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Twelve State’s General Assistance Programs Open to Employable Noncustodial Parents; Income and Asset Rules Typically Limit Eligibility to People Experiencing Extreme Poverty

For very low-income noncustodial parents struggling to achieve economic security, general assistance programs may become an increasingly important source of emergency financial support in the shrinking number of states that still offer such programs. This is especially true among people in communities of color which continue to experience very high rates of unemployment—more than two years after the official end of the Great Recession—as well as low rates of eligibility for unemployment insurance.

A recent report from the Center on Budget and Policy Priorities (CBPP) titled “General Assistance Programs: Safety Net Weakening Despite Increased Need,” examines the declining number of “last resort” programs available to very poor people who do not qualify for other government assistance, such as TANF or Supplemental Security Income (SSI). The report finds that only 30 states had general assistance programs at the beginning of 2011, and that this number has since dropped to 28 states, because Illinois and Kansas discontinued their programs in July.

Although CBPP reports that general assistance programs are typically designed to serve “childless adults” “who do not have minor children,” it is important to note that noncustodial parents are eligible for assistance in 12 states if they are employable, and not disabled, under certain limited circumstances. Six of these states are clustered in the Northeast region, the other six scattered across the Midwest and West. In contrast, there are no general assistance programs open to employable noncustodial parents in the remaining 38 states, representing about 66% of the U.S. population. This includes a large geographical region stretching from Arizona and Utah in the Southwest, across all the Southern states, to the Atlantic coast from Florida north to Maryland.

The following analysis focuses on employable noncustodial parents and their eligibility to receive general assistance in these 12 states, with an emphasis on the economic security of individuals in the context of their families and households. Typically, general assistance programs have extremely low income and asset eligibility thresholds, though most states allow a person to own a vehicle and a residence. In some states, otherwise employable people can be eligible for assistance if they are needed at home to care for another person, or are age 55 or older. Three states typically require people to pay back the assistance—these benefits are neither an entitlement nor charity. In five of the twelve states, there are time limits on general assistance. Low-income noncustodial parents who are struggling to support themselves, their children, and/or caring for other household members, may find themselves left with no other safety net resources.

The first hurdle that a noncustodial parent must overcome to qualify for a state general assistance program is typically related to family structure, household composition or age. For example, New Jersey limits its program to people who do not have dependent children. New York adds the additional restriction that a

dependent child cannot be in the same household, raising the possibility that an adult could qualify for benefits as long as their dependent child is living in a different household. Given the complex structure of many families, a low-income noncustodial parent paying child support may also have other children who are financially and/or legally dependent on that parent, whether they live in the same household or not.

Noncustodial parents who are providing care to a person in the same household—for example a child or an ill or disabled adult—may be deemed unemployable and therefore qualify for general assistance benefits in seven states. Indiana and Minnesota will provide benefits to an adult caring for any child in the same household, however other states limit benefits based on the age of the child or the relationship to the adult caretaker. Age limits for children vary widely: in California, the child must be younger than one year old; in Connecticut, younger than two years; in Delaware, younger than six; and in Pennsylvania, younger than 13, with the additional qualification that the adult cannot be related to the child. Massachusetts also requires that the adult and child not be relatives, but adds the qualification that the adult must have legal custody or guardianship. All seven of these states provide benefits for an adult taking care of an ill or disabled person in their household, though Connecticut requires that they be spouses, and California requires that they be family members. In Massachusetts and Pennsylvania, being the caretaker of another household member is the only way that an otherwise employable adult can receive general assistance.

Being age 55 or older can also be the basis for a person's general assistance eligibility in three states: Delaware does not have any additional restrictions; Minnesota requires a marked deterioration in work history compared to when the person was younger than 55; and Connecticut requires that the person have no work history at all in the previous five years.

A person's income must be extremely low to qualify for general assistance, typically falling below one-quarter to one-third of the federal poverty guidelines. People with such low incomes are often considered to be "very poor" or experiencing "extreme poverty." In five of the states, the net income for a single person must be below \$203 to \$300 per month, or about 22% to 26% of the federal poverty guideline. In households with two people, for example a noncustodial parent caring for a child or other household member, net income limits in five of the states are only slightly higher, ranging from \$290 to \$400 per month, or about 24% to 36% of the federal poverty guideline. A few states have higher income limits in relation to the poverty guidelines: in Indiana the limit is 55%, but other resources and assets are counted as available income; in Delaware the limit is 75%. New York's program has the highest income limit, at \$919 for a single person. This may reflect the higher cost of living in New York City, as well as an eligibility formula that disregards \$90 and then 52% of a person's remaining earned income. Only four state programs (Alaska, Indiana, Nebraska, and Nevada) allow adults to be eligible solely on the basis of financial need.

