

Mississippi's Temporary Assistance for Needy Families (TANF) Program

The Temporary Assistance for Needy Families (TANF) program provides monthly cash assistance benefits to families with children when they face financial instability or experience poverty. Most parents receiving TANF use their benefits to provide basic needs for their families such as food, housing, clothing, and hygiene items. Each state, including Mississippi, has broad discretion on how to allocate its TANF federal block grant funding. It is because of this flexibility that Mississippi has several opportunities to improve its TANF program. Making these improvements to Mississippi's TANF program will better support the needs of families with children across the state who are experiencing poverty.

Low Benefit Levels and an Increased Cost of Living Provides Opportunity to Increase Cash Aid

- Mississippi's maximum cash benefit for a single-parent family of three is \$260 a month in 2024, the second lowest in the country.
- Recent research finds that Mississippi has the ninth highest cost of living nationally, which especially impacts the cost of basic items.
 - Mississippi's high cost of living yet comparatively low wages create additional strain on families with children to afford their basic needs.
 - The increased cost of living particularly impacts Black families, who are more likely to have a job that pays at or near the \$7.25 hourly minimum hourly wage.
- Raising cash benefit levels will allow families to continue to be able to spend their TANF cash assistance on basic needs such as food, shelter, and hygiene items during a time where financial assistance matters the most.

Drug Testing TANF Applicants Wastes Resources and Time

- Though not required by federal law, Mississippi screened 464 TANF applicants for drug use in 2017 and only recorded six positive tests.
- Drug testing disproportionately impacts families of color, especially Black people who are more likely to experience poverty and financial instability.
- The state law drug testing requirement for parents seeking TANF assistance for their families creates another needless administrative barrier to accessing cash assistance to purchase the essentials — e.g., diapers, food, shelter — during times where assistance matters the most.

Recommendations for the Mississippi Legislature

- Increase TANF cash benefits and index to inflation — adding a recurring adjustment.
- Remove the drug testing requirement for TANF applicants.
- Remove the “family cap” restriction on parents who have additional children while receiving cash assistance benefits.

The TANF “Family Cap” Should Be Removed to Support Parents in Making Decisions for Their Family

- TANF’s “family cap” policies deny additional cash benefits for families who have more children after their initial TANF eligibility is determined.
- This policy stems from the desire of many states (particularly Southern states) to control the behavior of families who receive government assistance.
- As of 2023, Mississippi is one of seven states that currently deny additional benefits for children born in families already participating in the TANF program.
- Further, cash benefits do not incentivize families to have extra children to receive extra money, nor are TANF families extraordinarily large — these stereotypes ignore the fact that in Mississippi, the average number of children that a TANF family has in their household is two.
- Removing the family cap will support parents by giving them the autonomy to decide what is best for their families, including when to have another child.

For more information contact Sonya Williams Barnes, Mississippi Policy Director, SPLC at sonya.williamsbarnes@splcenter.org or visit splcenter.org.