

Overview of TANF Policy: In 2020, Washington 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 a maximum monthly benefit of \$706 to a family of three (33% 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 \$59,997,509; the state received \$424,135,717 in federal block grants the following year, 2022.**²

Washington has **increased its asset test for savings to \$6,000**. After deductions, Washington families with countable income equal to or less than 68% FPL are eligible for TANF cash assistance.

Washington **maintains the federal 60-month lifetime limit on cash assistance** and has **eliminated the eligibility ban for those convicted of drug-related felonies**. In addition, **pregnant people who have no other children are eligible from the first month of pregnancy** if they meet other requirements.

Assessment of TANF Policy: By **increasing maximum benefits**, Washington could better support parents and children during periods of acute need. **Mandating recurring benefit increases tied to inflation or cost-of-living assessments** would also ensure adequate support for families in the future.

While the increased asset limit of \$6,000 is helpful to families, Washington could further support parents by **eliminating the asset test altogether**. The state may also consider **eliminating full-family sanctions** – by reducing rather than terminating benefits for parents not fulfilling the program’s work requirements, Washington can ensure that noncompliance does not lead to the severe consequence of case closure.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>.

Washington'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>	\$706/month (or 33% FPL in 2024).	<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>	No.	<p>Make recurring benefit increases, tied to a cost-of-living or poverty measurement.</p> <p>Example: Colorado requires annual cost-of-living updates to TANF benefit amounts.</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>	After deductions, a family's income (including disregards and some childcare expenses) must be below \$1,412/month (68% FPL).	<p>Increase limits, disregards, and/or deductions as other states have done to enable families earning more to receive cash assistance.</p> <p>Example: Wisconsin provides gross income eligibility to three-person families earning up to \$2,382/month (111% FPL).</p>
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	\$6,000.	<p>Eliminate the asset limit for cash assistance to enabling parents to retain more savings</p>

		and increase economic mobility.
<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. Pregnant people are eligible from the first month of pregnancy if they meet other program requirements.</p>	N/A
ADDITIONAL RULES AND RESTRICTIONS		
Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Washington allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>The lifetime limit is 60 months.</p>	N/A
<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>Not with the third sanction; full-family benefit termination follows 10 months of non-compliance with work requirements.</p>	<p>Eliminate extreme full-family sanctions; instead, decrease the benefit if parents in a households do not meet work requirements (e.g., Illinois).</p>
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	<p>Yes.</p>	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>	<p>Yes. Washington never instituted a family cap.</p>	N/A