Asset and resource limits are also extremely low to qualify for general assistance, though nearly all states make an exception for a person to own a vehicle, especially if needed for employment, and a residence.¹ In seven of the states, the asset and resource limit is as low as \$250 to \$500 for a single person; other states have limits ranging from \$1,000 to \$2,000; New York raises the limit to \$3,000 if the person is age 60 or older. In five of the states, the limit for two-person households or families range from \$500 to \$1,000. Some states do not place a limit on the value of a vehicle that a person owns, however other states have limits ranging from \$1,200 in Indiana, to \$5,000 in Nebraska; again, New York stands out, allowing a vehicle worth \$4,650, and increasing the limit to \$9,300 if it is needed to seek or maintain employment.

Most states do not place a limit on the value of a person's home. This may either reflect a recognition that home ownership can serve as a foundation for rising out of poverty, or it may be that the typical person seeking general assistance is too impoverished to own a home. The two exceptions are Nebraska, which requires that the person have equity of less than \$35,000 in a home; and California, which requires the value to be below \$34,000, and additionally requires that a lien be taken against all real property. Connecticut also requires a person receiving general assistance to have a lien or security mortgage taken against all real property.

Repayment of general assistance received is typically required by three state programs, reinforcing the fact that this assistance is neither an entitlement nor charity. In these states, low-income noncustodial parents who receive assistance will also be amassing debt on top of other money they may owe, such as child support arrears or fines and fees related to criminal justice involvement. Connecticut's general assistance rules simply state that "you must agree to repay the Department for the help you receive."² In California, Los Angeles County's General Relief (GR) policy states that "all GR issued is repayable" although there is an exception for "GR credited for working on a County Workfare Project"; collection is required if more than \$50 is owed and the person becomes employed or their assets increase.³ In Indiana, Center Township of Marion County's "Poor Relief Standards" are somewhat more flexible, stating that a person who "anticipates receiving means of repayment in the future, may be required to repay the assistance given," although, similar to Los Angeles, there is an exception for "assistance for which a client has satisfactorily completed a workfare assignment."⁴

For further information about the 12 state general-assistance programs that are open to employable noncustodial parents, including links to program policy manuals if they are publicly available, please see the table and notes at the end of this article. For CBPP's report "General Assistance Programs," please visit their website at:

<http://www.cbpp.org/cms/index.cfm?fa=view&id=3603>

State (County), and Program	NCP Eligibility Criteria ⁵	Income Limits	Asset Limits	Repayment Policy	Benefit Level per Month	Time Limits ⁶
Alaska, General Relief Assistance (GRA) ⁷	“Eligibility based solely on financial need.”	\$300 net income for one person, plus \$100 “for each additional household member”	“...personal resources that do not exceed \$500” not including an automobile or residential home	N/A	\$120 per person	“None, eligibility redetermined each month”
California (Los Angeles County), General Relief ⁸	Employable; or deemed administratively unemployable because person provides care for a child younger than one year old or a family member who is ill or incapacitated	Net income less than benefit amount	“...personal property worth up to \$500”; not including a vehicle worth less than \$4,500; or a home if valued less than \$34,000, “as a condition of receiving GR, a lien must be taken... on all real property...”	Generally, must be repaid if becomes employed or assets increase, except for that portion of assistance provided in exchange for workfare	\$221 for one person, \$374 for two-person household; net income deducted from benefit	If employable: “6 months every 12 months (9 months if participating in work training)”; If deemed administratively unemployable: “None”
Connecticut, State Administered General Assistance (SAGA) ⁹	Unemployable because person provides care for a child younger than two years old, or an incapacitated child or spouse; or person is age 55 or older with no work history in the last five years	\$212 adjusted income	\$250 per person up to \$1,000 per family; not including a vehicle if equity less than \$4,500; “real property is subject to a lien or security mortgage”	“... must agree to repay...” ¹⁰	\$212 for one person	“None”
Delaware, General Assistance ¹¹	“...needed at home to care for child under 6” or an incapacitated household member; or age 55 or over	Net income less than 75% of the federal poverty level: \$681 for one person; \$919 for two people	\$1,000 not including an automobile or a residence	N/A	\$95 for one person	“24 months”

