
Designed to Fail: Limitations of Temporary Assistance for Needy Families as a National Safety Net

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ABSTRACT

This article examines whether the institutional design of Temporary Assistance for Needy Families (TANF) constrains its capacity to function as a national safety net. While prior research documents declining participation rates and substantial interstate variation, this analysis argues that these outcomes are not merely implementation failures but predictable consequences of TANF's block grant structure and incentive framework. Drawing on economic theory and administrative evidence, the paper evaluates how fixed nominal funding, expansive state discretion, and work participation shape program results. The findings suggest that TANF's fiscal and administrative architecture incentivizes caseload reduction over poverty reduction, limits responsiveness during economic downturns, and produces persistent cross-state inequities in access and benefit adequacy. By linking observed outcomes to institutional design, this article reframes debates about TANF's effectiveness and contributes to broader discussions about the governance of decentralized social assistance programs.

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Introduction

Since its enactment in 1996, Temporary Assistance for Needy Families (TANF) has been central to debates about the role of government in addressing poverty and promoting labor market participation. Although TANF was designed to reduce dependency and promote self-sufficiency, a substantial body of scholarship documents declining participation rates, limited poverty-reduction effects, and substantial cross-state variation in benefit generosity and access. Caseloads have fallen sharply relative to need, and the program has demonstrated limited responsiveness during periods of economic crisis.

Existing research documents these outcomes but often treats them as implementation variation or political divergence across states. This analysis contends TANF's persistent underperformance is not primarily associated with administrative failure, state-level mismanagement or recipient behavior, but rather a predictable consequence of incentive structures embedded in its block grant, welfare cliff, and workfare design. By synthesizing economic theory, administrative evidence, and prior empirical findings, this article evaluates TANF's performance relative to its statutory objectives and identifies institutional features that systematically constrain efficiency, equity, and crisis responsiveness.

Policy Background

Temporary Assistance for Needy Families (TANF) is a federal block grant program that provides cash assistance to low-income families experiencing economic insecurity. Federal anti-poverty efforts expanded significantly during the 1960s through programs such as Aid to Families with Dependent Children (AFDC) and the Food Stamp Act. TANF was established in 1996 under the Personal Responsibility and Work Opportunity Reconciliation Act in order to replace AFDC to shift welfare reform to state control and towards work-based requirements (Parolin, Desmond, and Wimer, 2023).

The program was designed to achieve four primary objectives:

1. Provide assistance to families in need so children can be cared for in their own homes
2. End the dependency of needy families on government benefits through job

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preparation, work, or marriage promotion

3. Prevent and reduce out-of-wedlock pregnancies
4. Encourage the formation and maintenance of two-parent families (The Administration for Children and Families, 2025).

In order to achieve these goals, TANF has a federal lifetime limit of 60-months to provide temporary support while discouraging long-term dependency (Parolin, Desmond, & Wimer, 2023). This time limit aims to provide limited support to families in need while ensuring they don't have the opportunity to become dependent. Furthermore, the stringent work activities requirements and sanctions impose significant participation constraints. Federal work participation rate requirements mandate that 50 percent of all TANF families must be actively employed and 90 percent of participants must be part of a two-parent household (CBPP, 2023). The only way for states to reduce this requirement is to reduce their overall number of participants through a caseload reduction credit, which lowers required participation rates as caseloads decline. Qualifying work activities include unsubsidized or subsidized employment, job training, community service, vocational education, and job readiness programs. Notably, pursuing education is not counted as a work activity unless the education is vocational. Beyond federal guidelines, states retain substantial discretion in defining eligibility and participation requirements, resulting in significant variation across jurisdictions. Common eligibility conditions include:

- The child must live in the home with a parent or close relative
- The child must be a U.S. citizen or a legal immigrant
- A child must live in the state where they are receiving benefits
- A child cannot be receiving foster care
- Family members can only receive Family Assistance benefits as an adult for 60 months in their lifetime
- Family members must not be participating in a strike

