

CalFresh & Foster Care: Understanding Eligibility & Promoting Cross-Coordination

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Presenters

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Why are we talking about CalFresh & foster youth?

Many current and former foster youth are:



- 29% at age 19

- 33% working, \$10.21 average hourly wage at age 19

- 26% are mothers by age 19

Data is derived from Chapin Hall's CalYOUTH Study (Outcomes at Age 19)

Why are we talking about CalFresh & foster youth?

Many eligible current and former foster youth are not accessing CalFresh:

At age 19, **33%** of current and former foster youth had ever accessed CalFresh and **20%** were receiving CalFresh at the time of their interview.

Chapin Hall's CalYOUTH Study – Outcomes at Age 19

In the placement for higher needs youth in extended foster care (THP+FC), just **16%** of youth were accessing CalFresh when they exited the placement.

2016-17 THP+FC & THP-Plus Annual Report

Foster Youth CalFresh Participation

Foster Care Status During CY 2015	Youth not Participating in CalFresh	All Youth Age* 18-20	Percent not Participating in CalFresh
NMD Only ¹	7,732	11,218	69%
FFY Only ²	3,104	6,221	50%
Both ³	1,549	3,146	49%
Total	12,385	20,585	60%

1. Youth was in foster care during the entire time period
2. Youth was not in foster care during the entire time period
3. Youth was in and out of foster care during the entire time period

Why are we talking about CalFresh & foster youth?



Barriers exist for current and former foster youth trying to access CalFresh benefits



It's important that vulnerable populations have access to the maximum benefit for which they are eligible

Today's Agenda

- Intro to Extended Foster Care
- CalFresh 101 & Foster Youth Participation
- Foster Youth Eligibility
- Treatment of NMD Income & Gift Cards
- Current and Former Foster Youth Students
- Eligibility Example
- Q&A

Extended Foster Care

- AB 12 created the extension of foster care to age 21.
- Upon turning 18, eligible youth can continue in foster care. If they leave the system, they can re-enter up to age 21.
- Youth are considered nonminor dependents (NMDs) under dependency or transition jurisdiction. Can also be under delinquency jurisdiction.
- Supervised by child welfare agency or probation department.



Types of Extended Foster Care Placements

Resource Family – relative home, county foster home, FFA certified home, guardianship with dependency

Short-Term Residential Therapeutic Program/Group Home (under certain conditions)

Regional Center Vendorized Home

Transitional Housing Program Plus Foster Care (THP+FC)

Supervised Independent Living Placement (SILP)

Other



THP+FC

NMD is placed with a housing provider in one of three models:

Host Family

Provider finds and arranges for the NMD to live in a rented room with a family and the NMD receives intensive support services from the adult(s) in the family or from the housing provider.

Single Site (Staffed Site)

Provider owns or leases apartments/rooms in a single facility. Employee of the provider lives on site to provide support and supervision and provider offers intensive support services.

Remote Site

Provider leases residences in various locations in the community. Provider staff check in with the NMD regularly and provide intensive support services.



THP+FC Payment

Housing provider receives a payment from the county.

- Currently \$2,553 for host family; \$3,209 for staffed or remote site.

A portion is used for administrative costs and the rest is for the direct needs of the NMD.

Provider typically gives the NMD a certain amount of the direct needs money to the NMD every month but the amount varies.



THP+FC Payment (cont.)

- Most providers pay for at least the rent and utilities and give the NMD a smaller amount (e.g. \$500.) for incidentals, cell phone bill, etc.
- One large provider gives the NMD a relatively large amount (~\$1500) and expects the NMD to use those funds to pay for their rent, utilities, food, personal items, cell phone bill, etc.
- Within a particular transitional housing program, it can potentially vary depending on the NMD's money management skills.



Supervised Independent Living Placements (SILPs)

SILPs are the most independent type of placement. Youth live on their own or with roommates or with a supportive adult.

NMDs have to be deemed ready for a SILP through the use of a SILP Readiness Assessment Tool.



SILPs (Cont.)

If determined to be SILP-ready, NMD finds a place to live which is then approved by the social worker/probation officer.

If the NMD has appropriate money management skills, they can receive their foster care payment (\$923/month) directly.



Sources of Income for NMDs

Foster care payment

- Any amount paid directly to the NMD or given to them to use is considered unearned income.

Employment income

- As long as their Transitional Independent Living Plan (TILP) states that the purpose of their employment is to enable the child to gain knowledge of needed work skills, work habits and the responsibilities of maintaining employment, the earned income is disregarded (W&IC section 11008.15).



