

# STRONG FAMILIES, STRONG INDIANA:

The Past, Present, and Future of Indiana's Temporary Assistance for Needy Families Program





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## **Executive Summary**

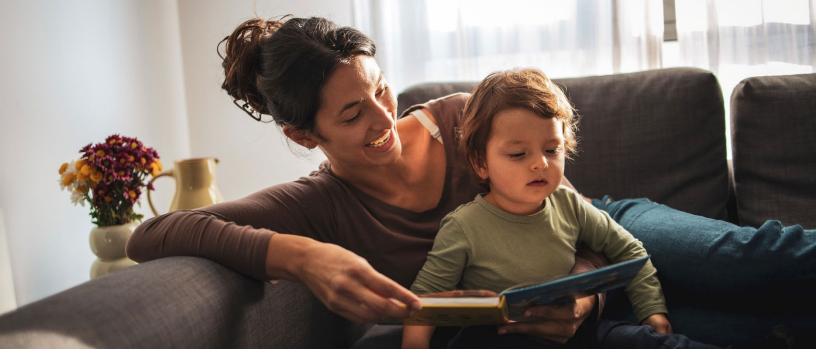
The prenatal-to-three period is a critical time of child development, yet also a time in which families face unprecedented financial strain: from needing time off work, accruing healthcare expenses, and experiencing significant child-related costs, early parenthood can be a perfect storm leading to significant hardship. TANF can be a source of support during this critical window in a child's life.

In 2023, the Indiana General Assembly passed legislation expanding TANF eligibility and modestly increasing direct cash benefits. This analysis finds:

- 1. Indiana's bipartisan TANF reform in 2023 has modestly increased participation from a low of under 4,000 families per month in 2022 to just under 5,000 families per month, with average benefits from a low of just over \$200/month per household in 2023 to nearly \$400/month per household in 2025.
- 2. Pregnant Hoosiers without other dependents were made eligible for direct cash assistance, and participation is now just over 100 participants per month receiving average monthly benefits of \$240-\$250/month.
- 3. Even after the reforms, Indiana continues to reach fewer households in need and spend less than peer Midwestern states on cash benefits, creating concerns that basic needs of households are going unmet, especially in the face of rising costs.

To deliver on TANF's promise to set children up for success, policymakers should:

- Align direct cash assistance with a basic needs budget. Households
   experiencing temporary need will be hard-pressed to survive on the modest cash
   benefits TANF currently provides. Covering housing, transportation, and other basic
   costs will make it possible for families to get back on their feet and into the
   workforce quickly.
- 2. Address costly and stringent eligibility restrictions. Low income thresholds for eligibility and a 51-page set of asset limitations create burdens for both applicants and program administrators. Lift and streamline eligibility to create greater access to cash assistance and work supports.
- Use the availability of non-recurring short-term benefits. These provisions offer options to provide temporary relief to households facing rising costs during the critical prenatal-to-three developmental window.



## **Overview of Temporary Assistance for Needy Families**

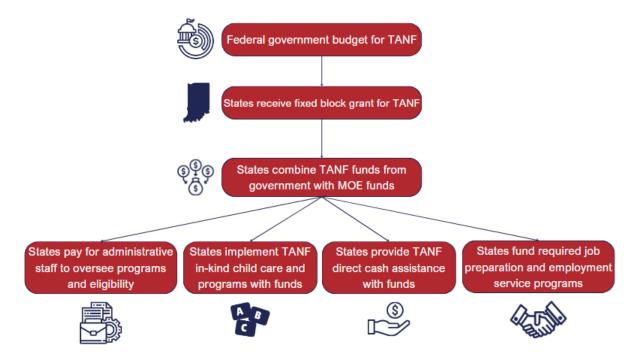
Congress adopted the current framework for the Temporary Assistance for Needy Families (TANF) program in 1996. This framework provides states with fixed grant amounts each year to spend on direct cash assistance and programs to support low-income families with children. TANF has four main purposes:

- 1. Assist families in need so that children can be cared for in their own homes or in the homes of relatives;
- 2. End the dependence of low-income parents on government benefits by promoting job preparation, work, and marriage;
- 3. Prevent and reduce the incidence of out-of-wedlock pregnancies;
- 4. Encourage the formation and maintenance of two-parent families.

Only households with children whose caregivers fall below income and asset thresholds are eligible for the receipt of TANF.

