

SNAP and TANF State-Level Policy Options Linked to Protection of Children and Families

January 14th, 2025



National Center for Children in Poverty

Bank Street Graduate School of Education

Agenda

- Quick Review: Data on Costs of Investigations, Maltreatment, Foster Care
- Methodology and Data Sources
- SNAP: Literature Linked to Protection
- SNAP Policy Settings Linked to Protection
- State Tallies on SNAP Policies
- Related SNAP Policies Restricting Caseloads
- TANF: Literature Linked to Protection
- TANF Policy Settings Linked to Protection
- State Tallies on TANF Policies
- Related TANF Policies Restricting Caseloads

Estimated costs (as of 2015) of child maltreatment

Per-victim lifetime cost of child maltreatment from 2015, estimated as a national average:

- Non-fatal child maltreatment per-victim lifetime cost = **\$830,928**
- Fatal child maltreatment per-victim cost = **\$16.6 million**

Total lifetime cost of child maltreatment from 2015, estimated as a national average:

- Investigated cases of abuse and neglect = **\$2 trillion**
- Substantiated cases of abuse and neglect = **\$428 billion**

State-level estimates of the economic burden of child maltreatment cases from 2018

State	Lifetime economic burden, investigated cases, 2018	Economic burden, child death, 2018
Alabama	\$ 32,102,072,352	\$ 714,452,998
Arkansas	\$ 48,877,677,744	\$ 731,068,184
Colorado	\$ 37,140,819,744	\$ 664,607,440
Missouri	\$ 67,354,192,752	\$ 598,146,696
New Jersey	\$ 64,530,699,408	\$ 299,073,348
Wyoming	\$ 4,083,180,192	\$ 16,615,186

A Cohort Study of TANF's Effects on the Incidence of Self-Reported Physical Abuse Events



Child Abuse & Neglect
Volume 120, October 2021, 105186



Association between Temporary Assistance for Needy Families (TANF) and child maltreatment among a cohort of fragile families

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This study of the self-reports of 2,547 mothers in “fragile” families with children found that:

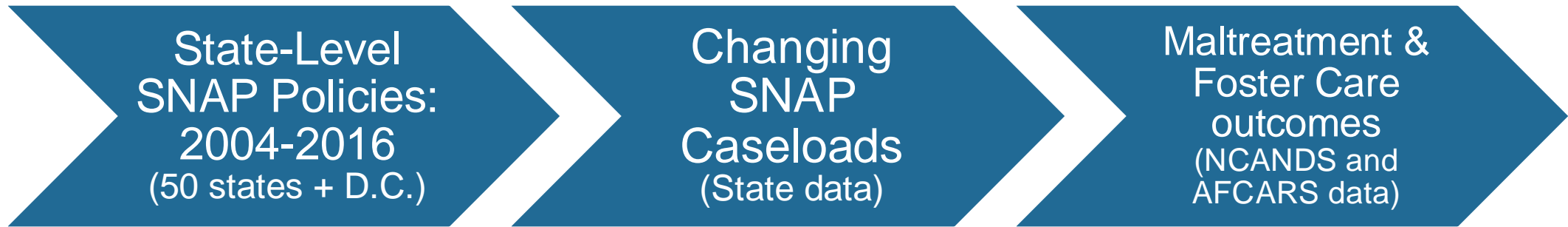
- A \$100 increase in TANF benefits was associated with **a reduction of 1.8 reported physical abuse [events]**; and
- Imposing a time limit on TANF receipt was associated with **an increase of 2.3 reported physical abuse [events]**.

National Data Sources for Outcomes

National Child Abuse and Neglect Data System (NCANDS): a voluntary data collection system that gathers information from all 50 states, the District of Columbia, and Puerto Rico about reports of child abuse and neglect.

Adoption and Foster Care Analysis and Reporting System (AFCARS): a mandated data system, for which State and Tribal title IV-E agencies are required to report case-level information on all children in foster care and children who have been adopted with title IV-E agency involvement.

SNAP: State Flexibilities Linked to Protection of Children and Families, Motoyama-Johnson, et al. (2022)



Important notes on this research:

The statistical models accounted for numerous additional policy and demographic influences at the local level, including: the presence of refundable state EITCs, the real state minimum wage, state unemployment rates, the share of population living in cities, the child population by age, state-funded cash assistance programs, opioid epidemic data, and the presence of differential response programs in the state.

