisconsin. In that state, it was technically possible for families with incomes as high as 115% of the FPL to be eligible for TANF, but the circumstances that would permit a working Wisconsin parent to receive TANF cash are limited.[6] For the other contiguous 47 states and the District of Columbia, maximum earnings thresholds for a single mother caring for two children ranged from $1,447 per month in Nevada (91% of poverty-level income) to $268 per month in Alabama (16% of poverty-level income). The median state was South Dakota, at $772 per month (about 48% of poverty-level income). In a majority of states (28 states and the District of Columbia), earnings of $795 per month—representing half of poverty-level income—disqualify a family of three from coming onto the assistance rolls.

(...continued)

(3) married teen parents or teen heads of households (with a child 13 weeks or older) who are not in high school or alternative education or training; (4) families that have not legally assigned their right (turned over rights) to child support to the state paid on behalf of children receiving assistance; (5) felons and parole violators; (6) those who misrepresented their residence to receive benefits; and (7) certain noncitizens. In many of these cases, states may use state funds countable toward the TANF maintenance of effort (MOE) state spending requirement to aid such families.

[6] A low-income parent working under 30 hours per week may participate in a community service job if he or she has barriers to employment that preclude full-time work. That community service job would be part-time, with benefits prorated based on the number of hours of participation in the job.

**Figure 1. Maximum Monthly Earnings An Applicant Family May Have and Be Eligible for TANF Cash Assistance: Single Parent Caring for Two Children: July 2012**




**Source:** Congressional Research Service (CRS), based on data from the Urban Institute's Welfare Rules Database

**Notes:** Maximum earnings levels shown on the figure differ from those shown in the Urban Institute's *Welfare Rules Databook for July 2012* for two reasons. First, the *Databook* showed the maximum earnings allowed to be "technically" eligible for assistance (sometimes used for Supplemental Nutrition Assistance Program (SNAP) benefits, rather than qualifying for a cash benefit). This figure shows the maximum earnings a family may have and still receive cash. In addition, the maximum earnings a family may have can vary within a state. For Connecticut, Pennsylvania, and Virginia, the *Databook* uses the eligibility and benefit schedules for a different sub-state region than does this figure. The information in this figure is also presented in tabular form in the **Appendix**, **Table A-1**.

## Income Eligibility for Families Already on the Rolls

Many states provide financial incentives for those already on the rolls to gain employment. This is done by allowing recipients to retain eligibility and keep some of their TANF cash assistance while working through disregarding some earnings in the financial eligibility and benefit determination calculations. States have adopted very different forms of these "earnings disregards," with the effect being substantial variation among the states in whether and how much TANF cash assistance is provided to families with a working parent. Some states provide generous earnings disregards for only a short period of time (e.g., three months)—even disregarding all earnings and allowing families to keep all of their cash assistance for that

period—providing the TANF cash assistance as only a short transitional earnings supplement. Other states provide for the same earnings disregard no matter how many months a recipient is working, supplementing earnings on an ongoing rather than a transitional basis.

**Table A-2** in the **Appendix** shows maximum monthly earnings thresholds by state for both applicants and recipients.[7] It shows that the maximum earnings thresholds are often higher for recipients than applicants. For example, applicant single parents with two children with earnings up to $795 per month (half of poverty-level income) are eligible for TANF cash assistance in 22 states. However, at that earnings level a recipient single parent with two children who gets a job may retain TANF eligibility in the first month on the job in 39 states and the District of Columbia, and even retain eligibility in the 13th month on the job in 30 states and the District of Columbia.

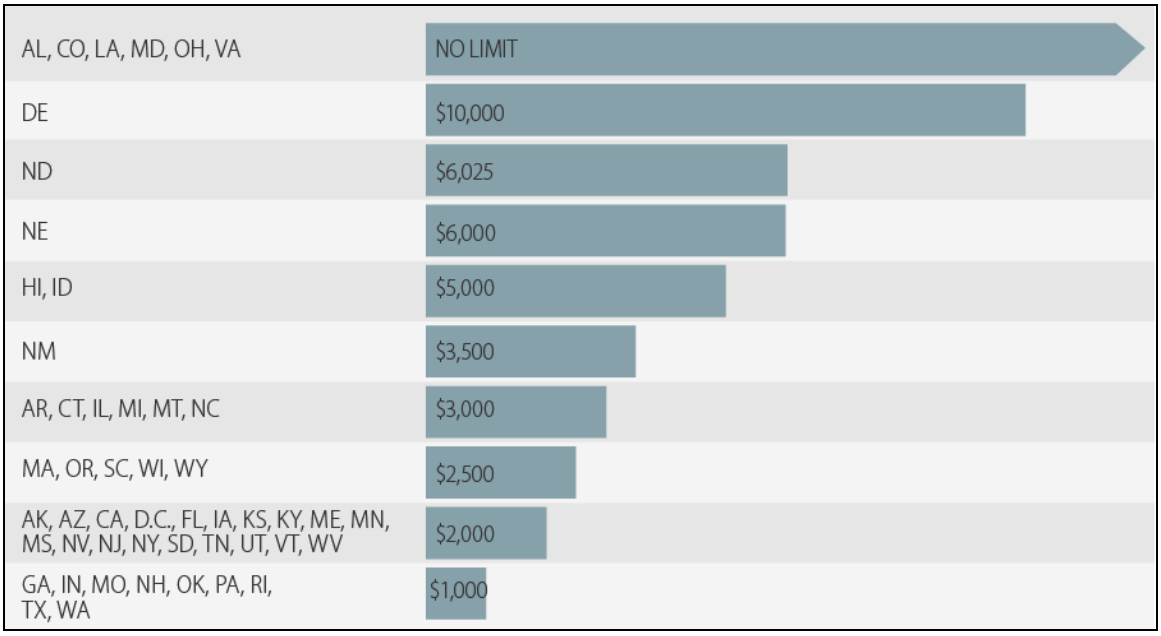
## Asset Limits for New Applicant Financial Eligibility

Assets represent the value of liquid financial assets such as bank accounts and certain property. Federal law and regulations do not require states to administer an asset test to determine if a family is financially needy. Most states do require families applying for TANF cash assistance to both meet income eligibility criteria and have assets below a certain amount. However, in recent years a number of states have eliminated asset tests for eligibility and base financial eligibility on income alone.

**Figure 2** categorizes states by their asset limit for new applicant families comprising a single parent with two children in July 2012. In that month, a total of six states (Alabama, Colorado, Louisiana, Maryland, Ohio, and Virginia) had eliminated their asset limits entirely. The remaining states and the District of Columbia retained an asset test. The most common asset limit in July 2012 was $2,000, the amount in 18 states and the District of Columbia.

[7] The rules are described in the *Welfare Rules Databook*, cited above. See Table I.E.2, p. 84, for a description of the earned income disregards used for income eligibility. See Table II.A.1, p. 98, for a description of the earned income disregards used for computing benefits.

**Figure 2. State TANF Cash Assistance Program Asset Limits for New Applicant Single Parents Caring for Two Children, July 2012**




**Source:** Congressional Research Service (CRS), based on data from the Urban Institute's Welfare Rules Database, funded by the U.S. Department of Health and Human Services (HHS).

In states with asset tests, the value of vehicles is either fully or partially disregarded. **Table 1** categorizes states by their state TANF cash assistance program vehicle disregards for new applicant families in July 2012. A total of 18 states and the District of Columbia disregarded the value of all vehicles in determining financial eligibility (including the six states without asset limits). Another 18 states disregarded the full value of at least one vehicle.

The remaining 14 states disregarded a portion of the value of vehicles, which was determined at either their fair market values or equity values. Fair market value represents an estimate of what a vehicle could be sold for. Equity value represents its fair market value minus any outstanding loans that financed its purchase. The vehicle disregards varied from $4,600 in equity value (Tennessee) to $15,000 in equity value (Minnesota).

**Table 1. State TANF Cash Assistance Program Vehicles Disregards from Asset Limits for New Applicant Families, July 2012**

| Disregard | States |
|---|---|
| All vehicles in the household (18 states and DC) | AL, CO, LA, MD, OH, VA (states with no asset limits) |
| | AK, AZ, DE, DC, HI, KS, KY, MI, MS, NJ, NM, NC, UT |
| One vehicle per household (14 states) | AR, ID, IL, IA, ME, MO, MT, NE, NV, ND, PA, SD, WV, WY |
| One vehicle per adult (2 states) | RI, VT |
| One vehicle per licensed driver (2 states) | NH, SC |

| Disregard | States |
|---|---|
| A portion of the value of vehicles (14 states) | TN: $4,600 in equity value |
| | CA: $4,650 fair market value per vehicle |
| | GA: $4,650 in equity value |
| | MA, NY: Greater of $4,650 in fair market value or $9,300 in equity value |
| | TX: $4,650 in equity value |
| | IN, OK, WA: $5,000 in equity value |
| | FL: $8,500 in equity value |
| | CT: $9,500 in equity value |
| | OR, WI: $10,000 in equity value |
| | MN: $15,000 in fair market value |

**Source:** Congressional Research Service (CRS), based on data from the Urban Institute's Welfare Rules Database, funded by the U.S. Department of Health and Human Services (HHS).

