

Graphical Overview of State and Territory TANF Policies as of July 2024

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If a family needs help covering their expenses during a period of financial hardship, what requirements must they meet to be eligible for cash assistance? If they qualify for assistance, how much can they receive each month, and for how long can they receive it? The answers to these questions depend not only on the family's circumstances but also on where they live.

The primary program that provides cash aid to families in need is called Temporary Assistance for Needy Families, or TANF.[1] TANF is a block grant, meaning the federal government provides each state/territory with a set amount of money that the state/territory combines with its own funding to meet the program's

[1] The TANF program provides cash and noncash aid (e.g., transportation assistance and child care assistance). In this brief, we focus on policies regarding cash aid.

Welfare Rules Database
ADMINISTRATION FOR CHILDREN & FAMILIES
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goals.[2] In the average month of Federal Fiscal Year (FFY) 2024, about 841,000 families received cash aid from TANF; across the states/territories, the average maximum monthly benefit for a family of three with no other income was $575.[3] Each state/territory sets its own policies for exactly who can get help, how much they can receive, and for how long. [4] These policies can vary greatly across states/territories.

In this brief, we present selected state/territory policy differences for TANF cash aid, excluding temporary policies that were enacted in some states/territories during portions of the COVID-19 pandemic.[5] The policies are taken from the Welfare Rules Database (WRD), a publicly accessible resource maintained by the Urban Institute and funded by the Administration for Children and Families in the US Department of Health and Human Services. The WRD tracks state policies over time, from 1996 to the present. Policy data for the territories were added to the Welfare Rules Database beginning in 2022. The database includes hundreds of variables related to

- initial eligibility,
- benefit amounts,
- work and activity requirements, and
- ongoing eligibility and time limits.

[2] Throughout this brief, the term "states" refers to the 50 states and the District of Columbia and "territories" refers to Guam, Puerto Rico, and the Virgin Islands. American Samoa and the Commonwealth of the Northern Mariana Islands do not operate TANF programs. The Welfare Rules Database does not track information on the TANF programs administered by federally recognized tribes within a state.

[3] For more information about the number of families receiving TANF in FFY 2024 (October 2023 through September 2024) and other caseload data, see "TANF Caseload Data 2024," Administration for Children and Families, (accessed October 3, 2025): https://acf.gov/ofa/data/tanf-caseload-data-2024. The number of participating families cited here does not include those who receive benefits paid through separate state/territory programs funded with maintenance-of-effort dollars (SSP-MOE) or solely state-funded (SSF) programs. For more information on benefit amounts, see table II.A.4 in the Welfare Rules Databook. The average of $575 is calculated using one value per state/territory (the policy affecting the largest portion of the caseload).

[4] Some states' cash assistance policies incorporate a separate state program (SSP), and other states/territories may use a solely state funded (SSF) program. States/territories may choose to use different types of funding for families in different situations, although the materials used by caseworkers—which are generally the source materials for this project—do not typically indicate what funding is used in what circumstance. Thus, if a state/territory funds benefits to two-parent units under an SSF program, or funds benefits to certain immigrant families under SSP funding, those benefits policies are included in the WRD to the extent they are described in the TANF caseworker materials, but the WRD does not separately identify which policies use SSP or SSF funds.

[5] During the COVID-19 pandemic, many states/territories took advantage of existing flexibilities to modify aspects of their policies to better support families. While most of those special policies had returned to standard policies by July 2024, some policies implemented in response to COVID-19 remained in place. In these cases, we treat the policy as we would any other and capture it in the standard policy tables, even if it may have originally been intended to be temporary. The columns specifically describing COVID-19 policies have been removed from the Databook tables. For more detailed information about the policies shown here, see the 2024 Welfare Rules Databook (Moclair et al. 2025). For more information on the policies states/territories temporarily adopted in response to the pandemic, see the special project report "State TANF Policies During the COVID-19 Pandemic: An Updated Look at Changes in TANF Policies as of July 2021" (Shantz et al. 2023) and the full underlying database available at https://wrd.urban.org.

This brief is a companion to the 2024 Welfare Rules Databook and provides a graphical overview of some of the policy differences across states/territories. We also provide information about additional resources available from the WRD.

Diversion and Initial Eligibility Requirements

Families must satisfy several requirements before they can qualify for TANF cash assistance for the first time or qualify again after a period of not receiving assistance.[6] There are also eligibility requirements for families who choose to receive lump-sum diversion payments in lieu of monthly cash benefits. To be eligible for TANF cash assistance or diversion, an applicant family must pass both financial and nonfinancial tests. A key financial test is that the family's countable income must be under the state/territory's eligibility limit. Nonfinancial tests include residency requirements for minor parents, and, in some states/territories, requirements to look for a job.

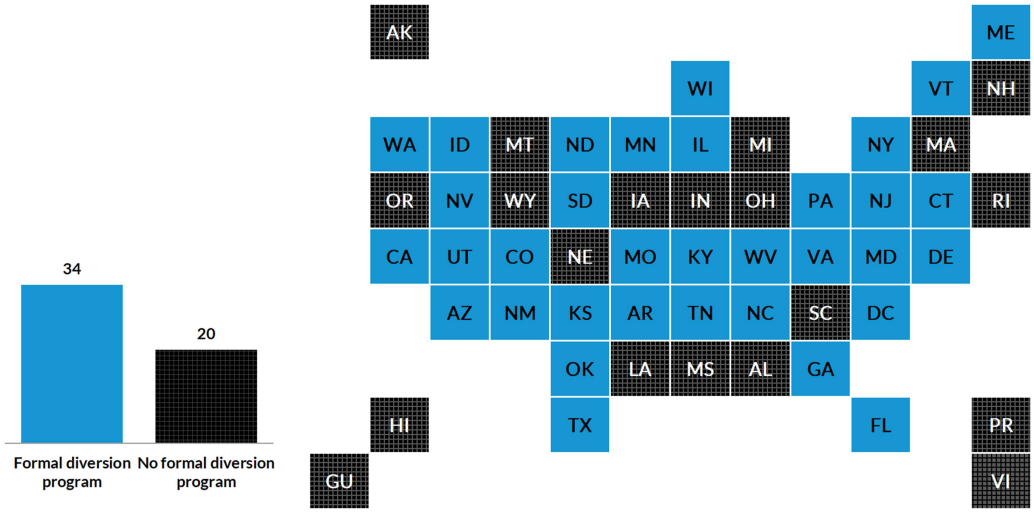
Do States and Territories Try to Divert Some Families from Becoming TANF Recipients?

Sometimes, a family that comes to apply for monthly cash aid will be "diverted." Under formal diversion programs, states/territories may offer families the choice to receive a lump-sum cash payment to help meet their immediate needs rather than starting to receive a monthly TANF benefit. The lump-sum cash payment may be paid directly to the family or to a vendor for the family's expenses. Families that accept diversion payments are usually not allowed to apply for monthly TANF benefits for some period (or if they apply during that time, the state may impose some penalty, such as subtracting the diversion payment from their initial TANF benefits). Thirty-four states used formal diversion programs in 2024 (figure 1).

