

## Who receives (and who doesn't receive) TAFDC?



- Currently 50,300 families in Massachusetts receive TAFDC (up from 45,300 families in September 2008 before the current recession hit).
- More than 100,000 families were on assistance in February 1995 when Massachusetts enacted welfare reform.
- Families receiving TAFDC have an average of 1 or 2 children who are eligible for benefits.
- More than 90% of TAFDC families are headed by a mother who is raising the children on her own.
- Almost one fourth of TAFDC families are headed by a parent who has a significant disability that substantially interferes with her ability to work.
- Family members who receive federal Supplemental Security Income (SSI) are not eligible for TAFDC.
- The “family cap” rule denies benefits to children born more than 10 months after the family first receives TAFDC. 14,560 children in TAFDC families are ineligible because of the “family cap” so their families have to survive on a TAFDC grant intended for a smaller family.

## How much do families on TAFDC receive?



- The maximum monthly TAFDC benefit for a family with no countable income varies by family size and housing type. For a family of 3 the maximum grant is \$633 per month; for a family of 2 it is \$531 per month.
- The average grant is less than \$500 a month.
- Grants for families with a housing subsidy are \$40 per month less.
- TAFDC families also receive a \$150 clothing allowance in September for each child receiving TAFDC to help them buy clothes.
- Parents who are able are required to work up to 30 hours per week and their benefits are reduced by any earnings, after taking into account a modest earned income disregard.
- TAFDC benefits are reduced one dollar for every dollar of unemployment insurance (UI), so most families receiving UI are ineligible for TAFDC.
- TAFDC benefits have only been increased by 10% since 1988, despite inflation of more than 90% during that time.

## What rules must families follow to receive TAFDC?

- Families on TAFDC must participate in work activities and are subject to a 24-month time limit on benefits, unless they have been found exempt. Families are generally exempt only if the parent is seriously disabled or is caring for a disabled family member or a very young child.
- Families must assign their rights to child support to the State and cooperate with the State in trying to collect child support. They are ineligible for TAFDC if the child support collected is greater than what their TAFDC grant would be.
- Families must prove that their children attend school on a regular basis and that their children are immunized.
- Teen parents must attend school and live in a supervised setting.
- Families must regularly verify their income and other eligibility factors with the Department of Transitional Assistance (DTA).

For more information, please contact:

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## TRANSITIONAL AID TO FAMILIES WITH DEPENDENT CHILDREN: FACTS AND FIGURES



## WHAT IS TAFDC?

Transitional Aid to Families with Dependent Children (TAFDC) pays a very small monthly income support benefit to very poor families with children in which the parents are unable to support the family solely through work.