- Family members must cooperate with child support
- Family members must participate in the job program
- Family members must apply for other benefits for which they are eligible
- A social security number is required for each member of the assistance unit (The Administration for Children and Families, 2022)

Federal regulations provide states with vast discretion in defining “needy” families and allow significant variations among state eligibility criteria, coverage, benefits, and restrictions. This flexibility has created issues of inequality and inequity among state populations and undermines TANF’s ability to act as a social safety net for families in need. For instance, although the federal government has set a 60-month lifetime limit for individuals to benefit from TANF (Parolin, Desmond, and Wimer, 2023), certain states have undermined this limit by enacting their own eligibility restrictions, thereby extending economic hardship.

Existing Scholarship

TANF plays a crucial role in the broader social safety net and has the potential to significantly reduce poverty rates among families in the U.S. Families receiving TANF benefits have shown poor work outcomes, high child poverty rates, and long-term economic hardship, raising concerns about the program’s long-term effectiveness (Pavetti, L., and Zane, A., 2021). As explained by Bitler and Hoynes (2016), following welfare reform, TANF has failed to respond to times of economic distress when extreme poverty is more prevalent than in times of prosperity. Furthermore, their research established that TANF had no significant long-term reduction in poverty and may have actually harmed the poorest families by making them ineligible for other programs that could have been more beneficial. One of the major aims of TANF has been to support families experiencing moments of economic crisis but studies have shown it has been unable to stabilize household incomes or mitigate hardship during recessions (Bitler and Hoynes, 2016).

Marc Cohan outlines in *Observations on the Adverse Impact of TANF After 20 Years*, TANF has been labeled as a “centerpiece of welfare reform,” but additional research shows it has fallen short of its anti-poverty goal. A key feature of TANF is the imposition of a national 60-month lifetime limit intended to reduce welfare

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dependency, however it is aiding in TANF failing as a safety net. States such as Arkansas, Idaho, and Indiana permit access for only 24 months, and Arizona has a 12-month cap on accessing TANF (CBPP, 2013). These discrepancies and limitations undermine TANF's effectiveness as a support for families in need and keeping children out of poverty across the country (Cohan, 2016). By instituting these different limitations on programs, families' ability to access life-saving support is dependent on if their state allows them to access TANF for the full 60 months or if they can only receive support for 12 months (Cohan, 2016).

Block grants offer states broad discretionary implementation and allow states to divert TANF funds toward non-cash assistance programs such as childcare and work programs (ProPublica, 2022). Multiple states have been proven to have misused TANF funding, often diverting funds away from their intended purpose of assisting needy families and toward other programs in a fraudulent manner. A study by Haskins and Weidinger (2019) at the Brookings Institution found that states have "exploited ways to undermine the participation rates" and used loopholes and accounting "tricks" to divert funds marked for TANF toward unrelated programs. TANF also provides states with the flexibility to define "needy" as they see fit which creates inequalities among states for who is eligible, what resources are available, and how recipients can access these programs (Haskins and Weidinger, 2019). This body of literature establishes that TANF has failed to reduce poverty or respond to economic shocks. However, less attention has been paid to how the program's block grant structure and governance incentives systematically produce such outcomes across states. Understanding the broad manner in which TANF funds are being used is essential when linking the observed policy failures to TANF's institutional design.

Observed Outcomes of TANF's Block Grant Design

These outcomes are not random variation across states but rather, they reflect the incentive structure embedded in TANF's block grant framework. One of TANF's economic problems is the role that federalism plays in the outcomes of this policy. As a result of state-level freedom allowed by the block grant structure, studies show that Republican-led states tend to impose stricter work requirements and lower benefit levels (Ziliak, 2016). Thus, significant cross-state inequality in TANF access and aid emerges (CBPP, 2023). Institutional design flaws incentivize states to support fewer families in need, apply restrictive benefits, and avoid accountability.

