

NCCP has conducted [a review of many of the state TANF guidelines for the administration and distribution of cash assistance to families with adults and children across 50 states and the District of Columbia \(D.C.\) in 2024](#). On the following pages, we focus on the maximum amount of cash assistance provided by each state and D.C. to a family of three. Three graphs present the maximum amount of TANF cash assistance for each state as: 1) [monthly dollar amounts](#); 2) [amounts as a percentage of the federal poverty level \(FPL\)](#), and 3) [amounts as a percentage of state medium income \(SMI\)](#). Because TANF eligibility processes establish lower benefit amounts to those households with some income or other benefits, these amounts represent the highest level of cash assistance available to those families who earn no income and have very limited supports. They vary widely, from \$204 per month to \$1,370 per month. In fact, researchers have established that racial disparities in benefit access result from these differences; most Black children in the U.S. live in the twenty states with TANF benefit levels below 20% of the FPL, including high numbers in low-income families.<sup>1</sup>

Although TANF cash assistance benefits are generally low and phase out rapidly (as soon as parents earn even a few thousand dollars of annual income), their special importance to families with little to no income is well known. Families undergoing reversals such as job loss or the illness of a child or parent can experience high levels of stress and material hardship, and rigorous research on TANF cash assistance has further established its positive and/or protective effects on child and family outcomes. These outcomes include increased student achievement, a lower likelihood of grade repetition, reduced child maltreatment and neglect, reduced involvement with Child Protective Services (CPS) agencies, and reduced foster care placements.<sup>2,3,4</sup> [While social science researchers continue to examine which state-determined options affect certain outcomes and to what extent, increased benefit amounts have been clearly tied to decreases in the physical abuse of children.](#)<sup>5</sup> Toward this end, a recent statement by the Center for Law and Social Policy for the U.S. House of Representative Ways and Means Committee advocates for a 50% FPL minimum standard level of assistance for all states.<sup>6</sup>

States regulate TANF cash assistance participation in myriad other ways, including through lifetime limits on assistance, work requirements and sanctions for noncompliance with those requirements, family caps that prohibit expanding benefit levels for children born while families are receiving assistance, and in some cases, bans on assistance for those who have been convicted of drug-related felonies. In three states, households with two parents are ineligible for TANF cash assistance. More than half of all TANF cases across the country are “child-only” cases featuring significantly lower benefit amounts, either because of family disruption or because the adults are not considered eligible.<sup>7</sup>

[Finally, one of the most important aspects of the TANF program to bear in mind when comparing the cash assistance amounts presented here is that most families living in poverty do \*not\* receive this benefit, for a variety of reasons; in 2021, fewer than 21% of all families living under the FPL accessed cash assistance.](#)<sup>8</sup> When considering each state’s relative “generosity,” it is important to consider the other critical TANF policy options that states use in order to offer or restrict cash assistance to families with children who are most in need.

