



Young People and Cash Assistance

Temporary Assistance for Needy Families

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The transition from adolescence to young adulthood can be a time of opportunity and promise, as young people who have the supports they need to smoothly make this transition can gather knowledge, experience, and skills to become independent. As the fallout from the COVID-19 pandemic continues to affect families nationwide, now more than ever young people with low incomes face significant barriers to stability and mobility, such as high rates of poverty, employment instability, and disconnection from both school and work (Parker, Minkin, and Bennett 2020; Aaronson and Alba 2020; Lewis 2020). To finish school and training and get connected to a successful pathway, young people must be able to meet their basic needs for food, shelter, cash, and health care.

This brief is part of a series focusing on how well major federal safety net programs serve young people—defined as those ages 14 to 24. The series pays special attention to young people who live independently. Information was obtained from literature and interviews with safety net and youth policy experts as well as youth-serving practitioners.

This brief focuses on the circumstances under which young people ages 14 to 24 are able to access cash assistance to help them meet their basic needs through the Temporary Assistance for Needy Families (TANF) program and what is known about the program’s effectiveness for this population. It is an initial exploration of issues relevant to young people, based on a quick review of literature and conversations with experts. Though we focus on information relevant to young people, it may be useful to other age groups as well.

Key Takeaways

- **Adequate income is an essential part of stability** for young people, as well as for people of all ages.
- TANF is the **primary federal program providing access to cash**, which is essential for purchasing household necessities, but cash benefits are insufficient, with significant variation across states.
- **Young people can access TANF as dependent children or as young parents**, as long as they meet strict income guidelines and other eligibility rules and comply with work activity requirements. These requirements vary significantly across states.
- **Only about one-quarter of families experiencing poverty receive TANF, and many eligible families do not participate**, partly because of program requirements and restrictions.
 - » Navigating the processes for attaining and maintaining TANF cash assistance can be challenging generally and may be especially challenging for young people.
 - » Minor parents and most recent immigrants face additional restrictions on TANF participation.
 - » The requirement that TANF recipients cooperate with child support enforcement can also deter eligible parents from participating.
- Limitations on the activities that count toward the work requirement **steer people to jobs that pay low wages**, that are typically unstable, and that do not provide a pathway out of poverty.
- **TANF could better serve young people** if states expanded eligibility; increased benefit amounts; increased access to substantive training and education; revised the TANF program's interactions with the child support system; and simplified program processes to account for the circumstances of young people's lives—income volatility, complicated family circumstances and housing arrangements, and challenges meeting programmatic expectations such as paperwork and other enrollment requirements.

What Is Cash Assistance, and What Roles Does It Play in Meeting Young People's Needs?

Adequate income for purchasing necessities is an essential part of stability for young people, as well as for people of all ages. Adolescents and young adults face the highest poverty rates of any age group in the US (Hawkins 2019).¹ This reality in turn leads to significant challenges for young people, including food insecurity, inadequate housing, and difficulty affording health care. Although poverty rates were high even before the pandemic, this age group now faces historic levels of unemployment, leading to even greater challenges. A recent study estimates that youth (ages 16 to 19) unemployment rates rose more than 20 percent because of the pandemic, with even higher increases among young Black and Latinx workers and young workers with lower levels of education (Aaronson and Alba 2020, footnote 1).

Further, this age group has been particularly impacted by the pandemic, with 18- to 29-year-olds reporting the highest levels of trouble paying bills, meeting rent or mortgage payments, and losing health insurance (Parker, Minkin, and Bennett 2020).

