

**JOHN
BURTON
FOUNDATION**
FOR CHILDREN
WITHOUT HOMES

www.johnburtonfoundation.org

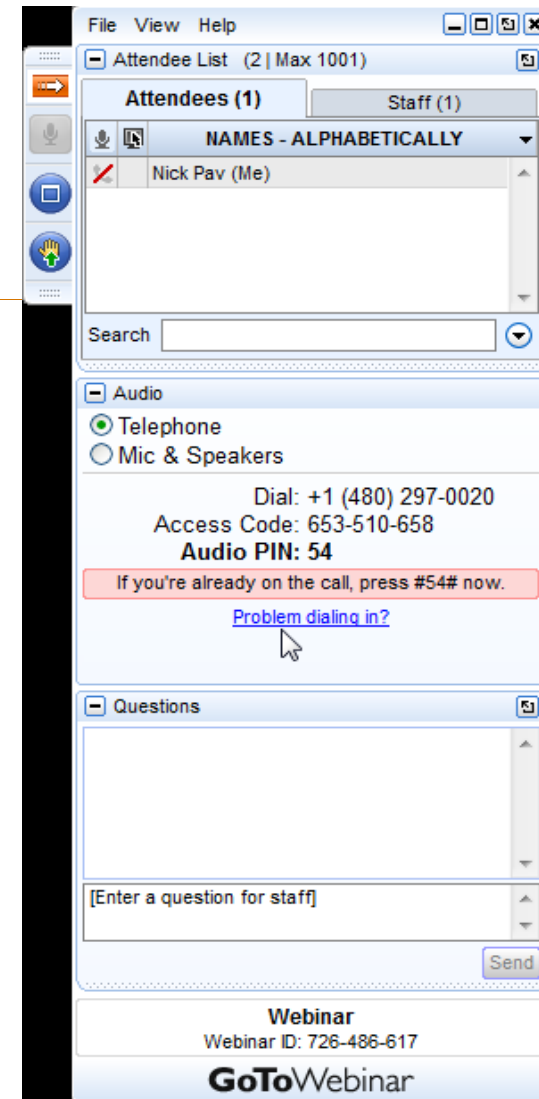
Non-Minor Dependents & CalFresh

QUESTIONS ANSWERED

May 12, 2016

Information to Participate

- Call-in information
 - Phone number: (702) 489-0008
 - Access code: 928-441-384
- To submit live questions, click on the “Questions” panel, type your question, and click “send”
- Presentation materials and audio will be posted at www.thpplus.org



The screenshot displays the GoToWebinar interface. At the top, there is a menu bar with 'File', 'View', and 'Help'. Below it, a window titled 'Attendee List (2 | Max 1001)' is open, showing a list of attendees under the heading 'Attendees (1)'. The list is sorted by 'NAMES - ALPHABETICALLY' and contains one entry: 'Nick Pav (Me)'. A search bar is located below the list. To the left of the main content area, there is a vertical toolbar with icons for microphone, video, and hand raise. Below the attendee list, there is an 'Audio' section with two radio buttons: 'Telephone' (selected) and 'Mic & Speakers'. Below the audio settings, the dial-in information is displayed: 'Dial: +1 (480) 297-0020', 'Access Code: 653-510-658', and 'Audio PIN: 54'. A red warning box states: 'If you're already on the call, press #54# now.' Below this, there is a blue link that says 'Problem dialing in?'. At the bottom of the interface, there is a 'Questions' section with a text input field containing the placeholder text '[Enter a question for staff]' and a 'Send' button. At the very bottom, the text 'Webinar Webinar ID: 726-486-617' and the 'GoToWebinar' logo are visible.

Today's Presenters

- Simone Tureck, John Burton Foundation
- Shawn Mainville, California Department of Social Services
- Liz Aleman, East Bay Children's Law Offices



What is CalFresh?

