



Financial Eligibility Rules for TANF Cash Assistance

New Hampshire

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

Asset Test

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

For recipients who own a car, the value of one car for each adult is excluded entirely from countable assets. The entire equity value of additional cars is counted as an asset.

Gross Income Limit

Recipients are not subject to a gross income test.

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 these deductions in the following order:

- 50% of earnings
- deduction for out-of-pocket child care expenses if families work full-time, defined as earning more than \$377 in gross wages per month: \$200 a month for children age 2 and under, and up to \$175 a month for children over 2. For families working less than full-time, the maximum child care deductions are equal to half of the amounts cited above.

Maximum Benefit Levels

The maximum monthly benefits are as follows:

<u>Family Size</u>			
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
\$414	\$481	\$550	\$619

II. Rules Used to Determine Applicants' Initial Eligibility

Asset Test

Applicants must have countable assets below \$1,000.

Gross Income Limit

Applicants are not subject to a gross income test.

Net Income Test

An applicant's net income (income after specified deductions) must fall below the maximum benefit. If net income is less than 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 these deductions in the following order:

- 20% of earnings, unless the applicant received assistance within the prior six months. If so, the deduction is 50% of earnings.
- deduction for out-of-pocket child care expenses if families work full-time, defined as earning more than \$377 in gross wages per month: \$200 a month for children age 2 and under, and up to \$175 a month for children over 2. For families working less than full-time, the maximum child care deductions are equal to half of the amounts cited 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

Maximum benefit levels are based on minimum shelter costs of \$243. A household with actual shelter costs less than \$243 is not eligible for the maximum benefit; instead, the benefit standard for such families is equal to the maximum benefit less the \$243 shelter standard plus the family's actual shelter costs.

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

As under AFDC, when a family receives a non-recurring lump sum payment, such as a personal injury award or lottery winnings, the family is ineligible for assistance for a period of months equal to the lump sum divided by the state's need standard.

Individual Development Accounts

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