

CRITICAL ACTIONS ON TANF:

Increase TANF payments to protect families from homelessness

Adequate and stable housing is fundamental to health, childhood education, employment stability, and many other basic needs.

Temporary Assistance for Needy Families (TANF) payments for a family of three do not cover Fair Market Rent in any state. In fact, in 17 states, TANF payments for a family of three cover less than 40% of Fair Market Rent for a two-bedroom apartment. Even worse, in Mississippi and Tennessee, TANF payments for a family of three cover less than 30% of Fair Market Rent. As a result, TANF recipients in every state are unable to meet the cost of a decent, modest apartment, even if they pay more than 100% of their cash income for rent.

How do current TANF levels leave families at risk?

Current TANF payment levels leave many families with children in highly precarious housing situations and at an increased risk of homelessness. When a family spends more than 30% of its household income on housing, this is an indicator of an affordability issue. When a family spends more than 50% of its household income on housing, this is considered a severe hardship and a threat to housing stability. Currently, TANF payments are:

NOT ADJUSTED FOR INFLATION

Not only are benefits low, but they have also lost value in most states since welfare reform in 1996. According to the Center on Budget and Policy Priorities, TANF payments are “at least 20 percent below their 1996 levels in 37 states, after adjusting for inflation.” This means that most states are not making Cost of Living Adjustments to TANF as basic living expenses rise, leaving vulnerable families well below the poverty line.

DISCONNECTED FROM HOUSING ASSISTANCE

Affordable housing options are increasingly scarce. Federal funding for public housing and Section 8 Housing Choice Vouchers for low-income families has been reduced sharply in recent years. Most housing authorities have closed their waitlists for Section 8 Housing Choice Vouchers.

For more information, visit:

- ◇ [Maximum TANF Benefits Leave Families Well Below Federal Poverty Level](#)
- ◇ [TANF Cash Benefits Continued To Lose Value in 2013](#)
- ◇ [Many States Cutting TANF Benefits Harshly Despite High Unemployment and Unprecedented Need](#)

What can we do?

TANF payments should be increased to give families enough income to pay rent. State TANF payments must be increased to meet the inflation adjusted level established in 1996. This will ensure that the value does not continue to erode and families are better able to address the mounting cost of living.