

- Limiting the resulting period of ineligibility for monthly TANF assistance to no longer than six months after receiving a diversion payment.¹⁰
- Refraining from drug-testing of applicants or recipients.¹¹
- Providing state-funded cash assistance to some households who are ineligible for federal TANF (e.g., families with parents who are Legally Protected Residents (LPRs) before five years' residence in the U.S., as well as other groups).¹²

Of note, effects on child well-being stem from changes to caseloads through these policies, so that other state TANF flexibilities that either reduce or expand access to the benefit are also very likely to affect outcomes related to child-well-being. Additionally, increases in TANF benefit amounts have been associated with a decrease in the incidence of events involving physical abuse.¹³

Previously, NCCP has completed similar work on state-level SNAP policies for 2024.

State	Is the full lifetime TANF benefit of 60 months provided without restrictions?	Does the state avoid withdrawing full benefits in response to noncompliance with work requirements?	Are parents of children under 12 months exempt from work requirements?	Have earnings disregards for income eligibility increased since 2014?	Is the ineligibility period after any diversion payment less than six months?	Does the state refrain from drug testing for TANF applicants or recipients?	Does the state provide state-funded cash assistance to some federally-ineligible families?	Count of TANF policies enacted (0-7)
Alabama	Yes.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for parents of children under three months.	Yes. The earnings disregard was 20% in 2004 and is now 30%.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	No.	4
Alaska	Yes.	No, the state will enact full-family sanctions although not immediately	Yes, exemptions apply for parents of children under twelve months.	Yes. The earnings disregard has increased from \$90 to \$150 and 33% of income.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	No.	5
Arizona	No, the state limits assistance to 12 months, with possible 12-month extensions.	No, the state will enact full-family sanctions although not immediately	Yes, exemptions apply for parents of children under twelve months.	No, the earnings disregard has remained consistent, at \$90 and 30% of remaining income.	Yes. The state prevents assistance for no more than three months.	No.	No.	2
Arkansas	No, the state limits assistance to 12 months for families with work-eligible adults.	Yes, the state will only reduce the benefit.	No. Exemptions apply for single parents of children under three months.	No, the earnings disregard has remained consistent at 20%.	Yes. The state imposes a 100-day period of ineligibility.	No.	No.	2
California	Yes.	Yes, the state will only reduce the benefit.	Yes, exemptions apply for parents of children under 24 months.	Yes. The earnings disregard has increased from \$90 in 2004 to either \$450 for each working adult.	Yes. The state imposes no ineligibility period.	Yes.	Yes, to some LPRs and noncitizens participating in legal proceedings; also to some families who have exceeded time limits.	7
Colorado	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for single parents of children under twelve months.	No, the earnings disregard has remained consistent at \$90	No. The state imposes a period of ineligibility with no explicit limit, at least in some counties.	Yes	Yes, to some federally ineligible two-parent households.	4