[6] The group of people whose needs are considered in establishing the TANF benefit—often termed the "assistance unit"—is determined based on state/territory-specific policies that are described in the Welfare Rules Database. The assistance unit might not include all members of a family who live together, and in some circumstances may include nonrelatives. For simplicity, this brief uses the term "family" to refer to the assistance unit.

FIGURE 1

Formal TANF Diversion Programs, 2024



Source: Welfare Rules Database.

How Much Income Can Families Have and Be Eligible for TANF?

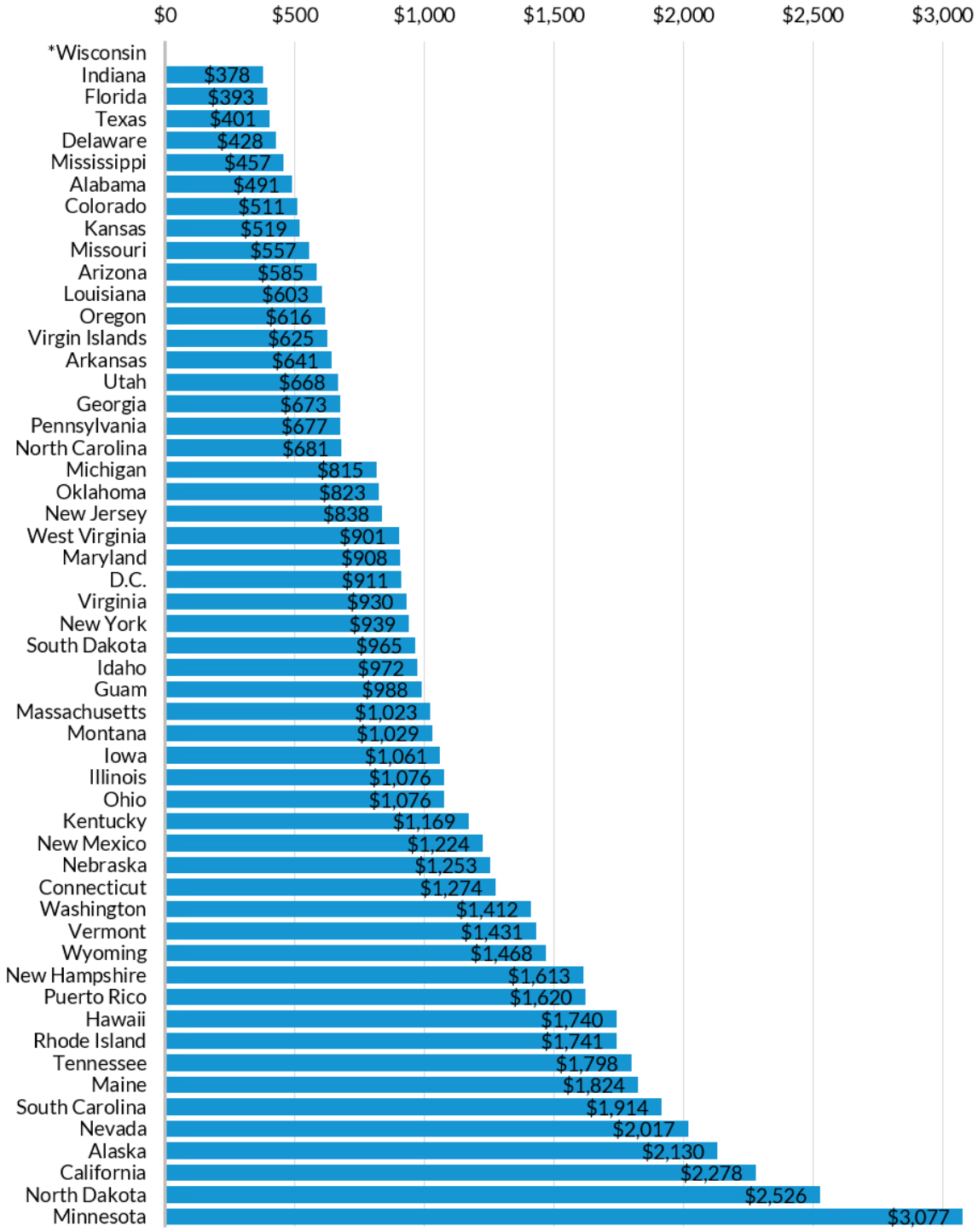
Families must have very low income to be eligible for TANF. Specifically, they must have countable income below their state/territory's income threshold for a family of their size. Those income thresholds vary widely; however, the income thresholds alone do not allow a clear comparison of states'/territories' eligibility policies, because states/territories also vary in the types of income they count and how they measure income, particularly how much of a family's earnings are disregarded when determining countable income.[7] To compare states'/territories' eligibility limits consistently, we compute the maximum amount of earnings an applicant can have and still be technically eligible for cash assistance in each state/territory.[8] In 2024, the maximum monthly earnings that a family of three could have and still be initially eligible for TANF ranged from $378 in Indiana to $3,077 in Minnesota (figure 2).

[7] For example, in 2024 in Montana, a three-person family could have been eligible for TANF if their monthly countable income was no greater than $622. Because Montana's 2024 eligibility determination process disregarded the first $200 of earnings and 25 percent of remaining earnings, a three-person family in Montana could have had monthly earnings as high as $1,029 and still been technically eligible for TANF.

[8] Technical eligibility does not mean the family will necessarily receive a cash benefit; it means they will have passed all the eligibility tests and the result of the benefit computation formula is a positive amount that meets the state's/territory's minimum amount, if any, for technical eligibility. Most states/territories distribute a cash benefit only if it is at least $10. The calculation assumes the assistance unit includes one parent and two children, has only earned income, has no child care expenses, contains no children subject to a family cap, has no special needs, pays for all shelter costs with no subsidies, and, if standards vary by county or region, is subject to the benefit standard that applies to the substate area with the largest population in the state/territory.

