



New Jersey

TANF State Profile Summary 2025/2026

OVERVIEW

Work First New Jersey (TANF)	New Jersey	U.S. Average or Total
Annual (federal-only) block grant amount (for 2024)	\$402,701,508	\$16,488,600,000 (total)
% of TANF block grants spent on cash assistance, 2024	4.8%	21.8%
% families who participated in TANF per 100 families with children living in poverty, 2022-23	11%	20%
Total # families receiving TANF in 2025	8,803	848,631 (total)
% of cases designated "Child-Only" in 2025	23%	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	0.0%	49.5%
Change (+ or -) in "unobligated balance" from 2023	\$0	+\$241,306,628

NEW JERSEY'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>\$559/month, or 25% of the Federal Poverty Level (FPL) in 2026.</p>	<p>Consider increasing the maximum benefit to support families with children during challenging periods.</p> <p>Examples: Connecticut provides \$833/month. New Hampshire provides a maximum benefit at 60% FPL (\$1,333 for 2025).</p>
<p>Recurring benefit increases</p> <p>Has New Jersey 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 and Ohio mandate annual cost-of-living updates.</p>



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<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>Families can deduct 100% of their earned income initially. Depending on parents' work schedules, they can disregard a smaller percentage of earnings in subsequent months, leading to a 50% deduction for all families in the long term.</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 when an adult first gains employment while in the state's works program for up to six months.</p>

HOW ELSE DOES NEW JERSEY DETERMINE THE GENEROSITY OF CASH ASSISTANCE?

Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does New Jersey allow families to receive cash assistance up to the federal limit of 60 months?</p>	<p>Yes, provided parents begin working within the first 24 months of cash assistance.</p>	<p>Consider providing cash assistance for 60 months without restrictions, while continuing to support employment and self-sufficiency.</p> <p>Examples: Pennsylvania and Rhode Island provide assistance for 60 months with no 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, families can receive as much as \$200/month for up to 24 months through the Supplemental Work Support Program.</p>	<p>N/A</p>



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Flexibility	Current policy	Potential improvement
<p>Providing one-time cash payments to families in with specific financial needs</p> <p>Does New Jersey provide a formal diversion program to support families with specific short-term needs?</p>	Yes.	N/A
<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>	Yes, there is no ineligibility period after receiving a diversion payment.	N/A
<p>Providing assistance with housing</p> <p>Does the state provide housing vouchers with TANF funds?</p>	No.	<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 New Jersey provide assistance to families with diaper expenses using TANF funds?</p>	Yes. Parents can receive diaper supplies through the Diaper Benefit Program.	N/A
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>	Families can earn up to \$839/month.	<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>



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<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>	No.	<p>Consider allowing an eligibility deduction to provide support to more families.</p> <p>Examples: New York allows families to deduct \$150 of earned income. Rhode Island families can deduct \$525 and then 50% of remaining earned income.</p>
<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	Families can retain up to \$2,000 in cash accounts or savings.	<p>Consider increasing or eliminating the asset limit to support families' retention of savings.</p> <p>Examples: Connecticut permits families to retain up to \$6,000 in cash or savings. Massachusetts has eliminated an asset limit for cash assistance.</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>	Yes, during any trimester.	N/A
<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 New Jersey once they have been in the country <i>for five years or longer</i>?</p>	Yes.	N/A



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Flexibility	Current policy	Potential improvement
<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 New Jersey if they have been in the country for <i>less than five years</i>?</p>	<p>Yes. Cash assistance may be provided to pregnant women who are LPRs before five years' US residence</p>	<p>N/A</p>
HOW DOES NEW JERSEY 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 New Jersey “pass through” a portion of the payments received by the state in child support?</p>	<p>Yes.</p>	<p>N/A</p>
WHAT ARE NEW JERSEY’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 New Jersey provide eligibility to parents without a search for employment?</p>	<p>No. Parents may be required to participate in a job search initiative for 15-30 days or their application can be denied.</p>	<p>Consider providing cash assistance to families before or a search for employment.</p> <p>Example: Pennsylvania requires no job search before processing applications.</p>
<p>Counting educational activities as “core” work requirements</p> <p>Does New Jersey provide credit for all educational activities, including college, as “core” work activities for cash assistance?</p>	<p>No.</p>	<p>Consider allowing postsecondary attendance to count as “core” work participation.</p> <p>Examples: Pennsylvania and Rhode Island allow postsecondary education to count as “core” work activities.</p>



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<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>No. Exemptions apply for single parents of children under three months.</p>	<p>Consider providing an exemption from work requirements for the first year of life, to support parents' mental health and children's development.</p> <p>Example: Pennsylvania provides exemptions for parents with children up to twelve months of age.</p>
<p>Other exemptions from work requirements</p> <p>What are other conditions for exemptions from work requirements?</p>	<p>Other conditions for work exemptions include:</p> <ul style="list-style-type: none"> • Being more than seven months pregnant • Having mental or physical injuries • Providing sole care of a disabled family member, • Domestic violence 	<p>N/A</p>

WHICH RESTRICTIONS ON CASH ASSISTANCE HAS NEW JERSEY 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 will enact full-family sanctions, but not immediately.</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: New York and Massachusetts will merely reduce the benefit, never enacting full-family sanctions.</p>



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<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	<p>Yes, although participation in treatment may be a requirement.</p>	<p>N/A</p>
<p>Refraining from drug testing applicants or recipients</p> <p>Does New Jersey 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 any drug testing, since it does not effectively support low-income parents or children.</p> <p>Examples: Massachusetts, Connecticut, and New Hampshire 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>Yes.</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>