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Connecticut	No, the state limits assistance to 36 months, with possible extensions of 6 months (no more than two).	Yes, the state enacts reductions in benefit amount only, and reductions cannot exceed 25% of the total benefit.	Yes, exemptions apply for parents of children under twelve months.	No, the earnings disregard has remained consistent at \$90.	Yes. The state prevents assistance for no more than three months.	Yes.	Yes, to some LPRs and to noncitizens participating in legal proceedings.	5
Delaware	No, the state limits assistance to 36 months; some extensions granted.	No, the state withdraws the benefit for the entire household.	Yes, exemptions apply for parents of children under twelve months.	No, the earnings disregard has remained consistent at \$90.	Yes. The state prevents assistance for no more than three months.	Yes.	No.	3
District of Columbia	Yes, DC provides TANF cash assistance with no time limit.	Yes, DC protects almost all of the benefit amount from sanctions.	Yes, exemptions apply for single parents of children under twelve months.	No, the earnings disregard has remained consistent at \$160.	Yes. The state prevents assistance for no more than three months.	Yes.	Yes, to some families that exceed the federal time limit for cash assistance.	6
Florida	No, the state limits assistance to 48 months.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for single parents of children under three months.	No, the earnings disregard has remained consistent at \$90.	Yes. The state imposes a three-month period of ineligibility.	Yes.	No.	2
Georgia	No, the state limits assistance to 48 months.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for single parents of children under twelve months.	Yes, the earnings disregard has increased from \$90 to \$250 for each working adult.	No. The state imposes a 12-month period of ineligibility.	No.	No.	1
Hawaii	Yes.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for single parents of children under six months.	Yes, the earnings disregard has increased to 20% of earned income and \$200.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	Yes, to some LPRs, battered noncitizens, and noncitizens participating in legal proceedings.	4
Idaho	The state provides assistance for 24 months, with possible 36-month extensions.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for single parents of children under six months.	No, there has consistently been no earnings disregard.	No. The state prevents assistance for up to six months.	No.	No.	0
Illinois	Yes.	Yes, the state will only reduce the benefit.	Yes, exemptions apply for parents of children under twelve months.	Yes, the earnings disregards increased from \$90 in 2004 to the difference between 50% of the current Federal Poverty Guideline and the TANF payment.	Yes. The state imposes no ineligibility period.	Yes.	Yes, to some LPRs, battered noncitizens, and some noncitizens participating in legal proceedings. Additionally, to pregnant women with no other children.	7
Indiana	No, the state provides assistance for 60 months, but limits it to 24 months for adults.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for single parents of children under three months.	No, the earnings disregard has remained consistent at \$90.	There is no formal diversion program, so there is no period of ineligibility.	No.	No.	1

State	Is the full lifetime TANF benefit of 60 months provided without restrictions?	Does the state avoid withdrawing full benefits in response to noncompliance with work requirements?	Are parents of children under 12 months exempt from work requirements?	Have earnings disregards for income eligibility increased since 2014?	Is the ineligibility period after any diversion payment less than six months?	Does the state refrain from drug testing for TANF applicants or recipients?	Does the state provide state-funded cash assistance to some federally-ineligible families?	Count of TANF policies enacted (0-7)
Iowa	Yes.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for parents of children under three months.	No, the earnings disregard has remained consistent at 20%.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	No.	3
Kansas	No, the state limits assistance to 24 months.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for parents of children under two months.	No, the earnings disregard has remained consistent at \$90.	No. The state imposes a 12-month period of ineligibility.	No.	No.	0
Kentucky	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for single parents of children under twelve months.	No, there has consistently been no earnings disregard.	No. The state imposes a 12-month period of ineligibility.	Yes.	No.	3
Louisiana	No, families may not receive assistance for more than 24 out of the prior 60 months.	No, the state withdraws the benefit for the entire household.	No exemptions apply for parents of children of any age.	No, the earnings disregard has remained consistent at \$120.	There is no formal diversion program, so there is no period of ineligibility.	No.	No.	1
Maine	Yes.	Yes, the state will only reduce the benefit.	Yes, exemptions apply for parents of children under twelve months.	Yes. In 2004 there was no disregard; now \$108 of income and 50% of the remainder are disregarded.	Yes. The state imposes no ineligibility period.	Yes.	Yes, state-funding provides some groups with cash assistance before 5 years' residence.	7
Maryland	Yes.	Yes, the state will only reduce the benefit.	Yes, exemptions apply for parents of children under twelve months.	No, the earnings disregard has remained consistent at 20%.	Yes. The state prevents assistance for no more than three months.	No.	Yes, to some LPRs, battered noncitizens, and noncitizens participating in legal proceedings.	5
Massachusetts	No, the state limits assistance to 24 months within a five-year period	Yes, the state will only reduce the benefit.	Yes, exemptions apply for parents of children under two years.	Yes. The earnings disregard in 2004 was \$90 and has now been increased to \$200.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	Yes, to battered noncitizens and some one- and two-parent families.	6
Michigan	Yes.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for parents of children under two months.	Yes. There was no earnings disregard in 2004; now there is a disregard of \$200 and 20% of the remaining income.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	No.	4
Minnesota	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for single parents of children under twelve months.	Yes. While the earnings disregard in 2004 was 18%, today it is \$65 per employed individual and 50% of remaining income.	Yes. The state imposes a four-month period of ineligibility.	Yes.	Yes, to some LPRs, battered noncitizens, and some noncitizens participating in legal proceedings.	6