Additionally, states usually do not count the value of a home toward their asset limits. Some states also exclude the value of certain other assets, such as restricted savings accounts (e.g., Individual Development Accounts (IDAs)).

# TANF Maximum Cash Benefit Amounts

The TANF maximum cash benefit amount is generally what is paid to a family that has no other income and complies with program rules. Families that have additional sources of cash income, such as Social Security, receive a reduced benefit because some of their need is met by that other form of cash income. States have adopted a wide range of policies for determining benefits paid to families with earnings; though typically such families also receive a reduced benefit, particularly after they have been working a certain number of months. Additionally, families not in compliance with a state's TANF rules (e.g., work requirements) might be financially sanctioned, and thus receive a reduced benefit.

TANF maximum cash benefits generally vary by family size, on the presumption that larger families have greater financial need. Only Idaho and Wisconsin pay the same maximum benefit regardless of family size. This section will focus on maximum benefits for a family headed by a single parent caring for two children (family size of three). See **Table A-4** in the **Appendix** for TANF maximum benefits for families headed by a single parent caring for one through five children.

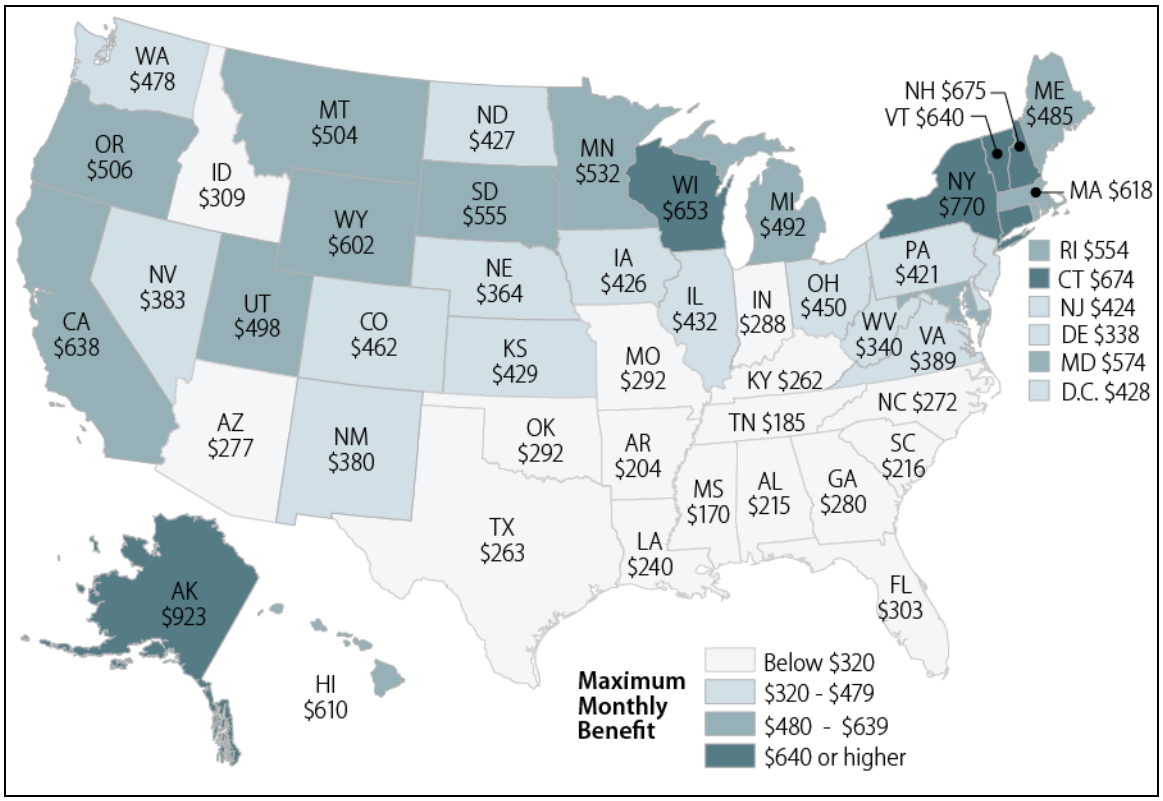
## State and Regional Variation in TANF Cash Assistance Maximums

There is a great deal of variation in maximum benefits by state. For a single parent caring for two children, the TANF cash assistance maximum monthly benefits ranged from a high of $923 in Alaska to a low of $170 in Mississippi in July 2012. The highest maximum monthly benefit outside of Alaska for such a family was in New York, $770 per month; the median state maximum benefit was $427 per month in North Dakota.

In July 2012, all states paid monthly maximum benefits for a single parent caring for two children that were less than half of federal poverty-level income. New York's $770 per month represented 48.4% of the FPL. Alaska had a higher monthly FPL, $1,989 per month, for a family of three; its maximum benefit of $923 was 46.4% of the FPL.

**Figure 3** provides a map showing the TANF maximum monthly cash assistance benefit by state in July 2012 for a single parent caring for two children. The map shows the states categorized by their maximum benefits. The categories themselves are based on benefits as a percent of monthly poverty-level income. For example, a state with a maximum benefit of less than $320 per month paid less than about 20% of poverty-level income for a family of three in 2012. The map shows that not only do benefits vary widely among the states, but there is a pronounced regional pattern in benefit amounts. States in the South paid the lowest benefits. States in the Northeast paid the highest benefits.

**Figure 3. TANF Maximum Monthly Benefits for a Single Parent Caring for Two Children, by State, July 2012**




**Source:** Congressional Research Service (CRS), based on data from the Urban Institute's *Welfare Rules Database*, funded by the U.S. Department of Health and Human Services (HHS).

**Notes:** The map's shading categories are based on monthly benefits as a percent of the federal poverty level for the 48 states and District of Columbia. Under $320 per month was less than 20% of poverty-level income; $320 to $479 per month was 20% to 30% of poverty-level income; $480 to $639 per month was 30% to 40% of poverty-level income; and $640 per month or more was more than 40% of poverty-level income. The information in this map is also shown in tabular form in the **Appendix**, **Table A-3**.

## Combined TANF Cash and SNAP Food Assistance

Families receiving TANF cash assistance are automatically financially eligible for food benefits from the Supplemental Nutrition Assistance Program (SNAP). Thus, a more complete picture of the benefits a TANF family might receive is the combined TANF cash and SNAP food benefit.

**Figure 4** shows the combined TANF cash and SNAP food assistance benefit for a single parent caring for two children for July 2012. It shows that in all states, the combined TANF and SNAP benefits for such a family fall short of the federal poverty threshold. In New York, the combined TANF cash and SNAP benefit totaled $1,109, reflecting 69.7% of the FPL.

