

# **Guide to TANF**

#### **Author**

Northwest Justice Project

#### **Last Review Date**

January 29, 2025

Temporary Assistance for Needy Families (TANF) is a welfare program that gives cash grants to families with low incomes. Find out if you're eligible to get TANF and what's required after you qualify, including special rules for teens who want to get TANF in their own name.

#### 1. What is TANF

If you get public benefits like SSI, food stamps, or TANF, and you've gotten legal financial obligations (LFOs) refunded by the Court, you may need to follow "spend down requirements" to keep getting benefits. You should tell DSHS about this refund as soon as possible and learn more about your options. If you have questions, try to get legal help.

Temporary Assistance for Needy Families (TANF)
(https://www.dshs.wa.gov/esa/community-services-offices/temporary-



<u>assistance-needy-families</u>) is a government welfare program that gives a small monthly cash grant to eligible families. In Washington State, the <u>Department of Social and Health Services (DSHS) (https://www.dshs.wa.gov/)</u> runs the TANF program.

## 2. General eligibility

You're eligible to get TANF if <u>you have low income</u>, you live in Washington State, **and** you are any of these:

- A U.S. citizen
- You have a green card
- An American Indian born outside the U.S.
- A trafficking victim
- Hmong or Highland Lao
- An eligible "qualified alien"

#### **And** any of these:

- Pregnant, with no other children in the home
- A parent and their children under age 18 living with them (or just the child could get TANF)
- A relative and the child for whom they provide care and custody (the child alone may also get TANF)
- Have a child age 18–19 who hasn't graduated from high school, and is a full-time student



 A parent with a child age 19 – 21, who has disabilities and is in school or a vocational program full-time

()**Special eligibility rules apply if you're under age 18.** To get the full TANF amount, generally these things must be true:

- You must have someone who can accept TANF payments for you (called a payee) and live in a living situation approved by DSHS. You don't have to live with family if you're emancipated, or you have no family who will let you live with them, or your parent or guardian has abused you. If you don't live with your parents because of abuse or another good reason, tell your DSHS social worker. DSHS should let you live with a friend or another adult relative.
- If DSHS thinks you're in an "inappropriate living situation," such as with a
  partner who's much older than you, you won't get TANF. If this happens,
  you can ask for an administrative hearing and ask the judge to approve
  your living situation at the hearing. Try to get legal help if DSHS doesn't
  approve your living situation.
- You must be in high school or a GED program and meet attendance requirements, or you must be looking for work, or otherwise taking part in <u>WorkFirst</u> if you already have your diploma.

No matter your age, you can't get TANF if you:

- Have been convicted of certain felonies
- Have broken convicted of welfare fraud
- Are an undocumented immigrant
- Are a child living with a parent or an adult relative who is caring for you and whose TANF time limit has ended



#### 3. Financial eligibility

To decide if you're financially eligible to get TANF, DSHS usually counts the money you get each month (your income) and property you own (your resources). DSHS has different rules for different kinds of income. Here are types of income that DSHS **doesn't** count in deciding if you can get TANF:

- If you're working, DSHS won't count some of your earnings before deductions (gross income)
- Any <u>SSI</u>
   (https://www.ssa.gov/ssi?msclkid=2fe0ec5a1d2718299b348b05bac0b44b)
   your household gets
- Money you use to pay child support
- A child support pass-through (\$50 for one child, \$100 for more than one)
- Work-study income
- Loans
- Earned Income Tax Credit (EITC) payments (https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit-eitc)
- DSHS emergency cash grants
- Money you get from an ABLE account

DSHS generally can't look at other people's income to decide if you can get TANF. In a few situations, they can take other people's income into account:

- If you're a "sponsored alien."
- If you're a teen parent living at home, DSHS can look at your parents' incomes. If you don't live with your parents, DSHS will ask your parents if



they will support you. **DSHS won't contact your parents if** you're married, in the military, or otherwise <u>emancipated</u>.

Here are types of resources that DSHS doesn't count in deciding if you can get TANF:

- A vehicle with equity value up to \$10,000
- A vehicle you use to transport a family member with a disability
- Your home and surrounding property
- Your household furnishings and personal possessions
- Term or burial insurance up to \$1,500
- A burial plot
- Up to \$6,000 in savings

## 4. Apply

There are different ways to apply for TANF.

- You can call 877-501-2233
- You can apply at <u>washingtonconnection.org</u>
   (https://www.washingtonconnection.org/home/).
- You may also be able to apply in person at your local Community
   Services Office (CSO) (http://www.dshs.wa.gov/office-locations). When
   you get to the office, ask for a TANF application. You have the right to file
   a written application. If you go to apply in person, they shouldn't turn
   you away at the front desk without letting you file an application.

If you have a disability, DSHS can help you apply for TANF.



You should write it on the application form if you have a hard time reading, speaking, or understanding English. You can put the language you prefer to use. DSHS must provide you with a free interpreter without delay.

DSHS and HCA **must** provide a free interpreter so you can talk with them about your application and benefits. They should also send you translated notices about your benefits. DSHS should send you translated notices about your benefits so you can read about your rights and responsibilities in your own language. Keep copies of what they send you.

DSHS should decide within **30 days** of you turning in your application if you can get TANF. If you don't hear anything after 30 days have passed, try to get legal help.

## 5. Approval

The amount of TANF you'll get depends on how many children you have, how much income you get from work or other sources, and whether you're following DSHS' rules.

