



# Economic Assistance

*Connecting people to resources that help meet basic needs*

NORTH  
**Dakota** | Human Services  
Be Legendary.™

# ECONOMIC ASSISTANCE

## Program Purpose

The Economic Assistance team **helps** lower income **North Dakotans** when they **are struggling to make ends meet** by **connecting** them to **resources** that can **help meet** their **basic needs**.



# ECONOMIC ASSISTANCE

## Federal Programs



Child Care Assistance  
Program (CCAP)



Low-Income Home  
Energy Assistance  
Program (LIHEAP)



Supplemental Nutrition  
Assistance Program  
(SNAP)



Temporary Assistance  
for Needy Families  
(TANF) Program

# Connecting North Dakotans to economic assistance is a partnership

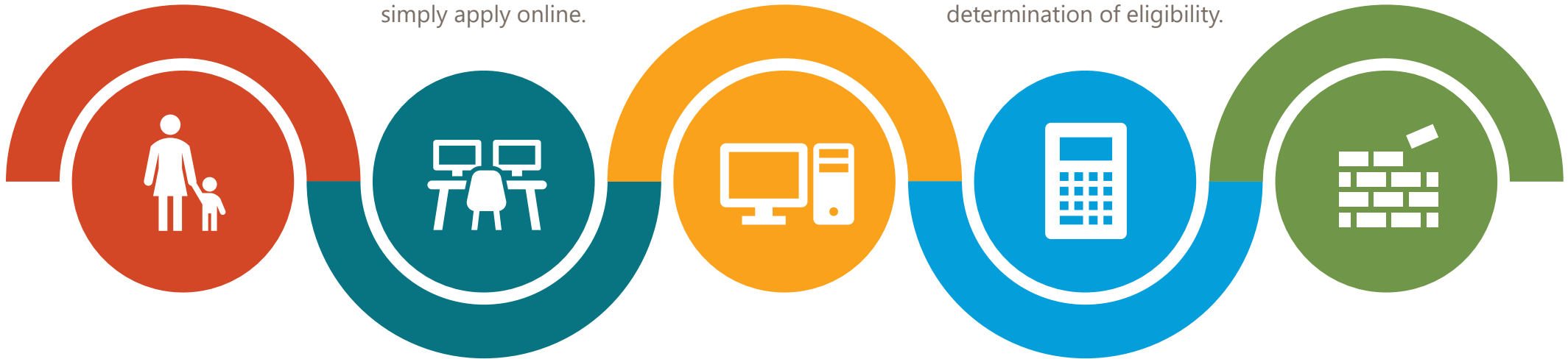
The state and Human Service Zones work together to deliver help to low and moderate-income families

## Contact Human Service Zone

The local applicant can contact their human service zone directly or they can simply apply online.

## Determine eligibility

An eligibility worker will review the information, reach out if needed, and make a determination of eligibility.



## Person decides to apply

Making ends meet is getting more difficult every month so the applicant makes the decision to reach out for help.

## Gather information

The applicant can enter as much info as they can in the SPACES self-service portal.

## Issue benefits

If the applicant is eligible to receive assistance, the state will issue the benefit in the appropriate manner.

# ECONOMIC ASSISTANCE

## State Median Income for ND households 2022

Many federal assistance programs are designed to help individuals and families who earn less than 60% of State median income (SMI).

60% SMI is roughly equivalent to 200% of the federal poverty level.

