



Financial Eligibility Rules for TANF Cash Assistance

West Virginia

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

Asset Test

Applicants and recipients must have countable assets below \$2,000.

For applicants and recipients who own a car, the value of one car is excluded entirely from countable assets. The entire fair market 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 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>
\$581	\$786	\$991	\$1196

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:

- 40% of earnings

— deduction for out-of-pocket child care expenses: up to \$200 per month for children age 2 and under, and up to \$175 a month for children over age 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 those sharing housing with persons not in the assistance unit	\$149	\$201	\$253	\$312
Families sharing housing with persons not in the assistance unit	\$112	\$151	\$190	\$234
Families in which there is a legal marriage (10% above the basic benefit for families not sharing housing)	\$164	\$221	\$278	\$343

NOTE 1: Eligible families receiving child support payments qualify for an additional welfare payment equal to the child support payment, up to \$50 per month.

NOTE 2: In 1999, welfare benefits were increased \$100, with the increase to be phased in over two years. Maximum benefits had been increased \$50 by July 1999.

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. Eligible families receiving child support payments qualify for an additional welfare payment equal to the child support payment, up to \$50 per month.

Treatment of Housing Assistance

The value of a housing subsidy is counted as income for eligibility and benefit determination purposes.

Treatment of SSI as Income

The state changed its policies regarding family members who receive SSI benefits. Under AFDC, individuals receiving SSI were not included in the assistance unit, and SSI benefits were not considered when determining eligibility and benefit levels. Under policies in effect in 1998, children and parents receiving SSI were included in the cash assistance unit, and their SSI benefits were counted as income. This policy was reversed effective June 1999; children and parents receiving SSI are excluded from the assistance unit, and SSI benefits are not countable as income.

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

Families receiving non-recurring lump sum income, such as a personal injury award or lottery winnings, are ineligible for assistance for a period of months equal to the lump sum amount divided by the federal poverty line, rounded up to the nearest whole month.

Individual Development Accounts

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

New Unearned Income Rules

The following are now counted as income: gross retirement or pension benefits; certain loans; and bank deposits of funds belonging to a non-benefit group member.