



Financial Eligibility Rules for TANF Cash Assistance

Oklahoma

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

Asset Test

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

For applicants and recipients who own a car, the equity value of a car above \$5,000 is treated as a countable asset. The entire equity value of second and additional cars is counted as an asset.

Gross Income Limit

Applicants and recipients are subject to a gross income test. Gross 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>
All families, except child-only assistance units	\$736	\$923	\$1,193	\$1,476
Child-only assistance units	\$357	\$703	\$987	\$1,270

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:

- \$120 and 50% of remaining earnings
- deduction for out-of-pocket child care expenses: up to \$200 per month for children age 2 and under, and up to \$175 per month for children over 2.

Maximum Benefit Levels

Maximum benefit levels vary for different groups of families:

<u>Family Size</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
All families except child-only assistance units	\$180	\$225	\$292	\$361
Child-only assistance units	\$87	\$171	\$241	\$311

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 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.

Treatment of Housing Assistance

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

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

The maximum amount that may be maintained in an IDA is \$2,000.

The IDA program does not include a provision for matching funds.