Household Size	30% SMI		60% SMI		100% SMI	
	Annual Income	Hourly Wage	Annual Income	Hourly Wage	Annual Income	Hourly Wage
1	\$ 16,238	\$ 7.81	\$ 32,475	\$ 15.61	\$ 54,125	\$ 26.02
2	\$ 21,233	\$ 10.21	\$ 42,467	\$ 20.42	\$ 70,778	\$ 34.90
3	\$ 26,230	\$ 12.61	\$ 52,460	\$ 25.22	\$ 87,433	\$ 42.04
4	\$ 31,226	\$ 15.01	\$ 62,452	\$ 30.03	\$ 104,087	\$ 50.04
5	\$ 36,222	\$ 17.41	\$ 72,444	\$ 34.83	\$ 120,740	\$ 58.05
6	\$ 41,219	\$ 19.82	\$ 82,437	\$ 39.63	\$ 137,395	\$ 66.06
7	\$ 42,155	\$ 20.26	\$ 84,310	\$ 40.53	\$ 140,517	\$ 67.56
8	\$ 43,092	\$ 20.72	\$ 86,184	\$ 41.43	\$ 143,640	\$ 69.06

*Hourly wage based on assumption of 2,080 hours of work / year (full time equivalent)*

# EVERY OCCUPATION HAS A DIFFERENT EARNING PROFILE, WHICH HELPS US UNDERSTAND WHO MAY BE ELIGIBLE FOR ASSISTANCE

Sampling of occupations by average wage (2020)



Less than \$13 / hr	\$13 - \$20 / hour	\$20 - \$28 / hour	\$28 - \$35 / hour
Waiter/Waitress	Pharmacy tech	Carpenter	School counselor
Child care worker	Home health	Loan processor	Rotary drill oper
Dishwasher	PT assistant	Legal secretary	HR specialist
Bartender	Hair stylist	Correctional officers	Accountant
Cafeteria worker	Retail	Auto service tech	Real Estate Sales
Short order cook	Farmworker	Surgical tech	PR specialist
Cashiers	Restaurant cook	Roofer	Counselor
Veterinary Assistant	Data entry	Lic Practical Nurse	Registered Nurse
	EMTs & paramedics	Dental assistant	Computer network specialist
	Carpet installers	Firefighter	Construction supervisor
	Maintenance workers	Surgical assistant	Dental hygienist
	Nursing assistant	Clergy	Architecture occ
	Laborer	Social worker	Speech pathologist
	Substitute teacher	Police	
	Extraction helper	Hotel manager	
		Truck driver	

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# Meet Larry, Deb, Lily & Ben

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Ages 27 (Larry), 26 (Deb), 3 (Lily), and 1 (Ben)



Live in a 2-bedroom apartment in West Fargo  
Rent is \$950/month



Larry works full time as a construction laborer (\$14/hour) and mom full time as a grocery store clerk (\$9/hour).



Neither job provides health insurance.  
The kids receive coverage through CHIP.



Deb has family in Dickinson. Larry's family is from South Dakota.



Lily and Ben go to daycare in a home-based group setting. The cost is \$1,520/month for both kids.



They have two cars, both are paid off.



Family applies for CCAP, LIHEAP, SNAP and TANF.

# ECONOMIC ASSISTANCE

## Child Care Assistance Program (CCAP)

CCAP helps pay a portion of the **cost of childcare** for working families or families in training or education programs.

Families can earn up to **60% of state median income** and be eligible for assistance.