SNAP Policies Linked to Child and Family Protection in Motoyama-Johnson, et al. (2022)

1. Providing nutritional assistance to families with higher levels of income (up to 200% FPL)
2. Excluding legally obligated child support payments owed to other households from income during eligibility determination
3. Using the simplified reporting option to reduce requirements of parents to report changes in their household circumstances or income
4. Providing transitional SNAP benefits to families leaving cash assistance (TANF)

SNAP: Providing nutritional assistance to families with higher levels of income (above 130% FPL, to as much as 200% FPL)

As of 2024, NCCP's research indicates that roughly 35 states and D.C. follow this practice, which **expands SNAP eligibility to more families with children in each state.**

Of those 36, 23 states and D.C. have extended the eligibility level as high as possible, to 200% FPL.

(Of the 44 states that have adopted BBCE (along with D.C.), seven have chosen to increase or alter the asset limit for SNAP but have not extended the income eligibility level for the program.)

Three Pathways to Initial SNAP Eligibility

Federal Pathways

State Pathway With Flexibilities

C. Broad-Based Categorical Eligibility (BBCE)

A. Standard

B. Traditional* Federal Categorical Eligibility

Available to all US citizens and those with sufficient immigration status who meet the requirements below.

Available to households in which every member receives cash assistance through either TANF, SSI or General Assistance.

Available in states that adopt BBCE to households considered BBCE-eligible; states choose which of the following changes to make to requirements from column A.

Requirements

130% FPL gross income limit
(~34K/year fam of 3)

No eligibility tests; recipients already qualified for programs (like TANF) with more stringent requirements.

- Option: **Extend gross income limit as high as 200% FPL**
(~\$52K/year fam of 3)

\$2,750 asset limit in cash or bank accounts

- Option: **Increase or remove asset limit**

100% FPL net income limit

- Option: **Remove net income limit**

SNAP: Excluding legally obligated child support payments owed to other households from income *during eligibility determination**

As of 2024, NCCP's research indicates that just 14 states follow this practice, which **enables more families to qualify for food stamps** *and encourages low-income parents to pay child support that they owe to other households.*

SNAP: Using the simplified reporting option to streamline requirements for parents to update agencies extensively

As of 2024, NCCP's research indicates that 34 states, along with D.C., provide the simplified reporting option to all families receiving SNAP, thereby **reducing administrative burdens for parents by relieving them of change reporting and reducing food insecurity in low-income families through steady participation in the SNAP program.**

Another fifteen states provide simplified reporting to most families while requiring change reporting from certain groups (e.g., families including seasonal farm workers or homeless families).

Only one state (Mississippi) does not provide the simplified reporting option to any families.

SNAP: Providing transitional SNAP benefits to families leaving cash assistance (TANF)

As of 2024, NCCP's research indicates that roughly 22 states along with D.C. provide transitional SNAP benefits for several months as households lose TANF cash assistance benefits, **bolstering low-income families during what is often a vulnerable time as they lose the support of cash support.**