TANF is the primary federal program providing access to cash for people without disabilities and who do not meet the requirements for unemployment insurance. In 2019, an average of about 900,000 families a month received federal TANF cash assistance.² About one-quarter of the parents in families receiving TANF cash assistance are under age 25 (Lower-Basch 2016), and among dependent children receiving TANF, about one-quarter are ages 12 to 18.³

Through TANF, the federal government provides block grants to states, which they can use along with required state funds for any of the four broad program purposes: (1) provide assistance to needy families so children may be cared for in their own homes or in relatives' homes; (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 and establish annual numerical goals for preventing and reducing these pregnancies; and (4) encourage the formation and maintenance of two-parent families. States spend about one-fifth of federal and state TANF funds on basic cash assistance for families with children and an additional quarter of the funds on child care and work, education, and training activities for people receiving cash assistance. The remaining TANF funds provide various services and supports to both needy and non-needy families.⁴

Within federal guidelines for providing time-limited cash assistance to families with children and requiring work activities, states have broad discretion in designing and operating their own TANF programs. Each state makes its own policy choices about financial eligibility rules, benefit levels, work-related activities required of applicants and recipients, sanctions imposed for failure to comply, and time limits.⁵ On average in 2018, a family of three with no other income could receive a monthly TANF benefit of \$462, with maximum benefits ranging from \$170 a month in Mississippi to \$1,039 in New Hampshire (Goehring, Heffernan, Minton, and Giannarelli 2019).

Many families eligible for TANF cash assistance do not participate, and the share participating has fallen dramatically over the past two decades. Fewer than one in four eligible families received cash assistance in 2016 (the latest year for which the estimate is available, compared with nearly 70 percent in 1997 when TANF was first implemented) (Giannarelli 2019). For every 100 families experiencing poverty in 2019, only 23 received TANF cash assistance.⁶

BOX 1

Characteristics of Young People

Although adolescence is a time of great strength and tremendous potential for growth, many characteristics of young people heighten their need for assistance while also creating challenges for obtaining and keeping support from safety net programs.

Brain Development

Adolescence is a time when young people learn about and adapt to the world around them. It is a time of significant brain development but still a time when critical cognitive skills that affect decisionmaking are not fully developed. Young people are more likely to engage in exploratory behaviors that involve taking risks, which can be positive ways to explore the world when in a supportive environment, but in other situations can lead to criminal legal system involvement and other adverse outcomes that make it difficult for young people to achieve stable employment or access safety net programs. Young people also have a developmental need to feel accepted, which means they may be easily discouraged from applying for safety net programs after having a negative experience with a caseworker. This need can also mean that stigmas attached to specific benefit programs may persuade them not to apply.

Complex and Dynamic Family Relationships

Family relationships can be much more complex than accounted for in safety net policies, making it hard for young people to meet requirements. Young people may have more than one home or family they connect to; they may live with relatives other than their parents; they may be in and out of their family home; or they may have become estranged from their parents because of abuse or conflict over gender identity or sexual orientation (Samuels et al. 2019). Each of these realities can create challenges for their ability to meet program requirements that assume a simpler family situation.

Poverty

Young adults face the highest poverty rates of any age group. The spike in poverty among people ages 18 to 24 is apparent not only when measured using the official poverty measure but is even more pronounced when using the supplemental poverty measure, which considers necessary expenses and receipt of public benefits.^a Although official pandemic-era poverty rates are not yet available, other indicators of hardship suggest that youth poverty rates have risen since the pandemic began (Giannarelli, Wheaton, and Acs 2020).^b Poverty rates are especially high among young parents and young people with a history of child welfare and criminal legal system involvement. Black and Latinx young people also experience higher rates of poverty than their white peers, reflecting the effects of structural racism.

Employment Instability

Adolescents and young adults face greater challenges in the labor market than somewhat older adults. Young people ages 18 to 24 made up roughly a quarter of the low-wage workforce before the crisis, and an outsized share worked in the gig economy (Ross and Bateman 2019).^c Young people ages 16 to 24 had higher unemployment rates than adults ages 25 to 44 before the pandemic (9 percent compared with 4 percent), and they remained higher as of August 2020 (14 percent compared with 8 percent).^d During the pandemic, the labor market prospects of adolescents and young adults (ages 16 to 29) have been particularly hard hit, in part because young people were more likely to be employed by industries most negatively affected by the pandemic. Black and Latinx young people as well as young people with lower levels of education experienced the greatest losses. Employment instability can make it more challenging for young people to comply with program rules that require them to report any changes in income, and temporary increases in income can make them ineligible when they still need help.