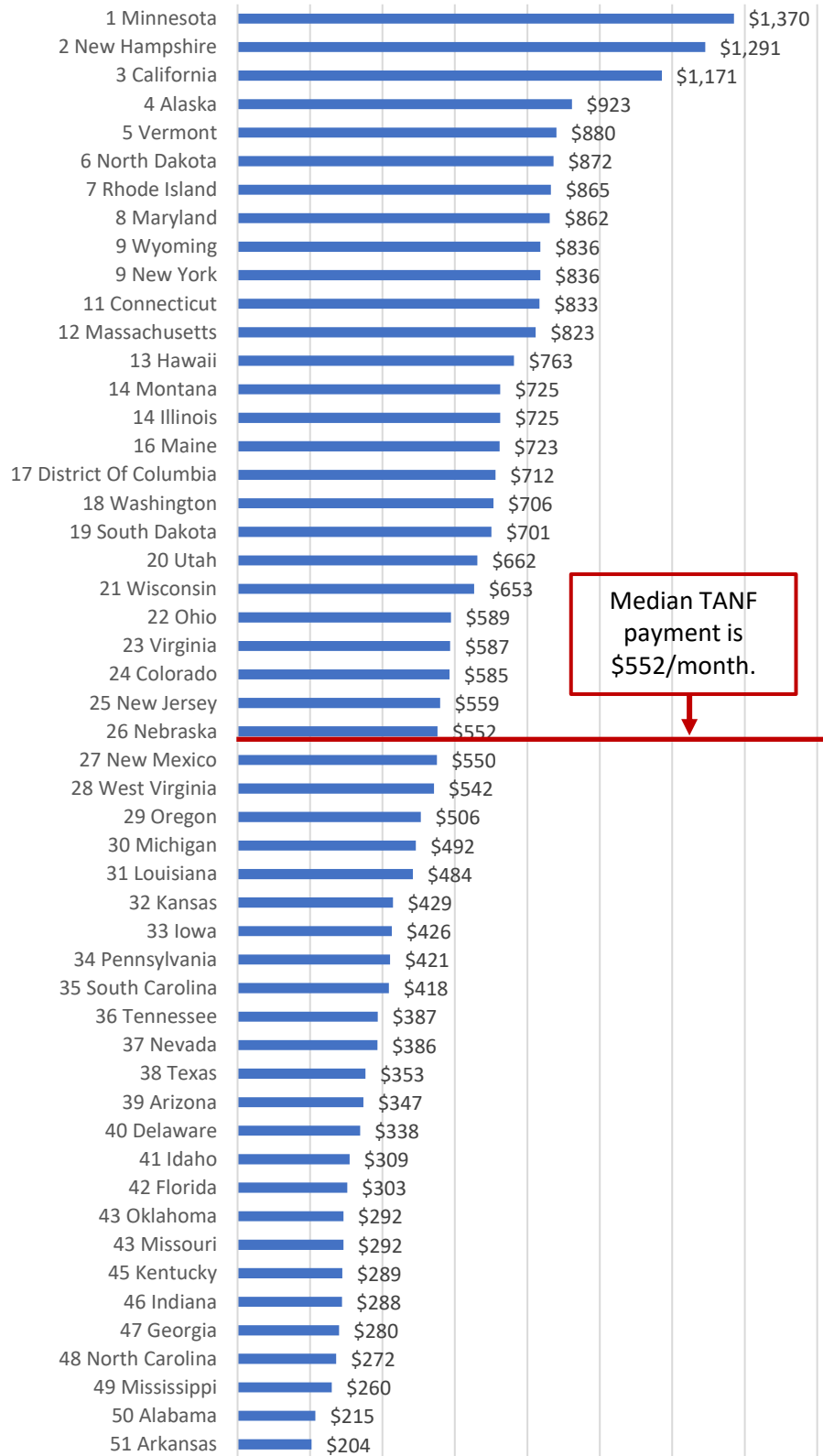
**Monthly TANF benefit in dollars:**

On the right are the current highest possible benefit amounts for a family of three in each state and D.C. in 2024. Amounts range from \$204 (in Arkansas) to \$1,370 (in Minnesota).

As post-pandemic anti-poverty measures began to expire in 2022, some states created other supports to help low-income families with children, like state-level Earned Income Tax Credits (EITCs), supplemental funds for food stamps, or refundable state-level Child Tax Credits (CTCs). Some states increased TANF payment amounts to address increases in costs of living, with at least one state (Louisiana) doubling the previous amount from \$242 to \$484 in the first increase since the program’s inception in 1996.

Sixteen states, California, Connecticut, Colorado, Illinois, Maine, Maryland, Minnesota, Nebraska, New Hampshire, Ohio, South Carolina, Tennessee, Texas, Vermont, Virginia, Wyoming, as well as Washington D.C., now make recurring increases to TANF benefit amounts, often tied to local costs of living or the FPL.