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Mississippi	Yes.	No, the state withdraws the benefit for the entire household.	Yes, exemptions apply for single parents of children under twelve months.	No, the earnings disregard has remained consistent at \$90.	There is no formal diversion program, so there is no period of ineligibility.	No.	No.	3
Missouri	No, the state limits assistance to 45 months	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for single parents of children under three months.	No, the earnings disregard has remained consistent at \$90.	Yes. The state prevents assistance for no more than three months.	No.	No.	1
Montana	Yes.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for parents of children under four months.	Yes. While there was no earnings disregard in 2004, today the disregard is \$200 and 25% of the remaining income.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	No.	4
Nebraska	Yes.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for parents of children under three months.	Yes. While there was no earnings disregard in 2004, today the disregard is 20%.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	Yes, to some one- and two-parent households in special circumstances.	4
Nevada	No, the state provides assistance for 60 months, but after 24 months families are ineligible for 12 consecutive months.	No, the state withdraws the benefit for the entire household.	No. A single parent may be exempt while caring for a child for no more than three months.	No, the earnings disregard has remained consistent, at either \$90 or 20%, whichever is greater.	No. There is no designated limit on diversion payment amounts, and no limit on the period of ineligibility.	Yes.	Yes, to some battered non-citizens.	1
New Hampshire	Yes	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for single parents of children under twelve months.	No, the earnings disregard has remained consistent at 20%.	There is no formal diversion program, so there is no period of ineligibility.	Yes.	Yes, to some two-parent households in special circumstances.	4
New Jersey	No, the state provides assistance for 60 months, but parents must be working by the 24th month.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for single parents of children under three months.	No, there has consistently been no earnings disregard.	Yes. The state imposes no ineligibility period.	State-funded cash assistance may be provided to pregnant women if they are LPRs before five years' US residence	Yes, to some two-parent households and to pregnant women with no other children.	3

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New Mexico	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for single parents of children under twelve months.	Yes, earnings disregards have increased to \$125 for single-parent families, or \$250 for two-parent families, then 50% of remaining earned income	No. The state imposes a 12-month period of ineligibility.	Yes.	Yes, to some LPRs, as well as battered noncitizens, and some noncitizens participating in legal proceedings; also to those with certain work exemptions and parents in post-secondary education.	5
New York	Yes.	Yes, the state will only reduce the benefit.	No, the parent may have just three months' exemption for each child.	Yes, earnings disregards have increased from \$90 to \$150 of earned income.	Yes. The state imposes no ineligibility period.	Cash assistance is provided to some Legally Protected Residents (LPRs) before 5 years' residence through the Safety Net Assistance (SNA) program.	Yes, to some LPRs before five years of U.S. residence, as well as to battered noncitizens and some noncitizens participating in legal proceedings.	6
North Carolina	No, families must take a 36-month "break" after 24 months of benefit receipt.	No, the state withdraws the benefit for the entire household.	Yes, exemptions may apply for single parents of children under twelve months.	Yes, earnings disregard has increased to 27.5% of gross earned income.	Yes. The state imposes no ineligibility period.	No	No	3
North Dakota	Yes.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for parents of children under two months.	Yes, disregards are now the greater of 27% of income or \$180 of earnings.	Yes. The state imposes no ineligibility period.	No	No	3
Ohio	No, the state limits assistance to 36 months, although families can apply for an extension of benefits.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions may apply for single parents of children under twelve months.	No, there has consistently been no earnings disregard.	There is no formal diversion program, so there is no resulting period of ineligibility.	Yes.	No	3
Oklahoma	Yes.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for parents of children under four months.	Yes. Earnings disregards have increased from \$120 in 2004 to \$240 (as long as an individual is fully employed).	No. The state imposes a 12-month period of ineligibility.	No.	No.	2

