

OVERVIEW

Mississippi Temporary Assistance for Needy Families (TANF)	Mississippi	U.S. Average or Total
Annual (federal-only) block grant amount (for 2024)	\$86,481,245	\$16,488,600,000 (total)
% of TANF block grants spent on cash assistance, 2024	1.9%	21.8%
% families who participated in TANF per 100 families with children living in poverty, 2022-23	3%	20%
Total # families receiving TANF in 2025	1,303	848,631 (total)
% of cases designated "Child-Only" in 2025	79.1%	39.3%
"Unobligated balance" (or stockpiled amounts, which must be used for cash assistance or admin)		
TANF Funds "unobligated balance," as of 2024	\$157,741,130	\$7,986,470,560 (total)
"Unobligated balance" as share of total block grant amount	182.4%	49.5%
Change (+ or -) in "unobligated balance" from 2023	\$1,151,639	+\$241,306,628

MISSISSIPPI'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>	\$260/month or 11.7% of the Federal Poverty Level (FPL)	<p>Consider increasing the benefit level to provide more support to families during challenging periods.</p> <p>Example: Louisiana provides \$484/month.</p>
<p>Recurring benefit increases</p> <p>Has Mississippi mandated increases to these amounts, as costs of living increase?</p>	No.	<p>Consider making recurring increases, tied to a cost-of-living or poverty measurement.</p> <p>Examples: Nebraska adjusts benefit amounts every two years</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 can deduct \$90 from earned income and then (they can disregard 100% of earned income for six months for the first six months. (This is allowed once in a lifetime. After a 12-month break in assistance, they can disregard 100% of earned income for three months.)</p>	<p>based on CPI growth.</p> <p>Consider providing earned income deduction on an on-going basis.</p> <p>Example: Arkansas provides a 20% “work-related” deduction as well as a 60% “work incentive” deduction for each month.</p>
HOW ELSE DOES MISSISSIPPI DETERMINE THE GENEROSITY OF CASH ASSISTANCE?		
Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Mississippi allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>Yes.</p>	<p>Consider maintaining the lifetime limit of 60 months, as many states do, so that families can return to the support when setbacks like job loss occur.</p> <p>Examples: Alabama, Iowa, and Kentucky 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>No.</p>	<p>Consider providing a portion of the benefit once parents increase earnings, to avoid benefit cliffs and support economic stability.</p> <p>Example: Georgia provides some transitional assistance to families no longer receiving assistance.</p>

Mississippi

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Flexibility	Current policy	Potential improvement
<p>Providing one-time cash payments to families with specific financial needs</p> <p>Does the state 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: Arkansas, Florida, and Georgia provide diversion payments.</p>
<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>N/A</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 Mississippi 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.</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>\$1,074/month</p>	<p>Consider increasing gross the income limit to provide potential eligibility to more families, including those experiencing sudden job loss.</p> <p>Example: Florida maintains a gross income limit of 185% FPL, or \$4,109/month.</p>
<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 can deduct \$90 from earned income.</p>	<p>N/A</p>
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>\$2,000</p>	<p>Consider increasing or eliminating the asset limit to support families' retention of savings.</p> <p>Example: Ohio allows families to maintain \$15,000 in cash resources. Alabama has eliminated the asset test.</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>No.</p>	<p>Providing cash assistance during pregnancy is critical for early development outcomes and in reducing parental stress.</p> <p>Examples: Louisiana and Tennessee provide cash assistance to pregnant people starting in the sixth month of pregnancy, and Oklahoma provides it from the first month.</p>

Mississippi

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Flexibility	Current policy	Potential improvement
<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 Mississippi once they have been in the country <i>for five years or longer</i>?</p>	<p>Not universally. Families are only eligible once parents have worked 40 quarters.</p>	<p>Consider providing access to all otherwise eligible applicants who are legally-protected residents after five years' US residence, like 43 other states and the District of Columbia.</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 Mississippi if they have been in the country <i>for less than five years</i>?</p>	<p>No.</p>	<p>Consider using state funds to provide cash assistance to these parents.</p> <p>Example: Maryland provides cash assistance to some caregivers before five years' residence, using state funds.</p>

HOW DOES MISSISSIPPI 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 Mississippi “pass through” a portion of the payments received by the state in child support?</p>	<p>Yes.</p>	<p>N/A</p>

WHAT ARE MISSISSIPPI'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 Mississippi provide eligibility to parents without a search for employment?</p>	<p>Yes. However, parents must register on the state's job search website or their application will be denied.</p>	<p>N/A</p>
<p>Counting educational activities as "core" work requirements</p> <p>Does Mississippi 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: Ohio, Kentucky, and Pennsylvania allow specific types of postsecondary education for different periods to count as "core" work activities.</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 single parents of children under twelve months.</p>	<p>N/A</p>
<p>Other exemptions from work requirements</p> <p>What are other conditions for exemptions from work requirements?</p>	<p>Other conditions for exemptions include:</p> <ul style="list-style-type: none"> • Care for a family member with a disability • Disability or medical limitation • Pregnancy in third trimester • Domestic violence • Undergoing substance abuse treatment 	<p>Consider adding other exemptions, including inability to obtain childcare for a child under six.</p>

WHICH RESTRICTIONS ON CASH ASSISTANCE HAS MISSISSIPPI 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>No, the state withdraws the benefit for the entire household.</p>	<p>In cases of non-compliance with work requirements, consider only reducing the benefit amount instead and eliminating full-family sanctions.</p> <p>Examples: Arkansas merely reduces the benefit.</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 Mississippi refrain from enforcing drug testing of caregivers who are either receiving or applying for cash assistance?</p>	<p>No. <i>(research)</i></p>	<p>Consider making treatment available to all parents and refrain from any drug testing, since it does not effectively support low-income parents or children.</p> <p>Examples: Florida and Alabama refrain 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>No. TANF benefits are limited to children already born or conceived at the time of initial application, although there are some exceptions.</p>	<p>Consider discontinuing the family cap, which has never been part of the federal guidelines, in order to support early development and reduce parental stress after birth.</p> <p>Examples: Alabama never enacted the ban on cash assistance for newborn children, and Georgia has repealed its family cap.</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>