



TANF Maximum Benefit Amounts Across All 50 States and DC Updated for 2025/26

May 2026

NCCP has conducted a national review of state TANF guidelines for the administration and distribution of cash assistance to families with adults and children. On the following pages, we discuss the maximum amount of cash assistance provided by each state and D.C. to a family of three. Three graphs present the maximum amount of TANF cash assistance for each state as:

1. Monthly dollar amounts;
2. Amounts as a percentage of the federal poverty level (FPL)
3. Amounts as a percentage of state medium income (SMI).

Because TANF eligibility policies establish lower benefit amounts to those households with some income or other benefits, these amounts represent the highest level of cash assistance available to those families who earn no income. Benefit amounts vary widely, from \$204 to \$1,430 per month. Moreover, racial disparities in benefit access result from these differences; most Black children in the U.S. live in the twenty states with TANF benefit levels below 20% of the Federal Poverty Level (FPL), including high numbers in low-income families.¹

Although TANF cash assistance benefits are generally low and phase out rapidly (as soon as parents earn even a few thousand dollars of annual income), their importance to families with little to no income is well known. Families undergoing reversals such as job loss or the illness of a child or parent can experience high levels of stress and material hardship, and rigorous research on TANF cash assistance has further established its positive and/or protective effects on child and family outcomes. These outcomes include:

- Increased student achievement²
- A lower likelihood of grade repetition, reduced child maltreatment and neglect³
- Reduced involvement with Child Protective Services (CPS) agencies⁴
- Reduced foster care placements

While researchers continue to examine which state-determined policies affect certain outcomes and to what extent, increased benefit amounts have been clearly tied to decreases in the physical abuse of children.⁵ Toward this end, a recent statement by the Center for Law and Social Policy to the U.S. House of Representative Ways and Means Committee advocates for a 50% FPL minimum standard level of assistance for all states.⁶

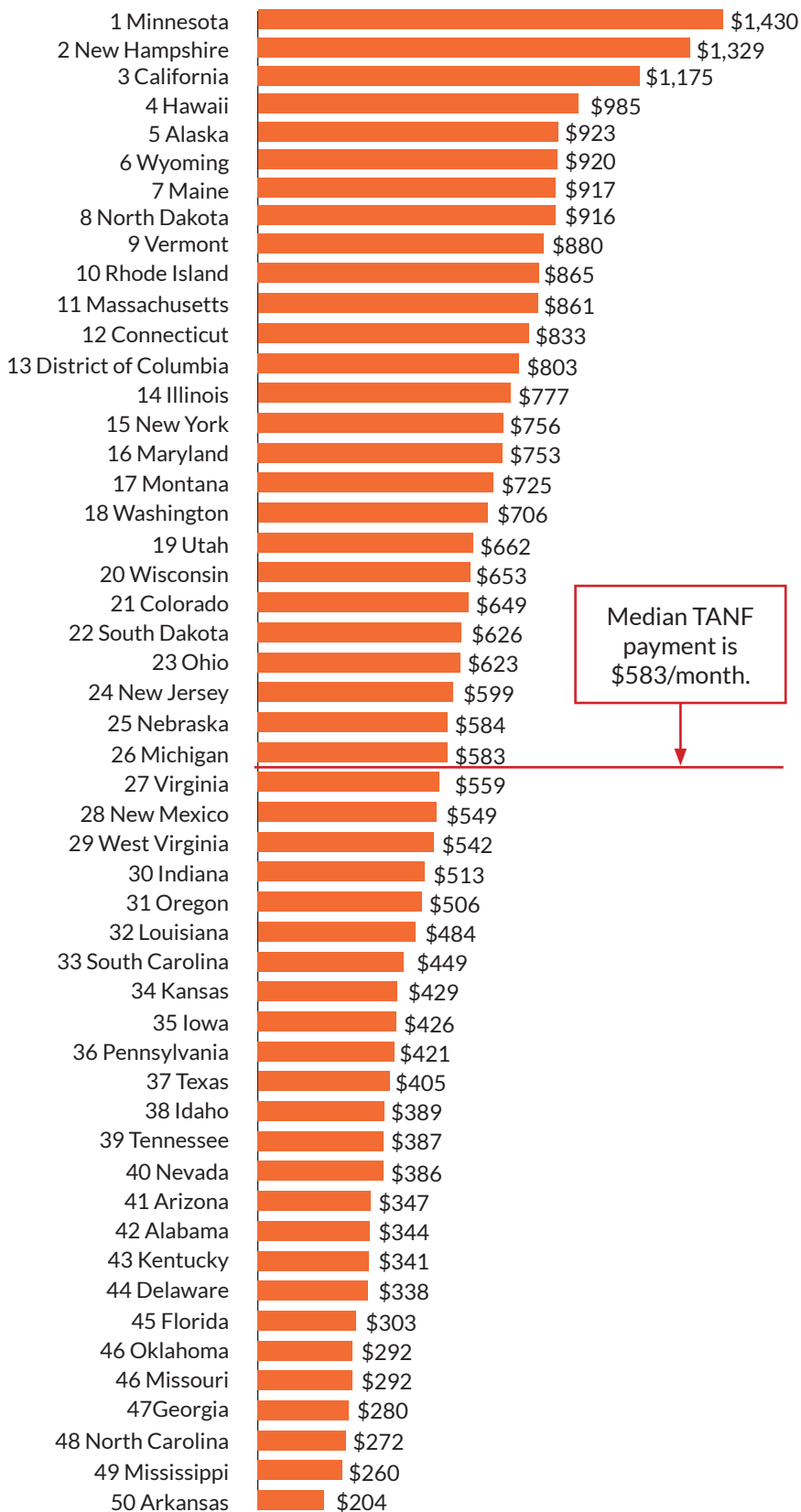
Finally and critically: most families living in poverty do not receive this benefit, for a variety of reasons; in 2023, fewer than 21% of all families living under the FPL accessed cash assistance.⁷ When considering each state's relative "generosity," it is important to consider the other critical TANF policy options that states use in order to offer or restrict cash assistance to families with children who are most in need.