Maximum monthly TANF benefit (family of 3)



**Monthly benefit as % of FPL:**

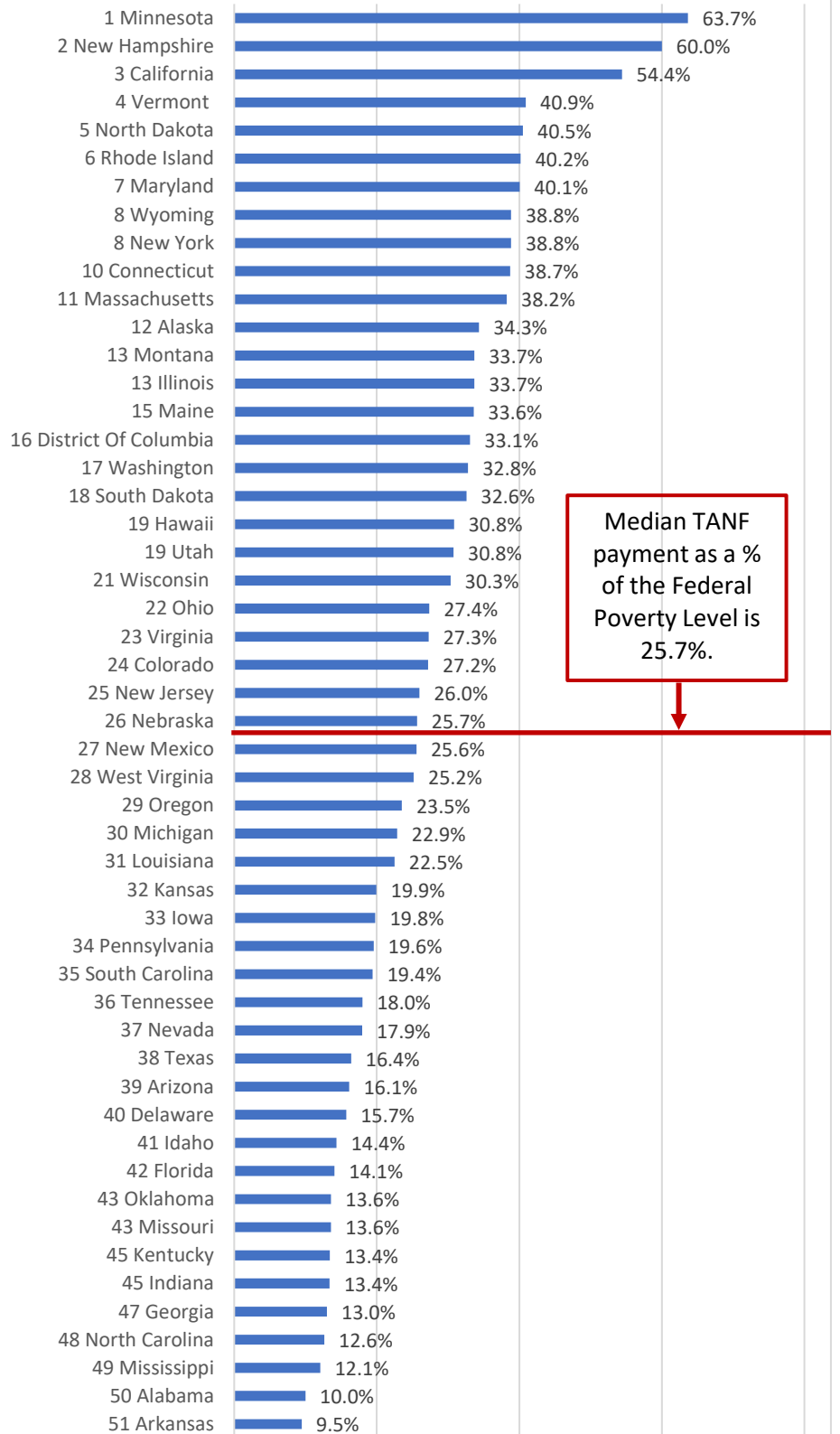
The graph on this page displays each state’s maximum cash assistance payment to a family of three as a percentage of the FPL. Families below the poverty level may also receive “in-kind” benefits, such as food stamps and housing assistance, which may help to lift them closer to the poverty level. However, when cash assistance levels are set at extremely low amounts, vulnerable families often struggle to meet basic needs.