States have flexibility in their use of TANF dollars to achieve these aims; the federal government appropriates and distributes money to states in fixed block grants, with some states eligible to receive additional "contingency funding" based on demonstrated economic need and program investment, iv and a requirement that states also contribute funding, called "maintenance of effort." States' discretionary power means that there is significant variation in the spending of TANF funds, with some states focusing more on programmatic offerings, some on in-kind contributions to families, and some on cash assistance. Figure 1, below, illustrates how TANF funds are allocated, received, and can be spent.

Figure 1: The Journey of TANF Funds



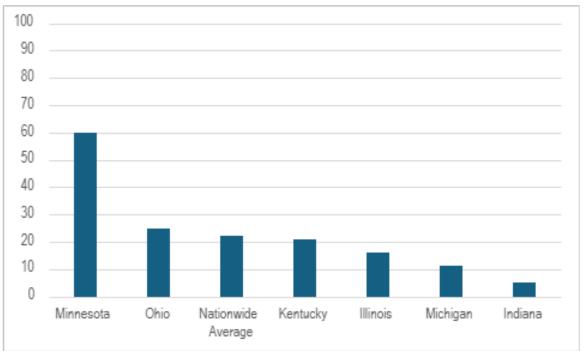
#### States generally spend TANF funds on:

- Employment services offered as a part of TANF seek to increase workforce
  participation of household adults and to facilitate skill development among
  participants, with the aim of fostering long-term financial well-being for households
  through career advancement.
- **Support programs** such as caseworker home visitation, diaper distribution, and childcare offerings.
- Administrative costs support program access and success through outreach, application processing, and data collection.
- Cash assistance, which quickly gets flexible funds to families in crisis for them to allocate according to their most urgent needs. There are two primary ways under the TANF structure to provide cash to families:
  - Direct cash assistance: provides time-limited monthly payments to recipients. The amount depends on the number of individuals in their given "case." These payments continue until individuals either graduate from the program, making enough that they are above the poverty threshold for program participation, or reach the program's time limit.
  - o Non-recurrent short-term benefits (NRSTBs):vi provides up to four months of payments in response to an "episode of need," as defined by the state.

## **Indiana's 2023 TANF Reform Legislation**

Before Indiana passed a bipartisan TANF reform bill in 2023, Indiana's TANF program was unique within the Midwest for having some of the strictest eligibility criteria and among the lowest benefit amounts. To qualify for program participation, families had to earn as little as 13-16% of the Federal Poverty Level, with the exact amount depending on household size. vii This restrictive eligibility threshold was set in Indiana law as dollar amounts in 1996 and not annually adjusted for inflation—even as other states provided adjustments—leading to it growing increasingly out-of-sync with cost of living. The result was that TANF only reached 5% of children living in poverty in Indiana. This placed Indiana's TANF reach below the nationwide average of 22% of households in poverty reached, and the averages of Midwest peers, including Illinois (16%), Kentucky (21%), Michigan (11%), Minnesota (60%), and Ohio (25%). viii Figure 2 reflects this below.

Figure 2: Percent of Households in Poverty Reached by TANF in Midwestern States, 2019-2020



Source: Shrivastava, A., & Thompson, G. A. (2022). TANF Cash Assistance Should Reach Millions More Families to Lessen Hardship. Center on Budget and Policy Priorities.

As the figure above demonstrates, Indiana stood apart from Midwest peers and was far below nationwide averages in reaching the targeted population for TANF. Indiana also offered extremely low benefits; using 2022 data, Figure 3 (below) compares Indiana's TANF benefit value with other states and the nationwide median—and highlights how sparse the benefit was.

\$800 35% \$700 30% \$600 25% Benefit dollar value \$500 20% Benefit percent of \$400 15% \$300 10% \$200 5% \$100 \$0 0% Nationwide Indiana Illinois Kentucky Minnesota Michigan Ohio Median Benefit dollar value Benefit percent of FPL

**Figure 3:** Value of TANF Benefit by State: Amount and as a Percentage of Federal Poverty Level

Source: State Landscape: Detailing Eligibility & Enrollment Practices in Medicaid, SNAP, TANF, and WIC. (2025, June 27). Center on Budget and Policy Priorities.

Indiana provided Hoosier households with nearly half of the national median and was the lowest among Midwest peers. Part of the reason for this extremely low amount is that, as with eligibility requirements, Indiana stood apart from other states by not adjusting cash benefit amounts to reflect changes in the costs-of-living. As a result, the effective program reach was nearly halved in the ten years following the program's inception and decreased by a factor of five in the ten years after that. Figure 4 shows this striking decline in reach.