TANF has seen a dramatic decline in program participants since its creation

in 1996. At the time of its first implementation, 68 families out of every 100 families living in poverty received TANF. In 2020, a time notorious for economic instability, that number dropped to 21 families out of 100 families living in poverty (CBPP, 2023). This statistic is even more extreme in states like Louisiana and Texas, where fewer than 5 out of every 100 families in poverty are receiving TANF benefits. Administrative burdens, imperfect information, block grant incentives, and failures in both efficiency and equity all play unfortunate roles in the decline of TANF's effectiveness (Karger, and Stoesz, 2006). In 2020, a study found that only 22 percent of federal funding for TANF goes toward direct assistance for families, because states are incentivized to use the TANF block grant as they see fit. For example, only 5 states spend more than half of their allocated TANF funding on core welfare services (CBPP, 2023). Federal block grants weaken oversight and allow for ideological and political views of states to undermine consistent access and success of this program.

Lack of funding is contributing to the 47 percent decline in the number of families living in poverty that TANF is supporting (CBPP, 2023). Federal funding for TANF has been frozen at \$16.5 billion since 1996, with no adjustment for inflation, economic crisis, or state needs. As a result of stagnant funding, the value of the block grant has seen a 40 percent decline in its real value since its inception (CBPP, 2023). The 2008 recession and the beginning of the COVID-19 pandemic highlight periods when emergency funding could have been scaled to meet the moment, similar to programs like SNAP or Medicaid (Floyd, 2022).

At its core, TANF aims to reduce poverty rates by promoting work and self-sufficiency but the evidence shows the impact is limited and short-term. As analyzed by Bitler and Hoynes (2016), the transition from AFDC to TANF has not succeeded in creating long-term reductions in poverty rates. TANF unintentionally creates a "welfare cliff" where benefits stop abruptly once household earnings rise. In fact, researchers have found that the "welfare cliff" created by TANF policies has contributed to the rise in "extreme poverty", especially for single-parent families and marginalized communities (Greve, 2019). Furthermore, the abrupt dropoff in benefits has been shown to discourage income growth according to Bitler and Hoynes (2016).

The main method that TANF employs to decrease reliance on welfare programs and increase employment rates among low-income households is "workfare", a term coined for the work requirements for recipients of cash assistance. In reality, TANF has increased short-term employment rates but has failed to create job stability or earnings growth among recipients. Evidence suggests that TANF recipients are more likely to work fewer hours and earn lower wages than others living in poverty who receive other forms of government assistance (Bitler and

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Hoynes, 2016). Case studies across states show that states with higher benefit levels and broader eligibility, such as California and Massachusetts, have higher coverage rates and lower poverty rates. In comparison, Texas and Arkansas both use a small amount of their TANF block grant toward cash assistance programs and studies have shown extremely low rates of poverty reduction and lower benefit receipt among those who are eligible. The rise of workfare in place of welfare programs has proven largely ineffective in supporting people in rising out of poverty sustainably.

Institutional Design and Economic Theory Informing Outcomes

Taken together, these outcomes suggest that TANF's persistent under-performance is not an implementation failure confined to certain states, but a predictable consequence of its block grant design and governance structure. TANF's outcomes can be interpreted through core economic theories of efficiency, equity, federalism, and moral hazard, each of which explains why decentralized block grant funding produces predictable failures. TANF is designed to encourage employment by enforcing assistance with work participation and time-limited benefits, but the strength of such incentives depends on benefit levels and job availability (Urban Institute, 2021). Pushing recipients toward required employment without providing the necessary resources to do so creates a dilemma for many participants.

An unintended opportunity cost of TANF's program design is that some low-income families forgo low-wage jobs without benefits because the job's wage may not offset the loss of time and increased child care costs. This conundrum is especially true for families that end up avoiding modest wage increases to ensure they do not end up at a net loss in resources due to benefit cuts (Ziliak, 2016). Adequate childcare support, healthcare coverage, transportation, and predictable work schedules are not considered in the design of TANF requirements.