NMD Income (cont.)

Financial aid

- Excluded from income as long as it is used for allowable educational expenses at qualifying institutions.

Tribal income

- Tribal per capita distributions and other sources of tribal income may be excluded from income.

Other

- Inheritance, trust funds, lawsuit settlements



Why Might an NMD Need CalFresh?

- California's high housing costs, as well as the high cost of other necessities can lead to food insecurity even when the NMD is receiving foster care funds.
- CalFresh allows for NMDs to use their income for other necessary expenses or savings.



Barriers to Obtaining CalFresh

NMD doesn't know how to apply/hasn't received information about applying for CalFresh benefits.

NMD thinks their foster care payment and/or income will make them ineligible for CalFresh.

Case workers may not understand all of the CalFresh eligibility criteria and exemptions and may provide inaccurate information.



Barriers to Obtaining CalFresh (cont.)

Confusion over what is considered income may lead to an overstatement of income and therefore, a misunderstanding of potential eligibility.

Stigma of accepting public benefits. Fear if they get on, they will never get off.



Transitional Housing Program – Plus (THP-Plus)

- **Young adults who were in foster care at age 18 or older are eligible for an after-care housing program called THP-Plus.**
- THP-Plus is a realigned program. Providers are certified by the county and the payment to the provider is based on a statutory funding formula.
- **THP-Plus serves young adults ages 18-24 (in some counties up to age 25).**



THP-Plus (cont.)

- Housing models are the same as THP+FC – Host Family, Single (Staffed) Site and Remote Site but don't have to be leased or owned by the provider.
- **Similar to THP+FC, provider gives the youth a portion of the payment for their use.**
- In THP-Plus, more providers give a larger amount directly to the youth so they can gain experience paying their rent, utilities, etc.



CalFresh 101

CalFresh, known Federally as the Supplemental Nutrition Assistance Program (SNAP), provides low-income households with monthly benefits to purchase food.

SNAP is administered by USDA. At the state level, CalFresh is administered by CDSS and California's 58 counties have local administrative authority.

CalFresh benefits are 100% federally funded and benefits are a federal entitlement.

Currently, CalFresh serves nearly 4.5 million individuals providing more than \$ 7.5 billion in CalFresh benefits annually.

CalFresh 101 – General Eligibility

The amount of CalFresh benefits a household gets depends on how many people are in the household, monthly gross income and, after taking allowable deductions, monthly net income.

- (1) **CalFresh Household:** people who purchase and prepare food together.
- (2) **Gross Income:** all non-excludable income from any source, including earned and unearned income. For most households, monthly gross income must be at or below 200% of Federal Poverty Level (FPL)
- (3) **Deductions:** households can deduct certain expenses from their gross income to determine their net income.
- (4) **Net Income:** monthly income after deductions are taken into account. For all households, monthly net income must be at or below 100% of FPL.

CalFresh 101 – Income Limits

Household Size	Gross Income – 200% FPL	Net Income – 100% FPL
1	\$2,010	\$1,005
2	\$2,708	\$1,354
3	\$3,404	\$1,702
4	\$4,100	\$2,050
5	\$4,798	\$2,399
6	\$5,494	\$2,747
7	\$6,190	\$3,095
8	\$6,888	\$3,444

Income limits effective October 1, 2017 to September 30, 2018



CalFresh 101 – Maximum Benefits

Household Size	Maximum Monthly Allotment
1	\$194
2	\$357
3	\$511
4	\$649
5	\$771
6	\$925
7	\$1,022
8	\$1,169

Maximum benefits effective October 1, 2017 to September 30, 2018



CalFresh 101 – Application Process

As Easy as 1, 2, 3!

- (1) Complete an application – online or in-person (now by phone in many counties).
- (2) Complete an interview – can be completed by phone.
- (3) County determines eligibility in 30 days or less!

Tips:

- Be prepared with required proof –income and expenses.
- You may be eligible for expedited service (benefits within 3 days).

Apply at
www.benefitscal.org

Foster Youth Eligibility

Current policy provides that when determining CalFresh eligibility for a household that includes a foster youth, the household has the option to exclude the foster youth and the value of the foster youth's foster care payment from the income calculation if it is in the household's best interest to do so.

Applies to all foster youth, including NMDs.

The exception to this rule:
NMDs who are a CalFresh household of one.



A NMD and the NMD's income cannot be excluded from a household of one as no CalFresh household would remain.

