

Overview of TANF Policy: In 2020, Oregon provided TANF cash support to 49% of families with children living below the poverty level, well above the national average (21%).¹ The state provides a maximum monthly benefit of \$506 to a family of three (24% 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 \$181,087,772; the state received \$165,835,476 in federal block grants the following year, 2022.**²

Depending on earned income and household deductions, a family of three in Oregon may earn as much as \$1,012/month (47% FPL) and be eligible for cash assistance. The state has also **increased its limit on cash assets to \$10,000, allowing families to retain more savings without losing TANF eligibility.**

Oregon **maintains the federal 60-month lifetime limit on TANF cash assistance with no restrictions, and pregnant people who have no other children are eligible to receive cash assistance** in the month prior to their due date. Additionally, the state has **eliminated the eligibility ban for those convicted of drug-related felonies.**

Finally, Oregon has **eliminated full-family sanctions for TANF** by reducing rather than terminating benefits for parents not fulfilling the program's work requirements.

Assessment of TANF Policy: By **increasing maximum benefits and extending income limits,** Oregon could greatly benefit more parents and children during periods of acute need.³

Mandating recurring benefit increases tied to inflation or cost-of-living assessments would also ensure adequate support for families in the future.

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>.

Oregon’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>\$506/month (or 24-26% FPL in 2024).</p>	<p>Increase the maximum benefit level.</p> <p>Example: California’s maximum benefit 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.</p>	<p>Make recurring benefit increases, tied to a cost-of-living or poverty measurement.</p> <p>Example: Connecticut has legislated increases tied to 55% FPL.</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>Depending on earned income and household deductions, a family of three may earn as much as \$1,012/month (47% FPL).</p>	<p>Consider raising the income limit to extend cash assistance to more families.</p> <p>Example: Minnesota provides cash assistance to families earning up to 70% FPL.</p>
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>\$10,000.</p>	<p>Consider eliminating the asset limit entirely as other states have (e.g., Colorado, Hawaii, Illinois).</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, in the month before their due date.</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>
ADDITIONAL RULES AND RESTRICTIONS		
Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Oregon 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>Yes. Reductions to cash assistance cannot exceed 25% of the benefit amount.</p>	<p>N/A</p>
<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>Yes; Oregon never instituted a family cap.</p>	<p>N/A</p>