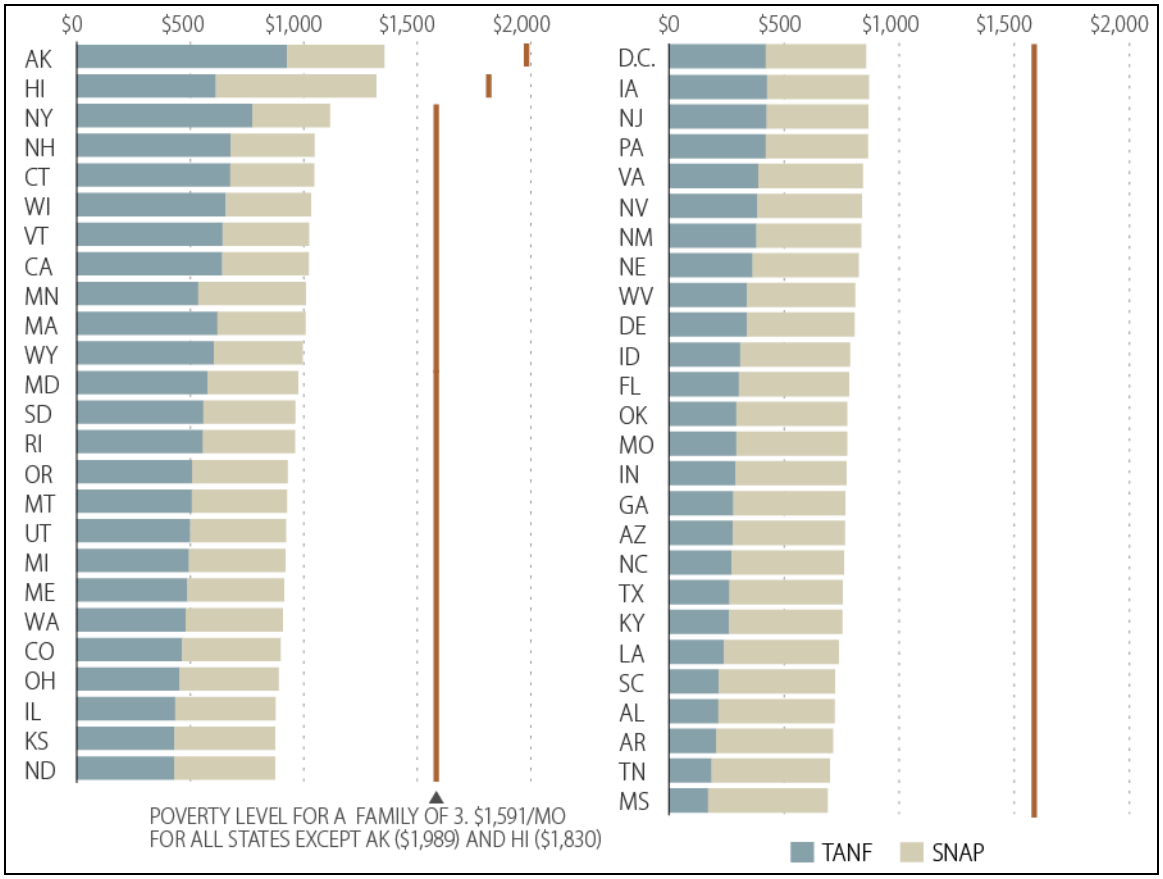
SNAP policy is generally predicated on households using 30% of their net income (after deductions for allowable expenses) for food.[8] The SNAP benefits make up any deficit between what is needed to purchase a low-cost but nutritionally adequate diet and 30% of net income. A family's TANF cash benefit is counted in determining income for the purposes of SNAP. Thus, for a family with no income other than TANF, SNAP benefits are higher in states with lower TANF cash benefits, and lower in states with higher TANF cash benefits. Therefore, SNAP mitigates some of the differences in income produced by the variation in TANF cash benefits across the states. Though historically the SNAP benefit was thought of as a supplement to the TANF cash benefit, in July 2012 a family of three without any other income was eligible for a greater SNAP benefit than TANF cash benefit in 28 states and the District of Columbia.

It should be noted that in July 2012, the SNAP benefit was higher than usual because of a temporary SNAP benefit increase enacted in the American Recovery and Reinvestment Act of 2009 (P.L. 111-5).[9] That increase expired in November 2013, and monthly SNAP benefits were reduced by approximately 5.5% for a family of three.

[8] See CRS Report R42505, *Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits*, by Randy Alison Aussenberg.

[9] CRS Report R43257, *Background on the Scheduled Reduction to Supplemental Nutrition Assistance Program (SNAP) Benefits*, by Randy Alison Aussenberg and Gene Falk.

**Figure 4. Combined TANF Cash Assistance and SNAP Benefit, Single Parent Caring for Two Children: July 2012**




**Source:** Congressional Research Service (CRS) calculations based on data from the Urban Institutes *Welfare Rules Database* and the U.S. Department of Agriculture (USDA).

**Notes:** SNAP benefit assumes that a household receives only the SNAP standard deduction, and no deductions for expenses allowed under SNAP law (high shelter costs, dependent care deductions). The information in this figure is also shown in tabular form in the **Appendix**, **Table A-5**.

# Change in Benefits Over Time

The amount paid to a family under TANF is decided by states—there are no federal rules for how states determine the amount of TANF cash assistance. Before the 1996 welfare reform law, Aid to Families with Dependent Children (AFDC) paid cash assistance to needy families with children. States also determined the maximum amount of cash assistance paid to a family under AFDC.

Examining maximum cash assistance benefits for 1981 through 2012, AFDC and TANF cash assistance maximum benefits increased over time, but not enough to compensate for price increases.

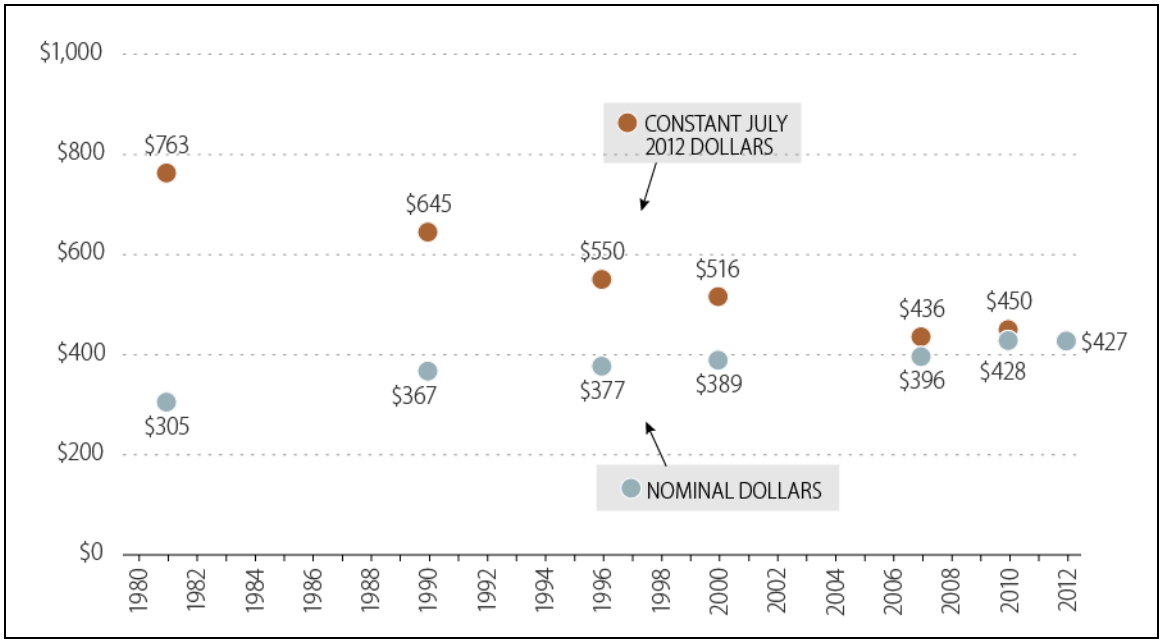
## AFDC and TANF Maximum Benefits

**Figure 5** shows the maximum cash assistance benefit for a single parent caring for two children in the median state for selected years from 1981 to 2012. In 1981, the maximum monthly benefit in the median state was $305, an amount that increased to $427 by 2012. However, this increase was not enough to compensate for inflation over this period. In July 2012 dollars (past dollars adjusted to reflect what they could purchase in July 2012), the maximum cash assistance benefit for such a family declined from $763 in 1981 to $427 in 2012. This represents a decline in the purchasing power of the maximum benefit in the median state of 44% since 1981. A large share of that decline occurred under AFDC—before the enactment of the 1996 welfare reform law. From 1981 to 1996, the maximum AFDC cash benefit in the median state declined from $763 per month to $550 in 2012 dollars—a 28% reduction.

The figure shows that between July 2010 and July 2012, the benefit paid to a single parent caring for two children in the median state declined slightly, from $428 per month to $427 per month even in nominal (not inflation-adjusted) dollars. In July 2012, the maximum benefit for such a family was lower than it had been in July 2010 in nominal dollars in seven states: California, Delaware[10], New Mexico, Oregon, South Carolina, Washington, and Wisconsin.

**Figure 5. AFDC/TANF Maximum Benefits for a Family of Three in the Median State, July of Selected Years 1981-2012**

In Nominal Dollars and in Constant July 2012 Dollars




**Source:** Congressional Research Service (CRS). Information for the TANF years (i.e., after 1996) is based on data from the Urban Institute's *Welfare Rules Database,* funded by the U.S. Department of Health and Human

[10] Delaware temporarily raised its TANF benefits effective November 1, 2009, based on additional TANF funding provided to the state through the TANF Emergency Contingency Fund (ECF). The temporary benefit increase expired on September 30, 2010, when funding for the TANF ECF ended. The decline in Delaware's maximum benefit between July 2010 and July 2012 reflects the end of that temporary benefit increase.

Services (HHS). Information for AFDC (1996 and earlier years) is from the CRS survey of state AFDC financial eligibility and benefit amounts.

**Notes:** Constant dollars were computed using the Consumer Price Index for all Urban Consumers (CPI-U), not seasonally adjusted for July of selected years. State-by-state information on maximum benefit amounts for the selected years shown in this figure are shown in tabular form in the **Appendix**, **Table A-6** and **Table A-7**. Additionally, **Table A-8** shows state-by-state maximum benefits for a single parent caring for two children for the selected years as a percent of the FPL.

