



Financial Eligibility Rules for TANF Cash Assistance

Nevada

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 is excluded entirely from countable assets. The entire equity value of second and additional cars is counted unless the car is used to produce income, in which case the equity value is excluded.

Gross Income Limit

All recipients except those eligible for the 100% earned income disregard (discussed in the “benefit calculation” section below) are subject to a gross income test. Gross monthly income (total income less a deduction of up to \$75 of child support income) must fall below the following amounts:

Gross Income Limits by Family Size

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
\$997	\$1,254	\$1,511	\$1,769

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:

- up to \$75 in child support income
- 100% of earnings for three months, then 50% of earnings for nine months, and the greater of \$90 and 20% of earnings in subsequent months.
- full amount of out-of-pocket child care expenses

Maximum Benefit Levels

Maximum monthly benefits by family size are as follows:

<u>Family Size</u>			
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
\$230	\$289	\$348	\$407

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 state's standard of need. If net income is below this limit, 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:

- up to \$75 of child support income
- \$90 or 20% of earnings, whichever is higher
- full amount of out-of-pocket child care expenses

The standards of need by family size are as follows:

<u>Family Size</u>			
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
\$539	\$678	\$817	\$956

III. Other Rules Affecting Eligibility or Benefit Levels

Treatment of Child Support Income

The first \$75 in child support is passed through to the family and disregarded for eligibility and benefit determination purposes. Any remainder is retained by the state as reimbursement for cash assistance payments. If the remainder exceeds the maximum benefit, the family is ineligible.

Treatment of Housing Assistance

The value of a housing subsidy up to \$76 per month is counted as income when determining eligibility and benefit levels.

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 following 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.

New Unearned Income Rules

Supported living arrangements (SLA) payments issued through the Division of Mental Health are not counted as income.