FIGURE 2

Maximum Monthly Earnings for Initial TANF Eligibility for a Family of Three, 2024



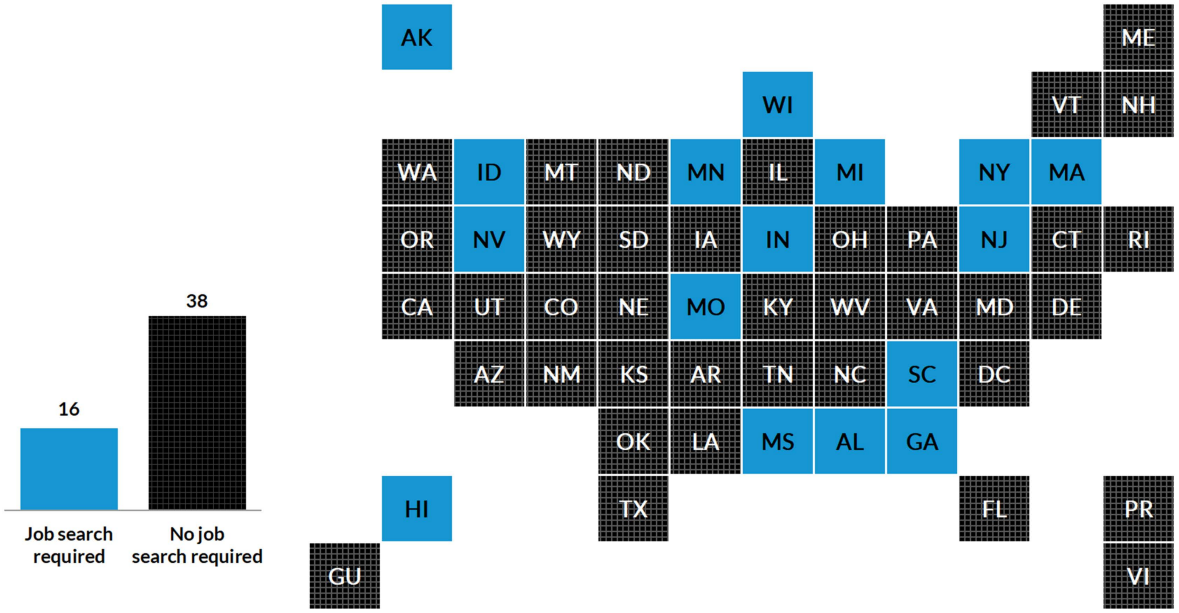
Source: Welfare Rules Database.
***Notes:** If the amounts vary by county or region within a state/territory, the amount shown applies to the substate area with the largest population. Wisconsin provides cash assistance to families with earned income in limited circumstances. Other applicants may earn as much as $2,474 monthly and still be eligible for nonfinancial assistance. See the WRD for more information.

Are Unemployed TANF Applicants Required to Look for a Job?

Figure 3 shows states'/territories' job search requirements as of July 1, 2024. When an applicant parent who is out of work applies for TANF, some states require that the applicant look for a job either before the application is processed or while the application is processed—a policy sometimes referred to as "up front" job search. Policies may vary if the applicant is a parent or caregiver; not all parents are expected to work, and non-parent caretakers may also be expected to work under some circumstances. In states with this requirement, the parents or caretakers who are subject to the policy must prove they searched for jobs at a certain number of businesses or participated in the state's job-related programs. The goal of these requirements is for applicants to find jobs so that they will either no longer need assistance or be employed by the time they begin receiving assistance (meaning that they might need less assistance or need assistance for a shorter period). In 2024, 16 states required that applicants search for a job as a condition of TANF application.

FIGURE 3

States/Territories Requiring a Job Search at TANF Application, 2024



Source: Welfare Rules Database.
Notes: Information on specific job search requirements and exemptions from these requirements can be found in the Welfare Rules Databook.

Can Lawful Permanent Residents Receive TANF?

If a family immigrates to the US and needs cash aid before they become citizens, they will sometimes be eligible for TANF benefits, but not always. Complex rules govern whether aliens are eligible for TANF. Some rules are consistent across the US: in all states/territories, illegal aliens are never personally eligible, but refugees or asylees can be eligible for at least their first five years in the US, and aliens who currently or previously served in the military can be eligible at any point.[9]

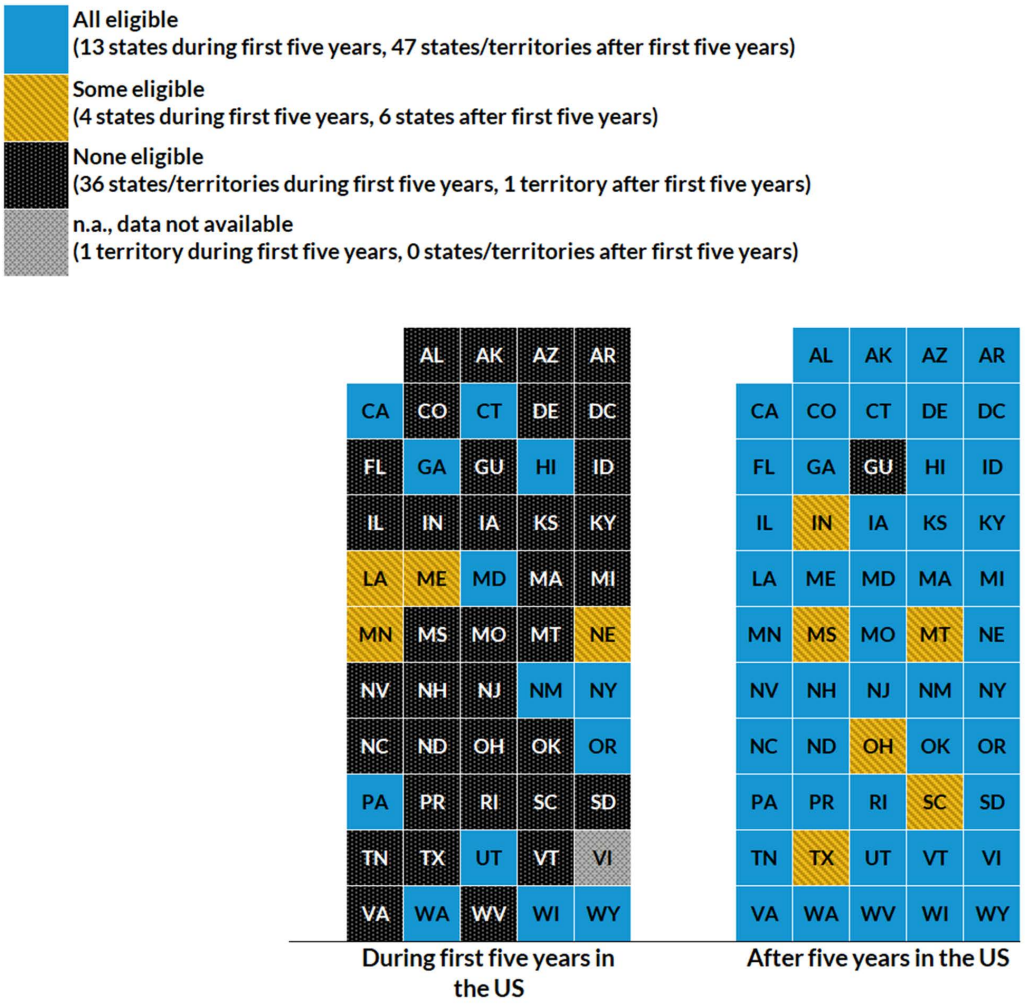
For lawful permanent residents (often referred to as holders of "green cards"), eligibility depends in part on where they live. Under federal law, most lawful permanent residents must live in the US for five years before they can be eligible for federal TANF benefits. States/territories, though, can use their own funding to provide assistance to some lawful permanent residents before they have met the five-year residency requirement.[10] An additional policy variation is that states/territories may choose to use federal money to provide cash aid to lawful permanent residents after they have lived in the US for five years, but they do not have to do so.

