

WELFARE MYTHS: BUSTED!

Common Myths About Temporary Assistance for Needy Families—and the Facts That Debunk Them

MYTH

“There are a ton of people on welfare.”

FACT Only 6.4% of Hoosier families living in poverty receive TANF — and most of the recipients are children.

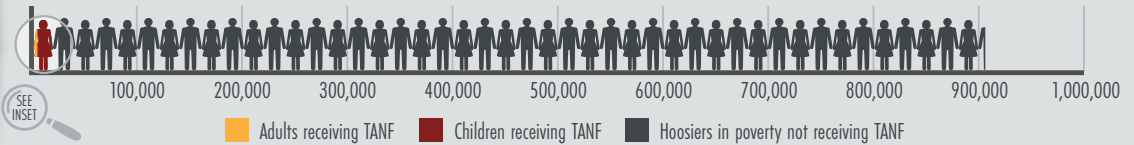
~16,000 Hoosiers receive TANF

Only ~1,700 of them are ADULTS

Most (~14,500) are CHILDREN



NUMBER OF HOOSIERS IN POVERTY COMPARED WITH NUMBER RECEIVING TANF



MYTH

“It’s easy to get on welfare. The income qualification level is too high.”

FACT Only a small number of families qualify for TANF assistance in Indiana.

INCOME REQUIREMENTS, FAMILY OF 3

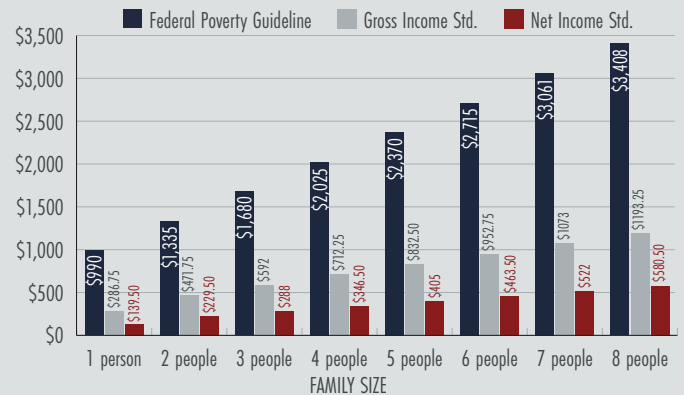
GROSS INCOME ≤ \$592/month (≈35% of the FPG) —and—
NET INCOME (after deductions) ≤ \$288/month (≈17% FPG).

APPLICANTS’ ASSETS

must be valued at less than \$1,000.

Adults must spend **20 DAYS ACTIVELY SEARCHING FOR A JOB** before receiving assistance—straining already-limited finances.

MONTHLY INCOME ELIGIBILITY REQUIREMENTS



MYTH

“Most people on welfare are taking advantage of the system so they don’t have to work.”

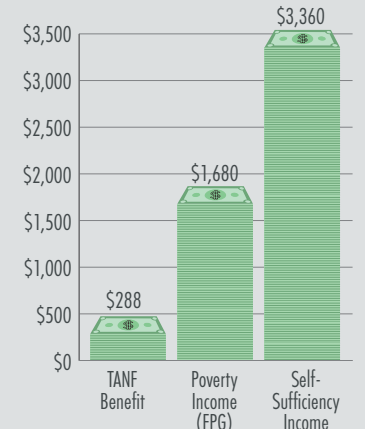
FACT The TANF cash benefit is not enough to meet basic needs. The small benefits don’t last long. And there are work requirements for all TANF recipients.

The TANF cash benefit is only meant to meet very basic needs until one is able to become self-sufficient.

The TANF benefit (\$288) is only **8.6%** of what a family of three needs in order to be **SELF-SUFFICIENT**.

Benefits last for up to **24 MONTHS FOR ADULTS** and up to **60 MONTHS FOR CHILDREN** — and will be cut off as soon as a family earns more than the FPG for that family size.

INCOME FOR A FAMILY OF THREE



Sources • **MYTH 1:** IIWF Calculations of 2016 American Community Survey Data (S1702) and “2016 TANF Caseload Data for Families,” US Health and Human Services, Administration for Children and Families, Office of Family Assistance. • **MYTH 2:** The Program and Policy Manual for TANF and SNAP, Indiana Family Social Services Administration, Division of Family Resources, accessed 11/29/2017. https://www.in.gov/issso/files/ICES_Program_Policy_Manual.pdf • **MYTH 3:** The Program and Policy Manual for TANF and SNAP, Indiana Family Social Services Administration, Division of Family Resources, accessed 11/29/2017. https://www.in.gov/issso/files/ICES_Program_Policy_Manual.pdf • Calculations using “U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Federal Programs,” from U.S. Health and Human Services.