

OVERVIEW

Rhode Island Works (TANF)	Rhode Island	U.S. Average or Total
Annual (federal-only) block grant amount	\$94,708,016	\$16,488,600,000 (total)
% of TANF block grants spent on cash assistance, 2024	17.8%	21.8%
% families who participated in TANF per 100 families with children living in poverty, 2022-23	30%	20%
Total # families receiving TANF in 2025	3,773	848,631 (total)
% of cases designated "Child-Only" in 2025	14.6%	39.3%
"Unobligated balance" (or stockpiled amounts, which must be used for cash assistance or admin)		
TANF Funds "unobligated balance," as of 2024	\$116,796,928	\$7,986,470,560 (total)
"Unobligated balance" as share of total block grant amount	123.30%	49.5%
Change (+ or -) in "unobligated balance" from 2023	+ \$10,832,624	+\$241,306,628

RHODE ISLAND'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>A family of three (without subsidized housing) would receive \$865, or 40% of the Federal Poverty Level (FPL).</p>	<p>Consider increasing the maximum benefit level to provide more support to families with children during challenging periods.</p> <p>Example: New Hampshire's maximum monthly benefit level is \$1,333/month, or 60% FPL.</p>
<p>Recurring benefit increases</p> <p>Has Rhode Island mandated increases to these amounts, as the 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: New Hampshire mandates annual increases.</p>

Rhode Island

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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, they can deduct \$525 and 50% of remaining earned income. Additionally, when an adult family member becomes employed, 100% of their earned income can be deducted for the first six months of employment, as long as the household's gross countable income is less than or equal to 185% FPL.</p>	<p>N/A</p>
HOW ELSE DOES RHODE ISLAND DETERMINE THE GENEROSITY OF CASH ASSISTANCE?		
Flexibility	Current policy	Potential improvement
<p>Time limit</p> <p>Does Rhode Island 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 leaving TANF may receive up to \$200/month for up to 12 months (June, 2026).</p>	<p>N/A</p>
<p>Providing one-time cash payments to families with specific financial needs</p> <p>Does Rhode Island 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>

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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>	N/A	N/A
<p>Providing assistance with housing</p> <p>Does the state provide housing vouchers with TANF funds?</p>	No.	<p>Extending housing assistance to families alongside cash assistance may reduce parental stress and improve children’s developmental outcomes.</p> <p>Examples: Maine provides some form of housing assistance to those receiving cash assistance.</p>
<p>Providing assistance with diaper purchases</p> <p>Does Rhode Island provide assistance to families with diaper expenses using TANF funds?</p>	No.	<p>Providing additional support for diapers can help to stabilize the financial well-being of families with very young children.</p> <p>Examples: New Jersey’s Diaper Benefit Program provides \$30/month for diapers to working recipients with children under 36 months.</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 gross income limit is \$4,997/month, or 225% FPL in 2025.	N/A

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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, they can deduct \$525 and 50% of remaining 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>Rhode Island has expanded the asset limit to \$5,000.</p>	<p>Consider eliminating the asset limit entirely to enable families to retain savings.</p> <p>Examples: Colorado, Hawaii, and Illinois have eliminated asset limits 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>	<p>Yes, beginning in the third trimester of pregnancy.</p>	<p>Consider providing cash assistance from the first month of pregnancy to support early development and reduce parental stress.</p> <p>Examples: Massachusetts, Colorado, and Connecticut provide cash assistance to pregnant people throughout the full term of pregnancy.</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 Rhode Island 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 Rhode Island if they have been in the country for <i>less than five years</i>?</p>	No.	<p>Consider using state funds to provide cash assistance.</p> <p>Example: Connecticut and Maine provide cash assistance to some caregivers before five years' residence, using state funds.</p>

HOW DOES RHODE ISLAND 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 Rhode Island “pass through” a portion of the payments received by the state in child support for the family?</p>	Yes.	N/A

WHAT ARE RHODE ISLAND’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 Rhode Island provide eligibility to parents without a search for employment?</p>	Yes.	N/A
<p>Counting educational activities as “core” work requirements</p> <p>Does Rhode Island provide credit for all educational activities, including college, as “core” work activities for cash assistance, beyond a single year’s participation?</p>	Yes, Rhode Island permits up to 24 months of vocational education for participants in good standing enrolled in qualifying programs.	N/A

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Flexibility	Current policy	Potential improvement
<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, single custodial parents caring for children under twelve months of age are exempt from work requirements (once per lifetime).</p>	N/A
<p>Other exemptions from work requirements</p> <p>What are other conditions for exemptions from work requirements?</p>	<p>Other exemptions in Rhode Island include:</p> <ul style="list-style-type: none"> • Sole responsibility for care of a disabled family member • Domestic violence • Pregnancy in third trimester 	N/A

WHICH RESTRICTIONS ON CASH ASSISTANCE HAS RHODE ISLAND 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, Rhode Island has eliminated full-family sanctions.</p>	N/A
<p>Lifting drug felony bans</p> <p>Are persons convicted of drug-related felonies eligible for cash assistance?</p>	<p>Yes, Rhode Island has eliminated the drug felony ban for cash assistance.</p>	N/A
<p>Refraining from drug testing applicants or recipients</p> <p>Does Rhode Island refrain from enforcing drug testing of caregivers who are either receiving or applying for cash assistance?</p>	<p>Yes</p>	N/A

Rhode Island

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Flexibility	Current policy	Potential improvement
Lifting the family cap for a new birth Can families receive additional cash assistance if they have another child while receiving assistance?	Yes. Rhode Island never enacted a family cap.	N/A

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>