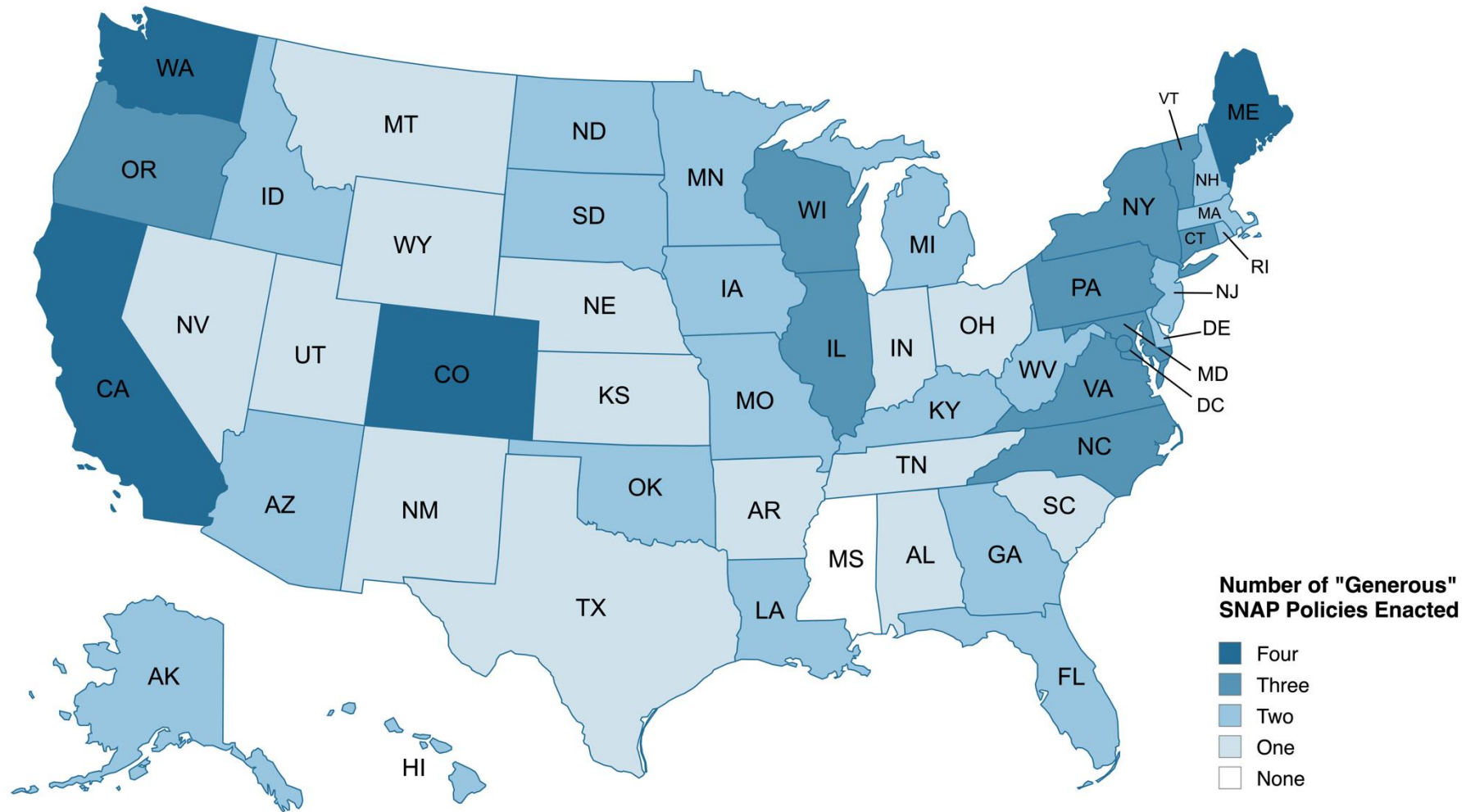
The Cumulative Effect of SNAP Generosity Policies

Johnson-Motoyama, et al. (2022) note that each state's "count" of adopted generosity policies holds a stronger relationship to child and family well-being than any individual policy. ***For each generosity policy*** a state adopted during the years 2004-16, they report average estimated reductions in:

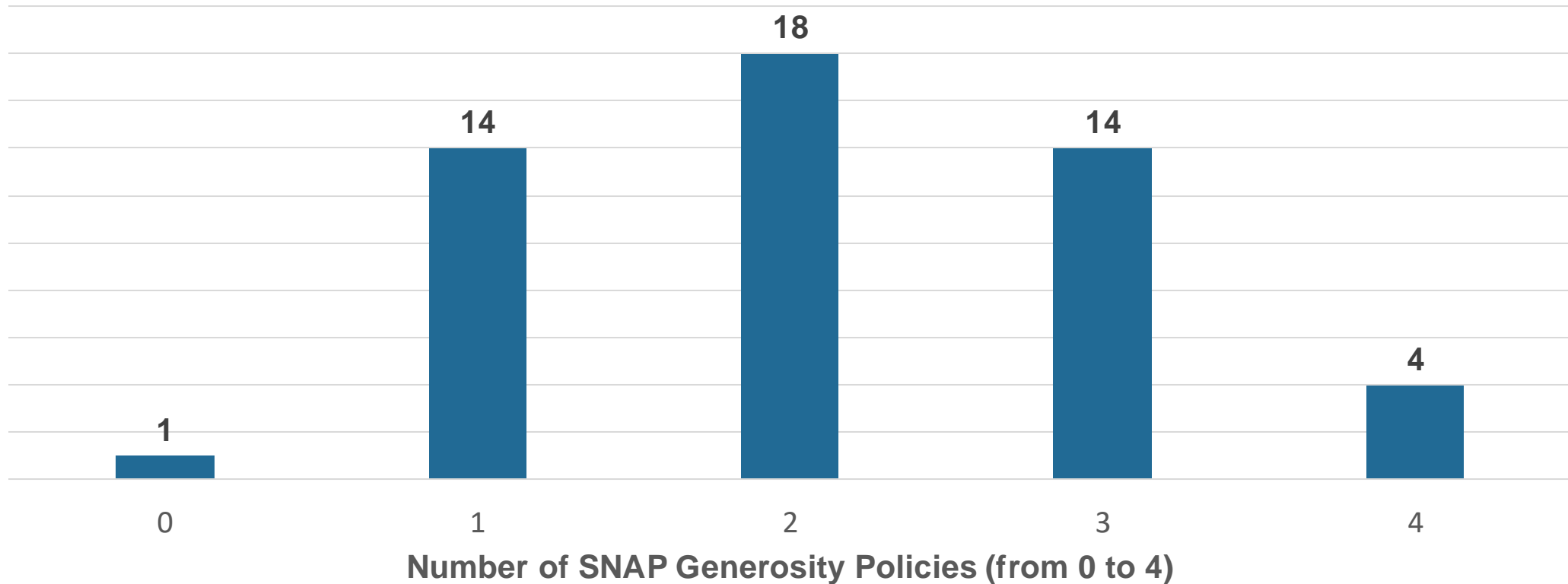
- numbers of reports accepted for CPS investigation (-352.6 per 100,000 children);
- substantiated reports of neglect (-94.8 per 100,000 children); and
- foster care placements (as many as -45.1 per 100,000 children).

According to NCCP's research into 2024 policy settings, four states have currently adopted all four of the generosity policies; 13 states have adopted three of them; 19 states have adopted 2; 14 states adopted just one; and 1 state adopted none.

States' Adopted Number of SNAP "Generosity Policies" Tied to Child and Family Protection: 2024



States' Adopted Number of SNAP "Generosity Policies" Linked to Child and Family Protection: 2024



Preview: New resource provides each state's scorecard with specific SNAP policy detail

State	Increased the income eligibility threshold above 130% FPL, possibly as high as 200% FPL.	Excludes legally obligated child support payments to other households from parent's total income when determining eligibility.	Provide transitional SNAP benefits to families leaving TANF or state-funded cash assistance programs?	Use the simplified reporting option to reduce requirements for reporting changes in household circumstances?	Count of Generous SNAP policies (0-4)
Alabama	No, the state maintains the income eligibility threshold at the federal default level of 130% FPL.	No, child support payments to families outside of the household are treated as countable income for eligibility.	No.	Yes	1
Arkansas	No, the state maintains the income eligibility threshold at the federal default level of 130% FPL.	No, child support payments to families outside of the household are treated as countable income for eligibility.	No.	Yes	1
Colorado	Yes, the state has extended the income eligibility threshold to 200% FPL.	Yes, child support to other households is excluded from income when determining eligibility.	Yes.	Yes	4
Mississippi	No, the state maintains the income eligibility threshold at the federal default level of 130% FPL.	No, child support payments to families outside of the household are treated as countable income for eligibility.	No.	No	0

Preview: New resource provides each state's scorecard with specific SNAP policy detail

State	Increased the income eligibility threshold above 130% FPL, possibly as high as 200% FPL.	Excludes legally obligated child support payments to other households from parent's total income when determining eligibility.	Provide transitional SNAP benefits to families leaving TANF or state-funded cash assistance programs?	Use the simplified reporting option to reduce requirements for reporting changes in household circumstances?	Count of Generous SNAP policies (0-4)
Missouri	No, the state maintains the income eligibility threshold at the federal default level of 130% FPL.	Yes, child support to other households is excluded from income when determining eligibility.	No, although legislation to provide transitional assistance has passed.	Yes	2
New Jersey	Yes, the state has increased the income eligibility threshold to 185% FPL.	Yes, child support to other households is excluded from income when determining eligibility.	No.	No, not for all families. The state does not provide the simplified reporting option to families receiving TANF with only unearned income.	2
Wyoming	No, the state maintains the income eligibility threshold at the federal default level of 130% FPL.	No, child support payments to families outside of the household are treated as countable income for eligibility.	No.	Yes	1