[9] Eligibility restrictions related to immigrant status are generally applied on a person-by-person basis. For example, a parent who is an unauthorized immigrant would not be individually eligible for benefits, but the parent's citizen children could be eligible as a child-only unit. However, potential eligibility based on veteran or military status extends to the service member's spouse and children.

[10] More information about the federal guidelines and complex rules regarding noncitizens can be found in the 2024 Welfare Rules Databook.

FIGURE 4

TANF Eligibility for Lawful Permanent Residents, 2024



Source: Welfare Rules Database.

Notes: Lawful permanent residents who meet certain exemption criteria, such as military personnel, veterans, and their families are potentially eligible in every state and territory.

In 2024, lawful permanent residents who had been in the US less than five years were eligible to receive state-funded benefits in 13 states if they met the state's other eligibility requirements (figure 4). In four other states, some lawful permanent residents were potentially eligible before the five-year mark. For example, in Louisiana, certain American Indians born in Canada may be regarded as lawful permanent residents for purposes of eligibility and were potentially eligible in their first five years. Additionally, lawful permanent residents in Louisiana were potentially eligible in their first five years if they were receiving assistance for blindness or disability. In Maine, lawful permanent residents were potentially eligible in their first five years if they were elderly or disabled, victims of domestic violence, or suffering from a hardship while waiting for work documentation. In Minnesota, lawful permanent residents were generally potentially

eligible before the five-year mark, but if they were ages 18 to 69, were receiving state-funded aid, and had lived in the country more than four years, they were required to be in literacy classes or working toward citizenship to keep their aid.

Forty-five states and two territories considered lawful permanent residents potentially eligible for federally funded TANF assistance once they met the five-year residency requirement and conformed with other TANF eligibility requirements. An additional six states considered them potentially eligible after five years only under certain conditions. In Mississippi, Montana, Ohio, South Carolina, and Texas, lawful permanent residents were only potentially eligible if they could be credited with 40 quarters of work (approximately 10 years). Indiana only considered them eligible if they previously held refugee status.

Benefit Amounts and Sanctions

The amount of assistance families can receive depends on the family's characteristics (especially the family's size and income) combined with state/territory rules for benefit computation and income disregards. Families that do not comply with various program requirements (such as work requirements) may see their benefits reduced or suspended.

What Is the Maximum Monthly TANF Benefit Families Can Receive?

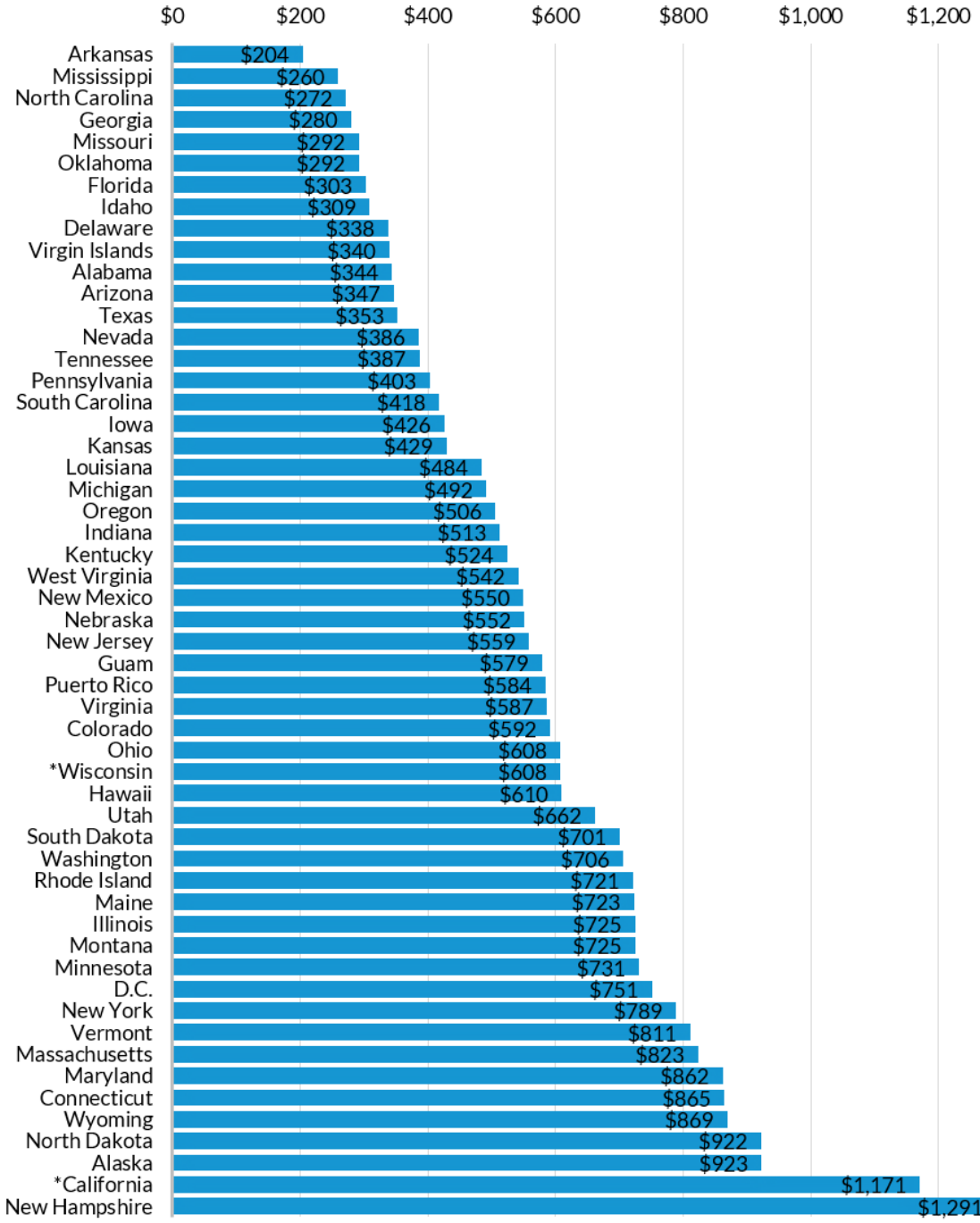
The amount of TANF benefits a family receives is determined by state/territory-defined formulas. Many formulas start with a dollar amount (usually referred to as a payment standard), subtract the family's net income (total countable income minus disregards), and pay the entire amount of the difference (sometimes called the income deficit). In such cases, families with no income receive the full payment standard, and families with some income may receive less. Some states/territories will not pay more than a maximum benefit (which is set lower than the payment standard), and others pay only a percentage of the income deficit. Payment standards almost always vary by family size, but they may also vary based on family structure, the type of income the family has, or the area of the state/territory where the family lives.

