

Overview of TANF Policy: In 2020, New York provided TANF cash support to 39% of families with children living below the poverty level, well above the national average (21%).¹ The state provides different maximum monthly benefit amounts to different counties and regions, ranging from \$648 to \$836 for a family of three (30-39% 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 \$1,117,558,128; the state received \$2,724,929,779 in federal block grants the following year, 2022.**²

New York has **eliminated full-family sanctions for TANF** in cases where parents are not fulfilling the program's work requirements and has also **fully repealed the lifetime ban on eligibility for those convicted of drug-related felonies.** **Additionally, families' application for cash assistance will not be delayed or denied if parents cannot prove that they have already searched for a job,** in cases of unemployment.

For families in need of short-term support, the **New York's formal diversion program provides payments to support transportation payments, diversion rental payments, or other urgent needs** such as structural household repairs or moving fees. Diversion payments do not result in any period of ineligibility for monthly TANF cash assistance.

Like most states, the state also **provides cash assistance to families led by parents holding green cards with at least five years' residence in the U.S.** New York also **uses state funds to provide cash assistance to low-income parents holding green cards who have resided in the country less than five years,** through a Safety Net Assistance program (SNA). SNA recipients can receive cash for no more than two years in a lifetime; additional assistance can be provided in non-cash form, through vouchers or in direct payments to a landlord.

Transitional benefits are provided to New York families who voluntarily close their TANF cases, easing benefit cliffs and supporting families in periods of vulnerability. Payments may be up to \$200/month for up to 24 months if otherwise eligible (i.e., income must not exceed 200% FPL).

Assessment of TANF Policy: By **increasing maximum benefits,** New York 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. Further, **eliminating the asset test for eligibility** would support long-term economic mobility for low-income families.

New York maintains the 60-month federal lifetime limit on TANF cash assistance, but any month in which a family receives SNAP is also counted. **Maintaining a lifetime limit for TANF that does not tally SNAP receipt** would better enable families to access cash assistance during periods of acute need. Similarly, while the state provides cash assistance to pregnant parents without other children from the sixth month of pregnancy, **expanding eligibility to the first month would better support child outcomes across several domains.**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>.

New York’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>Depending on the county of residence, the maximum benefit ranges from \$648 - \$836 (or between 30-39% FPL in 2024).</p>	<p>Increase the Standard of Need, or benefit level, further. New York has not increased its Standard of Need since 2012. Due to inflation, the spending power of the current benefit is only 71% of what it was then.</p> <p>Example: California’s maximum payment for a family of three is \$1,171/month, or 51% 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. New York has not updated its Standard of Need since 2012.</p>	<p>Make recurring increases to the state’s Standard of Need, tied to a cost-of-living or poverty measurement.</p> <p>Example: Ohio requires scheduled cost-of-living updates to 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>After disregarding some earnings, a family of three cannot earn more than the Standard of Need, which is \$336/month (or 16% FPL).</p>	<p>Consider lifting income limits to support families with children more generously.</p> <p>Example: Minnesota provides cash assistance to families earning less than 70% FPL (\$1,507/month) after deductions.</p>

<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. At least eight states have removed it entirely (e.g., Illinois, Colorado).</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, from the sixth month of pregnancy.</p>	<p>Consider providing eligibility as early as the first month of pregnancy (e.g., Maryland, Colorado).</p>
<p>Provision of cash assistance to out-of-work parents before they search for a job</p> <p>Does New York provide eligibility to parents without a search for employment?</p>	<p>Yes.</p>	<p>N/A</p>
<p>ADDITIONAL RULES AND RESTRICTIONS</p>		
<p>Flexibility</p>	<p>Current policy</p>	<p>Potential improvement</p>
<p>Time limit</p> <p>Does New York allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>The lifetime limit is 60 months, but months when the family receives SNAP (without TANF) are included in the total.</p>	<p>Consider counting only the months during which a family relies on TANF toward the 60-month limit for cash assistance, as more than half of states do (e.g., Maine, Kentucky).</p>
<p>Provision of federal TANF cash assistance to immigrant families who are lawful permanent residents (LPRs) *after* five years' residence in US</p> <p>Can parents who hold green cards access cash assistance in New York once they have been in the country for five years or longer?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Use of state funds to provide cash assistance to immigrant families</p>		

<p>who are lawful permanent residents (LPRs) with less than five years' residence in US</p> <p>Can parents who hold green cards access cash assistance in New York if they have been in the country for less than five years?</p>	<p>Yes, NY's "Safety Net Assistance" (SNA) program provides cash assistance to "qualified" non-citizens (including LPRs) who would be eligible for the assistance if they had been in the country for five years. SNA recipients can receive cash for two years in a lifetime; after that, it is provided in non-cash form such as through vouchers or in direct payments to a landlord.</p>	<p>N/A</p>
<p>Transitional cash benefits for families when they stop receiving TANF</p> <p>Will parents who have just begun to earn enough to be ineligible for TANF cash assistance receive some additional support for a limited period?</p>	<p>Yes. Transitional work support payments and/or work-related items of need are provided to New York families who voluntarily close their TANF cases. Payments may be up to \$200/month for up to 24 months if otherwise eligible (i.e., income must not exceed 200% FPL).</p>	<p>N/A</p>
<p>Providing one-time cash payments to families in need</p> <p>Does the state provide a formal diversion program to support families with specific short-term needs?</p>	<p>Yes. New York's formal diversion program is very flexible. Payments can support transportation payments, diversion rental payments, or urgent needs such as structural household repairs or moving fees. Diversion payments do not result in any</p>	<p>N/A</p>

	period of ineligibility for monthly TANF cash assistance.	
<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>	Yes.	N/A
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	Yes.	N/A
<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>	Yes.	N/A