## Trends in Cash and Food Assistance

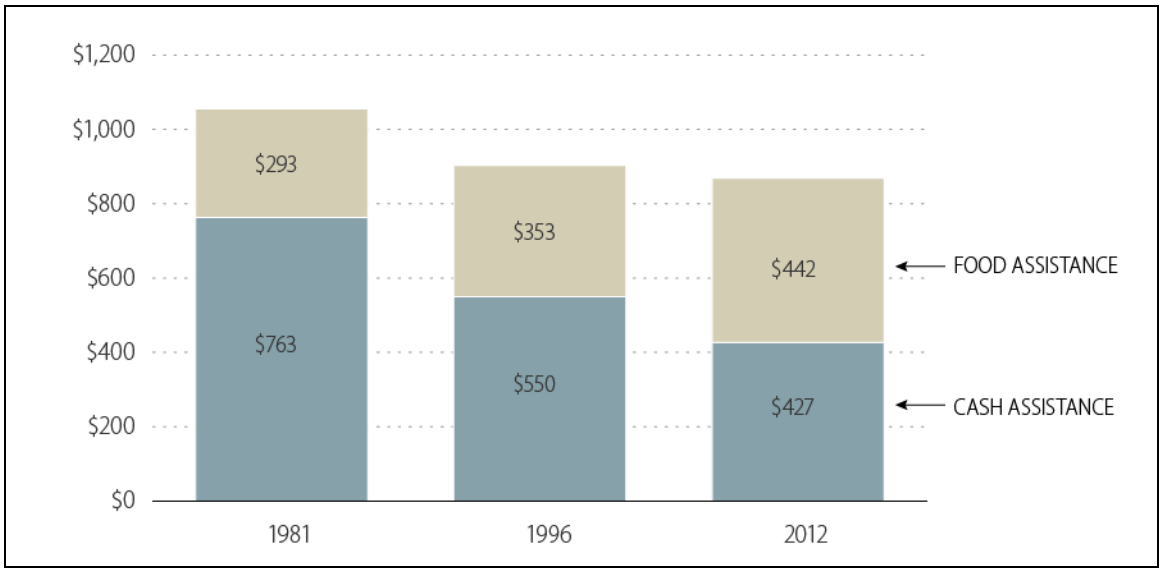
Unlike AFDC and TANF cash assistance, benefit amounts for SNAP food assistance (formerly called Food Stamps) are set in federal law, and generally have been adjusted over time for inflation. SNAP benefits are tied to the "Thrifty Food Plan," a market basket of foods to provide a low-cost, nutritionally adequate diet. Over time, Congress has periodically adjusted SNAP benefits to be higher (or slightly lower) than the Thrifty Food Plan. An ad-hoc increase in SNAP benefits was legislated in the American Recovery and Reinvestment Act of 2009 (P.L. 111-5); that increase was effective April 1, 2009, and expired on October 31, 2013.

Over time, the decline in the value of AFDC and TANF cash benefits was partially compensated for by an increase in SNAP benefits. Just as SNAP pays higher benefits in states with lower TANF cash assistance benefits at a point in time, the erosion of the cash assistance benefit relative to inflation has resulted in higher SNAP benefits paid to families that receive cash assistance over time.

**Figure 6** shows the combined AFDC or TANF cash assistance benefits and SNAP food assistance benefits for a single parent caring for two children in the median state for July 1981, July 1996, and July 2012 in constant July 2012 dollars. Over this period, the value of the combined benefit declined by 17.7%. Additionally, the food assistance portion of the benefit increased as a share of the combined benefit—to the point where the SNAP benefit was greater than the TANF cash benefit in the median state in July 2012. The July 2012 SNAP benefit includes the increase in ARRA; that increase subsequently expired and SNAP benefits are lower in 2014.

**Figure 6. Combined Cash Assistance and Food Assistance for a Family of Three: July 1981, July 1996, and July 2012**

Constant July 2012 Dollars




**Source:** Congressional Research Service (CRS). Information for TANF cash assistance (2012) is based on data from the Urban Institute's *Welfare Rules Database,* funded by the U.S. Department of Health and Human Services (HHS). Information for AFDC cash assistance (1981 and 1996) is from the CRS survey of state AFDC financial eligibility and benefit amounts. SNAP food assistance benefits are based on information from the U.S. Department of Agriculture (USDA).

**Notes:** Food assistance benefits were calculated based on the cash assistance amount in the median state for the selected years. SNAP benefit assumes that a household receives only the SNAP standard deduction, and no deductions for expenses allowed under SNAP law (high shelter costs, dependent care deductions). Constant dollars were computed using the Consumer Price Index for all Urban Consumers (CPI-U), not seasonally adjusted for July of selected years.

# Appendix. State Tables

**Table A-1. Maximum Monthly Earnings an Applicant Family Comprising a Single Parent Caring for Two Children May Have to Gain Eligibility for TANF Cash Assistance: July 2012**

| State | Maximum Earnings | Maximum Earnings as a Percent of the Federal Poverty Level |
|---|---|---|
| Alabama | $268 | 16.8% |
| Alaska | 1,605 | 80.7 |
| Arizona | 567 | 35.6 |
| Arkansas | 278 | 17.5 |
| California | 1,258 | 79.1 |
| Colorado | 420 | 26.4 |
| Connecticut | 879 | 55.3 |
| Delaware | 427 | 26.8 |
| District of Columbia | 587 | 36.9 |
| Florida | 392 | 24.6 |
| Georgia | 513 | 32.2 |
| Hawaii | 1,740 | 95.1 |
| Idaho | 631 | 39.7 |
| Illinois | 794 | 49.9 |
| Indiana | 377 | 23.7 |
| Iowa | 1,061 | 66.7 |
| Kansas | 518 | 32.6 |
| Kentucky | 905 | 56.9 |
| Louisiana | 359 | 22.6 |
| Maine | 1,022 | 64.2 |
| Maryland | 717 | 45.1 |
| Massachusetts | 707 | 44.4 |
| Michigan | 814 | 51.2 |
| Minnesota | 1,019 | 64.1 |
| Mississippi | 457 | 28.7 |
| Missouri | 540 | 33.9 |
| Montana | 753 | 47.3 |
| Nebraska | 912 | 57.3 |
| Nevada | 1,447 | 91.0 |
| New Hampshire | 843 | 53.0 |

| State | Maximum Earnings | Maximum Earnings as a Percent of the Federal Poverty Level |
|---|---|---|
| New Jersey | 635 | 39.9 |
| New Mexico | 865 | 54.4 |
| New York | 859 | 54.0 |
| North Carolina | 681 | 42.8 |
| North Dakota | 1,142 | 71.8 |
| Ohio | 794 | 49.9 |
| Oklahoma | 804 | 50.5 |
| Oregon | 615 | 38.7 |
| Pennsylvania | 703 | 44.2 |
| Rhode Island | 1,258 | 79.1 |
| South Carolina | 1,428 | 89.8 |
| South Dakota | 771 | 48.5 |
| Tennessee | 1,306 | 82.1 |
| Texas | 401 | 25.2 |
| Utah | 667 | 41.9 |
| Vermont | 1,040 | 65.4 |
| Virginia | 628 | 39.5 |
| Washington | 936 | 58.8 |
| West Virginia | 565 | 35.5 |
| Wisconsin | 1,829 | 115.0 |
| Wyoming | 792 | 49.8 |

**Source:** Congressional Research Service (CRS) calculations based on information in the Urban Institute's *Welfare Rules Database*, funded by the U.S. Department of Health and Human Services (HHS).

