

OVERVIEW

Transitional Aid to Families with Dependent Children (TAFDC) (TANF)	Massachusetts	U.S. Average or Total
Annual (federal-only) block grant amount	\$457,855,191	\$16,488,600,000 (total)
% of TANF block grants spent on cash assistance, 2024	25.5%	21.8%
% families who participated in TANF per 100 families with children living in poverty, 2022-23	51%	20%
Total # families receiving TANF in 2025	37,383	848,631 (total)
% of cases designated "Child-Only" in 2025	31.6%	39.3%
"Unobligated balance" (or stockpiled amounts, which must be used for cash assistance or admin)		
TANF Funds "unobligated balance," as of 2024	\$45,223,497	\$7,986,470,560 (total)
"Unobligated balance" as share of total block grant amount	9.9%	49.5%
Change (+ or -) in "unobligated balance" from 2023	+\$45,223,497	+\$241,306,628

MASSACHUSETTS' 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>\$861/month, or 38% of the Federal Poverty Level (FPL)</p>	<p>Consider increasing the maximum benefit to support families with children during challenging periods.</p> <p>Example: New Hampshire provides a maximum benefit that at 60% FPL (\$1,333 in 2025).</p>
<p>Recurring benefit increases</p> <p>Has Massachusetts mandated increases to these amounts, as costs of living increase?</p>	<p>No. The state reviews and adjusts benefit amounts periodically, but updates are not mandated.</p>	<p>Consider making recurring increases, tied to a cost-of-living or poverty measurement.</p> <p>Example: New Hampshire mandates annual cost-of-living updates so that the maximum benefit is 60% 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>Yes. Parents can deduct \$200 from their earnings if they are working, and then 50% of remaining income.</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 employment.</p>

HOW ELSE DOES MASSACHUSETTS DETERMINE THE GENEROSITY OF CASH ASSISTANCE?

Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Massachusetts allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>No. The state limits cash assistance to 24 months within a five-year period, but extensions are allowed.</p>	<p>Consider maintaining the lifetime limit of 60 months, as many states do, so that families can easily return to the program after setbacks like job loss.</p> <p>Examples: New Hampshire and Rhode Island maintain the 60-month limit without restrictions.</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, for families whose income increases to exceed the maximum limit.</p>	<p>N/A</p>
<p>Providing one-time cash payments to families in with specific financial needs</p> <p>Does Massachusetts provide a formal diversion program to support families with specific short-term needs?</p>	<p>No.</p>	<p>Consider providing a generous one-time “diversion” payment that can help families with critical expenses (such as car repairs), enabling caregivers to remain employed and deferring the need for cash assistance.</p> <p>Examples: Vermont and Maine provide diversion payments.</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>There is no formal diversionary program, so there is no resulting period of ineligibility.</p>	<p>N/A</p>
<p>Providing assistance with housing</p> <p>Does the state provide housing vouchers with TANF funds?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Providing assistance with diaper purchases</p> <p>Does Massachusetts 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>Family income must not exceed \$901/month if the family is not living in subsidized housing, or \$861/month they are.</p>	<p>Consider increasing the gross income limit to provide potential eligibility to more families.</p> <p>Example: Rhode Island’s gross income limit is \$4,997/month, or 225% FPL in 2025.</p>

Massachusetts

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. Parents can deduct \$200 from their earnings.</p>	<p>Consider increasing disregards in order to provide support for more families.</p> <p>Example: Maine provides a \$108 work-related deduction followed by a 50% disregard of remaining income.</p>
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>Massachusetts has repealed the asset limit for cash assistance.</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, as soon as the pregnancy is verified.</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 Massachusetts once they have been in the country <i>for five years</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 who hold green cards access cash assistance in Massachusetts if they have been in the country for <i>less than five years</i>?</p>	<p>Yes, some groups are eligible for state-funded assistance before five years of U.S. residence.</p>	<p>N/A</p>

HOW DOES MASSACHUSETTS 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 Massachusetts “pass through” a portion of the payments received by the state in child support for the family?</p>	Yes.	N/A
WHAT ARE MASSACHUSETTS’ 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 Massachusetts provide eligibility to parents without a search for employment?</p>	No. Parents must contact three employers within 30 days of their application for assistance, and another three employers in the next 30 days, or their application will be denied.	<p>Consider providing cash assistance to families before or a search for employment.</p> <p>Examples: Maine, Vermont, and Connecticut require no job search before processing applications.</p>
<p>Counting educational activities as “core” work requirements</p> <p>Does Massachusetts provide credit for all educational activities, including college, as “core” work activities for cash assistance?</p>	Yes. For at least 24 months if participating at least part-time in educational activities.	N/A
<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>	Yes, exemptions apply for parents of children under 24 months.	N/A

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 conditions for exemption include:</p> <ul style="list-style-type: none"> • Pregnancy, at stage of at least 33.5 weeks • Disability of parent • Care of a disabled family member 	<p>Consider adding other exemptions, including:</p> <ul style="list-style-type: none"> • Circumstances involving domestic violence • Inability to obtain care for a child under six

WHICH RESTRICTIONS ON CASH ASSISTANCE HAS MASSACHUSETTS 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 will merely reduce the benefit.</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>No. Individuals with drug-related felony convictions are not eligible for cash assistance until after they have been released from custody for one year.</p>	<p>Consider eliminating the ban on assistance altogether to provide support for families in challenging times.</p> <p>Examples: Connecticut, and Vermont consider those with felony convictions eligible as long as they meet other requirements.</p>
<p>Refraining from drug testing applicants or recipients</p> <p>Does Massachusetts refrain from enforcing drug testing of caregivers who are either receiving or applying for cash assistance?</p>	<p>Yes.</p>	<p>N/A</p>
<p>Lifting the family cap for a new birth</p> <p>Can families receive additional cash assistance if they have another child?</p>	<p>Yes. Massachusetts repealed its family cap policy.</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 gratefully drawn on the publication of federal data on states' TANF block grant spending, including financial data, spending allocations, and caseload information:

Administration for Children & Families, Office of Family Assistance. (2024, November 7). *TANF financial data — FY 2023*. U.S. Department of Health & Human Services. <https://acf.gov/ofa/data/tanf-financial-data-fy-2023>

Administration for Children & Families, Office of Family Assistance. (n.d.). *TANF and MOE Spending and Transfers by Activity, FY 2023* [PDF]. U.S. Department of Health & Human Services. https://acf.gov/sites/default/files/documents/ofa/fy2023_tanf_and_moe_financial_pie_charts_final.pdf

Administration for Children & Families, Office of Family Assistance. (n.d.). *TANF caseload data 2023*. U.S. Department of Health & Human Services. <https://acf.gov/ofa/data/tanf-caseload-data-2023>