Treatment of NMD Unearned Income

- Any portion of the NMD's foster care payment that is **received directly by the NMD** is considered **unearned income** and included when determining the household's eligibility and benefit level.
- Any portion that is not paid directly to the NMD must be **excluded** as unearned income. This includes the portion of the foster care payment that is **paid directly to a transitional housing placement provider.***
- Money that is not legally obligated to be paid to the household, but which is **paid to a third party** for a household expense, must be **excluded from income as a vendor payment**. Therefore, any portion of the foster care payment not paid directly to the NMD is considered a vendor payment.

*This applies to former foster youth participating in the THP-Plus program as well.

Treatment of NMD Earned Income

- Income and incentive payments earned by a youth 16 years of age or older who is participating in an Independent Living Program (ILP) is not considered income for the purposes of determining CalFresh eligibility.
- Income earned from employment, which constitutes part of a goal in the youth's ILP plan is excluded.
- This employment enables the youth to gain knowledge of needed work skills, work habits, and the responsibilities of maintaining employment for the future.

Treatment of NMD Gift Cards

If the extended foster care provider gives the NMD a gift card instead of money as a stipend, the gift card is only counted as income if it is a credit card company prepaid gift card.

Establishment specific gift cards are excluded as resources in determining a household's eligibility or benefit level.

CalFresh Student Eligibility

CalFresh Student

- Between the ages of 18 and 49
- Enrolled at least half-time
- May qualify for CalFresh, but must meet student eligibility requirements or be exempt from these requirements.

Student eligibility requirement:

- Work 20 hours per week or 80 hours averaged monthly

Several exemptions, such as but not limited to:

- A parent with a dependent child under 6
- Participating in a program to increase employability
- Physically or mentally unfit for employment

***Student exemption criteria can be found at CalFresh MPP 63-406**

NMD Students

Federal regulation 7 CFR Section 273.5(b)(11) provides that a student is eligible for an exemption from the CalFresh student eligibility rule if the student's attendance can be described as part of a program to increase the student's employability.

This includes programs specially targeted at current and former foster youth:

- Guardian Scholars Program
- Foster Youth Success Initiative (FYSI)
- Cooperating Agencies Foster Youth Educational Support (CAFYES), now called "Next Up"
- Chafee Education and Training Voucher (ETV) Program
- Extended Foster Care

Special Note: Most NMD's who are students will be exempt from the student eligibility requirements. Under Extended Foster Care, the required activities either qualify the NMD for an exemption or result in the NMD meeting the student eligibility work requirement.

Scenario #1

- John is a NMD
- John lives in a THP+FC placement – John’s rent and utilities are paid for.
- John receives an additional \$300 to cover living expenses.
- John is enrolled in college full-time and participates in Guardian Scholars.
- As part of his Transitional Independent Living Plan (TILP), John works 10 hours per week and earns \$500 per month.
- John lives with a roommate who buys his own groceries and prepares his meals on his own.

Is John likely eligible for CalFresh? If so, what earned and unearned income would be considered?

Scenario #1

Yes, John is likely eligible for CalFresh.

- John is a student, but he meets the exemption criteria based on his participation in the Guardian Scholars Program.
- John does not purchase and prepare meals with his roommate, so he is a CalFresh household of one.
- John's unearned income is \$300.
- John's earned income is \$500, but can be excluded because his employment enables him to gain knowledge of needed work skills, work habits, and the responsibilities of maintaining employment.
- John's gross monthly income is \$300.

Scenario #2

- Sue is a NMD
- Sue lives in a THP+FC placement – she receives \$1250 per month from the housing provider. Sue covers the cost of her rent and utilities.
- Sue works full time and earns \$2,000 per month.
- Sue lives with a roommate (Mary) and they split their grocery costs.

Is Sue likely eligible for CalFresh? If so, what earned and unearned income should be considered?

Scenario #2

No, Sue may be eligible for CalFresh.

- Sue purchases and prepares food with her roommate Mary, so they are a CalFresh household of two.
- Sue's unearned income is \$1,250
- As part of her Transitional Independent Living Plan (TILP), Sue works full time and earns \$2,000 per month.
- Sue's earned income is \$2,000, but can be excluded because her employment enables her to gain knowledge of needed work skills, work habits, and the responsibilities of maintaining employment.
- Bringing her gross monthly income to \$1,250.
- Sue's gross monthly income is not above the limit for a household of two (i.e. \$2,708), but we'd need to know more about Mary's circumstances to determine whether the household would be eligible for CalFresh.

QUESTIONS?

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