TANF was established, in part, to address market failures within the U.S. labor market that leave certain populations, such as single mothers and low-wage workers, unable to secure adequate income through employment alone. As a form of government intervention, the program is intended to provide income support when market outcomes fall short. However, empirical evidence suggests it has not fulfilled this function (Bitler and Hoynes, 2016). Although TANF was also designed to mitigate labor market inequalities and support human capital development, research indicates that it provides limited material support to recipients in practice (Nichols and Rothstein, 2016).

These limitations are further compounded by administrative complexity. As with many means-tested programs, TANF relies on eligibility and compliance systems that generate significant administrative burdens. Complex application processes, variation in state-level requirements, frequent policy changes, and limited program awareness all contribute to reduced participation among eligible populations. As a result, administrative burden operates as a barrier to access, preventing many households from receiving benefits for which they qualify.

The efficiency–equity trade-off concerns the allocation of limited resources. Within TANF, this trade-off seems to be faltering on both sides. In terms of efficiency, the rate of cases has fallen significantly over the past few decades with only about 21 families receiving support for every 100 families living in poverty (CBPP, 2023). High administrative costs reduce the funds available for direct aid with some states putting less than 10 percent of funds towards cash aid. Since TANF is a block grant, funding cannot be adjusted for need, but rather is fixed and fails to respond to economic crises such as the 2008 recession or the COVID-19 pandemic (Pavetti, 2013). Empirical findings have shown that TANF has modest, short-term impacts on employment, but fails to efficiently support sustained economic growth for families (Bitler and Hoynes, 2016).

When evaluating equity, the most outstanding disparities in TANF lie in the structure that allows states to determine eligibility, benefits, and the application process outside of the federal standards set. For instance, Arkansas, Idaho, and Indiana have restricted lifetime access to TANF at 24 months while Arizona has a 12-month cap. These discrepancies can be correlated to the ineffectiveness of TANF's role in reducing poverty among families. Such variation undermines the program's capacity to function as a consistent national safety net and contributes to uneven poverty outcomes across jurisdictions. These disparities are not only geographic but also racialized. Evidence suggests that states with larger Black populations tend to adopt more restrictive TANF policies and offer less generous benefits, reinforcing existing racial inequalities (Floyd, 2022). This pattern reflects broader dynamics in the political economy of welfare policy, in which racialized perceptions of program recipients shape policy design and implementation.

TANF is structured as a block grant that prioritizes state flexibility over federal oversight, a design that has contributed to uneven access to assistance and declining support for low-income families nationwide. In replacing AFDC, which operated as an open-ended entitlement, TANF shifted authority to the states through fixed federal funding and broad administrative discretion. While this structure provides flexibility, it also weakens federal accountability, limits

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responsiveness during economic downturns, and permits substantial variation in program implementation across states.

As previously discussed, this discretion has enabled states to allocate TANF funds toward purposes only loosely connected to direct cash assistance (Ziliak, 2016). These outcomes are not incidental, but reflect the incentive structure embedded in the block grant model. In particular, the combination of fixed funding and weak oversight creates a form of moral hazard, in which states face incentives to reduce caseloads through restrictive eligibility policies, in order to reallocate funds to other budgetary or political priorities. As a result, resources are frequently diverted away from the lowest-income families, undermining the program's stated anti-poverty objectives.

Taken together, these patterns suggest that TANF's limitations are rooted less in implementation failure than institutional design. The program's current structure systematically incentivizes behaviors that constrain access, reduce benefit adequacy, and weaken accountability. Addressing these outcomes therefore requires not only administrative adjustments, but reforms that directly target the underlying incentive mechanisms embedded within TANF's fiscal and governance framework.

Recommendations

To address the inefficiencies and inequities revealed in this analysis, targeted reforms to TANF's structure, funding, and implementation are essential to restore TANF's intended role as a true safety net for low-income families. Though some welfare programs benefit from state-level flexibility, TANF is not among them, as evidenced by the disparities in access, outcomes, and fund allocation documented above.

