



Financial Eligibility Rules for TANF Cash Assistance

Florida

I. Rules Used to Determine Recipients' Ongoing Eligibility and Benefit Levels

Asset Test

Recipients must have countable assets below \$2,000.

For families with members subject to the work requirement who need a car for training, employment or education, the combined equity value of all vehicles in excess of \$8,500 is counted as an asset.

For all other families the equity value of one car above \$8,500 is counted as an asset.

Gross Income Limit

All recipients are subject to a gross income test. Gross monthly income (total income with no deductions) must fall below the following amounts:

Gross Income Limits by Family Size

| <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> |
|----------|----------|----------|----------|
| \$658 | \$884 | \$1,111 | \$1,338 |

Benefit Calculation

A recipient's benefit equals the difference between countable income (income after specified deductions) and the maximum benefit. If countable income exceeds the maximum benefit, the family is not eligible for assistance.

Countable income equals gross monthly income less \$200 and 50% of remaining earnings.

Maximum Benefit Levels

Maximum monthly benefit levels vary for different groups of families:

| | <u>Family Size</u> | | | |
|--|--------------------|----------|----------|----------|
| | <u>1</u> | <u>2</u> | <u>3</u> | <u>4</u> |
| Families with a shelter cost obligation greater than \$50 | \$180 | \$241 | \$303 | \$364 |
| Families with a shelter cost obligation greater than zero but not more than \$50 | \$153 | \$205 | \$258 | \$309 |
| Families with no shelter cost obligation, and teen parents | \$95 | \$158 | \$198 | \$254 |

II. Rules Used to Determine Applicants' Initial Eligibility

Asset Test

Applicants must meet the same asset test as recipients, listed above.

Gross Income Limit

All applicants are subject to the gross income test shown above for recipients.

Net Income Test

An applicant's net income (income after specified deductions) must fall below the maximum benefit for a family of its size. If net income is below the maximum benefit, the applicant is eligible for assistance, and benefits are calculated as described above for recipients.

Net income equals gross monthly income less \$90 of earnings, unless applicant received benefits within the prior four months. If so, net income equals gross income less \$200 and 50% of remaining earnings, the same deduction used to determine a recipient's countable income for benefit calculation.

III. Other Rules Affecting Eligibility or Benefit Levels

Treatment of Child Support Income

Child support payments are retained by the state as reimbursement for cash assistance payments. If child support payments exceed the maximum benefit, the family is ineligible.

Treatment of Housing Assistance

As noted above, maximum benefit levels vary based on the amount of a family's shelter cost obligation.

Treatment of SSI as Income

As under AFDC, a family member receiving SSI benefits is excluded from the assistance unit. The SSI recipient's income and resources are not considered when determining eligibility or benefits for the rest of the family.

Treatment of EITC Benefits Received

As under AFDC, an EITC payment received by a family member - whether as a lump sum at the end of the year or through advance payments - is not counted as income for any purpose. Lump sum EITC payments are counted as assets starting in the second month after the month of receipt.

Lump Sum Income

Non-recurring lump sum income, such as a personal injury award or lottery winnings, is treated as an asset starting in the month it is received.

Individual Development Accounts

State policy does not authorize Individual Development Accounts (IDAs) for TANF-eligible families.