

National Center for Children in Poverty Releases 2025/2026 TANF Cash Assistance Policy Series

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The National Center for Children in Poverty (NCCP) at Bank Street Graduate School of Education has released its 2025/2026 TANF Cash Assistance Policy Series to help support policymakers and advocates in strengthening these vital supports.

KEY RESOURCES

1. [TANF State Profiles Across all 50 States and DC, Updated for 2025/2026.](#)¹

The profiles also provide recently available statistics on TANF block grants for each state, including:

- The share of families with income under the Federal Poverty Level (FPL) who received TANF cash assistance for the years 2022-23²
- How many families were provided with assistance in 2025³
- The share of each state's grant block spent on cash assistance in 2024⁴
- Information about unallocated TANF grant block funds held in reserve by the state in 2024.

2. [TANF Maximum Benefit Amounts Across all 50 States and DC Provided to Three-person Families, Updated for 2025/2026.](#) This resource compares states' updated benefit amounts in three different frameworks, including:

- Dollar amounts
- As shares, for each state, of the 2026 Federal Poverty Level
- As shares of each state's median income

3. [TANF Policies Linked to Child and Family Well-Being Across all 50 States and DC, Updated for 2025/2026,](#) featuring a "score" for each state measuring the number of policies enacted that increase TANF caseloads, contributing to improvements in child and family well-being. This resource and its scorecard have been updated to reflect states' policies as of 2025/2026.

4. [TANF Policy Compendium Across All 50 States and DC, Updated for 2025/2026: A Downloadable Spreadsheet.](#) This resource enables sorting, filtering, and state-to-state comparisons of policies for TANF cash assistance and statistics relating to some TANF block grant information.

ABOUT TANF

The Temporary Assistance for Needy Families (TANF) program was established in 1996 to replace welfare traditionally offered through the federal Aid to Families with Dependent Children (AFDC) program. AFDC provided cash assistance to families living in poverty as part of the New Deal beginning in 1935.¹⁰ Under the newer TANF program, states were given block grants and allowed to direct how they were to be spent, on cash assistance and other programs to support families with children. Over time, states have provided less and less in cash assistance to families with children.¹¹ However, growing evidence supports claims that cash support plays a unique role in improving a range of outcomes for children and their families across domains, including health, education, earnings, and well-being.^{12,13,14,15}

Q&A ABOUT THE SERIES

Q. Why is TANF cash assistance important right now?

Because of shifting federal investment in and rules for the Supplemental Nutritional Assistance Program (SNAP, or food stamps) and Medicaid (or health insurance for low-income Americans) programs, many families with children are likely to lose some or all access to significant economic supports over the coming months and years. Yet the TANF program remains unchanged, with consistent federal goals and guidelines that permit states to set many policies locally.

Direct cash assistance for families at the very lowest income levels can be effective in achieving the TANF program's first purpose, to "provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives."⁵ Even though maximum benefit levels remain quite low in many states (half of states provide no more than 25.7% of the Federal Poverty Level in 2026, or \$428 per month to a family of three with no income) and numerous restrictions apply to keep take-up low among eligible families (about 20% nationally), TANF remains a program that parents and guardians can turn to during setbacks like unemployment or illness.

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Q. Why does NCCP include information about TANF block grant funds in their TANF state policy profiles?

Advocates and others are interested in TANF block grants because in addition to cash assistance, TANF funds are used in many states to support child welfare services, early care and education programs, emergency pantry services, and other purposes critical to families' well-being. Learning how much of the annual block grant each state spends on different programs is helpful in considering competing priorities. It can be important to have comparative statistics on how much of these funds a state is spending on cash assistance, how many families benefit, etc.

As an example, the share of all TANF block grants spent on cash assistance was 21.8% in 2024, while amounts spent by specific states in that year varied from 1.8% (in Georgia) to 47.7% (in Alaska).

How much each state holds unspent in unobligated "reserve" amounts is especially relevant, since these funds could be directed to other priorities such as low-cost child care or used for emergency purposes. For example, some states used these funds to provide nutritional assistance to families during last year's federal shutdown. The TANF policy profiles feature the most recently available data on those amounts for each state, as well as the share of the total grant amount reserved by the state.