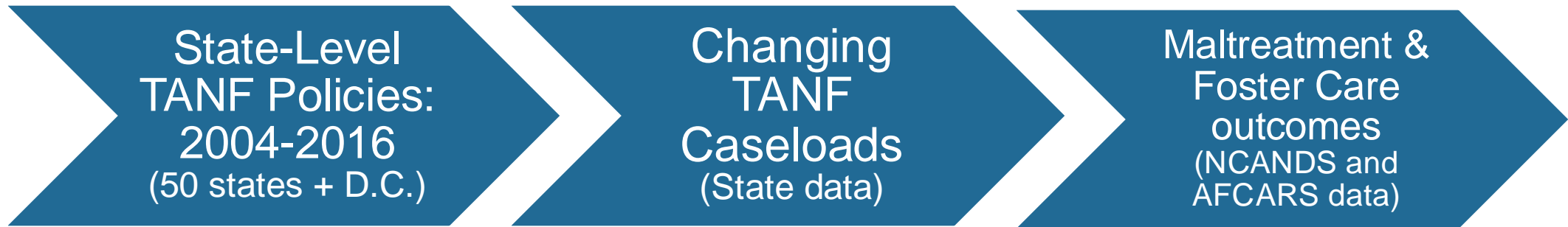
Other SNAP Policies That Increase Caseloads

These policies produce positive effects for children and families specifically through their effects in **expanding SNAP caseloads**, either by extending eligibility for more families or by reducing administrative burdens that discourage parents from continued access.

Policies that may provide similar boosts to caseloads, and thus improve child and family outcomes, could include:

- Expanding eligibility to some federally ineligible noncitizens using state assistance programs
- Eliminating the lifetime ban on those convicted of drug-related felonies
- Removing other administrative barriers, such as providing online services and extending recertification periods to twelve months for all families

TANF: State Flexibilities Linked to Protection of Children and Families, Ginther, et al. (2022)



Important notes on this research:

Statistical models accounted for numerous additional policy and demographic influences at the local level, including: the presence of refundable state EITCs, the real state minimum wage, state unemployment rates, child poverty rates, the share of population living in cities, the child population by age, social safety net caseloads, opioid epidemic data, rates of female imprisonment, the log of real personal income, the share of immigrants, the share of racial and ethnic groups, and the presence of differential response programs in the state.

TANF Policy Restrictions Linked to Protection

in Ginther, et al. (2022)

1. Allowing full lifetime limit of 60 months without restrictions
2. Providing partial benefit to families when parents are noncompliant with work requirements (i.e., refraining from "full-family sanctions")
3. Exempting parents of children under 12 months of age from work requirements
4. Increasing earnings disregards **for eligibility** between 2004 and 2024
5. Imposing a resulting period of ineligibility for monthly TANF assistance that is less than six months after diversionary payments
6. Refraining from drug-testing of applicants or recipients
7. Providing cash assistance to some families using state funding

TANF: Allowing full lifetime limit of 60 months without restrictions

As of 2024, NCCP's research indicates that roughly 29 states enable families to rely on 60 months or five years of support during their lifetimes without restrictions; D.C. provides cash assistance beyond the federal time limit with state funding. This practice **means that families can receive cash assistance for a significant period of time, returning to the benefit if they encounter economic setbacks such as job loss.**

TANF: Providing partial benefit to families when parents are noncompliant with work requirements (i.e., refraining from "full-family sanctions")

As of 2024, only eleven states, along with D.C., will never close a case or withdraw the entire cash assistance benefit in response to noncompliance with work requirements. States must impose a sanction for parents' noncompliance without good cause, but these states will only reduce the benefit for the household, and usually only after repeated incidences of noncompliance. Refraining from full-family sanctions **protects both families and children by continuing cash assistance to households that are especially challenged.**



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TANF: Exempting parents of children under 12 months of age from work requirements