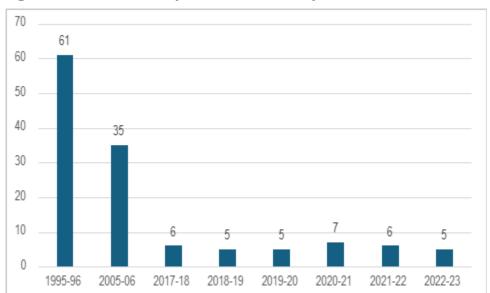


Figure 4: TANF-to-Poverty Ratios in Indiana by Year Across Cash Assistance Cases

Source: Bowden, V., Azevedo-McCaffrey, D., & Manansala, M. (2025, April 11). AFDC and TANF Caseload and Poverty Data. Center on Budget and Policy Priorities.

State legislators across party lines recognized the growing crisis of TANF's declining efficacy in Indiana, and in 2023, passed a bipartisan reform bill, with a particular focus on direct cash assistance reforms. Among other provisions, this bill increased the amount in cash assistance provided to eligible families, increased the eligibility of families, removed family caps (which prevented families from receiving benefits for children born after an initial application), and added in the opportunity for women at least six months pregnant with no other dependents to participate. Table 1, below, summarizes the TANF changes implemented in 2023.

**Table 1:** Summary of Legislative Changes from Indiana's SB 265 in 2023

| TANF Policy   | Before 2023 Reform   | After 2023 Reform   |
|---|--|---|
| Income Eligibility Threshold  | ~13-16% FPL  | Increase to 50% FPL by 2027   |
| Monthly Benefit Maximums  | First dependent child: \$155<br>Caregiver: \$155<br>Caregiver & dependent: \$255<br>Additional dependent or second<br>parent: \$65 | First dependent child: \$248<br>Caregiver: \$248<br>Caregiver & dependent: \$409<br>Additional dependent or second<br>parent: \$104 |
| Annual Cost of Living Adjustments to Benefits                             | No   | No (included in first bill draft, then removed)   |
| Pregnant Women Eligible   | No   | Yes - At least six months pregnant  |
| Family Caps (Restricting<br>Benefits for Children After<br>TANF Approval) | Yes  | No  |

Source: Author's representation of SEA 265 from 2023, available online from the Indiana General Assembly.

The five key changes described above that were enacted with the passage of the 2023 legislation led to rippling benefits in program efficacy and household outcomes, particularly among those with pre-natal-to-three children.

#### **Increased Annual Participation**

The first success of these changes was demonstrated in annual participation numbers. While TANF participation rates plummeted following the expiration of temporary expansions during the COVID-19 pandemic, the 2023 reform led to increased participation in the years following its passage. Figure 5, below, reflects the participation of Hoosiers in Indiana's TANF program in averages over the years from 2021 to 2025.

7,000
6,500
6,000
5,500
4,000
4,000
3,500
2021
2022
2023
2024
2025
Year

Figure 5: Indiana's Average Monthly Family Receipt of TANF Direct Cash Assistance

Source: STATS Indiana – Family and Social Services Administration Monthly Reports Note: 2025 average includes January through May 2025.

#### Support for Pregnant Hoosiers

In addition to increasing benefit amounts of TANF, the 2023 reform resulted in the inclusion of pregnant women without other dependents, offering a new way to participate in TANF in Indiana. Figure 6 offers insight into the effects of this expansion, highlighting a cross-section of data on Indiana's TANF participation by household type in April 2025.

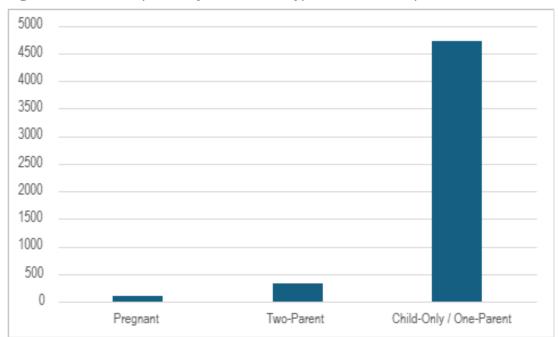


Figure 6: TANF Recipients by Household Types in Indiana, April 2025

Source: State of Indiana (2025). Statewide Monthly Management Report April 2025.

