

Overview of TANF Policy: In 2020, Mississippi provided TANF cash support to just 4% of families with children living below the poverty level, far below the national average (21%).¹ The state provides a maximum monthly benefit of \$260 for a three-person family (12% 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 \$145,964,396; the state received \$86,481,245 in federal block grants the following year, in 2022.**²

Mississippi **maintains the 60-month lifetime limit** on TANF cash assistance for families with no additional restrictions. In addition, the state has **eliminated the eligibility ban for those convicted of drug-related felonies.**

Assessment of TANF Policy: By **increasing maximum benefit amounts and extending income limits**, Mississippi 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 costs of living would also ensure adequate support for families in the future. Additionally, Mississippi could consider **eliminating or increasing the asset limit**, which currently requires that a household's assets in savings or other accounts be no higher than \$2,000.

Mississippi 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. Because sufficient economic support during pregnancy and very early childhood is essential to children's healthy development, the state may further consider **eliminating the "family cap" and providing cash assistance for pregnant people without children.**³

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>.

| Mississippi’s Cash Assistance (TANF) policy: Family Independence Temporary Assistance Program | | |
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| 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>\$260/month (or about 12% FPL in 2024).</p> | <p>Increase the maximum benefit level.</p> <p>Example: Louisiana recently increased its maximum benefit for a family of three to \$484/month.</p> |
| <p>Recurring benefit increases</p> <p>Has the state mandated increases to these amounts in future, as the cost of living rises?</p> | <p>No.</p> | <p>Make recurring increases to state benefit amounts, 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 cannot earn more than \$680/month (32% FPL). This is a gross income limit, before applying disregards.</p> | <p>Increase limits, disregards, and/or deductions, as other states have done, to enable families earning more to receive cash assistance.</p> <p>Example: A family of three in South Carolina can earn up to \$1,035/month after disregarding 50% of the monthly gross countable earned income of each earner for up to four months.</p> |

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| <p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p> | <p>\$2,000</p> | <p>Consider removing or raising the asset limit to promote family savings and economic mobility, as other states have done (e.g., Ohio).</p> <p>Example: Indiana has lifted the asset limit for cash assistance to \$10,000.</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>No.</p> | <p>Consider providing eligibility to low-income pregnant people with no other children, as several other states have.</p> <p>Example: Ohio provides eligibility from the sixth month of pregnancy, and Washington in the first month.</p> |
| <p>ADDITIONAL RULES AND RESTRICTIONS</p> | | |
| <p>Flexibility</p> | <p>Current policy</p> | <p>Potential improvement</p> |
| <p>Time limit</p> <p>Does Mississippi allow families to receive cash assistance up to the federal limit of 60 months?</p> | <p>The lifetime limit is 60 months.</p> | <p>N/A</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>Generally, no. If “noncompliance” is without “good cause,” the benefit for the entire family will be discontinued and the case closed.</p> | <p>Consider eliminating or lowering the benefit amount in place of full-family sanctions if parents do not meet work requirements (e.g., Illinois).</p> |

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| <p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p> | <p>Yes.</p> | <p>N/A</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>No. Benefits are limited to children “existing or conceived at the time the caretaker relative initially qualifies for assistance.” An exception is made if a child is born to the family “following a twelve-consecutive-month period of discontinued benefits.”</p> | <p>Discontinue the family cap. It is not a federal requirement and does not exist in most states. Cash support during early childhood is important for reducing parental stress and building better developmental outcomes in children.</p> |