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Temporary Assistance for Needy Families

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An ongoing challenge that countries around the world have faced throughout history is the need to support the most vulnerable people within its population. Families have faced issues of poverty, lack of employment, support with care for their children and health that often extend for many generations. The question of how to help, how much to help with and for how long to help people in need is often a topic of political debate in the United States. Some politicians agree that an over-reliance on government can often serve as a crutch for people, while others believe this is a key role of government. Some social welfare programs the US has provided include Social Security, Medicare and Medicaid. Another is the Temporary Assistance for Needy Families (TANF) grant which provides benefits and services to poor families with children.

Before 1996, the Temporary Assistance for Needy Families was called Aid to Families with Dependent Children. It has been a part of the Social Security Act of 1935, called the Aid to Dependent Children and the purpose was to “provide financial assistance to needy children” (Federal Safety Net 2019). After 1950, when this aid also covered the caretaker for a child, it became controversial because the program often catered to one caretaker, rather than opening up to multi-parent homes, and children born out of wedlock. After this, the name changed to Aid to Families with Dependent Children (AFDC). Over time, the program wasn’t beneficial, and President Clinton wanted to “end welfare as we know it” (Federal Safety Net 2019). According to Federal Safety Net, in 1996 AFDC became TANF, and states then determined eligibility and provided aid to families who needed it. Over time, the amount of people getting the extra financial help plummeted. The existence and/or guidelines of this program have varied depending on which political party was in control of Congress. Political debates between Democratic and Republican parties have centered around federal spending, dependence on

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welfare, parental responsibility and the authority that states have in this process. (Federal Safety Net, 2019).

The four main values of TANF are, “to provide assistance to needy families so that children may be cared for in their homes or in the home of relatives, to end the dependency of needy parents on government benefits by promoting job preparation, work, and marriage, to prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies, and to encourage the formation and maintenance of two-parent families” (HHS 2015). Therefore, although the TANF provides financial, work-related and family related services, the overall goal is to help families become independent and self-sufficient. Ideally, families will become equipped to stand on their own and pass on this success to future generations in their families. Family circumstances such as unemployment, lack of job-related skills, absent fathers and single parent homes can often create many generations of difficulty for families to move out of poverty. (Office of Family Assistance). Programs such as the TANF are successful when families can break cycles of dependence on this type of government aid.

The Temporary Assistance for Needy Families (TANF) program gives federal funding to states to furnish families with budgetary aid and related assistance with programs that incorporate help with childcare, work skills and training and job recruitment. Like other governmental programs in the United States, applicants need to verify eligibility to receive the benefits from this program. According to [benefits.gov](https://www.benefits.gov), the main qualifications to be eligible to apply is “be pregnant or responsible for a child under 19 years of age. Also the applicant must be a U.S. national, citizen, legal alien, or permanent resident; have low or very low income; and be under-employed (working for very low wages), unemployed or about to be unemployed”. It can

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be seen that the program is specifically for those who are low on income that have to take care of a child, until they turn 18, unless the child is 18 and a full-time student. A person or family can apply if they have less than \$1000 in their bank accounts. (Benefits.gov). After federal funding is granted, each state, or other eligible territory, chooses the benefits it will give. Each state can also determine new qualification standards, disbursement plans or additional benefit guidelines that must be met by applicants in order to obtain the monetary aid. Once an adult receives compensation, there is a 60-month limit on the benefits included under the TANF program. Exceptions to this include emergency situations such as homelessness, hunger, lack of heat and water or threat of violence (Office of Temporary and Disability Assistance).

In 2018, the federal portion of the program spent \$16.4 billion in the fiscal year and \$15.5 billion in 2019. States utilized the funds to provide financial assistance in many different programs. However, the most common expenses for these funds in 2018 included basic assistance, childcare and work-related activities (Federal Safety Net 2019). The amount of money a family receives as basic assistance varies from state to state based on income level and number of family members. On the other hand, states don't have full discretion over how the money is spent; some federal guidelines do apply. For example, TANF law requires states to "engage 50% of all families and 90% of two-parent families with work-eligible individuals in work activities" (Federal Safety Net), to meet the minimum work participation rate (WPR). If a state does not meet their work participation rate, they may lose their federal funding. They must follow rules for which kinds of activities fit the criteria to be counted toward the WPR. Work in an unsubsidized job and participation in job preparation activities count toward meeting the standard. (The Temporary Assistance for Needy Families (TANF) Block Grant 2020).

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Much discussion about the impact of the TANF program has occurred among government officials and public advocates over the years. The data has demonstrated that there is a decrease in caseloads over the years and is a sign of success. The quantity of caseloads was lower in 2000 than ever since 1969, and the rates of people getting public help was the most reduced on record (under 3%) (Federal Safety Net 2019). Some argue this only occurred because some people couldn't find jobs and were not able to meet the work requirement. Others argue that the work requirement worked and allowed many to find jobs. Some of the issues raised regarding the program include questions about the amount of funding, state-level control, the variety of programs available and how restrictive to make the work requirements. (The Temporary Assistance for Needy Families (TANF) Block Grant 2020).

Any government program will come with advantages and disadvantages that are addressed at the federal and state level to various degrees of effectiveness. This takes on a new level of urgency during a global pandemic. COVID-19 has created financial and psychological crises for many families while plunging our government into a budget crisis. While we wait for a vaccine many people struggle to find jobs, to feed their children, provide opportunities for higher education and acquire work skills. The issue is even greater for black and brown families which are already struggling even with programs, such as TANF, in place. Families and children of color are still underserved and represent the largest percentages of families in deep poverty. (Chart Book: Temporary Assistance for Needy Families 2020) However, these needs will always exist for families, and access to financial assistance and programs like this are essential to help them achieve self-sufficiency and to thrive.

To conclude, Temporary Assistance for Needy Families is a social welfare program that has progressed very much over time has gone by. Many other programs in the United States

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include food stamps, Child's Health Insurance Program (CHIP) and more. With the help of these programs, many families have been able to support themselves, and have a steppingstone to then be able to live without government assistance.

Resources

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