



Financial Eligibility Rules for TANF Cash Assistance

Ohio

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

Asset Test

There is no asset test for applicants or recipients.

Gross Income Limit

Recipients are not subject to a gross income test. All applicants except those who have been on assistance in the prior four months are subject to a gross income test. Gross monthly income (total income with no deductions) must fall below the following amounts:

<u>Gross Income Limits by Family Size</u>			
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
\$423	\$537	\$630	\$750

Benefit Calculation

To be eligible for assistance, the countable monthly income (income after specified deductions) of applicants and recipients must be below the maximum benefit for a family of their size. A recipient's benefit equals the difference between countable income and the maximum benefit.

Countable income equals gross monthly income less these deductions in the following order:

— \$250 and 50% of remaining earnings.

NOTE: Prior to 1999, this deduction was limited to 18 months. Policy changes enacted in 1999 eliminated the time limit on this deduction.

— deduction for out-of-pocket child care expenses if family works full-time as determined by the employer: up to \$200 per month for children age 2 and under, and up to \$175 a month for children over age 2. For families working less than full time, the maximum child care deduction is \$120 per child.

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>
\$216	\$296	\$362	\$447

II. 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

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 authorizes Individual Development Accounts (IDAs) for cash assistance recipients.

Funds maintained in an IDA may be used for the following purposes:

- Post-secondary educational expenses
- First home purchase
- Business capitalization
- Personal emergency expenses of family member (not matched)

The maximum amount that may be maintained in an IDA is \$10,000.

An individual's IDA contributions must come from earnings.

The IDA program may provide matching funds, at county discretion. The maximum matching rate is \$2 for \$1.

The authorization for recipients to establish IDAs is at county discretion.

Any IDA can be established for any individual whose income does not exceed 150% of the federal poverty guideline.