

OVERVIEW

Temporary Assistance for Needy Families (TANF)	New York	U.S. Average or Total
Annual (federal-only) block grant amount (for 2024)	\$2,434,868,931	\$16,488,600,000 (total)
% of TANF block grants spent on cash assistance, 2024	25.3%	21.8%
% families who participated in TANF per 100 families with children living in poverty, 2022-23	42.0%	20%
Total # families receiving TANF in 2025	134,021	848,631 (total)
% of cases designated "Child-Only" in 2025	22.8%	39.3%
"Unobligated balance" (or stockpiled amounts, which must be used for cash assistance or admin)		
TANF Funds "unobligated balance," as of 2024	\$1,760,093,608	\$7,986,470,560 (total)
"Unobligated balance" as share of total block grant amount	72.3%	49.5%
Change (+ or -) in "unobligated balance" from 2023	+ \$72,991,659	+\$241,306,628

NEW YORK'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>\$756/month, or 33% 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>Example: New Hampshire provides a maximum benefit at 60% FPL (\$1,333 for 2025).</p>
<p>Recurring benefit increases</p> <p>Has New York 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>Example: Connecticut mandates 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>Yes. Parents may deduct 64% of their earned income, and then work expense disregard of \$150.</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 YORK DETERMINE THE GENEROSITY OF CASH ASSISTANCE?

Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does New York 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, families may receive as much as \$200 per month.</p>	<p>N/A</p>
<p>Providing one-time cash payments to families in with specific financial needs</p> <p>Does New York provide a formal diversion program to support families with specific short-term needs?</p>	<p>Yes.</p>	<p>N/A</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?</p>	<p>Yes. The state imposes no ineligibility period after a diversion payment.</p>	<p>N/A</p>



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<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 along with TANF cash assistance.</p>
<p>Providing assistance with diaper purchases</p> <p>Does New York provide assistance to families with diaper expenses using TANF funds?</p>	No.	<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.</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>	The family can earn up to \$906/month.	<p>Consider increasing the gross income limit to provide support to more families.</p> <p>Example: Minnesota maintains a gross income limit of 85% FPL, or \$3,211/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>	For eligibility, parents may deduct a work expense disregard of \$150.	<p>Consider providing a higher deduction to provide support to more families.</p> <p>Example: In Maine, families can deduct \$108 for each employed member of the family, and then 50% of remaining earned income.</p>



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<p>Asset limit</p> <p>How much can a family maintain in savings while still being eligible for cash assistance?</p>	<p>In most cases, families may maintain up to \$2,500 in cash or savings.</p>	<p>Consider increasing or eliminating the asset limit on cash and savings to support families' retention of savings.</p> <p>Examples: Maine has increased its asset limit for cash assistance to \$10,000. Massachusetts has eliminated the asset limit.</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, from the first month 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 New York once they have been in the country <i>for five years or longer</i>?</p>	<p>Yes.</p>	<p>N/A</p>
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 York if they have been in the country <i>for less than five years</i>?</p>	<p>Yes. Families may receive support from the Safety Net Assistance Program.</p>	<p>N/A</p>

HOW DOES NEW YORK 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 York “pass through” a portion of the payments received by the state in child support for the family?</p>	Yes.	N/A
WHAT ARE NEW YORK’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 York provide eligibility to parents without a search for employment?</p>	In some local offices, a family’s application for assistance <i>might</i> be denied without proof of job applications.	Consider processing applications uniformly without proof of job application.
<p>Counting educational activities as “core” work requirements</p> <p>Does New York provide credit for all educational activities, including college, as “core” work activities for cash assistance?</p>	Yes.	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>	No, the parent may have just three months’ exemption for each child, although extensions can be provided.	<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: Connecticut provides exemptions for parents with children up to twelve months of age.</p>



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<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 of an incapacitated family member. Inability to obtain childcare for a child under six Pregnancy, within one month of the due date. Being ill, incapacitated, or disabled. 	<p>Consider providing exemptions to parents who have been victims of domestic violence.</p>

WHICH RESTRICTIONS ON CASH ASSISTANCE HAS NEW YORK 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 only 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>Yes.</p>	<p>N/A</p>
<p>Refraining from drug testing applicants or recipients</p> <p>Does New York refrain from enforcing drug testing of caregivers who are either receiving or applying for cash assistance?</p>	<p>No. The state does conduct some suspicion-based drug testing and the results may result in the family not receiving cash assistance.</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 and Connecticut refrain from drug testing applicants and recipients.</p>



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Flexibility	Current policy	Potential improvement
<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. The state never enacted a 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>