While only a modest number of pregnant Hoosiers have participated in TANF, this inclusion is critical to supporting both maternal and pre-/post-natal health of newborns. Expectant mothers in receipt of TANF can use the benefits to offset the increased costs associated with health and wellness during pregnancy, including doctor's visits, vitamins, and delivery itself. TANF has the potential to enable new mothers to foster a smooth transition into the world for their children, even as benefit amounts continue to pale in comparison to increasing rent or other costs in Indiana.

#### Increased Cash Assistance Amounts

In addition to expanding the number of households eligible for the TANF program, the 2023 reform expanded the amount of aid that households would be eligible for from program participation. Figure 7 below reflects this, with the averages received both per case and per person declining until 2023, and then subsequently increasing.

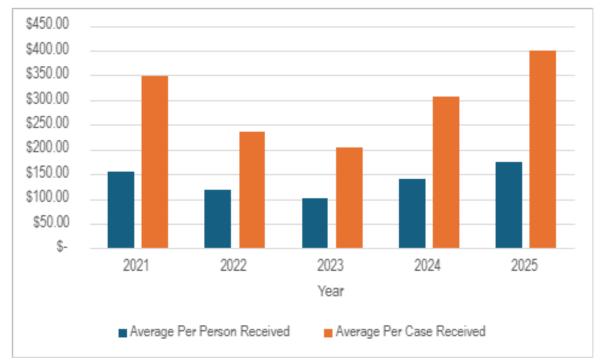


Figure 7: Average Benefits for TANF Receipt in Indiana per Case and per Person

Source: STATS Indiana – Family and Social Services Administration Monthly Reports.

The distinction between the amount received per case and the amount received per individual is an important one, as some households only may have one individual receiving assistance, but more than one individual in the household. Official benefit rates are set at \$248 for the first person, \$409 for the second, and an additional \$104 for every person after that. This means that households with more members on TANF receive less per capita than those with fewer members receiving TANF benefits.

Even with benefit amounts still less than what the average Hoosier pays in rent each month, the increased benefit amounts from the 2023 legislation set an important precedent of adjusting the TANF payment in accordance with Hoosier needs. Prior to SEA 265 in 2023, Indiana was one of the few states that had not adjusted the TANF payment amount from its original 1996 conception—a threshold that in turn was grounded in 1988 eligibility and benefit level requirements from the predecessor to TANF. This meant that the real value of the TANF grant was deflating relative to increasing costs of living each year. Significant policy adjustment remains in catching Indiana up relative to other states and to the high-cost and low-wage reality of many Hoosiers. The result is that even with reforms, TANF in Indiana has continued to struggle to meet the growing need in low-income households to raise thriving children.

## Future-Focused: How TANF Can Improve Outcomes for Prenatal-to-Three Families

While TANF in Indiana has evolved, it still falls short in core areas, leaving low-income families in need as they raise Hoosier infants and children. Both infants and children are particularly vulnerable to long-term harms from growing up in poverty, including reduced educational/advancement opportunities and increased risk of mental and physical health harms. This is particularly concerning given that 15% of children under age 18 in Indiana were in poverty, with even higher rates amongst newborns to five-year-olds. Recognizing the harms from poverty—and the high rates of poverty among Hoosier children—it becomes imperative to focus on how TANF spending help build stronger Hoosier families and set children up for success. With a focus on families that have infants and pregnant Hoosiers, this section explores suggestions for using TANF to improve future outcomes in rising generations.

### Align Direct Cash Assistance with a Basic Needs Budget

TANF spending varies between states. Table 2 presents a comparison of how Indiana's TANF spending compares to national allocation priorities on TANF. The data is from 2023, highlighting the relative lag in publication of numbers from such programs, yet remains salient for examining TANF priorities, necessary adjustments, and change over time.\*ii

Table 2: Federal and State TANF Spending by Category, 2023

|                            | Indiana    |          | National      |
|----------------------------|------------|----------|---------------|
|                            | Millions   | Share of | Share of U.S. |
|                            | of dollars | spending | spending      |
| Basic Assistance           | \$11       | 4%       | 25%           |
| Work Activities            | \$2        | 1%       | 8%            |
| Work Supports and          | \$3        | 1%       | 3%            |
| Supportive Services        | ΨΟ         | 170      | <b>3</b> 70   |
| Child Care                 | \$79       | 30%      | 15%           |
| Administration and Systems | \$16       | 6%       | 10%           |
| Tax Credits                | \$22       | 8%       | 9%            |
| Pre-K                      | \$0        | 0%       | 9%            |
| Child Welfare              | \$2        | 1%       | 8%            |
| Other Services             | \$126      | 48%      | 13%           |
| Total                      | \$259      | 100%     | 100%          |

Source: Forthcoming CBPP analysis of Department of Health and Human Services 2023 TANF financial data.

