

Iowa’s Cash Assistance (TANF) policy: Family Investment 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>\$426/month, or 20% of the Federal Poverty Level (FPL) in 2024.</p>	<p>Consider increasing the maximum benefit level.</p> <p>Example: North Dakota’s maximum benefit for a family of three is \$872/month, or 45% 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 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>There is a gross income limit of \$1,571/month (185% of the Standard of Need).</p>	<p>N/A</p>
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>Families can retain up to \$2,000 at the time of application, and up to \$5,000 while receiving cash assistance.</p>	<p>Consider either increasing or removing the asset limit to promote economic mobility by enabling families to save.</p> <p>Examples: Indiana has lifted its asset limit for cash assistance</p>

		to \$10,000, and Ohio has eliminated its asset limit.
<p>Eligibility during pregnancy for parents without children</p> <p>Are pregnant people with no children eligible for cash assistance?</p>	<p>No, although this may change in 2025.</p>	<p>Provide eligibility to low-income pregnant people with no other children in order to support basic needs required for maternal health and early development.</p> <p>Example: Maryland and Illinois provide eligibility from the first month of pregnancy.</p>
ADDITIONAL RULES AND RESTRICTIONS		
Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does the state allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>Yes.</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>Adults non-compliant with their work agreement may be assigned to a Limited Benefit Plan with reduced benefits for a number of months, possibly followed by a termination of benefits.</p>	<p>Consider only reducing the benefit so that children may continue receiving cash assistance (e.g., Alabama) or eliminating sanctions altogether.</p>
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	<p>Iowa has modified its ban to extend eligibility to those convicted of drug-related felonies who participate in drug rehabilitation activities and fulfill other requirements.</p>	<p>Consider eliminating the ban entirely (e.g., Illinois, Kentucky).</p>
<p>Lifting the family cap for a new birth</p>		

Can families receive additional cash assistance if they have another child while receiving assistance?	Yes. Iowa never enacted a family cap.	N/A
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