()Generally, you can get TANF for yourself and your children for **5 years** (60 months). But in some situations you may be able to get it for longer, for example:

- You're <u>a survivor of domestic violence</u> and you're still taking part in activities related to your recovery, such as therapy
- You have children at home under age 2



- You're homeless
- You get SSI
- You're 65 or older, or you're so disabled that you meet the SSI standard
- You're a relative taking care of children in your household who aren't your children
- You have an open first-time child welfare case with CPS or your Tribe
- You're a parent who can't get TANF due to your immigration status
- You're a parent who can't get TANF due to a felony conviction

If you're under 18 and not emancipated, DSHS will pay you through a **protective payee**. This adult or agency gets your check from DSHS. The protective payee then pays your bills and gives you money to meet the needs of you and your child.

#### 6. Responsibilities

While you get TANF, you'll have responsibilities to DSHS:

- You must take part in WorkFirst activities, unless you have good reason not to.
- You must give DSHS the right to collect and keep child support to pay back the TANF they give you.
- You must report all changes in your income, up or down, to DSHS.



- You must work with DSHS when they figure out <u>parentage</u> and <u>child</u>
   support for your children. They may excuse you from this if it would
   harm you or the children.
- You must work with DSHS when they check to see if you're still eligible to get TANF.
- You must tell DSHS if you move or get any money, or if your household size changes.
- You must make sure that your children aged 16–18 go to school. If you
  don't, DSHS can subtract from your grant any child who isn't going to
  school until the child goes back to school. If this is your only child, you
  will both lose TANF.
- If you're a teen and you're getting TANF for yourself or your children, you
  have extra responsibilities, such as staying in school if you're not in
  WorkFirst, or staying in a DSHS-approved living situation.

**Teens having a hard time meeting their TANF responsibilities can get help**: If you're working with a DSHS social worker, you may be able to get Support Services money to get into school and/or get into a DSHS-approved living situation.

#### 7. Pregnant teens

If you're under 18, become pregnant while getting TANF, and would otherwise be in school, you must stay in school until the baby is born. Then you don't have to go to school until your child is 12 weeks old. After that, you must be in



high school or a GED program and meeting attendance requirements to keep getting a full TANF grant.

If you're in school and meeting attendance requirements, DSHS should pay for childcare during school hours. If DSHS refuses, <u>ask</u> them for an administrative hearing, and try to get legal help.

### 8. Child support

When you get TANF, you sign over to the State your right to child support. If the other parent pays more support than the amount of TANF you get, you get the remainder directly. It won't count against your TANF.

If child support is more than your TANF for 2 months in a row, your TANF benefits will end at the end of the 3rd month. Then all child support goes directly to you. Depending on how much child support you get, you may still be able to get food stamps (https://www.dshs.wa.gov/esa/community-services-offices/basic-food) and medical assistance (https://www.hca.wa.gov/free-or-low-cost-health-care/apply-or-renew-coverage).

## 9. Income changes



You must tell DSHS about any changes in your income by the 10<sup>th</sup> of the month after the change. For example, if you get a raise at your job and you get your first paycheck with the increased amount on May 30, June 10 is your last day to report the raise to DSHS. DSHS will then adjust your TANF amount for July. If you earn **more** than you had reported to DSHS, you won't have to pay DSHS back **if** you correctly reported what you expected to earn.

If you lose your job, you should fill out a "stop work" form at DSHS right away. This written statement from your employer says the last day you worked and the date and amount of your last paycheck.

#### 10. College

You might be able to get TANF while going to college in a few situations. But you might still have to take part in WorkFirst activities, or take less TANF than the amount that you'd ordinarily get. That could still work out for you if you could also get school financial aid or work-study. Talk to a financial aid officer at your school.

#### 11. After TANF

If you get a job that disqualifies your family from getting TANF anymore, because you earn too much, you can still get other help. For the first year after



your TANF ends, DSHS can pay for support services and goods you need to be able to look for, get ready for, or keep work. **Examples** include money for vehicle liability insurance, car repair, work tools, and clothes for work.

In some regions, you might also be able to get other services for up to 2 years after leaving TANF. Call your local DSHS office to ask about:

- "Employment retention services" (to help you keep your job) like job coaching
- "Wage and skill progression services" like job and career counseling
- "Training and skill progression services" like vocational education training, Adult Basic Education (ABE), or English as a Second Language (ESL)

You might also be able to get <u>help paying for childcare</u> (https://www.dcyf.wa.gov/services/earlylearning-childcare/getting-help/wccc).

If your earnings cause you to lose TANF and then you lose your job, you can reapply for TANF. DSHS may consider why you stopped working. DSHS may recommend <u>diversion cash assistance (DCA)</u> instead of TANF.

You and your children may still be able to get <u>food stamps</u> (<a href="https://www.dshs.wa.gov/esa/community-services-offices/basic-food">https://www.dshs.wa.gov/esa/community-services-offices/basic-food</a>). There are no lifetime limits for those benefits.

You and your children should still be able to get medical assistance. Here's how to apply for medical coverage:

Online: Apply at <u>wahealthplanfinder.org</u>
 (http://www.wahealthplanfinder.org/).



Phone or other ways: If you have no internet, or you have trouble with the online application, call 1-855-923-4633 (1-855-WAFINDER) for help.
 They can help you find a Navigator
 (https://www.wahealthplanfinder.org/HBEWeb/Annon\_DisplayBrokerNavigatorSearch.act
 . This is a volunteer in your community trained to help with the application process.

#### 12. Appeals

Anytime DSHS makes a verbal or written decision that affects your TANF or related benefits, you can ask for an administrative hearing on that decision. You can ask for a hearing if DSHS turns down (denies) your application, imposes WorkFirst requirements you disagree with, punishes you by giving you less TANF (sanctions you), or stops (terminates) your TANF grant. At the hearing, you can tell the judge why you should get or keep getting TANF, or more TANF.

**WashingtonLawHelp.org** gives general information. It is not legal advice. Find organizations that provide free legal help on our <u>Get legal help</u> page.