### Table A-2. Maximum Monthly Earnings a Single Parent Caring for Two Children May Have for Applicants or for Recipients to Retain Eligibility for TANF Cash Assistance, July 2012

For Recipients, Eligibility is Based on Number of Months on the Job

| | | Recipients, by Months on the Job | | |
|---|---|---|---|---|
| State | Applicant | First | Fourth | 13th |
| Alabama | $268 | No Limit | No Limit | 256 |
| Alaska | 1,605 | 2,388 | 2,388 | 2,149 |
| Arizona | 567 | 567 | 567 | 567 |
| Arkansas | 278 | 696 | 696 | 696 |
| California | 1,258 | 1,368 | 1,368 | 1,368 |
| Colorado | 420 | 1,357 | 1,357 | 420 |

| | | Recipients, by Months on the Job | | |
|---|---|---|---|---|
| **State** | **Applicant** | **First** | **Fourth** | **13th** |
| Connecticut | 879 | 1,589 | 1,589 | 1,589 |
| Delaware | 427 | 1,818 | 1,818 | 1,228 |
| District of Columbia | 587 | 1,415 | 1,415 | 1,415 |
| Florida | 392 | 786 | 786 | 786 |
| Georgia | 513 | 740 | 740 | 504 |
| Hawaii | 1,740 | 1,916 | 1,916 | 1,916 |
| Idaho | 631 | 631 | 631 | 631 |
| Illinois | 794 | 1,724 | 1,724 | 1,724 |
| Indiana | 377 | 1,112 | 1,112 | 1,112 |
| Iowa | 1,061 | 1,238 | 1,238 | 1,238 |
| Kansas | 518 | 1,137 | 1,137 | 1,137 |
| Kentucky | 905 | No Limit | 881 | 627 |
| Louisiana | 359 | 1,250 | 1,250 | 350 |
| Maine | 1,022 | 1,022 | 1,022 | 1,022 |
| Maryland | 717 | 940 | 940 | 940 |
| Massachusetts | 707 | 1,143 | 1,143 | 1,143 |
| Michigan | 814 | 1,164 | 1,164 | 1,164 |
| Minnesota | 1,019 | 1,019 | 1,019 | 1,019 |
| Mississippi | 457 | No Limit | No Limit | 441 |
| Missouri | 540 | 1,094 | 1,094 | 372 |
| Montana | 753 | 753 | 753 | 753 |
| Nebraska | 912 | 912 | 912 | 912 |
| Nevada | 1,447 | No Limit | 2,486 | 466 |
| New Hampshire | 843 | 1,330 | 1,330 | 1,330 |
| New Jersey | 635 | No Limit | 1,692 | 846 |
| New Mexico | 865 | 865 | 865 | 865 |
| New York | 859 | 1,424 | 1,424 | 1,424 |
| North Carolina | 681 | No Limit | 681 | 681 |
| North Dakota | 1,142 | 1,142 | 1,142 | 761 |
| Ohio | 794 | 1,130 | 1,130 | 1,130 |
| Oklahoma | 804 | 804 | 804 | 804 |
| Oregon | 615 | 615 | 615 | 615 |
| Pennsylvania | 703 | 822 | 822 | 822 |
| Rhode Island | 1,258 | 1,258 | 1,258 | 1,258 |
| South Carolina | 1,428 | 1,428 | 1,428 | 836 |
| South Dakota | 771 | 771 | 771 | 771 |

| State | Applicant | Recipients, by Months on the Job | | |
|---|---|---|---|---|
| | | First | Fourth | 13th |
| Tennessee | 1,306 | 1,306 | 1,306 | 1,306 |
| Texas | 401 | 1,707 | 1,707 | 307 |
| Utah | 667 | 1,050 | 1,050 | 1,050 |
| Vermont | 1,040 | 1,040 | 1,040 | 1,040 |
| Virginia | 628 | 1,589 | 1,589 | 1,589 |
| Washington | 936 | 936 | 936 | 936 |
| West Virginia | 565 | 565 | 565 | 565 |
| Wisconsin | 1,829 | 1,829 | 1,829 | 1,829 |
| Wyoming | 792 | 792 | 792 | 792 |

**Source:** Congressional Research Service (CRS) calculations based on information in the Urban Institute's *Welfare Rules Database*, funded by the U.S. Department of Health and Human Services (HHS).

**Notes:** "No Limit" represents months where 100% of earnings are disregarded.

## Table A-3. Maximum Monthly TANF Cash Assistance Benefit for a Single Parent Caring for Two Children, July 2012

Benefit Amounts and Benefit as a Percent of the 2012 Poverty Guidelines

| State | Maximum Benefit | Maximum Benefit as a Percent of the 2012 Poverty Guidelines |
|---|---|---|
| Alabama | $215 | 13.5% |
| Alaska | 923 | 46.4 |
| Arizona | 277 | 17.4 |
| Arkansas | 204 | 12.8 |
| California | 638 | 40.1 |
| Colorado | 462 | 29.0 |
| Connecticut | 674 | 42.4 |
| Delaware | 338 | 21.2 |
| District of Columbia | 428 | 26.9 |
| Florida | 303 | 19.0 |
| Georgia | 280 | 17.6 |
| Hawaii | 610 | 33.3 |
| Idaho | 309 | 19.4 |
| Illinois | 432 | 27.2 |
| Indiana | 288 | 18.1 |
| Iowa | 426 | 26.8 |
| Kansas | 429 | 27.0 |
| Kentucky | 262 | 16.5 |

| State | Maximum Benefit | Maximum Benefit as a Percent of the 2012 Poverty Guidelines |
|---|---|---|
| Louisiana | 240 | 15.1 |
| Maine | 485 | 30.5 |
| Maryland | 574 | 36.1 |
| Massachusetts | 618 | 38.8 |
| Michigan | 492 | 30.9 |
| Minnesota | 532 | 33.4 |
| Mississippi | 170 | 10.7 |
| Missouri | 292 | 18.4 |
| Montana | 504 | 31.7 |
| Nebraska | 364 | 22.9 |
| Nevada | 383 | 24.1 |
| New Hampshire | 675 | 42.4 |
| New Jersey | 424 | 26.7 |
| New Mexico | 380 | 23.9 |
| New York | 770 | 48.4 |
| North Carolina | 272 | 17.1 |
| North Dakota | 427 | 26.8 |
| Ohio | 450 | 28.3 |
| Oklahoma | 292 | 18.4 |
| Oregon | 506 | 31.8 |
| Pennsylvania | 421 | 26.5 |
| Rhode Island | 554 | 34.8 |
| South Carolina | 216 | 13.6 |
| South Dakota | 555 | 34.9 |
| Tennessee | 185 | 11.6 |
| Texas | 263 | 16.5 |
| Utah | 498 | 31.3 |
| Vermont | 640 | 40.2 |
| Virginia | 389 | 24.5 |
| Washington | 478 | 30.0 |
| West Virginia | 340 | 21.4 |
| Wisconsin | 653 | 41.0 |
| Wyoming | 602 | 37.8 |

**Source:** Congressional Research Service (CRS) calculations based on information in the Urban Institute's *Welfare Rules Database*, funded by the U.S. Department of Health and Human Services (HHS).

**Table A-4. Maximum Monthly TANF Cash Assistance Benefits Paid to a Family Headed by a Single Parent, By Family Size, July 2012**

| | Number of Children | | | | |
|---|---|---|---|---|---|
| **State** | **One** | **Two** | **Three** | **Four** | **Five** |
| Alabama | $190 | $215 | $245 | $275 | $305 |
| Alaska | 821 | 923 | 1,025 | 1,127 | 1,229 |
| Arizona | 220 | 277 | 334 | 392 | 448 |
| Arkansas | 162 | 204 | 247 | 286 | 331 |
| California | 516 | 638 | 762 | 866 | 972 |
| Colorado | 364 | 462 | 561 | 665 | 767 |
| Connecticut | 544 | 674 | 786 | 886 | 992 |
| Delaware | 270 | 338 | 407 | 475 | 544 |
| District of Columbia | 336 | 428 | 523 | 602 | 708 |
| Florida | 241 | 303 | 364 | 426 | 487 |
| Georgia | 235 | 280 | 330 | 378 | 410 |
| Hawaii | 486 | 610 | 736 | 861 | 986 |
| Idaho | 309 | 309 | 309 | 309 | 309 |
| Illinois | 318 | 432 | 474 | 555 | 623 |
| Indiana | 230 | 288 | 346 | 405 | 464 |
| Iowa | 361 | 426 | 495 | 548 | 610 |
| Kansas | 352 | 429 | 497 | 558 | 619 |
| Kentucky | 225 | 262 | 325 | 361 | 398 |
| Louisiana | 188 | 240 | 284 | 327 | 366 |
| Maine | 363 | 485 | 611 | 733 | 856 |
| Maryland | 453 | 574 | 695 | 805 | 885 |
| Massachusetts | 518 | 618 | 713 | 812 | 912 |
| Michigan | 403 | 492 | 597 | 694 | 828 |
| Minnesota | 437 | 532 | 621 | 697 | 773 |
| Mississippi | 146 | 170 | 194 | 218 | 242 |
| Missouri | 234 | 292 | 342 | 388 | 431 |
| Montana | 401 | 504 | 606 | 709 | 812 |
| Nebraska | 293 | 364 | 435 | 506 | 577 |
| Nevada | 318 | 383 | 448 | 513 | 578 |
| New Hampshire | 606 | 675 | 738 | 798 | 879 |
| New Jersey | 322 | 424 | 488 | 552 | 616 |
| New Mexico | 304 | 380 | 459 | 536 | 613 |
| New York | 562 | 770 | 928 | 1,091 | 1,204 |
| North Carolina | 236 | 272 | 297 | 324 | 349 |

