

OVERVIEW

Temporary Cash Assistance (TCA) (TANF)	Maryland	U.S. Average or Total
Annual (federal-only) block grant amount (for 2024)	\$228,342,008	\$16,488,600,000 (total)
% of TANF block grants spent on cash assistance, 2024	18.3%	21.8%
% families who participated in TANF per 100 families with children living in poverty, 2022-23	25%	20%
Total # families receiving TANF in 2025	14,187	848,631 (total)
% of cases designated "Child-Only" in 2025	27.1%	39.3%
"Unobligated balance" (or stockpiled amounts, which must be used for cash assistance or admin)		
TANF Funds "unobligated balance," as of 2024	\$90,592,571	\$7,986,470,560 (total)
"Unobligated balance" as share of total block grant amount	39.7%	49.5%
Change (+ or -) in "unobligated balance" from 2023	+\$49,904,943	+\$241,306,628

MARYLAND'S 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>	<p>\$753/month, or 35% of the Federal Poverty Level (FPL)</p>	<p>Consider increasing the maximum benefit level to provide more support to families with children.</p> <p>Example: Minnesota provides \$1,430/month as a maximum benefit.</p>
<p>Recurring benefit increases</p> <p>Has Maryland mandated increases to these amounts, as costs of living increase?</p>	<p>No.</p>	<p>Consider making recurring increases, tied to a cost-of-living or poverty measurement.</p> <p>Examples: Connecticut adjusts its maximum benefit amounts to 55% of the FPL.</p>

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>Parents may deduct 40% of their income. (Those who are self-employed may deduct 50%.)</p>	<p>The state could consider a larger deduction for a period after family member becomes employed.</p> <p>Example: Rhode Island allows a deduction of 100% of earned income for up to six months when an adult first gains employment.</p>

HOW ELSE DOES MARYLAND DETERMINE THE GENEROSITY OF CASH ASSISTANCE?

Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Maryland allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>Yes</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>Yes. Transitional Support Services (TSS) provide a cash benefit equal to the last monthly Temporary Cash Assistance (TCA) payment received by the household for no more than 3 consecutive months.</p>	<p>N/A</p>
<p>Providing one-time cash payments to families in with specific financial needs</p> <p>Does Maryland 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, Maryland families are eligible for cash assistance three months after a diversion payment.</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 along with TANF cash assistance.</p>
<p>Providing assistance with diaper purchases</p> <p>Does Maryland 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: Hawaii and Washington provide assistance with diapers for families with very young children receiving TANF cash assistance.</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>Gross earned income must fall below \$941.25.</p>	<p>Consider increasing the gross income limit to provide support to more families.</p> <p>Example: Delaware provides gross income eligibility for a family income as high as \$3,081.</p>

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>Parents may deduct 20% of gross earned income as part of the Initial Needs Test.</p>	<p>Consider providing additional deductions, including an earned income disregard (EID).</p> <p>Example: Example: Several states permit families to disregard 50% of their income during eligibility assessment.</p>
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>There is no asset test for families.</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, cash assistance is available in any trimester.</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 Maryland once they have been in the country <i>for five years or longer</i>?</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 less than five years' residence in US</p> <p>Can parents holding green cards access cash assistance if they have less than five years' residence?</p>	<p>Yes</p>	<p>N/A</p>

HOW DOES MARYLAND 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 Maryland “pass through” a portion of the payments received by the state in child support for the family?</p>	<p>Yes. The pass-through amount is based on the support collected in the previous month and the number of children in the family.</p>	<p>N/A</p>
WHAT ARE MARYLAND’S 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 Maryland provide eligibility to parents without a search for employment?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Counting educational activities as “core” work requirements</p> <p>Does Maryland provide credit for all educational activities, including college, as “core” work activities for cash assistance?</p>	<p>No.</p>	<p>Consider allowing postsecondary attendance and vocational education to count as “core” work participation.</p> <p>Examples: Several states count specific types of postsecondary education for different periods as exemptions, including Ohio, Kentucky, and Pennsylvania.</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, exemptions apply for parents of children under twelve months.</p>	<p>N/A</p>
Flexibility	Current policy	Potential improvement

<p>Other exemptions from work requirements</p> <p>What are other conditions for exemptions from work requirements?</p>	<p>Other exemptions:</p> <ul style="list-style-type: none"> Care of a disabled family member Domestic violence Lack of childcare 	<p>Consider allowing an exemption for drug or alcohol treatment.</p> <p>Example: Alabama provides an exemption for such treatment.</p>
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WHICH RESTRICTIONS ON CASH ASSISTANCE HAS MARYLAND 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>	<p>Yes. The state may partially reduce the benefit, but will not discontinue it.</p>	<p>N/A</p>
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Refraining from drug testing applicants or recipients</p> <p>Does Maryland refrain from enforcing drug testing of caregivers who are either receiving or applying for cash assistance?</p>	<p>No.</p>	<p>Consider making treatment available to all parents and refrain from drug testing, since it does not effectively support low-income parents or children.</p> <p>Example: Virginia refrains from drug testing applicants and recipients.</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>Yes, Maryland has repealed its family cap.</p>	<p>N/A</p>

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>