- California's Supplemental Nutrition Assistance Program (SNAP)
- Monthly electronic benefits (formerly "food stamps") to households that meet income eligibility standards
- Can be used to buy most foods at many markets and food stores
- "Households" apply for CalFresh benefits

CalFresh Utilization Among NMDs

Findings from CalYOUTH Study

- 1 in 3 non-minor dependents (NMDs) reported having ever received CalFresh
- **4 in 5 NMDs were not currently receiving CalFresh**
- Youth in care were significantly less likely than youth who exited care to have ever received CalFresh benefits (29.6% vs. 45.7%)

Income & Employment Among NMDs

Findings from CalYOUTH Study

**67% NOT
EMPLOYED**

33% EMPLOYED

- 58% part-time
- 42% full-time

Average
hourly wage =
\$10.21

Does being in foster care impact eligibility for CalFresh benefits?

- **Being in foster care does not in itself make a youth ineligible for CalFresh**
- Eligibility for CalFresh is made on a case by case basis and considers:
 - the individual's earned and unearned income
 - household composition
 - the amount of rent and utility expenses
 - student status
 - other factors

How Cal-Fresh Looks at Income

Gross
Income

Net
Income

Income Part 1: Gross Income

- **Gross income = all non-excludable income from any source including all earned and unearned income**
- For most households, monthly gross income must be at or below 200% Federal Poverty Level (FPL).

Household Size	200% FPL
1	\$1,962
2	\$2,656
3	\$3,350
4	\$4,042
5	\$4,736
6	\$5,430
7	\$6,122
8	\$6,816
Each Add'l Member	+ \$694

Income Part 2: Net Income

- Net income = result after deductions applied to gross income (*more info on next slide*)
- Maximum net income allowed = 100% of Federal Poverty Level

Household Size	Monthly Net Income
1	\$981
2	\$1,328
3	\$1,675
4	\$2,021
5	\$2,368
6	\$2,715
7	\$3,061
8	\$3,408
Each Add'l Member	+ \$347

Deductions for Determining Net Income

Deductions	
* Earned income has an allowable deduction of 20% (wages, salaries)	
* Standard Deduction (\$155 for households of 1-3 people)	
Excess Shelter (monthly shelter cost in excess of 50% of household's income after all above deductions are considered; must not exceed maximum of \$504)	
Homeless Household Shelter	
* Standard Utility Allowance (when utility costs are separate from rent payment – current allowance is \$385)	
Limited Utility Allowance	
Telephone Utility Allowance	
* Dependent Care (actual cost of payments necessary for dependent care if care enables household member to accept or continue employment or training or education preparatory for employment)	
Medical Deduction	

***more common
deductions for NMDs**

What Kinds of Income Aren't Counted?

In-kind benefits

- (any gain or benefit that is not in the form of money – i.e. meals, clothing, housing provided by employer, etc.)

Vendor payments

- (money paid to third party for a household expense by a person or organization outside of the household)

Deferred educational loans

Grants and scholarships

Cash donations from a charitable organization

- of not more than \$300 in a calendar quarter

Income received too infrequently/irregularly to be reasonably anticipated

- but not more than \$30 in a quarter

Considerations for shared living arrangements

Eligibility may include income and resources of other persons residing with youth **who purchase and prepare meals with the youth**

In shared living arrangements where meals are purchased and prepared **together**, the Head of Household would apply for CalFresh on behalf of the entire household (*i.e. foster/relative caregiver/guardian homes*)

In shared living arrangements where meals are purchased and prepared **separately**, each Head of Household would apply for CalFresh separately (*i.e. THP+FC, renting a room in a SILP*)

Does being a student affect CalFresh eligibility?

Yes. Students enrolled half-time (as defined by the school) in institutions of higher education or more are generally not eligible for CalFresh...

- **unless they meet certain criteria or are exempt from the requirement.**

Half-time is usually at least 6 credits per term

Students enrolled half-time or more are eligible if one of the following criteria apply

Employed for a minimum of 20 hours per week

Approved for work study for current term and anticipate working during term

Parent with dependent child under age 6

Parent w/ dependent child age 6-12 & for whom lack of adequate child care prevents from attending class & working 20 hrs/wk or participating in work study

Enrolled full-time in higher education institution and a single parent with dependent child under age 12

Students eligibility requirements do not apply to certain categories of students

Those who are physically or mentally unfit for employment

High school students

Those participating strictly in the job training portion of on-the-job training programs as opposed to the class attendance portion

Those enrolled in higher education institutions less than half time as defined by institution

Those enrolled in schools and training programs which are not institutions of higher education

Does a NMD have to be working to receive CalFresh?