NCCP's research indicates that in 25 states as well as in D.C., parents caring for a child under 12 months of age can be exempted from work requirements while receiving cash assistance. (In most states, the exemption applies only to single-parent households.) This policy **supports optimal early childhood development by reducing parental stress during the critical first year of life.**

TANF: Increasing earnings disregards for eligibility between 2004 and 2024

As of 2024, NCCP's research indicates that just 12 states have increased the earnings disregards allowed during eligibility assessment for TANF since 2004; increased disregards **enable more families to qualify for cash assistance while retaining some earned income for their basic needs.**

Of the 38 states that did not increase earnings disregards between 2004 and 2024, fifteen had consistently offered no earnings disregards for eligibility.

TANF: Limiting the period of ineligibility after any diversionary payments to less than six months

As of 2024, NCCP's research indicates that 40 states, along with D.C., refrain from imposing a period of ineligibility longer than six months after providing a diversion payment to a family, or else do not offer diversion payments. Limiting any period of ineligibility to less than six months **enables families who may experience setbacks to apply for cash assistance after accepting a "lump sum" payment.**

TANF: Refraining from “suspicion-based” drug-testing of applicants or recipients

As of 2024, NCCP’s research indicates that 29 states, as well as D.C., do not impose drug-testing procedures on TANF applicants or recipients. This policy choice **avoids a) penalizing families and children with the potential loss of cash assistance, b) stigmatizing the application process and recipients, who may otherwise be reluctant to request assistance.** It also **reduces administrative costs and enables states to focus on measures to provide treatment for those parents who may benefit.**

TANF: Providing cash assistance to some families using state funding

As of 2024, NCCP's research indicates that roughly 12 states follow this practice, which **enables more families to qualify for cash assistance, including those who are either ineligible under federal rules or who do not support the state's reporting of work participation under federal TANF guidelines, often because of barriers to workforce participation such as disability.**

 In recent years, some states have used state funding to provide supports to families affected by circumstances stemming from the pandemic, or to provide unconditional cash supports.

The Cumulative Effect of TANF Restrictions on Child and Family Well-Being

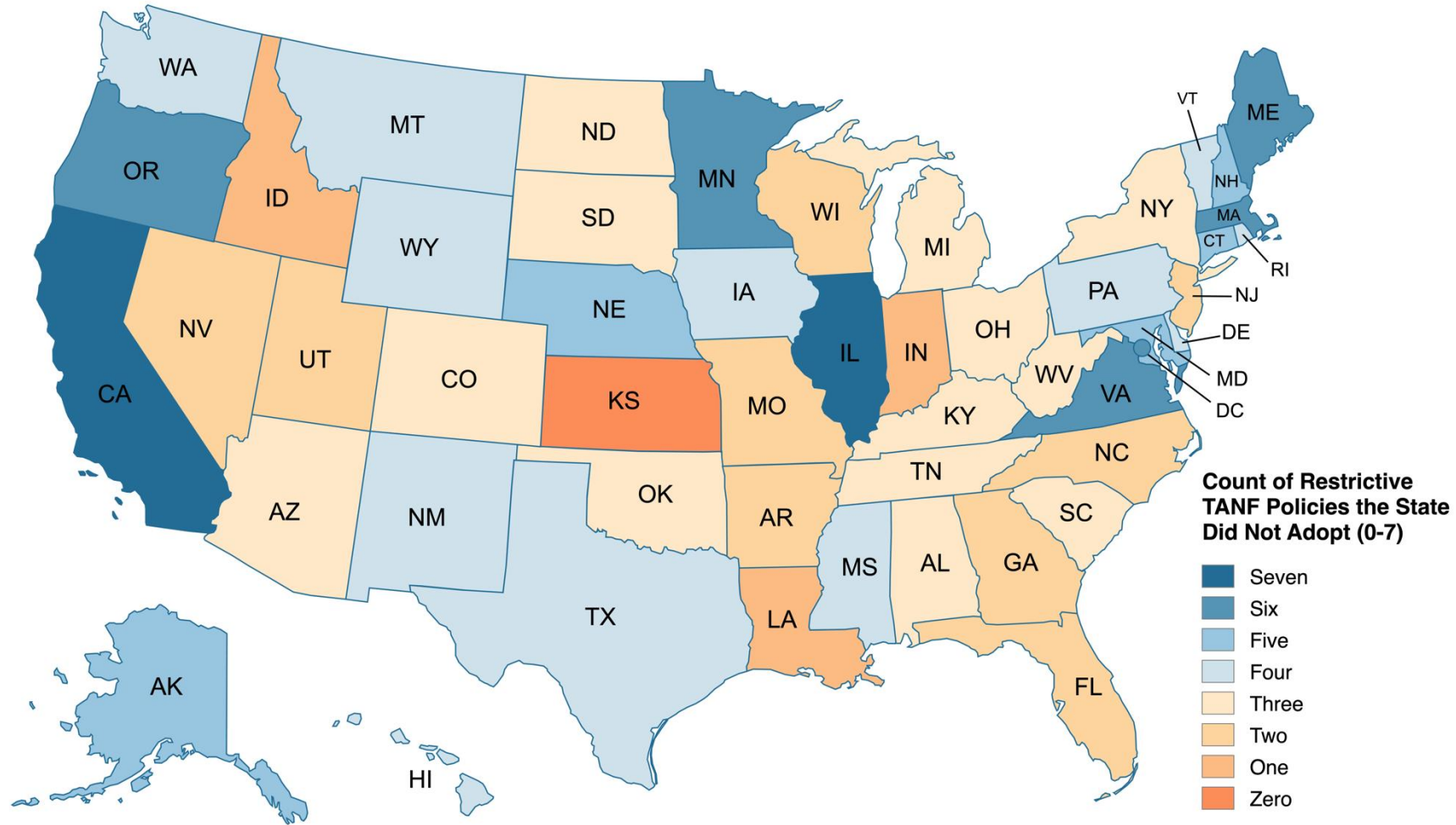
Ginther, et al. (2022) note that each state's "count" of restrictive TANF policies holds a stronger relationship to child and family well-being than any individual policy. *For each restriction a state adopted during the years 2004-16, the authors report average estimated increases in the following undesirable outcomes, using just NCANDS:*