Indiana, in contrast with peers across the nation, spent relatively little on basic assistance (cash benefits) in 2023. Yet, the flexibility of cash assistance is important because it allows families to spend resources in ways that support the well-being of their youngest members.

The flexibility associated with cash benefits is critical given the tight budgets that low-income families operate on. In Indiana, the cost of childcare averages \$4,800/year for school-age children to \$15,400/year for infants. This, is in addition to other costs associated with everyday baby and infant essentials such as diapers (an estimated \$1,000 per year), viv pediatrician visits (averaging \$75 to \$150 per visit dependent on case complexity), vv formula (\$80 a month), vvi and infant food costs (\$215 per month). vvii Providing cash benefits allows caregivers looking after infants to allocate funds according to the needs of their specific child, tailoring purchases to any medical allergies, hand-medowns that can be secured, and lifestyle choices that are made to benefit the child.

#### Address Costly and Stringent Eligibility Restrictions

Part of the difficulty in reaching all Hoosiers in poverty arises out of strict income and asset limits for TANF in Indiana that are well below the poverty level. As of 2023, Indiana had the third strictest income eligibility limit out of all 50 states, surpassing all Midwest peers in this category. \*\*viii\*\* Two years and one reform later, the income eligibility for TANF means that households must earn less than 27% of the federal poverty level if they have two to five members, or less than 23% of the federal poverty level if they have one member. These calculations are based off requirement estimates below, in Table 3, and mean that households must survive on a fraction of the federal poverty level before even qualifying for TANF assistance.

Table 3: Monthly Income Limits for TANF Eligibility in Indiana, 2025

| Assistance group size | Gross income standard | Net income standard |
|-----------------------|-----------------------|---------------------|
| 1                     | \$286.75              | \$248.00            |
| 2                     | \$471.75              | \$409.00            |
| 3                     | \$592.00              | \$513.00            |
| 4                     | \$712.25              | \$617.00            |
| 5                     | \$832.50              | \$721.00            |

Source: Family and Social Services Administration of Indiana (2025). About TANF.

In addition to income eligibility, TANF cash assistance requires households to demonstrate that they have limited assets. These are outlined in the state's 51-page Resource Program Manual, again creating difficulties for both participants and administration.

TANF income and asset requirements should be adapted to reflect the great need of hardworking households within the state. To change this, income thresholds should be raised to an income that can reasonably support a household. Income and asset limits should be indexed to account for inflation. Having income and asset limits in line with the costs of meeting basic household needs would not only increase the usefulness of the program in reaching the prenatal-to-three population of infants in need but also would reduce risks of encountering benefit cliffs. Such investments would make the program more accessible and allow for greater impact at a time when such support is greatly needed.

#### Leverage the Flexibility of Non-Recurrent Short-Term Benefits (NRSTBs)

Indiana has the flexibility to define what constitutes an "episode of need" and provide up to four months of benefits to families meeting that criteria. The state previously used that flexibility to provide housing assistance. \*\*\* Reinstating Indiana's TANF housing assistance program and expanding NRSTBs to cover other pressing needs for PN-3 families would mean that households dealing with broader arrays of emergency circumstances can get the assistance they need. Other states use NRSTBs to provide support for post-birth recovery time, \*\*\* domestic violence, \*\*\* purchases of educational supplies/clothing, \*\*\* moving expenses when relocating to an area with greater financial/educational opportunities or family supports, \*\*\* and emergency utilities support. \*\*\* These short-term payments ensure that instances of emergency or financial precarity don't completely drain a family's financial capacity and leave them further in poverty. Instead, NRSTBs recognize that everyone navigates difficult and unexpected times, and that the strength of TANF as a program comes from being able to support individuals and children in navigating those vulnerable experiences.

#### Conclusion

There is great variation nationwide in the implementation of TANF. Indiana's 2023 TANF reform took steps to address the limited access to direct cash supports, showing modest improvements in both the number of Hoosier families served and the direct assistance benefit amounts. However, Indiana continues to stand out as lacking accessibility, benefit amount, and target population, with reforms needed to ensure that the program works to its fullest and most efficient capacity. TANF as a program highlights our nation's shared values of family and hard work and the shared belief that all children should be able to access a start that helps them thrive. Ensuring that Indiana's TANF runs as smoothly as possible is an investment in that shared vision and the shared values that guide us to create a brighter tomorrow for today's children.

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