- CalFresh requires all recipients, unless exempt, to:
 - Register for work at time of application, and every 12 months after initial registration
 - Participate in the CalFresh Employment and Training programs if mandatorily assigned by the county
 - Participate in any non-voluntary assigned workfare program
 - Accept a referral or offer of suitable employment
 - Not voluntarily quit, without good cause, a job of 30 or more hours/week, or reduce work effort to less than 30 hours/week

CalFresh applicants & recipients are exempt from registering for work if they fit one of the following:

- Under 16 years old
- 16 or 17 years old & not head of household
- 16 or 17 years old & attending school or employment training program at least half-time
- Over age 59
- Physically & mentally “unfit” for employment as defined by state agency
- **Working at least 30 hours per week (including self-employed)**
- Earning wages at job at least equal to federal minimum wage multiplied by 30 hrs
- **Responsible for caring for a child under six or an incapacitated person**
- Subject to CalWORKs work program or other work requirement
- Regular participant in a drug addiction or alcoholic treatment & rehab program
- Receiving unemployment insurance
- Applying for unemployment & registered for work through California EDD
- **A student enrolled at least half-time in any school, training program or college**
- *Other circumstances less common to NMDs and the households in which they may live*

Time Limits for Able-Bodied Adults Without Dependents (ABAWDs)

- ABAWD = Anyone between ages 18 and 50 with no children and who is not disabled
- If ABAWD is not working or in acceptable work program, he/she is subject to a 3-month time limit in any 3-year period

HOWEVER

- California's ABAWD time limit is waived through calendar year 2017
- No CA counties have current ABAWD requirements, but as waiver sunsets 12/31/17, it may roll off state region by region so rules may differ across counties.

Individuals NOT eligible for CalFresh

- Those who do not meet the citizenship or eligible alien status or eligible sponsored alien requirements
- Those receiving Supplemental Security Income/State Supplemental Program payments (SSI/SSP)
- Those enrolled in an institution of higher education who fail to meet the additional eligibility criteria
- Those who do not comply with work requirements
- Fleeing felons as defined by CalFresh

What are the monthly benefit amounts?

Household Size	<i>Maximum</i> Monthly Allotment
1	\$194
2	\$357
3	\$511
4	\$649
5	\$771
6	\$925
7	\$1,022
8	\$1,169
Each Add'l Member	+ \$146

CalFresh application process

Complete application
online at
<http://www.benefitscal.org/>

Interview with the county
to discuss application
(phone)

- Will be asked for proof of income, expenses, etc. (list of items needed included on application)

County sends letter to
notify if application is
approved

Timeline for receiving benefits



May take up to 30 days to process application

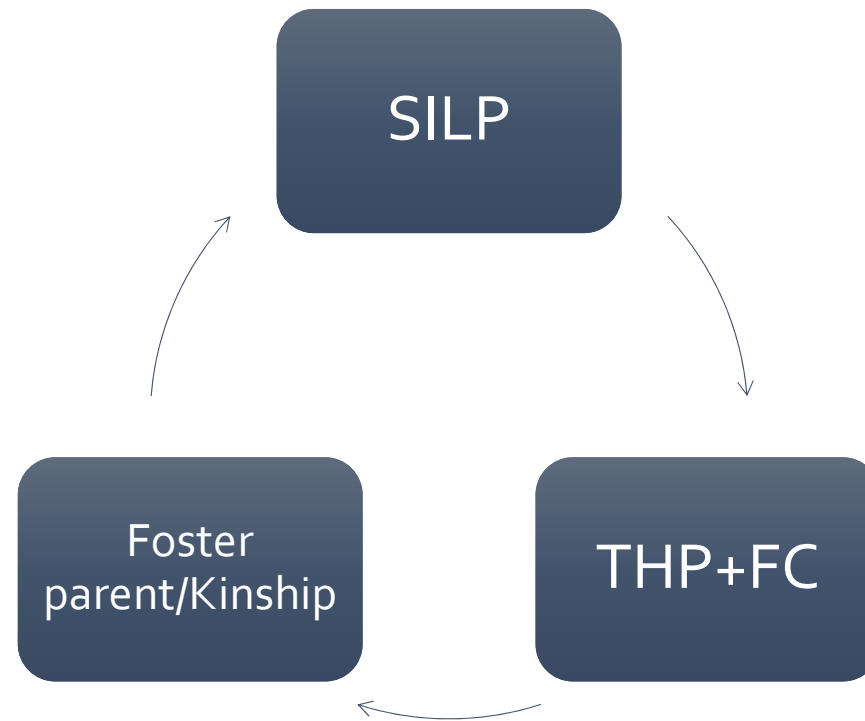
- **Exceptions** - may be able to get benefits within 3 calendar days if:
 - household's monthly gross income is < \$150 and cash on hand or in bank accounts is ≤ \$100, OR
 - household's housing costs (rent & utilities) are more than monthly gross income and cash on hand or in bank accounts