# ECONOMIC ASSISTANCE

## Child Care Assistance Program (CCAP)

**2,580**

Average number of children served per month

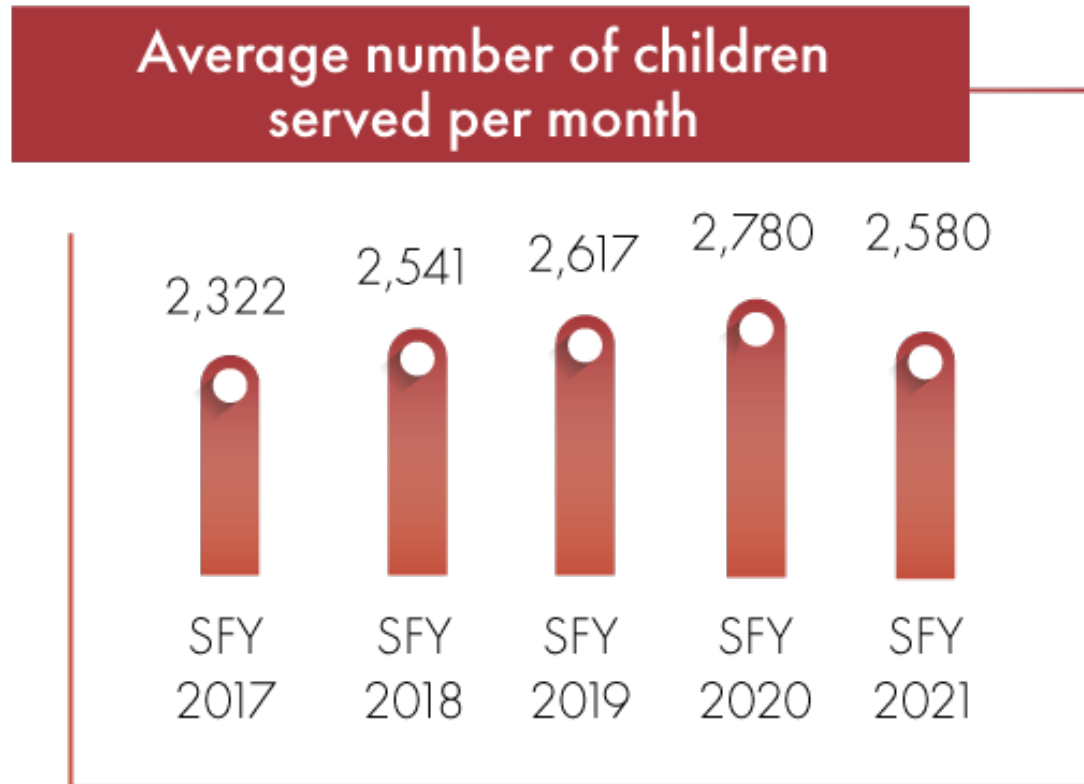
**\$16.3 million**

Support to families

**\$523**

Average payment per child per month

SFY2021



# ECONOMIC ASSISTANCE

## Child Care Assistance Program (CCAP)

CCAP assists families with the cost of care up to the State Maximum Rate which is set at the 75th percentile of provider rates based on market rate. Families are responsible for costs over the maximum.

State Maximum Rate (SMR)				
Age	Center	License Family/Group	Self-Certified Family/Registered	Approved Relative
0-1	\$840	\$640	\$420	\$350
1-2	\$790	\$620	\$390	\$330
3-5	\$720	\$600	\$382	\$322
6-13	\$660	\$600	\$370	\$310

Co-Pay – CCAP families are responsible for a share of child care costs varying from 2% - 7% based on household income. Households with lower incomes have lower co-pays.

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# Meet Larry, Deb, Lily & Ben

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## CCAP Determination



Deb and Larry's gross monthly income is approximately \$3,979.



Monthly child care cost is \$1,520 (*this is 38% of their monthly gross income*)

- Lily - \$700
- Ben - \$820



State Maximum Rate for child care costs under CCAP:

- Lily - \$600
- Ben - \$620



Based on income family is responsible for a 7% co-pay of \$294.



Family receives CCAP payment in the amount of \$926 leaving a family share of \$594 (\$294 co-pay + \$300 for care exceeding SMR).



Total out of pocket cost for child care for Ben and Lily is \$594, which represents 15% of their monthly income.

# ECONOMIC ASSISTANCE

## Low Income Home Energy Assistance Program (LIHEAP)

**LIHEAP** helps households with **home heating costs** by paying a portion of their heating bills.

Families can earn up to **60% of state median income** and be eligible for assistance.