Because of all the variations, we compute the benefit in each state/territory for a consistent family type: a single-parent family with two children and no income that lives in the substate area with the largest population in the state/territory. The monthly benefit in this situation ranged from $204 in Arkansas to $1,291 in New Hampshire in 2024 (figure 5).[11]

[11] The calculation assumes the assistance unit contains no children subject to a family cap, no assistance unit members have special needs, the unit pays for all shelter costs with no subsidies, and the unit is subject to the benefit standard that applies to most of the state/territory's caseload.

FIGURE 5

Maximum Monthly TANF Benefit for a Family of Three with No Income, 2024



Source: Welfare Rules Database.

***Notes:** Dollar amounts are the amounts awarded to a single-parent family with two children and no income who live in the substate area with the largest population in the state/territory. In the following states, the policies vary by specific TANF component or group of recipients, and the data shown are for specific components or groups: Wisconsin (W-2T component) and California (non-exempt families).

How Much Will a Family's Monthly Benefits Decrease if They Do Not Comply with Work Requirements?

In most cases, individuals who are considered work-eligible and who are members of the TANF assistance unit are required to participate in work activities.[12] States/territories may determine who must work, how much work is required, and which activities are allowed. If the adults do not comply with the requirements, the state/territory can impose sanctions, which vary by state/territory.[13] A sanction is a penalty that typically reduces the family's benefits for a certain period or until the adults comply with the requirement. States/territories can define their program requirements, the penalties for families who do not meet those requirements, and how families can resolve the situation and once again receive their full benefit.

Figure 6 shows states'/territories' sanction policies as of July 1, 2024. Sanctions typically have stages progressing from least to most severe. The most severe sanction varies substantially across states/territories. In 2024, 32 states/territories closed the family's TANF case, ending their benefits, as the most severe sanction for noncompliance with work requirements. In the other states, the most severe sanction was either a total loss of benefits (13 states) or a partial loss of benefits (9 states), but recipients were able to regain the full benefit by complying with program requirements for a certain number of months.[14]

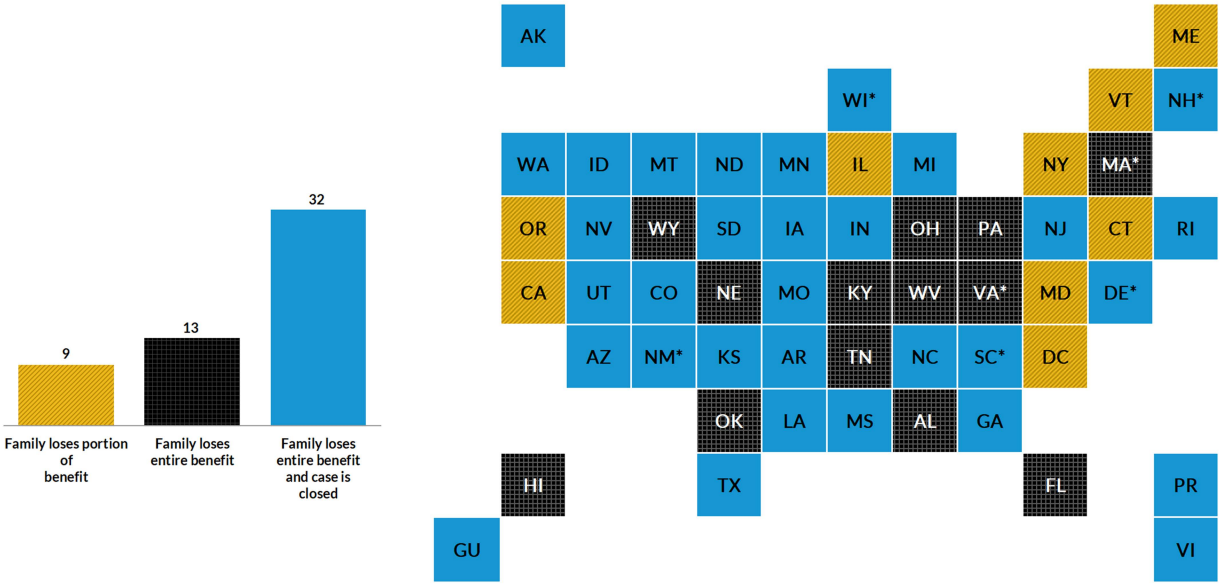
[12] Under federal policy, individuals required to participate in work activities in order to meet federal work participation requirements are defined as "work-eligible" individuals. Here, "work-eligible" refers to individuals who are required to engage in work activities according to the policies in their own state/territory. What a state/territory requires of a particular group of recipients may be more or less than what would be required for those individuals to "count" as participating in work activities for purposes of federal calculations. The Welfare Rules Database captures work requirements and other policies as determined by the states/territories, rather than the policies to meet the federal participation requirements.

[13] The policies captured here apply to individuals who are work-eligible and are counted as part of the TANF assistance unit and do not include other adults living in the family. For example, in many states/territories, a grandparent may receive TANF for a grandchild as a "child-only" unit—i.e., without the grandparent being considered a TANF recipient.

[14] When the sanction results in case closure, the family may need to reapply for benefits. This may also affect a family's eligibility for other types of assistance, such as when a family is eligible for child care subsidies due to participation in the TANF program.

FIGURE 6

Most Severe Sanctions for Noncompliance with TANF Work Requirements for a Single Parent Head of a Family Unit, 2024



Source: Welfare Rules Database.

***Notes:** In the following states, the policies vary by specific TANF component, and the data shown are for specific components or groups: Delaware (time-limited assistance), Massachusetts (non-exempt recipients), New Hampshire (New Hampshire Employment Program (NHEP)), New Mexico (New Mexico Works (NMW) component), South Carolina (All, except Challenging Adults through Rehabilitation, Education, and Services (CARES) component), Virginia (Virginia Initiative for Education and Work (VIEW)), and Wisconsin (W-2 Transition (W-2T) and Community Service Jobs (CSJ) components).

Ongoing Eligibility Requirements

Families who begin receiving a benefit must continue to pass state/territory-defined financial tests to remain eligible. Even for families who remain low-income, however, benefits are usually time limited. Some states provide transitional cash assistance to families leaving TANF.

After One Year, How Much Income Can Families Have and Continue to Receive TANF Assistance?

To continue to receive TANF benefits after initially becoming eligible, a family must have countable income (total income minus disregards) that results in being eligible for a benefit, and depending on the state/territory, they may also have to continue to pass other financial tests. In many states, the countable income definition for families already receiving TANF uses a more generous earned income disregard than is

used for families initially applying for benefits. In some states/territories, the portion of earnings disregarded also changes depending on the number of months the family has combined TANF benefits and earnings.[15] These variations effectively change the maximum amount of earnings a family can have while remaining eligible (compared with the amount of earnings the family can have at initial eligibility as shown in figure 2).