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Oregon	Yes.	Yes, the state will only reduce the benefit, and never more than 25%.	No. Exemptions apply for parents of children under six months.	Yes. While there was no earnings disregard in 2004, today the disregard is 50%.	Yes. The state prevents assistance for no more than three months.	Yes.	Yes, to some LPRs, battered noncitizens, and some noncitizens participating in legal proceedings; also to some two-parent households.	6
Pennsylvania	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for single parents of children under twelve months.	Yes, the earnings disregard has increased from \$90 to \$200.	Yes. The state prevents assistance for no more than three months.	No.	Yes, to some LPRs, battered noncitizens, and some noncitizens participating in legal proceedings; also to domestic violence victims.	5
Rhode Island	Yes.	Yes, the state will only reduce the benefit.	Yes, exemptions apply for parents of children under twelve months.	Yes, in 2024 the earned income disregard increased from \$300 to \$525.	There is no formal diversion program, so there is no resulting period of ineligibility.	Yes.	No.	6
South Carolina	No, families have a limit of 24 months within a ten-year period.	No, the state withdraws the benefit for the entire household.	Yes, exemptions apply for parents of children under twelve months.	No, there has consistently been no earnings disregard.	There is no formal diversion program, so there is no resulting period of ineligibility.	No.	No.	2
South Dakota	Yes.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for parents of children under twelve weeks.	No, there has consistently been no earnings disregard.	Yes. The state imposes a period of ineligibility of no more than three months.	Yes.	No.	3
Tennessee	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for parents of children under twelve months.	Yes, the earnings disregard has increased to \$250.	Yes. The state imposes no ineligibility period.	No.	No.	4
Texas	Yes.	No, the state withdraws the benefit for the entire household.	Yes, exemptions apply for parents of children under twelve months.	No, the earnings disregard has remained consistent at \$120 and 33.3% of remaining income.	No. The state imposes a 12-month period of ineligibility.	Yes.	No.	3
Utah	No, the state limits assistance to 36 months, although families can apply for an extension.	No, the state withdraws the benefit for the entire household.	No exemptions apply for parents of children of any age.	No, the earnings disregard has remained consistent at \$100.	Yes. The state imposes three-month period of ineligibility.	No.	Yes, to some two-parent households and to pregnant women with no other children.	2

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Vermont	Yes.	Yes, the state will only reduce the benefit.	Yes, exemptions apply for parents of children under 24 months.	Yes, the state extended earnings disregards to \$250 plus 25% of the remaining income.	Yes. The state imposes no ineligibility period.	Yes.	Yes.	7
Virginia	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for children under twelve months.	Yes. While the earnings disregard in 2004 was \$134 and 20% of remaining income; it is now \$198 and 20% of remaining income.	No. The state imposes up to 180 days of ineligibility.	Yes.	No.	4
Washington	Yes.	No, the state will enact full-family sanctions although not immediately.	Yes, exemptions apply for parents of children under 24 months.	Yes. Parents may now deduct \$500 of earned income then 50% of total earned and unearned income.	No. The state imposes a 12-month period of ineligibility	Yes.	Yes, to some LPRs, battered noncitizens, and some noncitizens participating in legal proceedings.	5
West Virginia	Yes.	No, the state withdraws the benefit for the entire household.	No exemptions apply for parents of children of any age.	No, there has consistently been no earnings disregard for eligibility.	Yes. State imposes three-month period of ineligibility.	No.	Yes, to some parents participating in post-secondary education and to some two-parent households.	3
Wisconsin	No, the state limits assistance to 48 months, with only 24 months per workplace.	No, the state will enact full-family sanctions although not immediately.	No. Exemptions apply for parents of children under two months.	No, there has consistently been no earnings disregard for eligibility.	Yes. State imposes no ineligibility period.	Yes.	Yes, to some LPRs, battered noncitizens and some noncitizens.	3
Wyoming	Yes.	No, the state withdraws the benefit for the entire household.	No. Exemptions apply for single parents of children under three months.	No, there has consistently been no earnings disregard for eligibility.	There is no formal diversion program, so there is no resulting period of ineligibility.	Yes.	Yes, to some LPRs, battered noncitizens and some noncitizens participating in legal proceedings.	4

NCCP gratefully acknowledges those who have contributed in various ways to this resource, including the researchers who conducted the study highlighting the seven state policies and their effect on child and family protection outcomes, and particularly Professor Donna Ginther for her helpful clarification of data sources.