Determining income for NMDs

Earned income =
wages from
employment

Unearned income =
any stipend or
payment the NMD
receives directly

Let's Look at Cal Fresh for NMDs by Foster Care Placement Type



Supervised Independent Living Placement (SILP)

UNEARNED INCOME

- \$859 monthly foster care payment
- If custodial parent:
 - \$411 infant supplement
 - If receiving \$200 PSP supplement

EARNED INCOME

- \$ earned from wages and salaries

Transitional Housing Placement (THP+FC)

UNEARNED INCOME

- Monthly living stipend provided from THP+FC provider to NMD; **not the full THP+FC rate**
- Amount of monthly living stipend varies across providers, from approx. \$400 to \$1,200

EARNED INCOME

- \$ earned from wages and salaries

Foster / Relative Caregiver / Guardian Home

UNEARNED INCOME

- \$859 monthly foster care payment
- If custodial parent: \$411 infant supplement

EARNED INCOME

- \$ earned from wages and salaries

*NMD may participate in CalFresh Program as a **member** of the household (parent/caregiver/guardian applies on behalf of household)

HYPOTHETICAL SCENARIOS

Hypothetical #1: Scenario

Lena is a non-minor dependent (NMD), residing in a THP+FC placement where her rent and utilities are covered. She receives **\$400** per month from the housing provider to cover living expenses, and an additional **\$250** per month from the provider to care for her child who resides with her.

Lena is enrolled in community college **half-time** and works **15 hours per week**, earning **\$480** per month.

Lena shares an apartment with another parenting NMD who is already receiving CalFresh. She and her roommate **keep their groceries and meals separate**.

Is Lena eligible to participate in the CalFresh Program, and if so, what earned and unearned income should she indicate on the application?

Hypothetical #1: Answer

- Lena **is eligible** for participation in CalFresh.
 - Lena is a half-time student, BUT she is a parent of a child under age 6.
 - Lena's roommate already has CalFresh benefits, however they do not purchase and prepare meals together so should be considered 2 separate households.
- Lena's unearned income should be what the THP+FC provider passes directly to her from the foster care payment and infant supplement they receive on her behalf (\$400 + \$250).
- Lena's earned income should be the wages she receives from her part-time job (\$480).

Hypothetical #2: Scenario

Miles is a NMD and just moved into his uncle's house as a SILP placement. Also living in the house are Miles' uncle's girlfriend and her mother. Miles' uncle's girlfriend receives CalFresh benefits.

Miles spends most of his time at his girlfriend's family's house and **rarely eats with his uncle or other household members**. Miles doesn't pay a formal rent payment to his uncle, however he does **pay the household's gas bill**.

Miles is 18 and still in **high school**, and works a **part-time job** after school, earning **\$520** per month. He also receives his **\$859** foster care payment directly because he is in a SILP.

Is Miles eligible to participate in the CalFresh Program, and if so, what earned and unearned income should he indicate on the application?

Hypothetical #2: Answer

- Miles **is eligible** for participation in CalFresh.
 - Miles does live in a household already receiving CalFresh, however he is not counted as a household member in his uncle's girlfriends' benefits, and he does not purchase and prepare food with the rest of the household.
- Miles' unearned income should be the \$859 monthly foster care payment he receives.
- Miles' earned income should be the wages he receives from his part-time job, \$520.
- Miles should use the Standard Utility Deduction because he pays the gas bill.