Housing Instability

Residential mobility is highest among young people ages 20 to 29, with almost one in four moving within the past year.^e In addition, roughly 1 in 30 adolescents ages 13 to 17 and 1 in 10 young adults ages 18 to 25 experience homelessness each year. Housing insecurity is likely to have risen since the pandemic began (Samuels et al. 2019; Lake 2020). Youth housing instability makes it harder to provide proof of residency for safety net programs or to communicate with benefit administrators through mail and indicate a permanent address on applications.

Inexperience with Bureaucracy

Young people may not know about safety net programs and may be even less likely than other adults to have the experience and ability to navigate the notoriously challenging logistical and paperwork demands of accessing and maintaining safety net benefits, including completing lengthy forms, meeting scheduled appointments, or accessing personal documents like a Social Security card or medical records. Young people may also experience difficulty navigating paper forms often required to apply for programs, which they are less likely to have experience interacting with than older adults.

Sources: Conversations with youth-serving practitioners and other experts. Aaronson and Alba 2020; Parker, Minkin, and Bennett 2020; National Academies 2019.

^aLiana Fox, “What Is the Supplemental Poverty Measure and How Does it Differ from the Official Measure?,” United States Census Bureau, September 6, 2018, https://www.census.gov/newsroom/blogs/random-samplings/2018/09/what_is_the_suppleme.html.

^b“POV-01. Age and Sex of All People, Family Members and Unrelated Individuals,” United States Census Bureau, 2019, https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-01.html#par_textimage_10; “Tracking the COVID-19 Recession’s Effects on Food, Housing and Employment Hardships,” Center on Budget and Policy Priorities, December 16, 2020, <https://www.cbpp.org/research/poverty-and-inequality/tracking-the-covid-19-recessions-effects-on-food-housing-and>.

^cKisha Bird and Lashon Amado, “Next Coronavirus Package Must Do More for Youth and Young Adults,” *Center for Law and Social Policy* (blog), March 27, 2020, <https://www.clasp.org/blog/next-coronavirus-package-must-do-more-youth-and-young-adults>.

^d“Employment During COVID-19,” Youth.gov, September 15, 2020, <https://youth.gov/youth-topics/employment-during-covid-19>.

^e“Many Young Adults Lack Financial Literacy, Economic Stability, Study Finds,” *Science Daily*, August 24, 2018, <https://www.sciencedaily.com/releases/2018/08/180824135007.htm>; Riordan Frost, “Who Is Moving and Why? Seven Questions About Residential Mobility,” Joint Center for Housing Studies of Harvard University, May 4, 2020, <https://www.jchs.harvard.edu/blog/who-is-moving-and-why-seven-questions-about-residential-mobility>.

Challenges and Opportunities for Young People in Accessing TANF Cash Assistance

To assess how well TANF cash assistance meets the needs of young people, it is useful to examine three questions: Are young people eligible and under what circumstances? How well do the benefits and services meet young people’s needs? How easy is it for young people to get and keep these services? Each of these questions is examined below.

Are Young People Eligible and Under What Circumstances?

ELIGIBILITY OPPORTUNITIES FOR YOUNG PEOPLE

Young people may be eligible for TANF cash assistance if they meet various program criteria and requirements.

- **Families with children.** TANF is limited to families with children. Young people can access cash assistance through their parents if they are dependent children younger than 18 (or age 19 if they are finishing high school or in vocational training) or if they are parents themselves. In about two-thirds of states, TANF is also available to pregnant women with no other children for

at least a portion of the pregnancy. In most states (49), unmarried parents under age 18 must live with their parents or in another state-approved setting to be eligible to receive TANF for their children and themselves.⁷

- **Income requirements.** States establish the income eligibility rules for their TANF programs. The median state required a family of three to have monthly income below \$840 to initially qualify for TANF benefits in 2018, though the maximum monthly income allowed ranged from \$268 in Alabama to \$2,227 in Minnesota (an outlier) (Goehring, Heffernan, Minton, and Giannarelli 2019).
- **Lifetime limits.** Adults are subject to a lifetime limit of 60 months of cash assistance under federal law, though states can allow a share of their caseload to receive benefits beyond this limit. A few states provide state-funded assistance beyond this limit and some impose shorter time limits (Goehring, Heffernan, Minton, and Giannarelli 2019).
- **Work-related activities.** Adults receiving TANF must engage in work or work-related activities as a condition of receiving assistance or they can be sanctioned with partial or complete reduction in benefits. States must require minor parents to participate in education and training if they have not graduated from high school; education or training typically replaces the work requirements that apply to recipients who are not minors.