- 44.2 more neglect victims per 100,000 children
- 22.3 victims placed into foster care per 100,000 children

Using AFCARS data, the authors also estimated:

- 21.2 *additional* children placed into foster care because of neglect per 100,000
- 21.3 *additional* children per 100,000 child population were placed in foster care because of maltreatment
- 19.3 *additional* children per 100,000 were placed in foster care because of neglect

Number of TANF Restrictive Policies Tied to Child and Family Protection That States Did Not Adopt: 2024



Preview: New resource provides each state's scorecard with specific TANF policy detail

State	Allows Full Lifetime Limit of 60 Months Without Restrictions?	Provides Benefit to Families When Parents are Noncompliant With Work Requirements	Exempts Parents of Children Up To 12 Months of Age From Work Requirements?	Earnings Disregards for Income Eligibility Purposes Increased Between 2004 and 2024	Limiting the period of ineligibility after any diversionary payments to less than six months.	Refrains from mandatory drug testing for applicants or recipients	Provides cash assistance to some families using state funding	Count of Restrictive TANF Policies the State Did Not Adopt (0-7)
Alabama	Yes.	No, the state will enact full-family sanctions although not immediately	No. Exemptions apply for parents of children under three months of age.	Yes. The earnings disregard was 20% in 2004 and is now 30%.	There is no formal diversionary program, so there is no resulting period of ineligibility.	No	No	3
Arkansas	No, the state limits assistance to 12 months for families with work-eligible adults	Yes, the state will only reduce the benefit.	No. Exemptions apply for single parents of children under three months of age.	No, the earnings disregard has remained consistent at 20%.	Yes. The state imposes a 100-day period of ineligibility.	No	No	2

Preview: New resource provides each state's scorecard with specific TANF policy detail

