



# Financial Eligibility Rules for TANF Cash Assistance

## Oregon

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

#### Asset Test

Applicants and recipients are subject to the following limits on countable assets:

<u>Group</u>	<u>Asset Limit</u>
Recipients in the JOBS program or the JOBS Plus program	\$10,000
Other recipients and all applicants	\$2,500

For applicants and recipients who own a car, the equity value of a car above \$10,000 is treated as a countable asset. The entire equity value of second and additional cars is counted as an asset.

#### Gross Income Limit

All applicants and recipients 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>
\$345	\$499	\$616	\$795

## 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 50% of earnings.

## Maximum Benefit Levels

Maximum monthly benefit levels vary for different groups of families:

	<u>Family Size</u>			
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Families participating in the JOBS program	\$336	\$427	\$503	\$617
Families not participating in the JOBS program	\$310	\$395	\$460	\$565

## 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**

For participants in work activities, non-recurring lump sum income, such as a personal injury award or lottery winnings, is not counted as income or assets. For others, it is treated as an asset starting in the month of receipt.

## **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

There is no limit to the amount that may be maintained in an IDA.

In addition to earnings, an individual's IDA contributions can come from JOBS Plus employers.

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