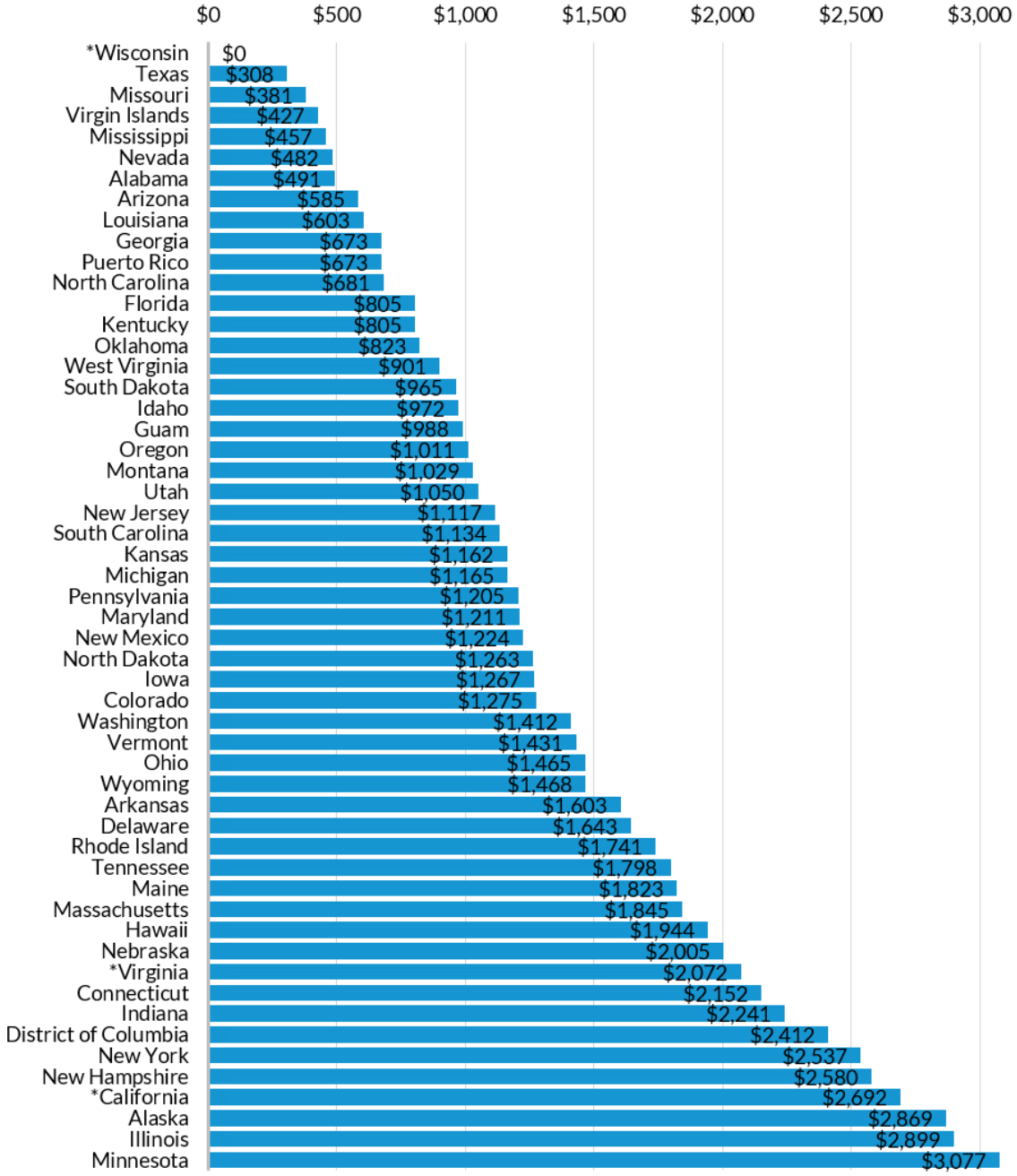
Here we focus on the maximum earnings a family of three could have and remain eligible for benefits in the 13th month of receiving assistance. In 2024, the maximum earnings ranged from $308 in Texas to $3,077 in Minnesota (figure 7).[16]

[15] As an example, Indiana disregards the first $120 of earnings and one-third of remaining earnings for the first four months that a family has TANF and earnings, then $120 of earnings for the next eight months, then $90 of earnings for the remaining time the family receives TANF benefits.

[16] The calculation assumes the assistance unit includes one parent and two children, has only earned income, has no child care expenses, contains no children subject to a family cap, has no special needs, pays for all shelter costs with no subsidies, and is subject to the benefit standard that applies to the majority of the state/territory's caseload.

FIGURE 7

Maximum Monthly Earnings at 13 Months for Ongoing TANF Eligibility for a Family of Three, 2024