ELIGIBILITY GAPS FOR YOUNG PEOPLE

Several groups of young people are not eligible to receive TANF cash assistance or face additional restrictions on their eligibility.

- **Independent young people without children.** Independent young people without children of their own are not eligible for TANF.
- **Immigrant young people.** Complex rules address whether people who are not US citizens can receive TANF. Unauthorized immigrants are never eligible for TANF. In addition, most legal immigrants who have been in the US for fewer than five years are prohibited from receiving federally funded TANF cash assistance. Rules addressing eligibility for noncitizens apply to individuals, not entire families, which can add complexity for families with mixed citizenship and immigration status. For example, if a young parent is a noncitizen but her child is a citizen, the child is eligible as a “child only unit” and the parent is not counted as a recipient. States may choose to impose more restrictive policies and not provide assistance to certain groups of immigrants, even though they are eligible under federal law. Likewise, states may choose to use state dollars to provide assistance to groups of immigrants who are ineligible for federally funded assistance; in 2018, 15 states chose to support some groups of immigrants in this way (Fortuny and Chaudry 2012).⁸
- **Criminal legal system involvement.** Federal law bars states from providing assistance to persons convicted of drug felonies, though states are able to opt out of or modify this ban. As of 2019, nine states had lifetime bans on TANF assistance for this group.⁹

COVID-19 EFFECTS ON ELIGIBILITY AND ACCESS

The COVID-19 pandemic and related economic crisis may lead to more families being eligible and applying for TANF, especially as other temporary federal assistance expires. Several federal and state actions have affected eligibility and access to TANF during the pandemic (Shantz and Hahn 2020).

- States have implemented remote application and case management, though at least some continue to offer in-person services as well.
- Though states generally have not changed their eligibility criteria, some have increased assistance for participating families.
- Though federal work requirements have not been waived during the pandemic and stay-at-home orders, some states have suspended sanctions for noncompliance with work requirements or excused participants from participation by granting them good cause for not participating. Others have expanded opportunities for people to meet the requirements through home-based activities.

How Well Do Benefits and Services Meet Young People's Needs?

Though cash is critical for well-being, when young people do receive TANF cash assistance it is unlikely to meet their needs or do much to facilitate their transition to independent adulthood because of low benefit levels, age limits, and limits on education and training.

- **Benefit levels** are so low that in nearly every state TANF benefits are equivalent to less than half the poverty level for a family of three. As of July 2020, TANF cash assistance for a family of three with no other income was not enough to pay rent and utility costs for a modest two-bedroom apartment in any state (Sawafi and Floyd 2020).
- Young people who receive TANF cash assistance as dependent children, or as a child-only case, **lose TANF when they turn 18 (or age 19, if they are finishing high school)**. If they are the family's youngest child, TANF cash assistance ends for the entire family (Hamilton and Hamilton 2008).
- **TANF imposes limits on the hours spent on education and training** that can count toward required work hours. However, it is developmentally appropriate for young adults to pursue educational goals well into their twenties, and it is common and even encouraged for young adults with family privilege. The TANF limits on education and training can have the perverse consequence of preventing a young adult with low income from achieving the foundational credentials needed to pursue further educational goals and/or family sustaining employment (Falk 2012; Lower-Basch 2016). The following are examples of such limits:
 - » Young people who are heads of a TANF unit are able to count high school participation or participation in GED classes as work activities only until they reach age 20. In practice, TANF administrators may only be applying this allowance for young people under 18 (Lower-Basch 2016; Falk 2012).

- » TANF law limits how many adult recipients in the state can participate in vocational education and have that counted toward the state's work participation rate;¹⁰ TANF recipients are also limited to 12 months of participation in these activities in a lifetime. This means young adults must compete for a limited number of training slots and then may be unable to finish their training program while receiving cash assistance (Falk 2012).