ENDNOTES

- 1 TANF policy updates were conducted through extensive review of administrative guidelines including those published in state manuals and other administrative resources. Additionally, NCCP researchers referred to recent and past state legislation in regulation of both programs.
- 2 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.
- 3 The Temporary Assistance for Needy Families (TANF) program distributes cash assistance to some parents and children with very low or no income; approximately 21% of families with income below the poverty level received assistance in 2021. Overall, most states have acted to decrease access in the years since the program originated in 1996, and in real terms benefit amounts have declined on average. Under federal guidelines for the program, states have extensive authority to determine many flexibilities for cash assistance as local stakeholders determine, including lifetime limits on access, eligibility requirements, benefit amounts, and numerous other guidelines.
- 4 Outcome data on neglect and foster care used in the analysis by Ginther, et al., was sourced for the relevant years from the National Child Abuse and Neglect Data System (NCANDS), which is a voluntary data collection system. Data on foster care placement was sourced from the Adoption and Foster Care Analysis and Reporting System (AFCARS), a federally mandated data system.
- 5 Specifically, in the analysis by Ginther, et al., the adoption of each TANF restriction is linked to average estimated increases in these outcomes using data from NCANDS: 44.2 more neglect victims per 100,000 children; 22.3 victims placed into foster care per 100,000 children. Using AFCARS, the analysis found between 19.3 and 21.2 *additional* children placed into foster care because of neglect (per 100,000 children) and 21.3 *additional* children placed into foster care because of maltreatment (per 100,000 children).
- 6 In 2026, 34 states and D.C. enabled families to receive TANF cash assistance up to the full federal lifetime limit (60 months) without restrictions. This policy is important in providing support over time to low-income parents, many of whom are employed in informal work arrangements and may be likely to experience reversals through job loss or decreased wages.
- 7 In 2026, fourteen states and D.C. refrained from full-family sanctions by decreasing benefit amounts rather than closing a family's case or withholding all monthly support in response to a parent's noncompliance with work requirements. This policy provides continued support to children regardless of parents' challenges.
- 8 In 2026, 28 states and D.C. enacted the policy of exemptions from work requirements for parents caring for a child under 12 months. This policy contributes to the well-being of both parents and children by supporting basic needs during an especially critical period of a development for children. Note that in some cases, the use of such exemptions is limited, so that they may be used for no more than twelve months total in a parent's lifetime.
- 9 Twenty-three states have increased the earnings disregards allowed during eligibility assessment for TANF since 2004. This policy, which enables families to set aside a greater portion or amount of their earned income during assessment of eligibility than they could in 2004, is an incentive for continued employment by low-earning parents in need of support. Note that there are separate policies in many states on earnings disregards for the calculation of TANF benefit amounts.
- 10 In 2026, twenty-three states and D.C. refrained from imposing a period of ineligibility longer than six months after providing a diversion payment to a family. Sixteen additional states did not offer diversion payments, and thus they also did not impose a lengthy period of ineligibility. Lengthy periods of ineligibility limit access to cash support for low-income families.
- 11 In 2026, twenty-nine states, as well as D.C., did not impose drug-testing procedures on TANF applicants or recipients. Drug testing can have a "chilling" effect on low-income parents by stigmatizing processes around application or receipt regardless of their actual substance use or abuse, thus discouraging take-up of needed cash assistance.
- 12 In 2026, 23 states used state funding to provide cash assistance to some families with parents who are Legally Protected Residents (LPR) who have resided in the U.S. residence for less than five years. (After five years of residence, states may elect to use their federal TANF funds to provide cash assistance.)
- 13 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. doi.org/10.1016/j.chiabu.2021.105186