# ECONOMIC ASSISTANCE

## Low Income Home Energy Assistance Program (LIHEAP)

**12,725**

Average number of households served

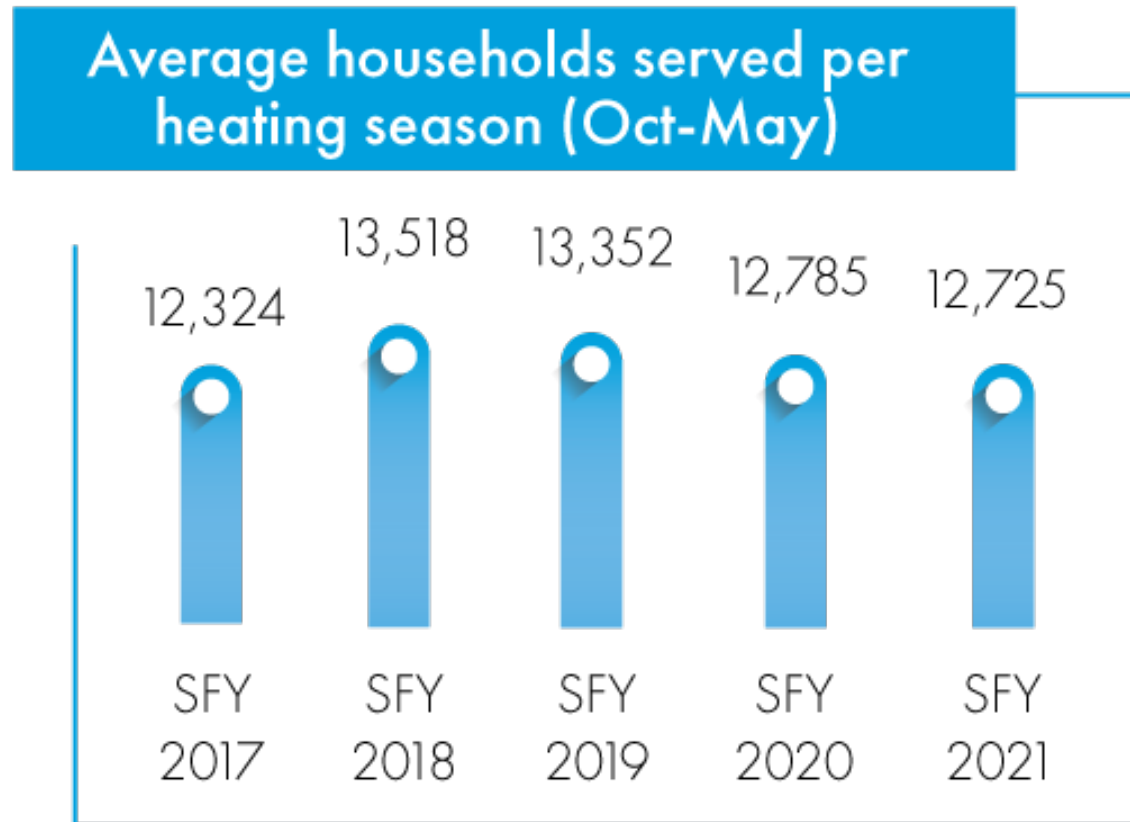
**\$10.4 million**

Support to households

**\$816**

Average payment per household per month

SFY2021



# LOW INCOME HOME ENERGY ASSISTANCE

Calculating LIHEAP payments for each household is based on a combination of household income and heating costs

$$\text{[Estimated Cost of Heat]} - \text{[Household share]} = \text{[LIHEAP share]}$$

Estimated cost of heat – Cost/consumption table based on actual costs of heat for various sizes of living units, building types and fuel types within ND.

Household share - annual dollar amount an eligible household could reasonably be expected to pay:

- 1% of adjusted annual income for families with 0-20% of state median based on household size.
- 2% of adjusted annual income for families with 21-40% of state median based on household size.
- 3% of adjusted annual income for families with 41-60% of state median based on household size.

$$\text{[LIHEAP share]} \div \text{[Estimated Cost of Heat]} =$$

% of each actual heating bill LIHEAP will pay

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# Meet Larry, Deb, Lily & Ben

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## LIHEAP Determination



Adjusted annual income is \$27,728, after the allowable deductions:

- 27% earned income deduction
- \$7,128 family share of child care



Based on adjusted income, the household can reasonably be expected to pay 2% of their adjusted income toward heat



Estimated cost of heat for a 2-bedroom apartment with electric heat is \$1,299 for entire heating season (October through May).