Further, studies have found that people who engaged in education and training to fulfill their work requirements had mixed views of how helpful it had been. For example, some felt the training available to them did not meet their needs (Hahn, Coffey, and Pratt 2018; Hahn et al. 2016).

Nonetheless, some promising practices exist around providing specialized services for young people and integrating TANF funds with funding to support training and education for young people through the Workforce Innovation and Opportunity Act (Nikolla and Waldhart 2019).¹¹ Evidence suggests that this type of support can be effective in driving education attainment (Levin-Epstein and Schwartz 2005).

How Easy Is It for Young People to Get and Keep TANF?

According to our interviews with experts and practitioners, on-the-ground experience suggests there are many barriers to young people receiving TANF cash assistance as the head of household.¹² Though TANF access can be challenging for people of all ages, there are several ways that TANF is not designed to reflect the complex realities and characteristics of young people's lives, their developmental stage, or their strengths (see box 1 for more information on the characteristics of young people). Young people often struggle with the following:

- **lacking program knowledge**—young people often do not know about TANF or how to apply
- **accessing the documentation and information that they need**, including their own paperwork and Social Security card as well as income verification from their employers, particularly given the jobs they often have (e.g., part-time, paid in cash, multiple jobs)
- **navigating the eligibility determination process** (including interacting with a caseworker)
- **corresponding by mail** when addresses change or they have no permanent address
- **meeting work requirements** that may be difficult or frustrating for young people who lack experience dealing with the TANF requirements and who are juggling competing responsibilities
- **navigating the benefit system while transitioning from systems involvement** (e.g., foster care, criminal legal system)
- **knowing about TANF but not wanting to apply** because of the stigma about receiving “welfare”

What Role Does Structural Racism Play in TANF?

Structural racism pervades the foundation of TANF policy. Racist and sexist ideas posit that cash assistance should be meager and given only to people who prove their need and their worthiness—for example by passing drug tests and fulfilling work and other requirements (Minoff 2020).

The wide variation in benefit levels across states exacerbates national racial disparities because Black families are disproportionately concentrated in states with less generous and more restrictive state TANF policies (Hahn et al. 2017). For example, 55 percent of Black children live in states with TANF benefits below 20 percent of the poverty level, compared with 40 percent of white children (Safawi and Floyd 2020).

Some studies have also shown racial bias in local TANF administration and caseworker decisions, though this is not specific to young people (McDaniel et al. 2017).

What Other Challenges Affect Access to TANF?

Additional challenges for TANF access stem from the relationship between TANF and child support.

Noncustodial parents not living with dependent children are ineligible to receive TANF cash assistance but are required to pay child support. Parents receiving TANF must cooperate with child support enforcement (e.g., by identifying the noncustodial parent) and assign their rights to child support to the state, which can choose to keep all, some, or none of the child support paid on the child's behalf. As of July 2018, only three states (Colorado, Vermont, and Minnesota) passed through all of the child support paid on behalf of children receiving TANF, and, of these states, only Colorado disregards the full amount of child support income received in calculating benefit eligibility. If parents fall behind in their child support (either missing payments or not paying in full each month), they accrue child support debt to the state on which states may charge interest. Parents owing child support debt to the state may also be subject to other penalties, such as loss of a driver's license or professional license and liens on their assets. These rules can have significant negative effects on young noncustodial parents' financial independence (Hahn, Edin, and Abrahams 2018; Hahn et al. 2019).

Areas for Further Research

Although some analyses of TANF focus on adolescents and young adults, we still need to understand much more to ensure TANF effectively supports young people in their transition to adulthood. Some questions that would be useful to explore include the following:

- What are the patterns of dynamics of TANF participation for young people? For example, to what extent do they cycle in and out of TANF as they cycle in and out of unstable jobs that pay low wages? Which young people need longer-term versus shorter-term assistance?
- What approaches and services are most effective in helping young people permanently end a need for cash assistance?

- What approaches and alternative strategies for providing TANF work best for young people? How can we test these approaches and strategies?
- Are some groups of young people more likely than others to lose TANF despite ongoing need? If so, why? For example, are some young people more likely than others to lose TANF because of paperwork or procedural errors; fluctuating incomes; noncompliance with work reporting requirements; and/or other reasons?

