



OVERVIEW

Cash Assistance (CA or TANF)	Illinois	U.S. Average or Total
Annual (federal-only) block grant amount	\$583,126,272	\$16,488,600,000 (total)
% of TANF block grants spent on cash assistance, 2024	3.8%	21.8%
% families who participated in TANF per 100 families with children living in poverty, 2022-23	18.0%	20%
Total # families receiving TANF in 2025	10,288	848,631 (total)
% of cases designated "Child-Only" in 2025	74.3%	39.3%
"Unobligated balance" (or stockpiled amounts, which must be used for cash assistance or admin)		
TANF Funds "unobligated balance," as of 2024	\$0	\$7,986,470,560 (total)
"Unobligated balance" as share of total block grant amount	0%	49.5%
Change (+ or -) in "unobligated balance" from 2023	\$0	+\$241,306,628

ILLINOIS' CASH ASSISTANCE (TANF) POLICY

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>	\$777/month, or 34% of the Federal Poverty Level (FPL).	<p>Consider increasing the maximum benefit to support families with children during challenging periods.</p> <p>Example: New Hampshire provides a maximum benefit at 60% FPL (\$1,333 for 2025).</p>
<p>Recurring benefit increases</p> <p>Has Illinois mandated increases to these amounts, as costs of living increase?</p>	Yes, currently the benefit standard is 35% FPL. Proposed legislation would increase the amounts in stages to 50% FPL.	N/A



Flexibility	Current policy	Potential improvement
<p>Deductions for calculation of benefit amount</p> <p>Can parents deduct some earnings or expenses from their income when calculating the benefit amount?</p>	<p>Yes, parents deduct 75% of parents' income for benefit calculations.</p>	<p>To provide more support, the state could consider allowing a larger deduction of earned income for a period after a parent becomes employed.</p> <p>Example: Rhode Island allows a deduction of 100% of earned income when an adult first gains employment while in the state's works program, for up to six months.</p>

HOW ELSE DOES ILLINOIS DETERMINE THE GENEROSITY OF CASH ASSISTANCE?

Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Illinois allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>Yes. In some circumstances, families may receive assistance for additional months.</p>	<p>N/A</p>
<p>Transitional cash benefits for families who become ineligible after receiving cash assistance</p> <p>Will parents and caregivers who are newly ineligible for cash assistance receive additional cash support for a limited period?</p>	<p>No.</p>	<p>Consider providing a portion of the benefit to avoid benefit cliffs and support economic stability.</p> <p>Example: New Jersey provides as much as \$200/month for up to 24 months.</p>
<p>Providing one-time cash payments to families in with specific financial needs</p> <p>Does Illinois provide a formal diversion program to support families with specific short-term needs?</p>	<p>Yes.</p>	<p>N/A</p>



Flexibility	Current policy	Potential improvement
<p>Eligibility for monthly assistance less than six months after a diversion payment</p> <p>Can families who receive diversionary payments apply for monthly assistance within six months afterward?</p>	<p>Yes. There is no ineligibility period.</p>	<p>N/A</p>
<p>Providing assistance with housing</p> <p>Does the state provide housing vouchers with TANF funds?</p>	<p>No.</p>	<p>Providing housing vouchers alongside cash assistance can ease high costs for eligible families.</p> <p>Examples: Hawaii and Maine provide housing vouchers worth several hundred dollars.</p>
<p>Providing assistance with diaper purchases</p> <p>Does Illinois provide assistance to families with diaper expenses using TANF funds?</p>	<p>No.</p>	<p>Providing assistance with diaper costs provides significant support for families with young children.</p> <p>Examples: New Jersey and Washington provide assistance with diapers for families with very young children.</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 for cash assistance eligibility?</p>	<p>Parents may earn up to \$1,111/month.</p>	<p>Consider increasing the gross income limit to provide support to more families.</p> <p>Examples: Connecticut’s income limit is \$1,221/month, and Minnesota’s is \$3,211/month.</p>



