

Rhode Island’s Cash Assistance (TANF) policy: Rhode Island Works		
HOW MUCH CASH ASSISTANCE CAN A FAMILY OF THREE RECEIVE?		
Flexibility	Current policy	Potential improvement
<p><b>Maximum benefit allowed</b></p> <p>What is the maximum monthly amount a family of three could receive in cash assistance?</p>	<p>\$787/month for families in subsidized housing and \$865/month for those not in subsidized housing, or between 36% and 40% of the Federal Poverty Level (FPL) in 2024.</p>	<p><b>Consider increasing the maximum benefit level.</b></p> <p><b>Example: New Hampshire’s maximum monthly benefit level is \$1,291/month for a family of three, or 60% FPL.</b></p>
<p><b>Recurring benefit increases</b></p> <p>Has the state mandated increases to these amounts, as the cost of living rises?</p>	<p>No.</p>	<p><b>Consider making recurring increases, tied to a cost-of-living or poverty measurement.</b></p> <p><b>Examples:</b>                      Ohio requires scheduled cost-of-living updates to TANF benefit amounts each year on January 1st.                      New Hampshire mandates annual increases so that maximum benefit levels remain at 60% FPL.</p>
WHO IS ELIGIBLE FOR CASH ASSISTANCE?		
Flexibility	Current policy	Potential improvement
<p><b>Maximum income</b></p> <p>How much can a family of three earn and still be considered eligible to receive cash assistance?</p>	<p>After deductions to gross income, a family earning less than the maximum benefit amount is eligible, i.e., \$787/month for those in subsidized housing and \$865/month for those not in subsidized housing.</p>	<p><b>Consider increasing the income limit.</b></p> <p><b>Example: Minnesota extends eligibility to families earning as much as \$1,507/month in net income, after some deductions.</b></p>

<b>Asset limit</b> How much can a family maintain in savings while still being eligible for cash assistance?	Families can retain assets up to \$5,000 at the time of their application.	<b>Consider eliminating the asset limit to enable families to maintain savings (e.g., Massachusetts, Maryland).</b>
<b>Eligibility during pregnancy for parents without children</b> Are pregnant people with no children in the household eligible for cash assistance?	Yes, in any month of pregnancy.	<b>N/A</b>
<b>ADDITIONAL RULES AND RESTRICTIONS</b>		
<b>Flexibility</b>	<b>Current policy</b>	<b>Potential improvement</b>
<b>Time limit</b> Does the state allow families to receive cash assistance up to the federal limit of 60 months?	Yes	<b>N/A</b>
<b>Lifting full-family sanctions</b> Are other family members able to continue receiving cash benefits if an adult does not meet work requirements?	Initially, financial sanctions result in a 25% reduction of the benefit; after three months' noncompliance, a full-family sanction may result in case closure.	<b>Consider only <i>reducing</i> the benefit in place of full-family sanctions (e.g., Maine, Maryland).</b>
<b>Lifting drug felony bans</b> Are persons convicted of drug-related felonies eligible for cash assistance?	Yes. Rhode Island has eliminated a ban on eligibility for those with drug-related convictions.	<b>N/A</b>
<b>Lifting the family cap for a new birth</b> Can families receive additional cash assistance if they have another child while receiving assistance?	Yes. Rhode Island never enacted a family cap.	<b>N/A</b>