**Only three states, Minnesota, New Hampshire, and California, have implemented maximum amounts above 60% of the FPL, which in most states is \$1,291/month for a family of three.**

Hawaii and Alaska are ranked differently than they were on the previous graph; because of high costs, their FPL is higher than that for most states.

**Among all states, the median level of assistance as a percentage of the FPL is 25.7%,** meaning that half of the states provide more assistance and half provide less.

TANF payments as % of Federal Poverty Level

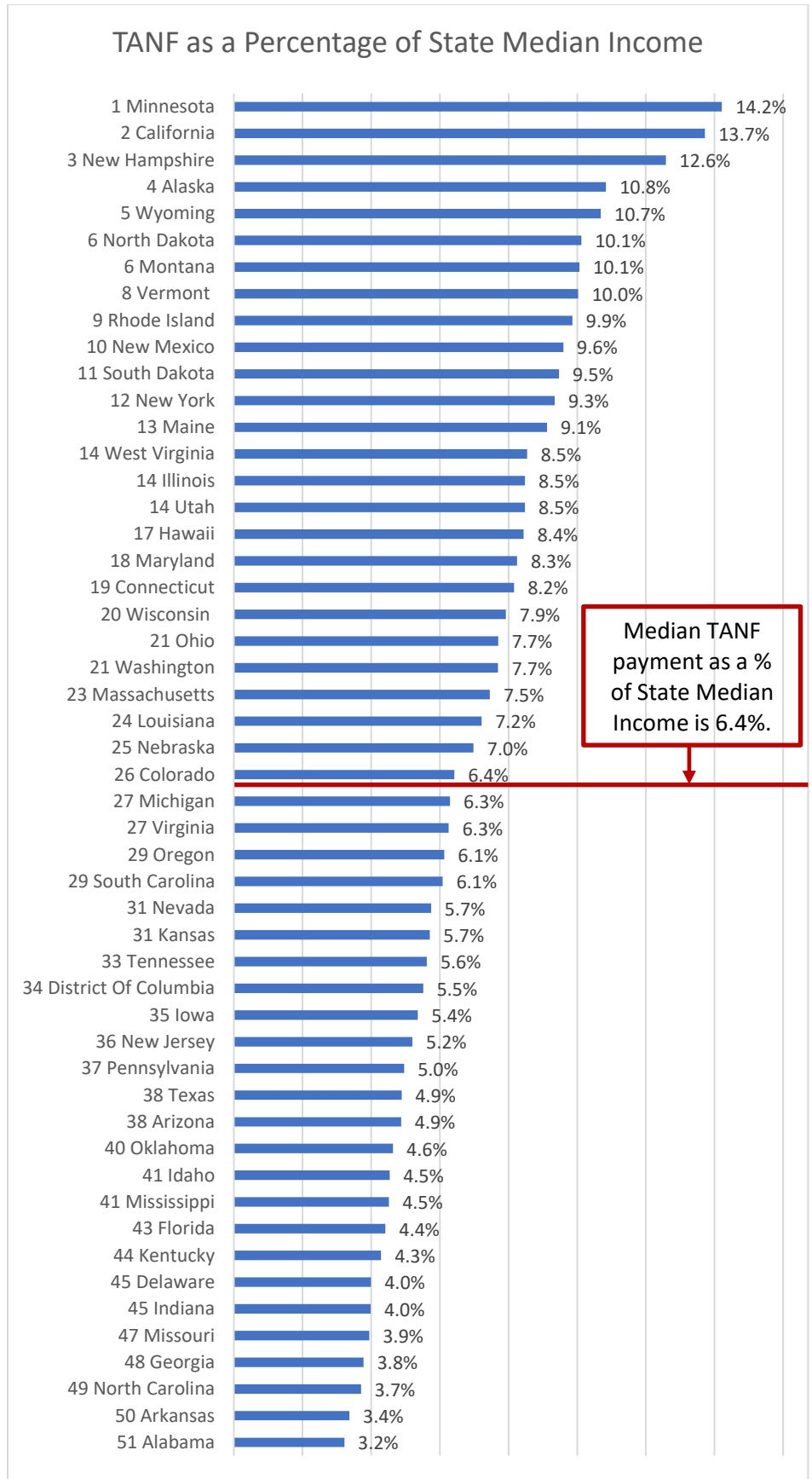


**Monthly benefit as % of SMI:**

Varied amounts of cash assistance across states may stem from differences in the local costs of living. To compare benefit levels fairly, it is helpful to take such differences into account.

Naturally, wages and salaries vary from state to state. NCCP researchers used federally available data to calculate the median income level for households in each state and in D.C. [The chart on this page presents the maximum TANF monthly benefit as a percentage of one month of that median income, thereby accounting for at least some differences in local economic circumstances that families encounter.](#)

**This framing of benefit amounts highlights that in all states, TANF maximum benefits for families are less than 15% of the median income.** Additionally, some states may be ranked in a significantly different position on this graph than on the previous graph; for example, New Jersey is the 22<sup>nd</sup> state on the previous page but is 28<sup>th</sup> here. When accounting for high income levels, some states' benefit levels do not seem as generous.



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- <sup>1</sup> Center on Budget and Policy Priorities. (2022). *Chart book: Temporary Assistance for Needy Families (TANF) at 26*. <https://www.cbpp.org/research/family-income-support/chart-book-tanf-at-20>