Q. What should child well-being advocates understand about TANF policies in their state?

Research has shown that states' policies for TANF cash assistance can have important effects on outcomes related to child well-being. Certain policies, in particular, that decrease generosity and access to cash assistance have been linked to increases in foster care placements and child neglect.⁶ Using the TANF Policy Library, NCCP has updated a scorecard of seven of these policies for 2026, so that policymakers can assess their state's support for children's well-being and families' security through cash assistance.

In addition, benefit amounts are associated with the incidence of physical abuse events.⁷ For this reason, it can be useful to compare maximum state assistance amounts across states, in absolute dollars, as a share of the current Federal Poverty Level, and as a share of each state's median income.

Q. How does NCCP recommend that states should set their TANF cash assistance policies?

Instead of providing recommendations for policy changes, NCCP offers potential improvements, with examples from similar or nearby states. Based on our research and policy analysis, four things should be considered:

1. Easier access to higher amounts of cash assistance during challenging periods can offset the “shocks” that are harmful to families’ economic security, parents’ mental health, and children’s outcomes (including well-being). However, across the U.S., the average maximum monthly amount for a family of three in 2026 is \$614, with amounts ranging from \$204 (in Arkansas) to \$1,430 (in Minnesota). It is important to remember that only families with no income receive these maximum monthly amounts.
2. It is important to consider providing additional assistance through in-kind supports paid for with TANF funds, like diapers and housing vouchers, and providing some transitional assistance to those who are transitioning away from the program.
3. Because of numerous administrative barriers and other restrictive measures, roughly four in five U.S. families with incomes below the poverty level receive no TANF cash assistance. Easing administrative barriers is important to ensuring that help is available to all when needed. Some examples of this would involve eliminating drug felony bans, providing cash during pregnancy for all eligible parents regardless of existing family composition, increasing income disregards during eligibility, and making assistance available for a full 60 months without restrictions.
4. States should consider the costs to agency administration of some restrictive policies, especially because many caseworkers are and will be more stretched and overworked than usual because of changing guidelines for both SNAP and Medicaid. Streamlining access to TANF cash assistance, for example by eliminating asset tests and discontinuing drug testing, can ease processes and state budgets by eliminating burdensome procedures for both parents and administrators.

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Q. What are the trends in recent years in how states have changed their TANF cash assistance policies?

Overall, states have tended to expand either generosity or access to cash assistance in recent years. However, most changes have been incremental, and there have been few large-scale patterns in changes. For example, the median level of support as measured by maximum benefit amounts across all states in 2024 was 25.7% of the Federal Poverty Level (FPL) in 2024, and in 2026 it is 26.2% FPL, which is not an appreciable increase. Other signs are slightly more hopeful: possibly because of reductions in administrative barriers or restrictions, the average share of states’ TANF block grants that were spent on cash assistance in 2021 was 21%, and in 2024 it increased to 24.6%.

It is also worth remarking that a state may maintain generous cash assistance policies in terms of benefit amounts and other flexibilities that provide more support to families while upholding daunting administrative barriers and rules. As a result, relatively few families can access assistance in quite a few states. It’s important to look at the full picture of how states are setting policies, in terms of how many families receive support, and not just how much.

Generally, cash assistance benefit generosity has increased in these ways:

- Several states have significantly increased their maximum benefit amounts since the pandemic, and more states now schedule annual increases to benefit levels that are tied to the federal poverty level (FPL) or

consumer price indices. During the past year, when many states are challenged to balance their budgets, it has been important to follow whether changes in the opposite direction would occur. In fact, just two states have reduced benefit amounts, and one has plans to continue incremental reductions each year—but similar measures have been proposed and then rejected by other state legislatures.

- As an alternative to increasing maximum benefit amounts, some states now allow families to deduct and disregard more income while calculating benefit amounts. In this way, more families can receive a higher share of the maximum benefit while working.⁸
- “Pass-throughs” of child support collected by the state to families who are also receiving TANF cash assistance have grown in popularity.⁹ Three states are currently passing through the entire amount.
- An increasing number of states now provide transitional benefits for several months to families that have exited the program, as an additional support and to encourage work participation by softening potential benefit cliffs.
- In place of increasing benefit amounts, more and more states are providing additional “in-kind” resources to cash assistance recipients. Seven states now provide some form of housing support to families receiving cash assistance (CA, HI, ME, MA, MN, ND, VT). At least six states provide diapers or vouchers for diapers to families with very young children who also receive TANF (CA, HI, IN, MI, NJ, WA).