Monthly TANF benefit in dollars:
The figure on the right depicts the current highest possible benefit amounts for a family of three in each state and D.C. in 2026. Amounts range from \$204 (in Arkansas) to \$1,430 (in Minnesota).

As post-pandemic anti-poverty measures began to expire in 2022, some states created other supports to help low-income families with children, like state-level Earned Income Tax Credits (EITCs), supplemental funds for food stamps, or refundable state-level Child Tax Credits (CTCs). Some states increased TANF payment amounts to address increases in costs of living, with at least one state (Louisiana) doubling the previous amount from \$242 to \$484 in the first increase since the program's inception in 1996.

Finally, while thirteen states today make recurring increases to TANF benefit amounts, often tied to local costs of living or the FPL, some states are beginning to move in the opposite direction, decreasing benefit amounts. Two states have succeeded in reducing maximum benefit amounts in the past year.

2025/26 Maximum monthly TANF benefit (family of 3)



Median TANF payment is \$583/month.

Monthly benefit as % of FPL:

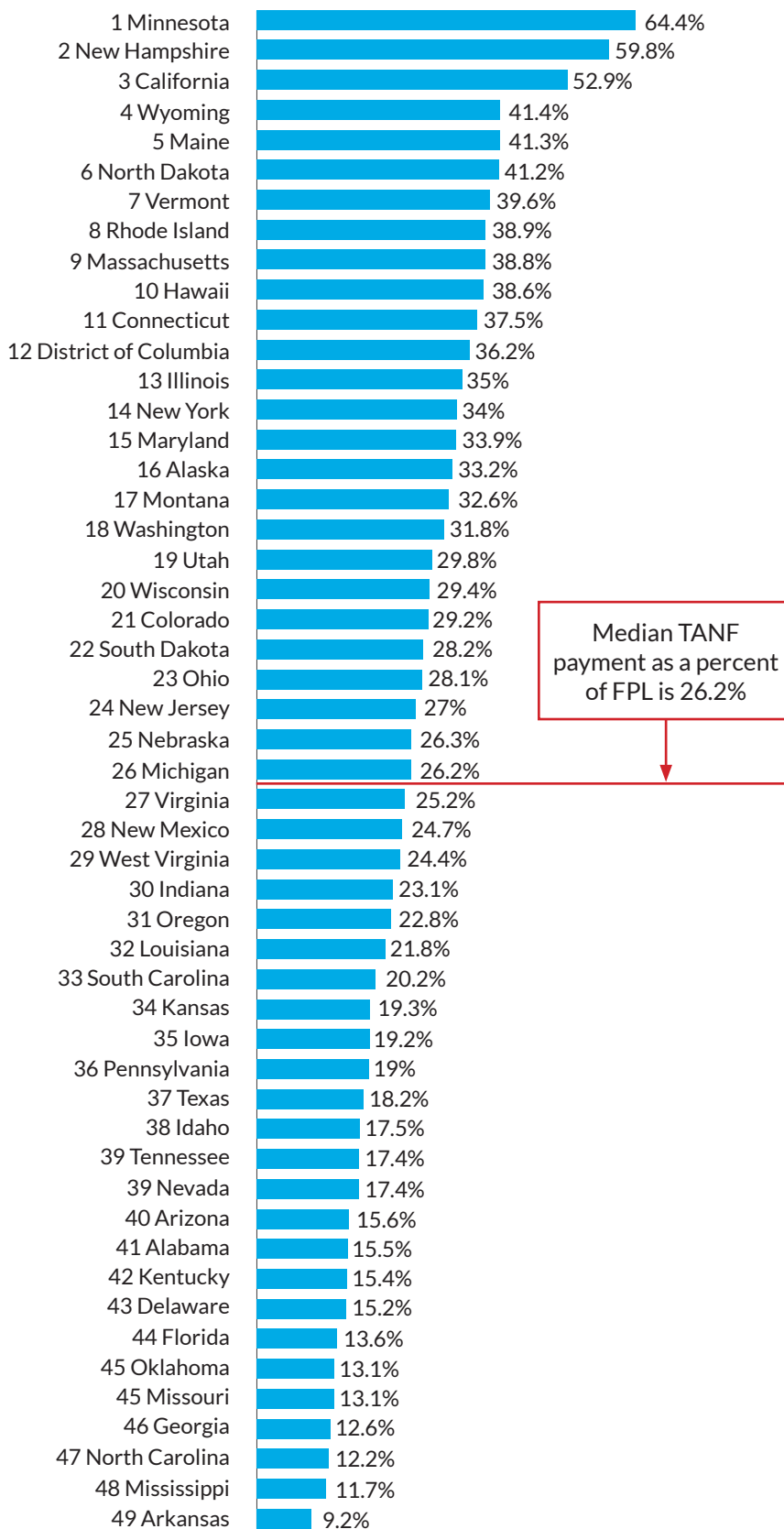
The figure on the right displays each state's maximum cash assistance payment to a family of three as a percentage of the FPL. Families below the poverty level may also receive "in-kind" benefits, such as food stamps and housing assistance, which may help to lift them closer to the poverty level. However, when cash assistance levels are set at extremely low amounts, vulnerable families often struggle to meet basic needs.

Only three states, Minnesota, New Hampshire, and California, have implemented maximum amounts above 60% of the FPL, which in most states in 2026 is \$1,333/month for a family of three.

Among all states, the median level of assistance as a percentage of the FPL is 26.2%.

Note: Hawaii and Alaska are ranked differently than they were on the previous graph; because of high costs, their FPL is higher than that for most states.

