

Tennessee’s Cash Assistance (TANF) policy: Families First		
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>\$387/month, or 18% of the Federal Poverty Level (FPL) in 2024.</p>	<p>Consider increasing the maximum benefit level.</p> <p>Examples: Virginia’s maximum benefit for a family of three may be as high as \$587/month, or 27% FPL.</p> <p>Minnesota’s maximum benefit may be as high as \$1,370/month (64% 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. There was a 20% increase to the benefit amounts in 2021, but recurring increases have not been scheduled.</p>	<p>Consider mandating recurring benefit increases, tied to a cost-of- living or poverty measurement.</p> <p>Examples: Ohio, South Carolina, and Texas have scheduled recurring increases.</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>The gross income limit for family of three is \$2,866/month (132% FPL).</p>	<p>Consider increasing income limits, disregards, and/or deductions in order to enable more families to receive cash assistance.</p> <p>Example: West Virginia has a gross income limit of \$3,328 per month (150% FPL).</p>

<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>Tennessee imposes an asset limit of \$2,000 for recipients of cash assistance.</p>	<p>Consider eliminating the asset limit in order to promote economic mobility by enabling families to maintain savings (e.g., Louisiana, Maryland, and Virginia).</p> <p>Alternatively, some states increase the asset limit. Texas allows eligible households to retain up to \$5,000 in savings or cash accounts.</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, starting in the sixth month of pregnancy.</p>	<p>Consider providing eligibility to low-income pregnant people with no other children from the first month of pregnancy, in order to support maternal health and children’s early development (e.g., Maryland).</p>
<p>ADDITIONAL RULES AND RESTRICTIONS</p>		
<p>Flexibility</p>	<p>Current policy</p>	<p>Potential improvement</p>
<p>Time limit</p> <p>Does the state allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>Tennessee maintains the 60-month lifetime limit.</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>No, benefits may be denied to the entire household in consequence of parents’ noncompliance with work requirements.</p>	<p>Consider reducing the benefit in place of full-family sanctions (e.g., Illinois, Maryland).</p>
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash</p>	<p>Tennessee maintains a modified ban, so that parents</p>	<p>Consider eliminating the drug felony ban entirely (e.g.,</p>

<p>assistance?</p>	<p>who have been convicted of drug-related felonies may be eligible if they have completed a sentence and are complying with conditions of their probation, or have completed or are participating in a drug treatment program.</p>	<p>Mississippi, Iowa).</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>No. Benefits are not increased to support a child who is “conceived and born” a) during a period of ineligibility or b) “during a period of ineligibility but within ten months of a reapplication month.” Some exceptions can be granted.</p>	<p>Discontinue the family cap. It is not a federal requirement and does not exist in most states. Cash support during early childhood is important for reducing parental stress and building better developmental outcomes in children.</p>