LIHEAP will pay 45% of the family's energy bills leaving the family share at 55% (approximately \$714 ÷ 8 months = \$89/month).

# ECONOMIC ASSISTANCE

## Supplemental Nutrition Assistance Program (SNAP)

Provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency

Families can earn up to **60% of state median income** and be eligible for assistance.





# ECONOMIC ASSISTANCE

## Supplemental Nutrition Assistance Program (SNAP)

**49,579**

Average number of individuals in served in 23,927 households

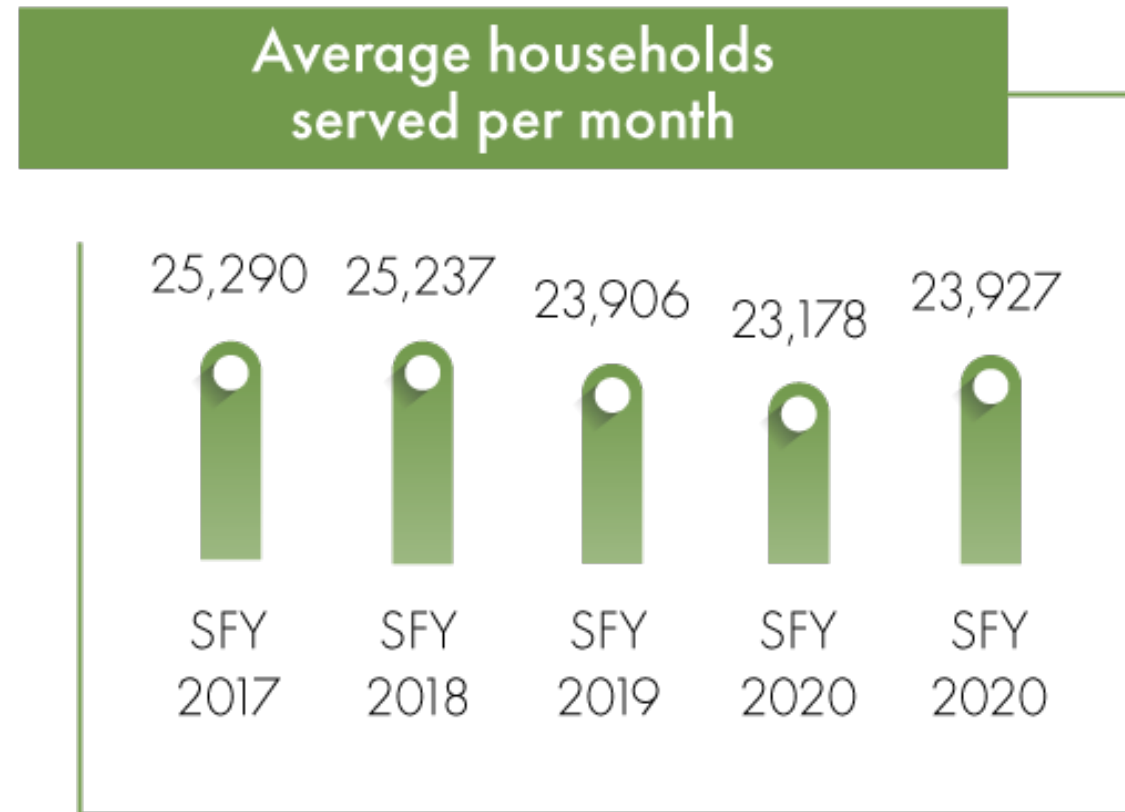
**\$115.6 million**

Support to households

**\$400**

Average payment per household per month

SFY2021



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# Meet Larry, Deb, Lily & Ben

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## SNAP Determination



Monthly income is approximately \$3,979.