| | Number of Children | | | | |
|---|---|---|---|---|---|
| **State** | **One** | **Two** | **Three** | **Four** | **Five** |
| North Dakota | 328 | 427 | 523 | 620 | 717 |
| Ohio | 368 | 450 | 555 | 650 | 723 |
| Oklahoma | 225 | 292 | 361 | 422 | 483 |
| Oregon | 432 | 506 | 621 | 721 | 833 |
| Pennsylvania | 330 | 421 | 514 | 607 | 687 |
| Rhode Island | 449 | 554 | 634 | 714 | 794 |
| South Carolina | 171 | 216 | 261 | 307 | 350 |
| South Dakota | 496 | 555 | 613 | 671 | 730 |
| Tennessee | 142 | 185 | 226 | 264 | 305 |
| Texas | 228 | 263 | 316 | 351 | 404 |
| Utah | 399 | 498 | 583 | 663 | 731 |
| Vermont | 536 | 640 | 726 | 817 | 879 |
| Virginia | 323 | 389 | 451 | 537 | 570 |
| Washington | 385 | 478 | 562 | 648 | 736 |
| West Virginia | 301 | 340 | 384 | 420 | 460 |
| Wisconsin | 653 | 653 | 653 | 653 | 653 |
| Wyoming | 567 | 602 | 602 | 638 | 638 |

**Source:** Congressional Research Service (CRS) calculations based on information in the Urban Institute's *Welfare Rules Database*, funded by the U.S. Department of Health and Human Services (HHS).

## Table A-5. Maximum Combined TANF and SNAP Benefit for a Single Parent Caring for Two Children, July 2012

Benefit Amounts as a Percent of the 2012 Federal Poverty Level

| | | | | Benefits as a Percent of the 2012 FPL | | |
|---|---|---|---|---|---|---|
| **State** | **TANF** | **SNAP** | **Combined Benefit** | **TANF** | **SNAP** | **Combined Benefit** |
| Alabama | $215 | $505 | $720 | 13.5% | 31.7% | 45.3% |
| Alaska | 923 | 425 | 1,348 | 46.4 | 21.4 | 67.8 |
| Arizona | 277 | 487 | 764 | 17.4 | 30.6 | 48.0 |
| Arkansas | 204 | 508 | 712 | 12.8 | 31.9 | 44.8 |
| California | 638 | 378 | 1,016 | 40.1 | 23.8 | 63.9 |
| Colorado | 462 | 431 | 893 | 29.0 | 27.1 | 56.1 |
| Connecticut | 674 | 367 | 1,041 | 42.4 | 23.1 | 65.4 |
| Delaware | 338 | 468 | 806 | 21.2 | 29.4 | 50.7 |
| District of Columbia | 428 | 441 | 869 | 26.9 | 27.7 | 54.6 |
| Florida | 303 | 479 | 782 | 19.0 | 30.1 | 49.2 |

| | | | | Benefits as a Percent of the 2012 FPL | | |
|---|---|---|---|---|---|---|
| **State** | **TANF** | **SNAP** | **Combined Benefit** | **TANF** | **SNAP** | **Combined Benefit** |
| Georgia | 280 | 486 | 766 | 17.6 | 30.5 | 48.1 |
| Hawaii | 610 | 703 | 1,313 | 33.3 | 38.4 | 71.7 |
| Idaho | 309 | 477 | 786 | 19.4 | 30.0 | 49.4 |
| Illinois | 432 | 440 | 872 | 27.2 | 27.7 | 54.8 |
| Indiana | 288 | 483 | 771 | 18.1 | 30.4 | 48.5 |
| Iowa | 426 | 442 | 868 | 26.8 | 27.8 | 54.6 |
| Kansas | 429 | 441 | 870 | 27.0 | 27.7 | 54.7 |
| Kentucky | 262 | 491 | 753 | 16.5 | 30.9 | 47.3 |
| Louisiana | 240 | 498 | 738 | 15.1 | 31.3 | 46.4 |
| Maine | 485 | 424 | 909 | 30.5 | 26.6 | 57.1 |
| Maryland | 574 | 397 | 971 | 36.1 | 25.0 | 61.0 |
| Massachusetts | 618 | 384 | 1,002 | 38.8 | 24.1 | 63.0 |
| Michigan | 492 | 422 | 914 | 30.9 | 26.5 | 57.4 |
| Minnesota | 532 | 473 | 1,005 | 33.4 | 29.7 | 63.2 |
| Mississippi | 170 | 519 | 689 | 10.7 | 32.6 | 43.3 |
| Missouri | 292 | 482 | 774 | 18.4 | 30.3 | 48.6 |
| Montana | 504 | 418 | 922 | 31.7 | 26.3 | 58.0 |
| Nebraska | 364 | 460 | 824 | 22.9 | 28.9 | 51.8 |
| Nevada | 383 | 455 | 838 | 24.1 | 28.6 | 52.7 |
| New Hampshire | 675 | 367 | 1,042 | 42.4 | 23.1 | 65.5 |
| New Jersey | 424 | 442 | 866 | 26.6 | 27.8 | 54.4 |
| New Mexico | 380 | 456 | 836 | 23.9 | 28.7 | 52.5 |
| New York | 770 | 339 | 1,109 | 48.4 | 21.3 | 69.7 |
| North Carolina | 272 | 488 | 760 | 17.1 | 30.7 | 47.8 |
| North Dakota | 427 | 442 | 869 | 26.8 | 27.8 | 54.6 |
| Ohio | 450 | 435 | 885 | 28.3 | 27.3 | 55.6 |
| Oklahoma | 292 | 482 | 774 | 18.4 | 30.3 | 48.6 |
| Oregon | 506 | 418 | 924 | 31.8 | 26.3 | 58.1 |
| Pennsylvania | 421 | 443 | 864 | 26.5 | 27.8 | 54.3 |
| Rhode Island | 554 | 403 | 957 | 34.8 | 25.3 | 60.2 |
| South Carolina | 216 | 505 | 721 | 13.6 | 31.7 | 45.3 |
| South Dakota | 555 | 403 | 958 | 34.9 | 25.3 | 60.2 |
| Tennessee | 185 | 514 | 699 | 11.6 | 32.3 | 43.9 |
| Texas | 263 | 491 | 754 | 16.5 | 30.9 | 47.4 |
| Utah | 498 | 420 | 918 | 31.3 | 26.4 | 57.7 |

| | | | | Benefits as a Percent of the 2012 FPL | | |
|---|---|---|---|---|---|---|
| **State** | **TANF** | **SNAP** | **Combined Benefit** | **TANF** | **SNAP** | **Combined Benefit** |
| Vermont | 640 | 378 | 1,018 | 40.2 | 23.8 | 64.0 |
| Virginia | 389 | 453 | 842 | 24.5 | 28.5 | 52.9 |
| Washington | 478 | 426 | 904 | 30.0 | 26.8 | 56.8 |
| West Virginia | 340 | 468 | 808 | 21.4 | 29.4 | 50.8 |
| Wisconsin | 653 | 374 | 1,027 | 41.0 | 23.5 | 64.6 |
| Wyoming | 602 | 389 | 991 | 37.8 | 24.5 | 62.3 |
| | | | | | | |
| Median State | 427 | 442 | 869 | 26.8 | 27.8 | 54.6 |
| Maximum | 923 | 703 | 1,348 | 48.4 | 38.4 | 71.7 |
| Minimum | 170 | 339 | 689 | 10.7 | 21.3 | 43.3 |

**Source:** Congressional Research Service (CRS) calculations based on information in the Urban Institute's *Welfare Rules Database,* funded by the U.S. Department of Health and Human Services (HHS); and from the U.S. Department of Agriculture, Food and Nutrition Service.

**Notes:** SNAP benefits are computed based on the TANF household taking only the standard deduction in determining countable income.