State	Allows Full Lifetime Limit of 60 Months Without Restrictions?	Provides Benefit to Families When Parents are Noncompliant With Work Requirements	Exempts Parents of Children Up To 12 Months of Age From Work Requirements?	Earnings Disregards for Income Eligibility Purposes Increased Between 2004 and 2024	Limiting the period of ineligibility after any diversionary payments to less than six months.	Refrains from mandatory drug testing for applicants or recipients	Provides cash assistance to some families using state funding	Count of Restrictive TANF Policies the State Did Not Adopt (0-7)
Colorado	Yes	No, the state will enact full-family sanctions although not immediately.	No exemptions apply for parents of children of any age.	No, the earnings disregard has remained consistent at \$90.	No. The state imposes a period of ineligibility with no explicit limit, at least in some counties.	Yes, with a possible exception in one county (El Paso).	Yes. Cash assistance through state funding is available to some two-parent households.	3
Mississippi	Yes	No, the state withdraws the benefit for the entire household.	Yes, exemptions apply for single parents of children under twelve months of age.	No, the earnings disregard has remained consistent at \$90.	There is no formal diversionary program, so there is no resulting period of ineligibility.	No	Yes. Cash assistance through state funding is available to some two-parent households.	4

Preview: New resource provides each state's scorecard with specific TANF policy detail

State	Allows Full Lifetime Limit of 60 Months Without Restrictions?	Provides Benefit to Families When Parents are Noncompliant With Work Requirements	Exempts Parents of Children Up To 12 Months of Age From Work Requirements?	Earnings Disregards for Income Eligibility Purposes Increased Between 2004 and 2024	Limiting the period of ineligibility after any diversionary payments to less than six months.	Refrains from mandatory drug testing for applicants or recipients	Provides cash assistance to some families using state funding	Count of Restrictive TANF Policies the State Did Not Adopt (0-7)
Missouri	No, the state limits assistance to 45 months	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for single parents of children under three months of age.	No, the earnings disregard has remained consistent at \$90.	Yes. The state prevents assistance for no more than three months.	No	Yes. Cash assistance through state funding is available to some two-parent households.	2
New Jersey	No, the state provides assistance for 60 months, but parents must be working by the 24th month.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for single parents of children under three months of age.	No, there has consistently been no earnings disregard.	Yes. The state imposes no ineligibility period.	No	Yes. State funding is provided to some two-parent households and to pregnant women with no other children.	2

Preview: New resource provides each state's scorecard with specific TANF policy detail

State	Allows Full Lifetime Limit of 60 Months Without Restrictions?	Provides Benefit to Families When Parents are Noncompliant With Work Requirements	Exempts Parents of Children Up To 12 Months of Age From Work Requirements?	Earnings Disregards for Income Eligibility Purposes Increased Between 2004 and 2024	Limiting the period of ineligibility after any diversionary payments to less than six months.	Refrains from mandatory drug testing for applicants or recipients	Provides cash assistance to some families using state funding	Count of Restrictive TANF Policies the State Did Not Adopt (0-7)
Wyoming	Yes	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for single parents of children under three months of age.	No, there has consistently been no earnings disregard for eligibility.	There is no formal diversionary program, so there is no resulting period of ineligibility.	Yes	Yes. Cash assistance through state funding is provided to some Legally Protected Residents (LPRs), battered noncitizens, and parolees before five years of U.S. residence.	4

Other TANF Policies That Reduce Caseloads

Certain state-level policies produce negative effects for children and families specifically through their effects in **restricting TANF caseloads**, either by reducing eligibility for more families and children or by increasing administrative burdens that discourage parents from continued access.

Policies that may similarly decrease caseloads and harm child and family outcomes could include:

- Requiring out-of-work parents to look for employment and provide documentation before processing of TANF application
- Increasing the length of sanctions in response to noncompliance with work requirements
- Denying eligibility to immigrant individuals who are lawful permanent residents (LPRs) *after* five years' residence in US

Questions or goals?

Q. Are there TANF or SNAP policies you'd especially like to work on in your state?

Q. Is anyone aware of proposed legislation in your state to restrict TANF or SNAP caseloads?

Q. How would you characterize the biggest challenge in getting stakeholders in your state to change policies that would make a positive difference for child and family safety?

Reminder: Office hours for a follow-up meeting

We hope to see you on January 16th at 3pm ET for “office hours” to discuss advocacy around TANF or SNAP policies or any other FES-related topic.

Thank you for joining, and thank you for the work you do.

Acknowledgements: **Mandy Ableidinger** and the Alliance for Early Success; **Sheila Smith**, Director of NCCP; **Dan Ferguson**, Senior Policy Analyst; and **Lauren Hecht**, Research Assistant.

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Resources

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