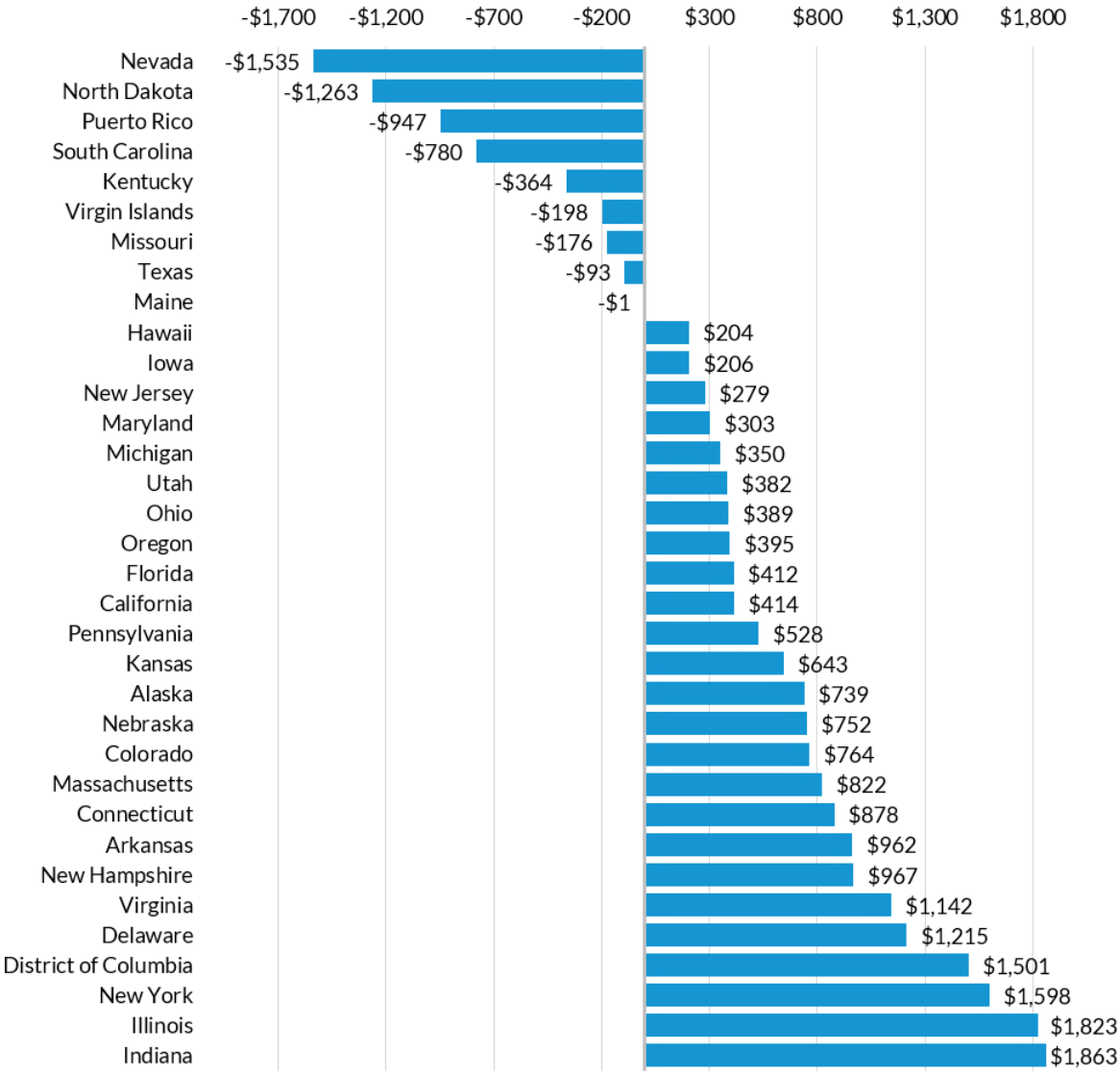
Source: Welfare Rules Database.
***Notes:** If the amounts vary by county or region within a state/territory, the amount shown applies to the substate area with the largest population in the state/territory. In the following states, the policies vary by specific TANF component or group of recipients, and the data shown are for the following components and groups: Virginia (Virginia Initiative for Education and Work (VIEW)) and California (non-exempt). Wisconsin provides cash assistance to families with earned income in limited circumstances. Other applicants may earn as much as $2,474 monthly and still be eligible for nonfinancial assistance. See the WRD for more information.

Comparing this with the information presented earlier on the maximum possible earnings for initial eligibility, the maximum allowable earnings for eligibility is different at 13 months in 34 states/territories (figure 8). In nearly half (25) of the states/territories, the maximum earnings point for eligibility in the 13th month of assistance is *higher* than at application because of higher disregards for recipients than for applicants. For example, in New Jersey, a three-person family may have $279 more in monthly earnings to remain eligible for TANF; they must have earnings no greater than $838 to initially become eligible, but they can remain eligible at the 13-month point if their earnings are no greater than $1,117 (and they have no other income). In contrast, in seven states and two territories, the maximum possible earnings point is *lower* after one year than at application because some portion of the state/territory's earnings disregards expire after a certain number of months. For example, in Missouri, the maximum amount of earnings at which a family of three may be eligible in month 13 is $176 lower than the maximum possible earnings at initial application. To be eligible for a positive benefit amount at initial application, a three-person family in Missouri must have earnings no greater than $557 after applying the 66.7 percent and $90 earned income disregards. However, in month 13, the family may only disregard $90 of earnings for benefit computation and must have earnings no greater than $381 to receive benefits. In the remaining states and territory (20), the maximum possible earnings amount is the same after one year as it is at application (not shown in figure).

FIGURE 8

Amount by which Maximum Earnings in Month 13 Exceed or Fall Below Maximum Earnings at Application for a Family of Three, 2024

States in which the Two Amounts Differ



Source: Welfare Rules Database.

***Notes:** This figure shows the maximum earnings a family of three can have in month 13 and remain eligible for assistance minus maximum earnings a family can have at application, assuming the family has no unearned income. The following states and one territory have no change between maximum earnings at application and in month 13: Alabama, Arizona, Georgia, Guam, Idaho, Louisiana, Minnesota, Mississippi, Montana, New Mexico, North Carolina, Oklahoma, Rhode Island, South Dakota, Tennessee, Vermont, Washington, West Virginia, Wisconsin, and Wyoming. If the amounts vary by county or region within a state/territory, the amount shown applies to the substate area with the largest population in the state/territory. In the following states, the policies vary by specific TANF component or group of recipients, and the data shown are for the following components and groups: Virginia (Virginia Initiative for Education and Work (VIEW)) and California (non-exempt). See the WRD for more information.

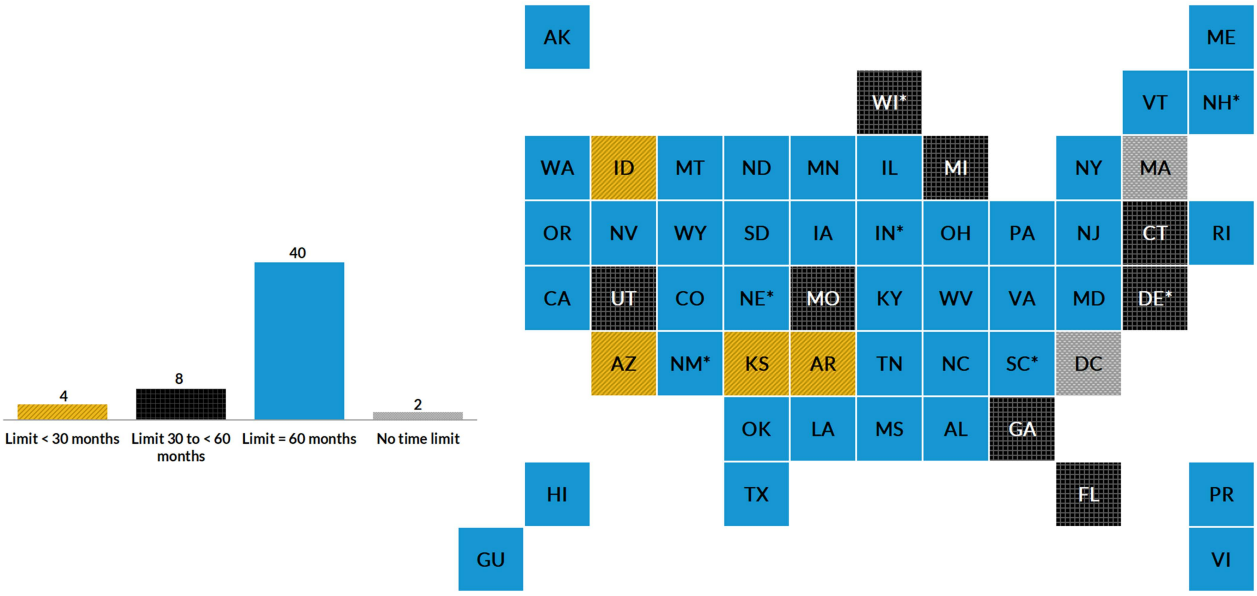
How Many Months Can Families Receive TANF over Their Lifetime?