- <sup>2</sup> Duncan, G. J., Morris, P. A., & Rodrigues, C. (2011). Does money really matter? Estimating impacts of family income on young children's achievement with data from random-assignment experiments. *Developmental Psychology*, 47(5), 1263-1279.
- <sup>3</sup> Wang, J. S. H. (2015). TANF coverage, state TANF requirement stringencies, and child well-being. *Children and Youth Services Review*, 53, 121-129.
- <sup>4</sup> Ginther, D. K., & Johnson-Motoyama, M. (2022). Associations between state TANF policies, child protective services involvement, and foster care placement. *Health Affairs*, 41(12), 1744-1753.
- <sup>5</sup> Spencer, R. A., Livingston, M. D., Komro, K. A., Sroczynski, N., Rentmeester, S. T., & Woods-Jaeger, B. (2021). Association between Temporary Assistance for Needy Families (TANF) and child maltreatment among a cohort of fragile families. *Child Abuse & Neglect*, 120, 105186.
- <sup>6</sup> Center for Law and Social Policy. (2024). *Statement on the record: Ways and Means hearing on reforming Temporary Assistance for Needy Families (TANF): States' misuse of welfare funds leaves poor families behind*. <https://www.clasp.org/wp-content/uploads/2024/09/CLASP-Statement-on-Record-TANF-Ways-and-Means-Hearing.pdf>
- <sup>7</sup> U.S. Department of Health & Human Services, Office of Family Assistance. (2023, August 10). *OFA releases FY 2021 characteristics and financial circumstances of TANF recipients data*. Administration for Children & Families. <https://www.acf.hhs.gov/ofa/news/ofa-releases-fy-2021-characteristics-and-financial-circumstances-tanf-recipients-data>
- <sup>8</sup> U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. (2023). *23rd annual report to Congress on welfare indicators and risk factors*. <https://aspe.hhs.gov/sites/default/files/documents/fac848bddb2cade460ee9be368bd197b/23rd-welfare-indicators-rtc.pdf>