Action Steps

The current safety net is not designed to support young people’s needs. We urgently need an intentional and comprehensive approach to supporting them in meeting their basic needs so they can capitalize on the inherent strengths of this stage of life and enter adulthood in a position to thrive and build stronger communities.

For example, policymakers could consider making changes to TANF that include the following:

- **providing sufficient federal funding and constraining state spending of TANF dollars for purposes other than basic assistance** to substantially increase income eligibility thresholds and benefit amounts to provide a stabilizing level of assistance to all families in poverty
- **making eligibility determination easier and more generous** to account for the volatile nature of young people’s employment and housing situations and challenges young people often have filling out paperwork
- **increasing access to substantive training and education for young people receiving TANF** so they can obtain family-supporting jobs after exiting TANF (one option is to braid TANF and Workforce Innovation and Opportunity Act funds to create a comprehensive set of services for young people and career pathways for those exiting TANF; another option is to assess program outcomes rather than the current work participation measure) (Falk 2012)¹³
- **passing through all child support to families** to support family stability, rather than the government keeping some or all of the child support paid.

Notes

¹ “An Urgent and Preventable Crisis.” *The State of America’s Children 2020*, Children’s Defense Fund, accessed January 1, 2021, <https://www.childrensdefense.org/policy/resources/soac-2020-child-poverty/>.

² “TANF Total Number of Families: Fiscal and Calendar Year 2019,” US Department of Health and Human Services, July 17, 2020, https://devd8.acf.hhs.gov/sites/default/files/documents/ofa/fy2019_tanf_caseload_tfam.pdf.

³ “TANIF 12th Report to Congress,” Office of Family Assistance, January 2018, figure 4-H, <https://www.acf.hhs.gov/ofa/report/tanf-12th-report-congress>.

- 4 “TANF and MOE Spending and Transfers by Activity, FY 2019: United States,” Administration for Children and Families, Office of Family Assistance, September 10, 2020, https://devd8.acf.hhs.gov/sites/default/files/documents/ofa/fy2019_tanf_moe_national_data_pie_chart.pdf.
- 5 “Policy Basics: Temporary Assistance to Needy Families,” Center on Budget and Policy Priorities (CBPP), February 6, 2020, <https://www.cbpp.org/research/family-income-support/temporary-assistance-for-needy-families>.
- 6 “TANF Fact Sheets: Trends in State TANIF-to-Poverty Ratios,” Center on Budget and Policy Priorities, November 2020, <https://www.cbpp.org/research/family-income-support/state-fact-sheets-trends-in-state-tanf-to-poverty-ratios#:~:text=In%202019%2C%20for%20every%20100,when%20TANF%20was%20first%20enacted.&text=In%2014%20states%2C%20the%20ratio,fewer%20receive%20TANF%20cash%20assistance>.
- 7 “Table I.B.3: Special Rules Imposed on Minor Parent Eligibility,” Welfare Rules Databook, accessed January 1, 2021, <https://wrd.urban.org/wrd/tables.cfm>.
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- 9 Darrel Thompson, “Recent State Efforts on Felony Bans Underscore Case for Federal Action,” Center for Law and Social Policy (blog), May 29, 2019, <https://www.clasp.org/blog/recent-state-efforts-felony-bans-underscore-case-federal-action>.
- 10 Federal TANF law requires states to engage at least 50 percent of their cases with work-eligible adults in work or a specific set of work-related activities. For more information see “Temporary Assistance for Needy Families (TANF): The Work Participation Standard and Engagement in Welfare-to-Work Activities,” Congressional Research Service, February 1, 2017, https://www.everycrsreport.com/files/20170201_R44751_b7093fe9349fcb8c25170eca4d9725d907ad535e.pdf.
- 11 “Fact Sheet: Comprehensive Case Management and Employment Program (CCMEP),” Ohio Department of Job and Family Services, October, 2018, <https://jfs.ohio.gov/factsheets/CCMEP-fact-sheet.stm>.
- 12 The technical term in TANF is head of “the assistance unit.”

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