Financial Eligibility Rules for TANF Cash Assistance

North Dakota

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

Asset Test

Recipients are subject to the following limits on countable assets:

Group	Asset Limit
Families of two or more	$8,000
One-person families	$5,000

For recipients who own a car, the value of one car is excluded entirely from countable assets. The entire fair market value of second and additional cars is counted as an asset.

Gross Income Limit

Recipients are subject to a gross income test during the first two months of receiving assistance. Gross monthly income (total income with no deductions) must fall below the following amounts for:

Gross Income Limits by Family Size

1	2	3	4
$465	$624	$784	$943

Benefit Calculation

The state determines benefit amounts using "fill-the-gap" methodology, as follows:

1) Countable income is calculated. Countable income equals gross monthly income less these deductions in the following order:

— the greater of $90 or 27% of earnings
— 50% of the employment incentive amount (described below) for eight months; then 30% of the employment
incentive amount for two months; then 10% of the employment
incentive amount for two months.

The employment incentive amount is equal to the “employment incentive limit” if earnings after the work expense deduction equal or exceed the specified limits: $109 for a family of one, $147 for a family of two $184 for a family of three, and $221 for a family of four. If earned income after the work expense deduction is below the employment incentive limit, the employment incentive amount equals net earned income divided by the employment incentive limit times net earned income.

— deduction for out-of-pocket child care expenses: up to $440 per month for children age 2 and under, and up to $400 a month for children over age 2

2) Countable income is subtracted from the standard of need. The standards of need by family size are:

1	2	3	4
$439	$589	$740	$890

3) The benefit amount equals the lesser of the maximum benefit and 61.76% of the difference between countable income and the standard of need.

Maximum Benefit Levels

Maximum monthly benefit levels vary for different groups of families:

	Family Size			
	1	2	3	4
All families except child-only assistance units	$271	$363	$457	$549
Child-only assistance units	$205	$276	$346	$417

II. Rules Used to Determine Applicants' Initial Eligibility

Asset Test

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

Gross Income Limit

Applicants are subject to a gross income test. The gross income limits for applicants other than child-only assistance units are the same as those shown above for recipients. The gross income limits for applicant child-only assistance units are:

Family Size			
1	2	3	4
$352	$473	$594	$716

If an applicant's income is less than the gross income amount, the next step in eligibility determination is the benefit calculation step described above.

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

Eligibility and benefits are not affected by a family's actual housing costs or by residence in subsidized housing.

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

EITC benefits are counted as assets in the 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 second month after the month in which it is received.

Individual Development Accounts

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