## Table A-6. Maximum Monthly AFDC/TANF Cash Assistance Benefits for a Single Parent Caring for Two Children, July of Selected Years

| State | 1981 | 1990 | 1996 | 2000 | 2007 | 2010 | 2012 |
|---|---|---|---|---|---|---|---|
| Alabama | $118 | $118 | $164 | $164 | $215 | $215 | $215 |
| Alaska | 571 | 846 | 923 | 923 | 923 | 923 | 923 |
| Arizona | 202 | 293 | 347 | 347 | 347 | 277 | 277 |
| Arkansas | 161 | 204 | 204 | 204 | 204 | 204 | 204 |
| California | 506 | 694 | 596 | 626 | 750 | 694 | 638 |
| Colorado | 379 | 356 | 356 | 356 | 356 | 462 | 462 |
| Connecticut | 498 | 680 | 636 | 636 | 656 | 656 | 674 |
| Delaware | 266 | 333 | 338 | 338 | 338 | 416 | 338 |
| District of Columbia | 286 | 409 | 415 | 379 | 407 | 428 | 428 |
| Florida | 195 | 294 | 303 | 303 | 303 | 303 | 303 |
| Georgia | 183 | 273 | 280 | 280 | 280 | 280 | 280 |
| Hawaii | 468 | 632 | 712 | 570 | 570 | 610 | 610 |
| Idaho | 305 | 317 | 317 | 293 | 309 | 309 | 309 |
| Illinois | 302 | 367 | 377 | 377 | 396 | 432 | 432 |
| Indiana | 255 | 288 | 288 | 288 | 288 | 288 | 288 |
| Iowa | 360 | 426 | 426 | 426 | 426 | 426 | 426 |
| Kansas | 353 | 409 | 429 | 429 | 429 | 429 | 429 |

| State | 1981 | 1990 | 1996 | 2000 | 2007 | 2010 | 2012 |
|---|---|---|---|---|---|---|---|
| Kentucky | 188 | 228 | 262 | 262 | 262 | 262 | 262 |
| Louisiana | 173 | 190 | 190 | 240 | 240 | 240 | 240 |
| Maine | 301 | 453 | 418 | 461 | 485 | 485 | 485 |
| Maryland | 270 | 406 | 373 | 417 | 549 | 574 | 574 |
| Massachusetts | 379 | 539 | 565 | 618 | 618 | 618 | 618 |
| Michigan | 397 | 442 | 459 | 459 | 489 | 492 | 492 |
| Minnesota | 446 | 532 | 532 | 532 | 532 | 532 | 532 |
| Mississippi | 96 | 120 | 120 | 170 | 170 | 170 | 170 |
| Missouri | 248 | 292 | 292 | 292 | 292 | 292 | 292 |
| Montana | 259 | 370 | 438 | 477 | 375 | 504 | 504 |
| Nebraska | 350 | 364 | 364 | 364 | 364 | 364 | 364 |
| Nevada | 241 | 330 | 348 | 348 | 383 | 383 | 383 |
| New Hampshire | 326 | 506 | 550 | 600 | 625 | 675 | 675 |
| New Jersey | 360 | 424 | 424 | 424 | 424 | 424 | 424 |
| New Mexico | 220 | 310 | 389 | 439 | 389 | 447 | 380 |
| New York | 429 | 577 | 577 | 577 | 691 | 753 | 770 |
| North Carolina | 192 | 272 | 272 | 272 | 272 | 272 | 272 |
| North Dakota | 334 | 401 | 431 | 457 | 477 | 427 | 427 |
| Ohio | 263 | 334 | 341 | 373 | 410 | 434 | 450 |
| Oklahoma | 282 | 325 | 307 | 292 | 292 | 292 | 292 |
| Oregon | 321 | 444 | 460 | 503 | 514 | 528 | 506 |
| Pennsylvania | 332 | 421 | 421 | 421 | 421 | 421 | 421 |
| Rhode Island | 367 | 543 | 554 | 554 | 554 | 554 | 554 |
| South Carolina | 129 | 206 | 200 | 205 | 240 | 270 | 216 |
| South Dakota | 321 | 385 | 430 | 430 | 508 | 555 | 555 |
| Tennessee | 122 | 195 | 185 | 185 | 185 | 185 | 185 |
| Texas | 118 | 184 | 188 | 201 | 236 | 260 | 263 |
| Utah | 348 | 387 | 426 | 451 | 474 | 498 | 498 |
| Vermont | 476 | 630 | 597 | 622 | 640 | 640 | 640 |
| Virginia | 310 | 354 | 354 | 389 | 389 | 389 | 389 |
| Washington | 415 | 501 | 546 | 546 | 546 | 562 | 478 |
| West Virginia | 206 | 249 | 253 | 353 | 340 | 340 | 340 |
| Wisconsin | 444 | 517 | 517 | 673 | 673 | 673 | 653 |
| Wyoming | 315 | 360 | 360 | 340 | 340 | 561 | 602 |
| Median | 305 | 367 | 377 | 389 | 396 | 428 | 427 |

**Source:** Congressional Research Service (CRS). Information for the TANF years (after 1996) is based on data in the Urban Institute's *Welfare Rules Database,* funded by the U.S. Department of Health and Human Services (HHS). Information for AFDC (1996 and earlier years) is from the CRS survey of state AFDC financial eligibility and benefit amounts.

**Table A-7. Maximum Monthly AFDC/TANF Cash Assistance Benefit for a Single Parent Caring for Two Children in Constant July 2012 Dollars**

| State | 1981 | 1990 | 1996 | 2000 | 2007 | 2010 | 2012 |
|---|---|---|---|---|---|---|---|
| Alabama | $295 | $207 | $239 | $217 | $236 | $226 | $215 |
| Alaska | 1,428 | 1,486 | 1,347 | 1,224 | 1,015 | 970 | 923 |
| Arizona | 505 | 515 | 506 | 460 | 382 | 291 | 277 |
| Arkansas | 403 | 358 | 298 | 270 | 224 | 214 | 204 |
| California | 1,266 | 1,219 | 870 | 830 | 825 | 729 | 638 |
| Colorado | 948 | 625 | 519 | 472 | 392 | 486 | 462 |
| Connecticut | 1,246 | 1,195 | 928 | 843 | 722 | 689 | 674 |
| Delaware | 665 | 585 | 493 | 448 | 372 | 437 | 338 |
| District of Columbia | 715 | 719 | 606 | 502 | 448 | 450 | 428 |
| Florida | 488 | 517 | 442 | 402 | 333 | 318 | 303 |
| Georgia | 458 | 480 | 409 | 371 | 308 | 294 | 280 |
| Hawaii | 1,171 | 1,110 | 1,039 | 756 | 627 | 641 | 610 |
| Idaho | 763 | 557 | 463 | 388 | 340 | 325 | 309 |
| Illinois | 755 | 645 | 550 | 500 | 436 | 454 | 432 |
| Indiana | 638 | 506 | 420 | 382 | 317 | 303 | 288 |
| Iowa | 900 | 748 | 622 | 565 | 469 | 448 | 426 |
| Kansas | 883 | 719 | 626 | 569 | 472 | 451 | 429 |
| Kentucky | 470 | 401 | 382 | 347 | 288 | 275 | 262 |
| Louisiana | 433 | 334 | 277 | 318 | 264 | 252 | 240 |
| Maine | 753 | 796 | 610 | 611 | 533 | 510 | 485 |
| Maryland | 675 | 713 | 544 | 553 | 604 | 603 | 574 |
| Massachusetts | 948 | 947 | 824 | 819 | 680 | 649 | 618 |
| Michigan | 993 | 777 | 670 | 609 | 538 | 517 | 492 |
| Minnesota | 1,116 | 935 | 776 | 705 | 585 | 559 | 532 |
| Mississippi | 240 | 211 | 175 | 225 | 187 | 179 | 170 |
| Missouri | 620 | 513 | 426 | 387 | 321 | 307 | 292 |
| Montana | 648 | 650 | 639 | 632 | 412 | 530 | 504 |
| Nebraska | 875 | 640 | 531 | 483 | 400 | 383 | 364 |
| Nevada | 603 | 580 | 508 | 461 | 421 | 402 | 383 |
| New Hampshire | 815 | 889 | 803 | 796 | 687 | 709 | 675 |
| New Jersey | 900 | 745 | 619 | 562 | 466 | 446 | 424 |
| New Mexico | 550 | 545 | 568 | 582 | 428 | 470 | 380 |

| State | 1981 | 1990 | 1996 | 2000 | 2007 | 2010 | 2012 |
|---|---|---|---|---|---|---|---|
| New York | 1,073 | 1,014 | 842 | 765 | 760 | 791 | 770 |
| North Carolina | 480 | 478 | 397 | 361 | 299 | 286 | 272 |
| North Dakota | 835 | 705 | 629 | 606 | 525 | 449 | 427 |
| Ohio | 658 | 587 | 498 | 495 | 451 | 456 | 450 |
| Oklahoma | 705 | 571 | 448 | 387 | 321 | 307 | 292 |
| Oregon | 803 | 780 | 671 | 667 | 565 | 555 | 506 |
| Pennsylvania | 830 | 740 | 614 | 558 | 463 | 442 | 421 |
| Rhode Island | 918 | 954 | 808 | 735 | 609 | 582 | 554 |
| South Carolina | 323 | 362 | 292 | 272 | 264 | 284 | 216 |
| South Dakota | 803 | 676 | 627 | 570 | 559 | 583 | 555 |
| Tennessee | 305 | 343 | 270 | 245 | 203 | 194 | 185 |
| Texas | 295 | 323 | 274 | 266 | 260 | 273 | 263 |
| Utah | 870 | 680 | 622 | 598 | 521 | 523 | 498 |
| Vermont | 1,191 | 1,107 | 871 | 825 | 704 | 673 | 640 |
| Virginia | 775 | 622 | 517 | 516 | 428 | 409 | 389 |
| Washington | 1,038 | 880 | 797 | 724 | 601 | 591 | 478 |
| West Virginia | 515 | 437 | 369 | 468 | 374 | 357 | 340 |
| Wisconsin | 1,111 | 908 | 754 | 892 | 740 | 707 | 653 |
| Wyoming | 788 | 632 | 525 | 451 | 374 | 590 | 602 |
| Median | 763 | 645 | 550 | 516 | 436 | 450 | 427 |

**Source:** Congressional Research Service (CRS). Information for the TANF years (after 1996) is based on data in the Urban Institute's *Welfare Rules Database,* funded by the U.S. Department of Health and Human Services (HHS). Information for AFDC (1996 and earlier years) is from the CRS survey of state AFDC financial eligibility and benefit amounts.

