



# 500 Income Overview

<b>Supersedes:</b>	TANF 500(07/01/06)
<b>References:</b>	ARM 37.78.102, .402, .415 and .416
<b>Overview:</b>	<p><u>GENERAL RULE</u>--Income or money obligated to the household from any source, even if it is diverted to an entity outside the household, is considered available to the household.</p> <p>Determining financial eligibility means that an investigation of the household's current and future circumstances occurs. The results, a "best estimate," based on the household's reasonable expectations and knowledge, accurately reflect all facts and remains an accurate reflection of the likely situation throughout the eligibility period.</p> <p>Income is divided into two categories:</p> <ol style="list-style-type: none"><li>1. Earned income that includes items such as:<ol style="list-style-type: none"><li>a. Wages and salaries for services performed, and</li><li>b. Net earnings from self-employment</li></ol></li><li>2. Unearned income, which includes all income that is not earned.</li></ol> <p>NOTE: Some types of income, such as in-kind, can be either earned or unearned depending on the circumstances. See income alpha index in 500-1.</p>
<b>AVAILABLE INCOME</b>	<p>All income, even if it is excluded per policy, must be entered on the appropriate screen. Case notes must document how the income was derived.</p> <p>Income is considered available both when actually available and when the applicant or participant has a legal interest in it and the legal authority to make the income available for support and maintenance.</p> <p>Households are required to apply for all available countable benefits (e.g. SSI, Unemployment or Worker's Comp.) and/or access all available countable income that they may be eligible for or entitled to receive.</p> <p>The household must make application for the countable benefits and/or access the countable income, even if they would prefer to wait and do so at a later time.</p> <p>If the amount of the available benefits or income can be determined, it is counted toward eligibility as if received. If the amount cannot be determined, or the household fails/refuses to apply for or access the benefit or income, the case is to be closed or the application denied as there is not sufficient information to determine financial eligibility.</p>

<p><b>COUNTING INCOME</b></p>	<p>When non-self-employment income is expected to be received on a monthly basis, but for some reason is not, the amount received CAN be prorated over the period of intended use. The option to prorate must be given to the household and their decision clearly documented in case notes.</p> <p>When income is <u>NOT</u> expected to be received monthly, such as quarterly interest payments; the payment must be counted when received.</p> <p>Anytime a household receives a child support payment from the non-custodial parent or an out of state Child Support Enforcement Agency while receiving TANF cash assistance, the payment must be turned over to CSED. If the payment is paid from Montana CSED and CSED is aware the household receives TANF, these are arrearages or in excess payments and the household can keep the payment. If the payment is paid on a quarterly basis in advance, this must be documented when the payment is turned over to CSED.</p>
<p><b>VERIFYING INCOME</b></p>	<p>Income must be verified at application and at redetermination. At application or redetermination, the applicant/participant's written or verbal statement alone is not acceptable; there must be collateral proof. State the type of proof and other pertinent information in case notes by answering the questions- who, what, when, where and how.</p> <p>Households have the primary responsibility to provide income verification. Eligibility staff shall assist the household in obtaining verification provided the household is cooperating with the verification process. A situation in which an eligibility case manager may need to assist would be when an applicant states his employer is unwilling to provide duplicate wages stubs. The eligibility case manager may need to send an employer statement requesting income verification.</p>
<p>Date Revised</p>	<p>January 1, 2009</p>