Allowable monthly expenses:

- 20% earned income deduction (\$796)
- \$181 standard deduction
- \$594 child care



Adjusted income = \$2,408

$(\$3,979 - \$796 - \$181 - \$594 = \$2,408)$



Minus \$362 shelter cost deduction

$(\$950 \text{ Rent} + \$616 \text{ Utility costs} - 50\% \text{ of adjusted income} = \$362)$



Net adjusted income of \$2,046

$(\$2,408 - \$362)$



Based on the above, SNAP expects family to include \$614 in their household budget for food.

SNAP Thrifty Food Plan Budget – \$782

*minus*

30% net adjusted income - \$614

=

SNAP benefit of \$168



# ECONOMIC ASSISTANCE

## Supplemental Nutrition Assistance Program (SNAP)

**Able Bodied Adults Without Dependents (ABAWDS)** are individuals age 18 through 49 who are able to work and do not have children under 18 years of age.

ABAWDS must work at least 20 hours or more a week to maintain continuous eligibility. Those who are not working are limited to three months of benefits in a 36-month period.

**NDWorks** – provides participating individuals opportunities to overcome barriers, gain skills, training or experience and participate in supervised job search activities to improve their employment prospects and reduce their reliance on SNAP benefits.

NDDHS partners with Community Options, Inc., to provide services to voluntary participants across the state.

**Basic Employment Skills Training Program (BEST)** – expose participating individuals to job seeking and retention skills. NDDHS partners with Job Service of ND to provide these services.

Individuals living in Burleigh and Cass HSZ's who are not exempt from work requirements must participate in order to receive SNAP.

*\* ABAWD and BEST requirements were waived starting in March and April 2020 due to the national health emergency.*

*\* Participation in BEST is being reimplemented in September 2021.*

# ECONOMIC ASSISTANCE

## Temporary Assistance to Needy Families (TANF)

TANF provides assistance to needy families with children who are deprived of parental support or care.

Which means that a parent is absent due to divorce, separation, death or one or both parents are aged or disabled.



# ECONOMIC ASSISTANCE

## Temporary Assistance to Needy Families (TANF)

**1,066**

Average number of families served per month

**78%**

of beneficiaries are children

**44%**

of N.D. TANF cases are "child only" cases (children in the care of a non-legally responsible caretaker)

Average households served per month



# ECONOMIC ASSISTANCE

## Temporary Assistance to Needy Families (TANF)

The TANF Basic Standard of Need is the basis for the TANF grant a household receives. The Standard of Need represents the six basic items of need:

- Shelter;
- Food;
- Clothing;
- Personal needs (e.g. combs, toothbrushes, razor blades, sanitary supplies, and haircuts);
- Household supplies (e.g. cooking utensils, laundry, bedding, and towels); and
- Fuel and utilities.

**TANF BASIC STANDARD OF NEED CHART**

No. of Care Takers	Number of Children										
	0	1	2	3	4	5	6	7	8	9	10
0	0	166	243	316	393	466	543	617	693	767	843
1	237	335	436	533	632	731	830	929	1028	1127	1225
2	335	436	533	632	731	830	929	1028	1127	1225	1325

# ECONOMIC ASSISTANCE

## Temporary Assistance to Needy Families (TANF)

Adjusted income is income minus allowable monthly expenses:

- Greater of 27% or \$180 earned income deduction
- Time-limited % deduction from earned income:
  - 50% for months 1 through 6
  - 35% for months 7 through 9
  - 25% for months 10 through 13
- Child or spousal support paid
- Child or adult dependent care for paid employment

Special Items of Need for certain expenses which are not covered by TANF:

- Child Restraint Seat
- Essential Services (necessary to meet the needs a household cannot perform independently)
- GED/High School Graduate Incentive Payment
- Health Insurance Premiums
- \$50 per month housing allowance



TANF Basic Standard of Need  
- Adjusted Income  
+ Special Items of Need  
+ Supportive Services  
TANF Benefit

Supportive Services:

- Child Care Expenses
- Job Readiness Assistance
- License, Certification and Examination Fees
- Tools for Employment
- Transportation
- Tuition Assistance
- Vehicle Repair and Insurance

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# Meet Larry, Deb, Lily & Ben

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## TANF Determination



As children are not deprived of parental support, there is no eligibility for TANF.



