

Supporting Diverse Family Structures Through Social Safety Net Programs

Limitations of four social safety net programs in supporting diverse family structures

Program*	Description	Limitations for families with diverse structures
<p>Temporary Assistance for Needy Families (TANF)</p>	<p>TANF is an economic assistance program that delivers cash payments to support the basic needs of families with children that have low incomes. These payments aim to reduce poverty, enhance self-sufficiency, and promote stable, two-parent families through marriage. Recent findings show that TANF played an influential role in protecting families and children from poverty in the late 1980s and early 1990s, but its overall impact has significantly diminished, indicating a need to reconsider its structure.</p>	<ul style="list-style-type: none"> • Strict work requirements for TANF may disproportionately affect single-parent households that face challenges with meeting work obligations while attempting to acquire affordable and reliable child care. • Income thresholds and household composition requirements may not capture the reality of blended families in which income may be divided across multiple parents and dependent children. There is significant variation across states in whether non-parent caretakers are included in the assistance unit and how income from non-biological parents (e.g., grandparents) is treated. • For same-sex couples with children, TANF benefits are conferred depending on state policies. Despite the legalization of same-sex marriage under the Supreme Court’s decision in the Obergefell v. Hodges case, it is important to note that discriminatory practices may exist and the implementation of this change may vary by state, which can lead to barriers for same-sex couples seeking TANF benefits. • TANF imposes a five-year bar, which restricts certain immigrants from accessing public benefits until five years after their entry into the country as a lawful permanent resident. This has significant implications for mixed-status and immigrant families. A mixed-status family refers to a family in which one or more members are undocumented and others are either U.S. citizens or have lawful immigration status.

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Earned Income Tax Credit (EITC)	<p>The EITC provides a refundable credit to working individuals and families with low incomes and is cited as an important tool for stabilizing family income. The EITC is noted as one of the most powerful programs within the social safety net that protects children and families from poverty.</p>	<ul style="list-style-type: none"> • Many tax and transfer programs, including the EITC, require that a child be claimed by only one parent. A qualifying child must have a specific relationship with the taxpayer, live with them for over half the year, and meet certain age criteria. These requirements may lead to a child qualifying for multiple taxpayers in one household. In these cases, “tiebreaker” rules follow, resulting in only one person claiming the child. Ambiguity in determining who can claim a child can cause greater challenges for parents who face significant financial hardship. • EITC receipt is based on the number of qualifying children and marital status and works through a phase-in and phase-out mechanism where the credit amount changes as earned income increases. In some cases, the phaseout amount threshold can create a “marriage penalty or bonus” in which the combined income of a married couple filing jointly either pushes them out of the phase-out range or allows them to remain within the phase-in range to receive a higher total EITC. • The EITC also requires that everyone claimed on a family’s taxes have a valid Social Security number. Consequently, mixed status or immigrant families in which the children are U.S. citizens but have parents who do not have Social Security numbers cannot benefit from the program.
Supplemental Nutrition Assistance Program (SNAP)	<p>SNAP, previously known as the Food Stamp Program, provides monthly nutritional assistance benefits to eligible individuals and families. In addition to the EITC, SNAP is considered one of the most important programs that safeguard children from poverty.</p>	<ul style="list-style-type: none"> • SNAP benefit amounts are based on the Thrifty Food Plan (TFP), which estimates the lowest cost of healthy food for a “reference” family of four, which is defined by law as an adult male and female, ages 20 to 50, and children under age 12; this reference family is adjusted only by family size. In this plan, SNAP benefits may not sufficiently address the varying nutritional needs of certain families, such as blended families or multigenerational families with major age differences or young parents who have higher nutritional needs. • A “SNAP household” is considered a group of individuals who live, prepare, and eat food together. However, many children and adults live and eat in more than one household, including the children of parents who share custody or adults cohabitating part-time. • The TFP is based on several factors, one of which assumes that families have roughly two hours a day to cook food from scratch; it does not adequately account for the time required to prepare foods. Single-parent families or families with adults working multiple jobs may have limited time to prepare food for themselves and their children. • Similar to TANF, SNAP also has a five-year bar, which affects mixed status families with legal permanent resident parents, reducing overall SNAP benefits that families can receive.

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Child Support Services (CSS)	<p>The CSS program establishes child support orders and helps children and families obtain child support. The program historically served as a reimbursement mechanism for states and the federal government for welfare payments. In 1996, the program expanded to ensure that children received more of the support paid by their parents. The CSS program is continuously evolving to better meet the needs of diverse types of families in terms of parents' union status, considerations for non-biological parents, and more specifically, considerations for same-sex parents.</p>	<ul style="list-style-type: none"> • The presence of multi-partner fertility (MPF), which refers to individuals who have biological children with more than one partner, introduces complexity in assessing and determining child support orders. Child support guidelines typically require that a specific proportion of the noncustodial parent's income goes to their children, with the first child receiving more support than subsequent children. MPF may create challenges in determining equitable orders based on birth order and parentage. Overall, research suggests that noncustodial parents who have children with multiple partners often pay higher child support costs than those whose children all live in the same household. • While child support can provide a reliable source of income for some families, the child support system disproportionately affects families with lower incomes. Noncustodial parents who are not able to pay child support face increasing debt, leading to the use of strict enforcement measures, including wage garnishment, license revocation, and even incarceration. Noncustodial parents with low incomes are in a more difficult position to attain financial stability and adequately support their children. Research indicates that such measures can disrupt family dynamics, with noncustodial fathers having significantly less contact with children and being less engaged in daily activities. • In some cases, custodial parents may lose access to other public assistance benefits when a child support order is in place because of increased income from child support. However, having an order in place does not guarantee that the custodial parent will receive the money (i.e., if the noncustodial parent cannot afford the payment). As a result, families that rely on public assistance benefits for economic security may experience declines in their overall economic stability when a child support order is established.

*While certain social safety net programs, such as TANF, SNAP, and CSS, receive federal funding, they are administered at the state level. Consequently, eligibility requirements and administration practices may vary, resulting in disparities in access across different populations.

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