

Overview of TANF Policy: In 2020, Georgia provided TANF cash support to 5% of families with children living below the poverty level, far below the national average in that year (21%).¹ The state provides a maximum monthly benefit between \$262 and \$289 for a three-person family (12-13% of the 2024 Federal Poverty Level, or FPL). According to a report from the Department of Health and Human Services, **as of 2021 the state held TANF funds in reserve of \$159,978,484; the state received \$329,650,291 in federal block grants the following year, 2022.**²

The state **provides cash assistance for pregnant people without children**, a critical support since sufficient economic support during pregnancy and very early childhood is essential to children's healthy development.³

Assessment of TANF Policy: By **increasing maximum benefits, extending income limits, and eliminating its asset limit**, Georgia could lift more parents and children above the poverty level during periods of financial setback or acute need. **Mandating recurring benefit increases tied to inflation or cost-of-living assessments** would also ensure adequate support for families in the future.

Georgia may also consider **eliminating TANF's full-family sanctions** by reducing rather than terminating benefits for parents not fulfilling the program's work requirements, as more states are doing. Additionally, **extending the lifetime limit on cash assistance from 48 months to the federal standard of 60 months** would enable the program to provide fuller support to families. Georgia could also consider **eliminating the eligibility ban for those convicted of drug-related felonies**.

It is unclear during which month pregnant people without children become eligible for cash assistance in the state, but **making eligibility begin as early as possible in pregnancy** would provide optimal support for parents and children.

¹ For more on TANF-to-poverty ratios, see <https://www.cbpp.org/research/income-security/state-fact-sheets-trends-in-state-tanf-to-poverty-ratios>.

² Block grants and spending priorities for 2022 for all states are accessible here: <https://www.acf.hhs.gov/ofa/data/tanf-and-moe-spending-and-transfers-activity-fy-2022>.

³ For research detailing effects of some state-level TANF policies and administrative practices on children and families, see <https://www.nccp.org/ec-profiles-pes-policies-related-research-and-resources/#parenting>.

Georgia’s Cash Assistance (TANF) policy: Family Independence Temporary Assistance Program		
HOW MUCH CASH ASSISTANCE CAN A FAMILY OF THREE RECEIVE?		
Flexibility	Current policy	Potential improvement
<p>Maximum benefit allowed</p> <p>What is the maximum monthly amount a family of three could receive in cash assistance?</p>	<p>\$280/month (13% FPL in 2024).</p>	<p>Increase the maximum benefit level.</p> <p>Examples: Louisiana recently doubled its maximum benefit for a family of three to \$484/month (22% FPL).</p> <p>South Dakota’s maximum payment for a family of three is \$701/month, or 33% FPL.</p>
<p>Recurring benefit increases</p> <p>Has the state mandated increases to these amounts, as the cost of living rises?</p>	<p>No.</p>	<p>Make recurring increases to the state’s benefit levels, tied to a cost-of-living or poverty measurement.</p> <p>Example: Ohio requires scheduled cost-of-living updates to TANF benefit amounts each year on January 1st.</p>
WHO IS ELIGIBLE FOR CASH ASSISTANCE?		
Flexibility	Current policy	Potential improvement
<p>Maximum income</p> <p>How much can a family of three earn and still be considered eligible to receive cash assistance?</p>	<p>A family of three must have gross income below \$784/month (36% FPL in 2024).</p>	<p>Increase limits, disregards, and/or deductions as other states have done to extend cash assistance to more families.</p> <p>Example: Kentucky provides gross income eligibility to three-person families earning</p>

		up to \$974/month (45% FPL in 2024).
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>Georgia allows eligibility to families with up to \$1,000 in savings. The state also allows families to retain up to \$5,000 in an Individual Development Account (IDA).</p>	<p>Consider removing or increasing the asset limit to allow families to retain emergency funds and savings.</p> <p>Example: Alabama has eliminated the asset limit entirely.</p>
<p>Eligibility during pregnancy for parents without children</p> <p>Are pregnant people with no children in the household eligible for cash assistance?</p>	<p>Yes.</p>	<p>It is unclear during which pregnant people become eligible for cash assistance; consider providing it from the first month (e.g., Maryland).</p>
ADDITIONAL RULES AND RESTRICTIONS		
Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Georgia allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>No. Georgia has limited lifetime cash assistance to 48 months.</p>	<p>Maintain the allowable lifetime limit of 60 months, as several states do (e.g., Oklahoma, Mississippi).</p>
<p>Lifting full-family sanctions</p> <p>Are other family members able to continue receiving cash benefits if an adult does not meet work requirements?</p>	<p>No. After three months of noncompliance, cash assistance is terminated for the entire household.</p>	<p>Lower the benefit amount in place of full-family sanctions if parents do not meet work requirements (e.g., Maryland).</p>
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	<p>No.</p>	<p>Eliminate the ban on eligibility for those convicted of drug-related felonies (e.g., Mississippi).</p>

<p>Lifting the family cap for a new birth</p> <p>Can families receive additional cash assistance if they have another child while receiving assistance?</p>	<p>Georgia has legislated to eliminate the family cap but administrative materials do not yet reflect this.</p>	<p>Ensure that administrative guidelines reflect this important change.</p>
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