1. Restore funding to account for inflation and introduce countercyclical adjustment mechanisms.

Increasing funding is necessary, as TANF has not received budgetary adjustments since its inception in 1996. The result of this stagnant funding is the block grant having seen a 40 percent decline in its real value. These findings suggest that indexing TANF's block grant to inflation or introducing countercyclical funding adjustments may be necessary to restore the program's capacity to respond to economic downturns.

2. Modify work participation mandates to reduce exclusionary barriers and promote sustained employment.

Creating job training programs that center on sustained employment, earnings above the poverty line, and opportunities for advancement should be a requirement for states instituting employment restrictions. Redefining and loosening strict work requirements at the federal level would create more opportunities for those living with children in poverty to access the support they need. Creating exemptions for caregivers, people with disabilities, and single parents is essential. Moreover, replacing punitive work requirements with programs such as “pathways to work” models creates access to employment opportunities, stability in assistance while beginning a new job, and the opportunity for long-term economic growth.

3. Strengthen baseline federal eligibility and benefit standards to reduce interstate inequities.

TANF is a policy that would benefit from federal structural reform. Federal guidelines should be implemented to provide baseline eligibility and benefit thresholds to ensure that families in varying states have access to the same assistance. Strengthening minimum standards across states with mandatory eligibility periods would lower the administrative burdens placed on applicants and simplify the process for states (Herd and Moynihan, 2018). Creating a “floor” across states for benefits would provide uniformity without removing states’ ability to expand programs based on their community’s needs. Standardized eligibility criteria across states will cut down the broad discretion states have been provided through the current block grant system, which has promoted disparities in access and outcomes (CBPP, 2023).

4. Establish federal oversight and enforcement to curb discretionary misuse of funds.

Transparency and accountability regulations imposed by the federal government on state spending and use of TANF are necessary due to the rampant misuse of funds. States should be mandated to publicly detail their use of TANF funds by grouping (cash aid, childcare, admin, etc.), demographics of participants, and outcomes of programs. Creating a federal standard of accountability and transparency will encourage states to act in the best interest of those in need while also encouraging research on program success. Accountability and transparency are futile without enforcement. Significant consequences should be imposed on states that misuse funds, fail to meet minimum criteria,

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or cease to report results. Funding inconsistent with program intent should require repayment to the program and penalties that discourage moral hazard issues. A central implication of this analysis is that TANF would benefit from restructuring in ways that prioritize income adequacy and long-term family stability. As it currently stands, TANF is a policy that is rooted in moralized narratives about poverty, emphasizing behavioral correction and time limits over income adequacy and structural market constraints.

Conclusion

Temporary Assistance for Needy Families is structured in a manner that fails to support those in need and instead enables states to reallocate funds toward purposes not directly related to benefitting those living below the poverty level. TANF's failures are predictable outcomes of its block grant structure rather than isolated policy shortcomings, rooted in an institutional design that prioritizes state discretion over national equity and crisis responsiveness. TANF has shown to fail to support families in need and limits the long-term advancements of participants. Block grant funding structure, deregulated implementation, and punitive requirements have led to inefficiency, inequity, and adverse consequences, particularly for marginalized communities. The use of block grants has weakened accountability and allowed ideological divisions between states to undermine the potential success of participants. The current system fails to reach the majority of families living in poverty; therefore, reform is not only necessary but vital.

Looking ahead, TANF should be rebuilt as a true safety net that embraces both equity and efficiency and that recognizes the needs of families. At a time when the labor market is transforming and the country faces uncertainty over another potential recession, responsive and resilient welfare programs are more essential than ever. Policymakers must center the needs of families living in poverty, restore transparency and accountability in welfare systems, and build a TANF program rooted in dignity, opportunity, and economic empowerment. Reassessing TANF's institutional structure is therefore central to rebuilding an effective and equitable cash assistance system in the United States.

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