Federal rules set a lifetime limit on how long families containing an adult who receives federally funded benefits (i.e., not a "child-only" family) can receive TANF benefits. States/territories impose two basic types of limits on recipients: (1) lifetime limits (including the federal 60-month limit and in some cases, a shorter, state/territory-determined limit), after which the entire benefit is permanently eliminated, or (2) other intermittent state/territory time limits (such as periodic time limits, benefit waiting periods, or benefit-reduction time limits), which interrupt or reduce benefits for a certain period but do not eliminate them. Both types of time limits may terminate benefits for the entire family or just the adults in the family.

Figure 9 shows the lifetime limits used in each state/territory as of July 1, 2024. In 2024, 40 states/territories had a lifetime limit of 60 months, 12 states had a lifetime limit ranging from 12 to 48 months, and Massachusetts and the District of Columbia had no lifetime limit. States/territories with time limits may use exemptions and extensions that allow benefits to continue past the limit, creating additional variation in their policies. States/territories may use their own funds to pay benefits not allowed by the federal time limit.

FIGURE 9

Lifetime Limit on the Number of Months of TANF Assistance, 2024



Source: Welfare Rules Database.

***Notes:** States/territories with time limits may use exemptions and extensions that allow benefits to continue past the limit in some cases. In the following states, the policies vary by specific TANF component or group, and the data shown are for the following components and groups: Delaware (time-limited assistance), Nebraska (time-limited assistance), New Hampshire (NHEP), New Mexico (NMW program), South Carolina (All, except CARES programs), and Wisconsin (W-2T, CSJ, and TEMP). The policies shown for Indiana apply to the termination time limit.

Can Families Receive Transitional Cash Benefits when They No Longer Qualify for TANF?

When families are no longer eligible for TANF, some states/territories may provide short-term assistance to help them transition from the program. In states/territories with transitional aid programs, assistance is usually provided to families who are no longer eligible for TANF because of increased work and earnings.

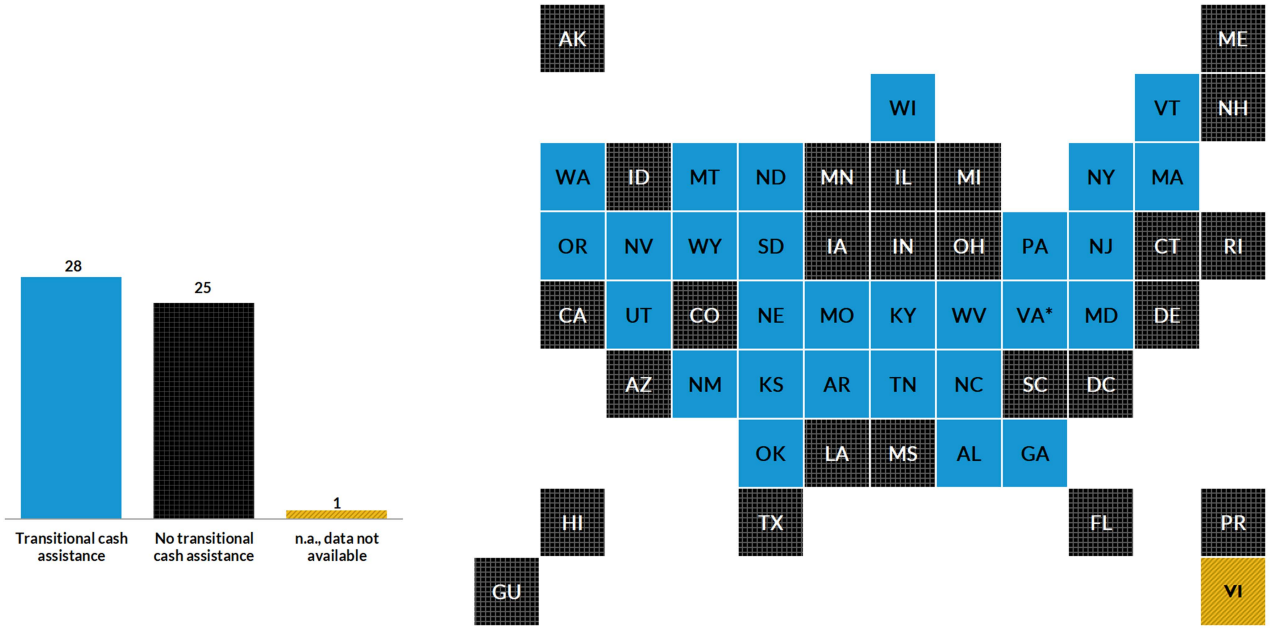
Transitional benefits can include both cash and noncash assistance, such as child care or food assistance. In 2024, 28 states provided cash assistance for periods ranging from 1 to 24 months to families transitioning off TANF (figure 10).[17] For states with fixed transitional cash assistance amounts, the amount ranged from $50 to $204 per month. In other states, the amounts varied depending on various factors. For example, Massachusetts decreases benefits over the transitional period; benefits are equal to $200 in the first month

[17] Some transitional benefits are in the form of increases in supplemental food benefits. This map captures only the transitional benefits paid as cash. Additional details on certain other transitional benefits—such as transitional child care benefits—can be found in the full underlying database.

and decrease to $50 by the fourth month. In Maryland, transitional benefits are equal to the last month of TANF benefits the family received.

FIGURE 10

States and Territories Offering Transitional Cash Assistance Following Standard TANF Benefits, 2024



Source: Welfare Rules Database.

***Notes:** The policy shown for Virginia is for VIEW participants.

More Information from the Welfare Rules Database

The policies discussed in this brief are a small subset of the policies available from the WRD. The WRD tracks TANF policies for the 50 states, the District of Columbia, and the three territories that operate TANF programs (Guam, Puerto Rico, and the Virgin Islands).[18] The database contains hundreds of variables designed to capture detailed TANF policies over time.

Information from the database is available for public use through the project's website (https://wrd.urban.org). From the project website, users can access the data in two ways:

- **Annual databooks.** The annual databook highlights policies as of July 1st of each year, at a greater level of detail than shown in this brief. The databook contains 60 tables providing information on policies for (1) initial application and eligibility requirements, (2) benefit amounts, (3) work and activity requirements, and (4) ongoing eligibility requirements and transitional assistance. The databook also contains tables showing selected policies over time. All annual databooks are available for download.
- **Online search tool.** The online search tool provides access to the full database in detail. The search tool allows users to access information beyond what is included in the annual databooks, including hundreds of detailed policy variables and policies for any point in time back to 1996. Users can select the information they are interested in and produce custom tables through a point-and-click online interface.

[18] The Welfare Rules Database captures policies for Guam, Puerto Rico, and the Virgin Islands beginning in 2022. American Samoa and the Commonwealth of the Northern Mariana Islands do not operate TANF programs.

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