2025/26 TANF Payments as % of Federal Poverty Limit



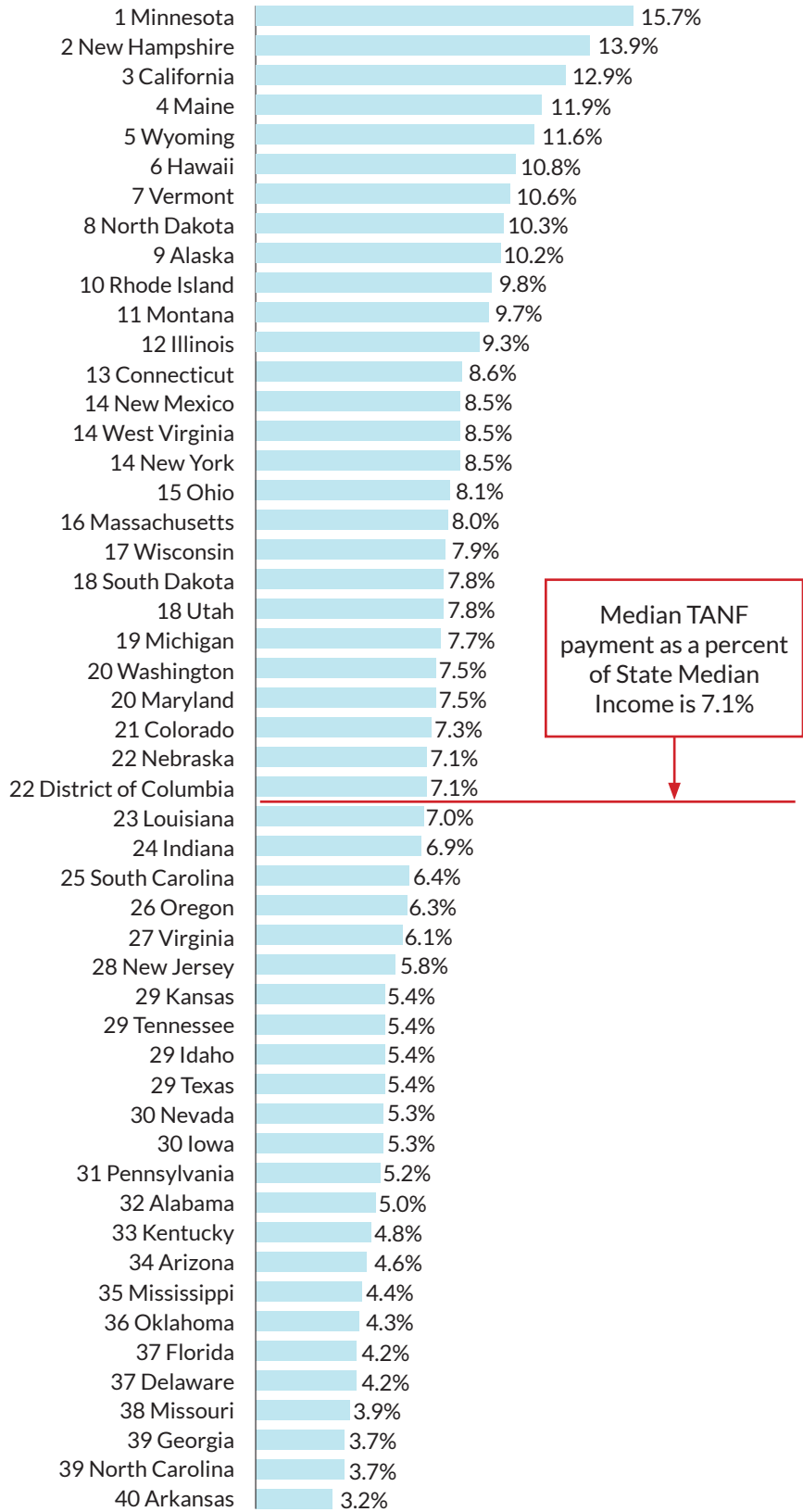
Monthly benefit as % of State Median Income (SMI):

The figure on this page presents the maximum TANF monthly benefit as a percentage of one month of that state's median income. This calculation accounts for at least some differences in local economic circumstances that families encounter. Varied amounts of cash assistance across states may stem from differences in the local costs of living.

Naturally, wages and salaries vary from state to state. NCCP researchers used federally available data to calculate the median income level for households in each state and in D.C.

This framing of TANF benefit amounts highlights that in all states TANF maximum benefits are less than 16% of the median income. Additionally, some states are ranked in a very different position on this graph than on the previous graph; for example, New Jersey is the 24th state on the previous page but is 28th here. When accounting for high income levels, some states' benefit levels do not seem as generous.

2025-26 TANF as a % of State Median Income



ENDNOTES

- 1 Center on Budget and Policy Priorities. (2022). *Chart book: Temporary Assistance for Needy Families (TANF) at 26*. cbpp.org/research/family-income-support/chart-book-tanf-at-20
- 2 Duncan, G. J., Morris, P. A., & Rodrigues, C. (2011). Does money really matter? Estimating impacts of family income on young children's achievement with data from random-assignment experiments. *Developmental Psychology*, 47(5), 1263-1279.
- 3 Wang, J. S. H. (2015). TANF coverage, state TANF requirement stringencies, and child well-being. *Children and Youth Services Review*, 53, 121-129.
- 4 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.
- 5 Spencer, R. A., Livingston, M. D., Komro, K. A., Sroczyński, 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.
- 6 Center for Law and Social Policy. (2024). *Statement on the record: Ways and Means hearing on reforming Temporary Assistance for Needy Families (TANF): States' misuse of welfare funds leaves poor families behind*. clasp.org/wp-content/uploads/2024/09/CLASP-Statement-on-Record-TANF-Ways-and-Means-Hearing.pdf
- 7 U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. (2023). *23rd annual report to Congress on welfare indicators and risk factors*. aspe.hhs.gov/sites/default/files/documents/fac848bddb2cade460ee9be368bd197b/23rd-welfare-indicators-rtc.pdf