**Notes:** July 2012 constant dollars were computed using the Consumer Price Index for all Urban Consumers (CPI-U), not seasonally adjusted data.

## Table A-8. Maximum Monthly AFDC/TANF Cash Assistance Benefit for a Single Parent Caring for Two Children, as a Percent of the Federal Poverty Level, July of Selected Years

| State | 1981 | 1990 | 1996 | 2000 | 2007 | 2010 | 2012 |
|---|---|---|---|---|---|---|---|
| Alabama | 20.0% | 13.4% | 15.2% | 13.9% | 15.0% | 14.1% | 13.5% |
| Alaska | 77.4 | 76.9 | 68.3 | 62.6 | 51.6 | 48.4 | 46.4 |
| Arizona | 34.3 | 33.3 | 32.1 | 29.4 | 24.3 | 18.2 | 17.4 |
| Arkansas | 27.3 | 23.2 | 18.9 | 17.3 | 14.3 | 13.4 | 12.8 |
| California | 85.9 | 78.9 | 55.1 | 53.1 | 52.4 | 45.5 | 40.1 |
| Colorado | 64.3 | 40.5 | 32.9 | 30.2 | 24.9 | 30.3 | 29.0 |
| Connecticut | 84.5 | 77.3 | 58.8 | 53.9 | 45.8 | 43.0 | 42.4 |

| State | 1981 | 1990 | 1996 | 2000 | 2007 | 2010 | 2012 |
|---|---|---|---|---|---|---|---|
| Delaware | 45.1 | 37.8 | 31.2 | 28.7 | 23.6 | 27.3 | 21.2 |
| District of Columbia | 48.5 | 46.5 | 38.4 | 32.1 | 28.4 | 28.1 | 26.9 |
| Florida | 33.1 | 33.4 | 28.0 | 25.7 | 21.2 | 19.9 | 19.0 |
| Georgia | 31.1 | 31.0 | 25.9 | 23.7 | 19.6 | 18.4 | 17.6 |
| Hawaii | 69.0 | 62.4 | 57.2 | 42.0 | 34.6 | 34.8 | 33.3 |
| Idaho | 51.8 | 36.0 | 29.3 | 24.8 | 21.6 | 20.3 | 19.4 |
| Illinois | 51.3 | 41.7 | 34.9 | 32.0 | 27.7 | 28.3 | 27.2 |
| Indiana | 43.3 | 32.7 | 26.6 | 24.4 | 20.1 | 18.9 | 18.1 |
| Iowa | 61.1 | 48.4 | 39.4 | 36.1 | 29.8 | 27.9 | 26.8 |
| Kansas | 59.9 | 46.5 | 39.7 | 36.4 | 30.0 | 28.1 | 27.0 |
| Kentucky | 31.9 | 25.9 | 24.2 | 22.2 | 18.3 | 17.2 | 16.5 |
| Louisiana | 29.4 | 21.6 | 17.6 | 20.4 | 16.8 | 15.7 | 15.1 |
| Maine | 51.1 | 51.5 | 38.6 | 39.1 | 33.9 | 31.8 | 30.5 |
| Maryland | 45.8 | 46.1 | 34.5 | 35.4 | 38.4 | 37.6 | 36.1 |
| Massachusetts | 64.3 | 61.3 | 52.2 | 52.4 | 43.2 | 40.5 | 38.8 |
| Michigan | 67.4 | 50.2 | 42.4 | 38.9 | 34.2 | 32.2 | 30.9 |
| Minnesota | 75.7 | 60.5 | 49.2 | 45.1 | 37.2 | 34.9 | 33.4 |
| Mississippi | 16.3 | 13.6 | 11.1 | 14.4 | 11.9 | 11.1 | 10.7 |
| Missouri | 42.1 | 33.2 | 27.0 | 24.8 | 20.4 | 19.1 | 18.4 |
| Montana | 44.0 | 42.0 | 40.5 | 40.5 | 26.2 | 33.0 | 31.7 |
| Nebraska | 59.4 | 41.4 | 33.7 | 30.9 | 25.4 | 23.9 | 22.9 |
| Nevada | 40.9 | 37.5 | 32.2 | 29.5 | 26.8 | 25.1 | 24.1 |
| New Hampshire | 55.3 | 57.5 | 50.8 | 50.9 | 43.7 | 44.2 | 42.4 |
| New Jersey | 61.1 | 48.2 | 39.2 | 36.0 | 29.6 | 27.8 | 26.7 |
| New Mexico | 37.3 | 35.2 | 36.0 | 37.2 | 27.2 | 29.3 | 23.9 |
| New York | 72.8 | 65.6 | 53.3 | 48.9 | 48.3 | 49.4 | 48.4 |
| North Carolina | 32.6 | 30.9 | 25.1 | 23.1 | 19.0 | 17.8 | 17.1 |
| North Dakota | 56.7 | 45.6 | 39.8 | 38.8 | 33.3 | 28.0 | 26.8 |
| Ohio | 44.6 | 38.0 | 31.5 | 31.6 | 28.7 | 28.4 | 28.3 |
| Oklahoma | 47.9 | 36.9 | 28.4 | 24.8 | 20.4 | 19.1 | 18.4 |
| Oregon | 54.5 | 50.5 | 42.5 | 42.7 | 35.9 | 34.6 | 31.8 |
| Pennsylvania | 56.4 | 47.8 | 38.9 | 35.7 | 29.4 | 27.6 | 26.5 |
| Rhode Island | 62.3 | 61.7 | 51.2 | 47.0 | 38.7 | 36.3 | 34.8 |
| South Carolina | 21.9 | 23.4 | 18.5 | 17.4 | 16.8 | 17.7 | 13.6 |
| South Dakota | 54.5 | 43.8 | 39.8 | 36.5 | 35.5 | 36.4 | 34.9 |
| Tennessee | 20.7 | 22.2 | 17.1 | 15.7 | 12.9 | 12.1 | 11.6 |
| Texas | 20.0 | 20.9 | 17.4 | 17.0 | 16.5 | 17.0 | 16.5 |

| State | 1981 | 1990 | 1996 | 2000 | 2007 | 2010 | 2012 |
|---|---|---|---|---|---|---|---|
| Utah | 59.1 | 44.0 | 39.4 | 38.2 | 33.1 | 32.6 | 31.3 |
| Vermont | 80.8 | 71.6 | 55.2 | 52.7 | 44.7 | 41.9 | 40.2 |
| Virginia | 52.6 | 40.2 | 32.7 | 33.0 | 27.2 | 25.5 | 24.5 |
| Washington | 70.4 | 56.9 | 50.5 | 46.3 | 38.2 | 36.8 | 30.0 |
| West Virginia | 35.0 | 28.3 | 23.4 | 29.9 | 23.8 | 22.3 | 21.4 |
| Wisconsin | 75.4 | 58.8 | 47.8 | 57.1 | 47.0 | 44.1 | 41.0 |
| Wyoming | 53.5 | 40.9 | 33.3 | 28.8 | 23.8 | 36.8 | 37.8 |
| Median | 51.8 | 41.7 | 34.9 | 33.0 | 27.7 | 28.1 | 26.8 |

**Source:** Congressional Research Service (CRS). Information for the TANF years (after 1996) is based on data in the Urban Institute's *Welfare Rules Database,* funded by the U.S. Department of Health and Human Services (HHS). Information for AFDC (1996 and earlier years) is from the CRS survey of state AFDC financial eligibility and benefit amounts.


## Acknowledgments

CRS Graphics Specialist Amber Wilhelm created the figures in this report. CRS GIS Analyst Calvin DeSouza assisted in the creation of Figure 3.