State (County), and Program	NCP Eligibility Criteria	Income Limits	Asset Limits	Repayment Policy	Benefit Level per Month	Time Limits
Indiana (Center Township of Marion County), Township Assistance ¹²	“Based solely on financial need. Must seek and accept employment” unless needed to care for a person due to their age (child or elderly) or physical condition	Income and assets less than 55% of the federal poverty level: \$499 for one person, \$674 for two people	See “income and assets” to the left, not including a car if equity is less than \$1,200, or a residence	May be required if anticipates ability to repay in future, except for that portion of assistance provided in exchange for workfare	Calculated based on maximum amounts program allows for several categories of basic necessities	“None (issues one month’s assistance at a time)”
Massachusetts, Emergency Aid to the Elderly, Disabled, and Children (EAEDC) ¹³	“...needed at home to care for a child not related to the individual...” (must have legal custody or be guardian) ¹⁴ “...or an incapacitated individual”	Net income less than benefit amount ¹⁵	\$250 for one person; \$500 per couple or family; not including a vehicle if equity is less than \$1,500, or a home	N/A	\$395 for two people	“None”
Minnesota, General Assistance ¹⁶	Needed at home to care for a household member because of their age (child or elderly) or medical condition; or age 55 or older with a marked deterioration of work history	Net income less than benefit amount	\$1,000, not including a vehicle used to seek or maintain employment, or a home	N/A	\$203 for one person	“None”
Nebraska (Douglas County), General Assistance ¹⁷	“Eligibility based solely on financial need”	Income and resources less than \$425 for one person, \$440 for two-person household	See “income and resources” to the left, not including a vehicle if equity is less than \$5,000, or a home if equity is less than \$35,000	N/A	“Rent: \$400; Non-food items: \$25”	“None for most counties”



State (County), and Program	NCP Eligibility Criteria	Income Limits	Asset Limits	Repayment Policy	Benefit Level per Month	Time Limits
Nevada (Clark County), Financial Assistance ¹⁸	If employable, based on financial need	Income and resources less than benefit amount	Resources less than benefit, not including \$50 disregarded, a vehicle, and a residence	N/A	\$400 for one person	If employable: “1 month in 12 month period”; employable with an employment barrier: “3 months in 12 month period”
New Jersey (Essex County), Work First NJ General Assistance (WFNJ/GA) ¹⁹	Single adults and couples without dependent children	\$210 for one person, \$290 for two people	\$2,000	N/A	\$140 for one person, \$193 for two people	“60 month lifetime limit”
New York, Safety Net Assistance ²⁰	“Eligibility based on financial need for single adults”; Adults without dependent children living with them	Net income below \$919 (New York City); based on standard of need (\$398), not including disregard of \$90 and 52% of earned income ²¹	\$2,000 (\$3,000 if age 60 or older), not including an automobile if worth less than \$4,650 (\$9,300 if needed to seek or maintain employment), or a home	N/A	“Varies by county; New York City: \$381” for one person	Two years cash assistance in a lifetime; after that, non-cash assistance such as vouchers
Pennsylvania, General Assistance ²²	“...adult other than a relative caring for a child under age 13” or providing care for any person in the same residence who is ill or disabled	Net income less than benefit amount	\$250 for one person, \$1,000 for two people, not including a vehicle, and a residence	N/A	\$316 for two people in most populous counties	“None”

Endnotes

¹ New Jersey’s program is the exception, though CFFPP was unable to find a comprehensive policy manual online.

² State of Connecticut Department of Social Services, State Administered General Assistance Cash and Medical Assistance Programs (CT SAGA), August 2009, p 2. <http://www.ct.gov/dss/lib/dss/pdfs/sagacashandmedical.pdf>

³ County of Los Angeles, General Relief Policy (L.A. GR), June 15, 2011, “Repaying Aid” and “Referrals for Collection,” §§ GR 44-310.1-2, pp 370-1. http://ladpss.org/dpss/general_relief/pdf/general_relief_policy.pdf

⁴ Center Township of Marion County (Indianapolis, Indiana), Poor Relief Standards, “Requirement to Repay,” § 13-1, and “Repayment Not Sought,” § 13-4. <http://www.centergov.org/stds.htm>

⁵ Eligibility criteria in this column that are in quotes are from CBPP, Appendix III, pp 14-19.

⁶ Time limits in this column that are in quotes are from CBPP, Appendix III, pp 14-19.

⁷ State of Alaska, Health & Social Services website: <http://hss.state.ak.us/dpa/programs/gra/>; Alaska GRA Manual, “Budgeting for Need,” § 2006.4, p 17; “PERSONAL RESOURCES,” § 2006.2, pp 13-13a. <http://dpaweb.hss.state.ak.us/main/manual/gra/gra.pdf>

⁸ Los Angeles Department of Public Social Services website: http://ladpss.org/dpss/general_relief/default.cfm; County of Los Angeles, General Relief Policy (L.A. GR), June 15, 2011, “Criteria” for administratively unemployable, § GR 41-202, p 93; “Net Income from Employment,” § GR 44-114.1, p 255; “Allowable Amount” for personal property, § GR 42-211.1, p 156; “Motor Vehicle,” § GR 42-214.1, p 158; “Eligible to Own Real Property,” § GR 42-208.1, p 150; “Requirement” for lien on real property, § GR 42-203.1, p 146; “Repaying Aid” and “Referrals for Collection,” § GR 44-310.1-2, pp 370-1; “Basic Budget Table #68,” § GR 44-201, p 287; “Policy: How is income treated?,” § GR 44-101.1, p 225. http://ladpss.org/dpss/general_relief/pdf/general_relief_policy.pdf