Hypothetical #3: Scenario

Mandy is an NMD residing in a THP+FC placement, where she receives **\$1,200** per month from the housing provider. With this stipend, she is expected to cover her portion of the rent and utilities.

Mandy works full-time, earning **\$1,280 monthly**.

Mandy has a roommate, but they have opposite schedules and **do not purchase or prepare meals together**.

Is Mandy eligible to participate in the CalFresh Program, and if so, what earned and unearned income should she indicate on the application?

Hypothetical #3: Answer

- **Mandy is beyond the income threshold as determined by the gross income test.**
- Mandy's unearned income should be what the THP+FC provider passes directly to her from the foster care payment (\$1,200).
- Mandy's earned income should be the wages she receives from her job (\$1,280).

Hypothetical #4: Scenario

Jackson is an NMD who lives with his grandmother. She is the approved relative caregiver to Jackson and his two younger siblings who also live there.

Jackson's grandmother is 65 years old and retired. She does not receive CalFresh benefits.

Jackson attends a vocational training program at the local community college half-time, and works part-time.

Is Jackson eligible to participate in the CalFresh Program, and if so, what earned and unearned income should he indicate on the application?

Hypothetical #4: Answer

- Jackson is **not eligible** for participation in CalFresh as head of household, however, his grandmother can apply and count him and his siblings as members of the household.
- Jackson's grandmother should count Jackson's wages from employment as earned income of the household.
- Jackson's grandmother should count the foster care payment she receives on behalf of Jackson and his siblings as unearned income of the household.

Hypothetical #5: Scenario

Genevieve is an NMD renting a room from a family friend as a SILP placement. She receives her **\$859** foster care payment directly.

Genevieve **attends the local community college full-time** with the goal of transferring to a 4-year. She is receiving the Chafee Grant, but is also approved for **work study**. She is overwhelmed by her classes and **does not plan to work**.

Genevieve keeps **separate groceries** and eats most of her meals on campus.

Is Genevieve eligible to participate in the CalFresh Program, and if so, what earned and unearned income should she indicate on the application?

Hypothetical #5: Answer

- Genevieve **is not eligible** for participation in CalFresh because she attends college at least half-time.
 - Because Genevieve is approved for work study, she could be eligible if she planned to work, but she does not.
- *If* Genevieve decides to work and applies for CalFresh benefits, her unearned income would be the \$859 monthly foster care payment she receives, and her earned income would be whatever she earns at her job.
- Her Chafee Grant would not be counted because it is exempt income.

Sources & Resources

- Federal Supplemental Nutritional Assistance Program (SNAP) website - <http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>
- CalFresh website - <http://www.calfresh.ca.gov/>
- CalFresh regulations - <http://www.cdss.ca.gov/foodstamps/PG845.htm>
- Legal Services of Northern California Guide to CalFresh Benefits - <http://calfresh.lsnr.net/>
- California Association of Food Banks – CalFresh Eligibility Calculator - http://lsnr.net/calculator/Food_Stamp_Calculator.xlsx
- Findings from the CalYOUTH Study: Conditions of Youth at Age 19 (Chapin Hall) - http://www.chapinhall.org/sites/default/files/CY_YT_RE0516.pdf

JBF Policy Update

- **Assembly Bill 2506 (Thurmond)**
 - Would entitle all eligible students to receive Chafee Grant who apply by September 2nd
 - Would prohibit use of Chafee at schools that don't maintain 30% graduation rate and <15.5% loan default rate
- **Assembly Bill 1838 (Ting)**
 - Increase infant supplement from current level to basic rate
 - Receipt of infant supplement six months prior to due date
 - Develop new infant supplement for group homes and THP+FC

Please submit
letters of support

- **AB 2506:** to Assembly Appropriations Committee
- **AB 1838:** to Assembly Appropriations Committee

Questions?

CLICK ON THE "QUESTIONS" PANEL, TYPE IT AND HIT "SEND"

Next THP-Plus/THP+FC Call July 14th

HELD BI-MONTHLY ON THE SECOND THURSDAY FROM 10:00-11:00 A.M.

JOHN BURTON FOUNDATION