# ECONOMIC ASSISTANCE

## Temporary Assistance to Needy Families (TANF)

Job Opportunity and Basic Skills (JOBS) Program - Provides supported employment and case management services along with support service payment to move individuals into employment and self-sufficiency.

- Adults participating in TANF must participate in JOBS
- Average number of adults participating in work activities during SFY 2020 was 400
- ND's Work Participation Rate – percentage of individuals required to participate who were in a defined work activity.
  - FFY 2019: 54.1%
  - FFY 2020: 35.2%\*

*\* Mandatory participation was waived starting in March 2020 due to the national health emergency. Required participation is being reimplemented in August and September 2021.*

# Meet Larry, Deb, Lily & Ben



## SUMMARY

### Larry and Deb's Household Budget *with Economic Assistance*



Monthly income (gross)     \$3,979  
Monthly income (net)         \$3,313



Monthly expenses:	Larry & Deb	Assistance
Rent	\$950	\$0
Heat	\$89	\$73
Child Care	\$594	\$926
Food	\$614	\$168



Income after Expenses         \$1,066

*From this remaining budget of \$1,066, Larry and Deb need to cover the rest of their household expenses*

- Out of pocket medical costs
- Gasoline & Vehicle costs (insurance)
- Internet & Phone
- Food costs over "assumed" budget
- Clothing & Household items

# Meet Larry, Deb, Lily & Ben



## SUMMARY

### Larry and Deb's Household Budget *without Economic Assistance*



Monthly income (gross)     \$3,979  
Monthly income (net)         \$3,313



Monthly expenses:	Larry & Deb	Assistance
Rent	\$950	\$0
Heat	\$163	\$0
Child Care	\$1,520	\$0
Food	\$782	\$0



Income after Expenses        -\$102

Larry and Deb **do not have any** room in their **household budget** to cover the rest of their household expenses

- Out of pocket medical costs
- Gasoline & Vehicle costs (insurance)
- Internet & Phone
- Food costs over "assumed" budget
- Clothing & Household items

# Meet Larry, Deb, Lily & Ben



## SUMMARY

### Larry and Deb's Household Budget What happens if Deb gets a raise?



Deb receives a pay increase of \$0.50/hour



Monthly income (gross)      \$4,066  
Monthly income (net)        \$3,381



Monthly expenses:	Larry & Deb	Assistance
Rent	\$950	\$0
Heat	\$89	\$73
Child Care	\$594	\$926
Food	\$782	\$0



### What changes?

Ineligible for SNAP  
No impact on CCAP or LIHEAP



Increase in Net Income      \$68  
Income after Expenses        \$966  
Benefit Loss                    \$168 (SNAP)

# Meet Larry, Deb, Lily & Ben



## SUMMARY

### Larry and Deb's Household Budget What happens if Larry gets a promotion?



Larry gets promoted to Foreman @ \$20/hour



Monthly income (gross)      \$5,104  
Monthly income (net)         \$4,194



Monthly expenses:	Larry & Deb	Assistance
Rent	\$950	\$0
Heat	\$89	\$73
Child Care	\$1,520	\$0
Food	\$782	\$0



### What Changes?

Ineligible for SNAP and CCAP  
No impact on LIHEAP



Increase in Net Income      \$813  
Income after Expenses         \$853  
Benefit Loss                         \$762



## Contact Information

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