⁹ Connecticut Department of Social Services website: <http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305152>

¹⁰ CT SAGA, p 2. <http://www.ct.gov/dss/lib/dss/pdfs/sagacashandmedical.pdf>

¹¹ Delaware Health and Social Services website: <http://www.dhss.delaware.gov/dhss/dss/genast.html>; Delaware Social Services Manual (DSSM), “Definitions of Unemployable,” § 3019; “Standards of Need/Payment Standard,” § 4007.1-2; “Excluded Resources,” § 4002.5.

<http://regulations.delaware.gov/AdminCode/title16/5000/5100/index.shtml>

¹² Center Township of Marion County (Indiana, Indianapolis), website: <http://www.centergov.org/Eligibility.htm>; Center Township Poor Relief Standards, “Exceptions to Employment, Workfare, Training and Education,” § 10-8; “Income Guidelines,” § 12-2; “Non-Countable Assets,” § 11-6; “Requirement to Repay,” § 13-1; and “Repayment Not Sought,” § 13-4. <http://www.centergov.org/stds.htm>

¹³ Massachusetts Health and Human Services website: <http://www.mass.gov/eohhs/consumer/basic-needs/financial/emergency-aid-to-the-elderly-disabled-and-children.html>

¹⁴ EAEDC Brochure, <http://www.masslegalhelp.org/income-and-benefits/eadc-brochure.pdf>

¹⁵ MassResources.org, “EAEDC: Financial Eligibility,” <http://www.massresources.org/eadc-financial-eligibility.html>

¹⁶ Minnesota Department of Human Services, Combined Manual website, “GA Basis – Caring for Another Person,” § 0013.15.09; “GA Basis – Advanced Age,” § 0013.15.30; “Net Income Limits,” § 0020; “Asset limits,” § 0015.03; “Excluded assets for self-support,” § 0015.09; “Excluded assets - Homestead,” § 0015.12.03.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=CombinedManual

¹⁷ Douglas County General Assistance website: <http://www.douglascounty-ne.gov/generalassist/home>

¹⁸ Clark County, NV, “Social Service FAQ,” http://www.clarkcountynv.gov/depts/social_service/Pages/faq.aspx; Clark County Social Service Policy Manual, July 20, 2009, “Financial Criteria,” § 2.2, p 16; “Resources,” § 2.2.b, p 18, and § 1.8, p 5.

http://www.clarkcountynv.gov/Depts/social_service/Documents/CCSS%20Policy%20Manual%207%2020%2009cs%20%20no%20links.pdf

¹⁹ County of Essex, New Jersey, Department of Citizen Services website: <http://www.essex-countynj.org/index.php?section=dept/cs/w>; “How to Obtain Help for WFNJ General Assistance Benefits in Essex

County” brochure, http://www.essex-countynj.org/welfare_docs/How%20To%20Apply%20For%20-%20Green%20Paper%20-%20General%20Assistance.pdf

²⁰ New York Office of Temporary and Disability Assistance (NY OTDA) website:

<http://otda.ny.gov/programs/temporary-assistance/#programs> ; NY OTDA, Temporary Assistance Source Book, “Persons Eligible for SNA,” § 10.B.1.a, p 10-3; “Limitations on Gross Income,” § 18.B.2, p 18-2; “Resource Limits,” §§ 19.B and 19.B.1, p 19-2; “SNA Time Limits,” § 10.F.20, pp 10-14-15.

<http://otda.ny.gov/programs/temporary-assistance/TASB.pdf>

²¹ NY OTDA, “Standard of Need,” pp 1, 4, and 7, <http://otda.ny.gov/policy/tanf/TANF2009-Attachment-E.pdf>

²² Pennsylvania Department of Public Welfare (PA DPW) website:

<http://www.dpw.state.pa.us/foradults/cashassistance/generalassistanceandmovingtoindependence/index.htm> ; PA DPW, Cash Assistance Handbook website, “Caring for a Child or Person Who Is Ill or Disabled,” § 105.44; “Determining Eligibility and Payment Amount, Appendix C,” § 168.3; “Resource Limits”; § 140.11; “Motor Vehicles”; § 140.5; “Resident Property”; § 140.61.

<http://services.dpw.state.pa.us/oimpolicymanuals/manuals/bop/Ca/Table%20of%20Contents.htm>