Trends increasing access to TANF cash assistance:

- Nine states have eliminated an asset test involving cash or savings for eligibility, potentially increasing the number of families who can gain access to assistance without first “spending down” their savings (AL, CO, HI, IL, LA, MD, MA, OH, VA). Such a change also frees up valuable time for benefit administrators and caseworkers.
- In 2026, 37 states and D.C. provide cash assistance to pregnant individuals without children. In more and more states, this access is applied during any trimester, or as soon as pregnancy has been verified.
- Fourteen states have now eliminated full-family sanctions that fully withdraw benefits from entire households, including children, in families in which parents are non-compliant with the program’s work requirements. (Since states are federally required to implement some degree of sanction, these states generally will only reduce the cash assistance amount by a percentage.)
- Thirty-two states now refrain from costly and ineffective suspicion-based drug testing for applicants and recipients.
- States that increase the federal limit on families’ access to cash assistance to 60 months without restrictions improve both access and generosity. More than half of states continue to provide the full 60 months of cash assistance, with some offering further extensions (beyond 60 months) through state funding. In the past two years, however, a few states have reduced the 60-month limit, providing as little as 12 months’ assistance during a parent’s lifetime in at least one state. Other states have added related restrictions, such as lowering benefit amounts after families receive assistance for a particular number of months.

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ENDNOTES

- 1 TANF state profiles were compiled by extensive review of administrative guidelines including those published in state TANF manuals. Enacted state legislative resources and feedback from state administrative staff added to the compilation of data.
- 2 Center on Budget and Policy Priorities. (2025, October 1). *Trends in state TANF-to-poverty ratios*. [222.cbpp.org/research/income-security/state-fact-sheets-trends-in-state-tanf-to-poverty-ratios](https://www.cbpp.org/research/income-security/state-fact-sheets-trends-in-state-tanf-to-poverty-ratios).
- 3 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>
- 4 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. acf.gov/ofa/data/tanf-and-moe-spending-and-transfers-activity-fy-2024
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- 6 Ginther, D. K., & Johnson-Motoyama, M. (2022). Associations between state TANF policies, Child Protective Services involvement, and foster care placement. *Health Affairs*, 41(12), 1744- 1753. doi.org/10.1377/hlthaff.2022.00743.
- 7 Spencer, R. A., Livingston, M. D., Komro, K. A., Sroczynski, N., Rentmeester, S. T., & Woods-Jaeger, B. (2021). Association between Temporary Assistance for Needy Families (TANF) and child maltreatment among a cohort of fragile families. *Child Abuse & Neglect*, 120, 105186. <https://doi.org/10.1016/j.chiabu.2021.105186> Spencer, R. A., Livingston, M. D., Komro, K. A., Sroczynski, N., Rentmeester, S. T., & Woods-Jaeger, B. (2021). Association between Temporary Assistance for Needy Families (TANF) and child maltreatment among a cohort of fragile families. *Child Abuse & Neglect*, 120, 105186. doi.org/10.1016/j.chiabu.2021.105186
- 8 To encourage employment and provide more support for families, many states allow them to disregard a portion of earnings either during eligibility assessment, while calculating benefits, or both. Disregards for benefit calculation result in greater generosity of cash assistance, since income is deducted from maximum benefit amounts to determine how much a family receives. Increasing disregards is a way of ensuring that families in which parents are employed receive more.
- 9 Under federal law, states must collect the child support paid to families that receive TANF cash assistance. Recent advocacy efforts have focused on urging states to reroute these funds, which do not belong to the state, to the families to which they are owed.
- 10 Office of the Assistant Secretary for Planning and Evaluation. (n.d.). *Aid to Families with Dependent Children (AFDC) and Temporary Assistance for Needy Families (TANF) - Overview*. U.S. Department of Health and Human Services. aspe.hhs.gov/aid-families-dependent-children-afdc-temporary-assistance-needy-families-tanf-overview
- 11 Falk, G., & Landers, P. A. (2024, November 5). *The Temporary Assistance for Needy Families (TANF) block grant: Responses to frequently asked questions* (CRS Report No. RL32760). Congressional Research Service. [everycrsreport.com/files/2024-11-05_RL32760_a57be6d66cd70297f1f84b09541c6612bc889f18.pdf](https://www.everycrsreport.com/files/2024-11-05_RL32760_a57be6d66cd70297f1f84b09541c6612bc889f18.pdf)
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