Illinois

TANF State Profile Summary 2025/2026

Flexibility	Current policy	Potential improvement
<p>Deductions for assessment of benefit eligibility</p> <p>Can families deduct a portion of earnings or some expenses from their income to meet income eligibility requirements?</p>	<p>Yes. The earnings disregard is the difference between 50% of the current Federal Poverty Guideline and the TANF payment level for a family of the appropriate size.</p>	<p>Consider increasing disregards in order to provide support for more families.</p> <p>Example: Parents in D.C. can deduct \$160 as a work expense deduction and then 2/3 of remaining earnings.</p>
<p>Asset limit</p> <p>What savings can a family maintain?</p>	<p>There is no asset limit in Illinois.</p>	<p>N/A</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, in any trimester of pregnancy.</p>	<p>N/A</p>
<p>Provision of federal TANF cash assistance to immigrant families who are lawful permanent residents (LPRs) *after* five years' residence in US</p> <p>Can parents who hold green cards access cash assistance in Illinois after five years' residence?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Use of state funds to provide cash assistance to immigrant families who are lawful permanent residents (LPRs) with under five years' residence in US</p> <p>Can parents who hold green cards access cash assistance in Illinois if they have been in the country for <i>less than five years</i>?</p>	<p>Yes.</p>	<p>N/A</p>



HOW DOES ILLINOIS TREAT CHILD SUPPORT OWED TO A FAMILY APPLYING FOR AND RECEIVING CASH ASSISTANCE?		
Flexibility	Current policy	Potential improvement
<p>Child support pass-through</p> <p>Does Illinois “pass through” a portion of the payments received by the state in child support for the family?</p>	<p>Illinois passes 100% of child support received by the state to custodial parents.</p>	<p>N/A</p>
WHAT ARE ILLINOIS’ WORK REQUIREMENTS FOR CASH ASSISTANCE?		
Flexibility	Current policy	Potential improvement
<p>Provision of cash assistance to out-of-work parents before they search for a job</p> <p>Does Illinois provide eligibility to parents without a search for employment?</p>	<p>Yes, no job search is required.</p>	<p>N/A</p>
<p>Counting educational activities as “core” work requirements</p> <p>Does Illinois provide credit for all educational activities, including college, as “core” work activities for cash assistance?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Exemption for caregivers of infants</p> <p>Are parents or caregivers caring for a child under twelve months of age exempt from work requirements?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Other exemptions from work requirements</p> <p>What are other conditions for exemptions from work requirements?</p>	<p>Parents or guardians 60 years and older are exempt from work requirements.</p>	<p>Consider adding other exemptions, including:</p> <ul style="list-style-type: none"> • Caregiver’s disability • Circumstances involving domestic violence • Care of a family member with disability



WHICH RESTRICTIONS ON CASH ASSISTANCE HAS ILLINOIS EASED?		
Flexibility	Current policy	Potential improvement
<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>	Yes, state will only reduce the benefit.	N/A
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	Yes.	N/A
<p>Refraining from drug testing applicants or recipients</p> <p>Does Illinois refrain from enforcing drug testing of caregivers who are either receiving or applying for cash assistance?</p>	Yes.	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>	Yes. Illinois never enacted the family cap policy.	N/A



NOTES ON SOURCES:

TANF state profiles were compiled by extensive review of administrative guidelines including those published in state TANF manuals. Additionally, NCCP researchers referred to enacted state legislative resources.

NCCP gratefully acknowledges the of states’ TANF-to-poverty ratios as developed and provided by the Center on Budget and Policy Priorities:

Center on Budget and Policy Priorities. (2025, April 11). *AFDC and TANF caseload and poverty data*. <https://www.cbpp.org/research/income-security/afdc-and-tanf-caseload-and-poverty-data>

We have drawn on the publication of federal data on states’ TANF block grant spending, including financial data, spending allocations, and caseload information:

Office of Family Assistance. (2026, February 10). *TANF and MOE spending and transfers by activity, FY 2024*. Administration for Children and Families, U.S. Department of Health and Human Services. <https://acf.gov/ofa/data/tanf-and-moe-spending-and-transfers-activity-fy-2024>

Office of Family Assistance. (2025). *TANF caseload data 2025*. Administration for Children and Families, U.S. Department of Health and Human Services. <https://acf.gov/ofa/data/tanf-caseload-data-2025>