

# JUSTICE IN AGING

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FIGHTING SENIOR POVERTY THROUGH LAW

## Expanding CalFresh to Seniors and People with Disabilities Receiving SSI

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Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we've focused our efforts primarily on populations that have traditionally lacked legal protection such as women, people of color, LGBT individuals, and people with limited English proficiency.

# Diversity, Equity, and Inclusion

To achieve Justice in Aging, we must:

- Acknowledge systemic racism and discrimination
- Address the enduring negative effects of racism and differential treatment
- Promote access and equity in economic security, health care, and the courts for our nation's low-income older adults
- Recruit, support, and retain a diverse staff and board, including race, ethnicity, gender, gender identity and presentation, sexual orientation, disability, age, economic class

# Key Points

- **CalFresh for SSI recipients:** People receiving SSI can be eligible for CalFresh benefits starting June 1, 2019.
- Many SSI recipients will need to **affirmatively apply** for CalFresh.
- SSI recipients living with others who already get CalFresh will be **added automatically** when the County re-calculates the entire household's CalFresh benefit at the next reporting deadline.

# What is Happening?

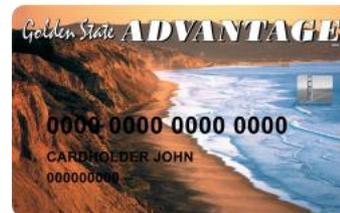
## How things are now

People who receive SSI cannot receive CalFresh

## What will change June 1, 2019

People who receive SSI can receive CalFresh

**Impact:** Big potential income boost for many SSI recipients, who could receive their SSI benefit and a CalFresh benefit monthly



# SSI in California

- Over 1.2 million seniors and people with disabilities.
- More than half are seniors (age 60+), about 1 in 10 are children with disabilities, and the rest are adults with disabilities.
- All SSI recipients are automatically eligible for Medi-Cal. One third also receive In-Home Supportive Services.

# How much CalFresh benefits will people receive?

- If approved for CalFresh, actual benefits will vary depending on individual circumstances (# in household, income, deductions).
- Note that CalFresh benefits are issued to a “household”, which is defined as an person or group of people who purchase food and prepare meals together.

# New CalFresh Households

- **Apply for CalFresh!**
  - Through the usual channels (e.g., County office, phone, and online including [www.getcalfresh.org](http://www.getcalfresh.org))
  - **Starting May 1.** Applications submitted in May could be approved for benefits starting in June.
- **The County will process the application and, if found eligible, issue CalFresh benefits on a new EBT card.**

# New CalFresh Household



The benefit adjusts for housing costs through the “excess shelter cost deduction.” If Ken paid \$750 rent, they would receive \$192 CalFresh. Households with a senior/disabled member can use the shelter cost deduction with no cap.

# CalFresh for people in institutions

Someone living in an institution and receiving the majority of their meals from the institution cannot receive CalFresh.

- **Exceptions** include: a person who is blind or disabled in a group living arrangement, and residents of a drug or alcohol treatment center, a domestic violence shelter, or a homeless shelter. They can apply, and will be treated as their own CalFresh household.

# Meals on Wheels and similar

- Can receive CalFresh even if receiving service from Meals on Wheels.
- “Meal Service Providers” are entities authorized to provide meals to CalFresh recipients. Providers include meal delivery services like Meals on Wheels, communal dining facilities, and senior citizen centers and apartment buildings.

Some CalFresh households will qualify for a new state food benefit.

- If adding the SSI recipient and their income leads to a partial or total loss of CalFresh, then the household will receive a new state-funded nutrition benefit to help offset the loss:
  - Supplemental Nutrition Benefit (partial loss)
  - Transitional Nutrition Benefit (total loss)

# Existing CalFresh Households



County recalculates CalFresh case, with SSI person and their income now visible

New calculation leads to a higher CalFresh benefit

Household starts receiving the higher CalFresh benefit

New calculation leads to a lower or no CalFresh benefit

Lower CF benefit  
Household receives the lower CF benefit, plus SNB\*

No CF benefit  
Household stops receiving CF, starts receiving TNB\*

\* Critical timing component for SNB and TNB: must establish eligibility at the household's next CalFresh periodic report, recertification, or voluntary request, **whichever is earliest.** 13

# Senior who is too disabled to purchase and prepare their meals

- A senior (age 60+) who is too disabled to purchase and prepare their own meals can still be a separate CalFresh household if the gross income of the household they live with is less than 165% FPL.
  - **Example:** Karen, a senior who receives SSI, is too disabled to purchase and prepare their own food. Karen lives with adult child Jeremy and two grandchildren. Jeremy purchases and prepares food for the entire household. Jeremy's gross income is less than 165% FPL for a family of three (\$2,932.87/mo. in 2019). *Because Karen is age 60+ and disabled and Jeremy's gross income is less than 165% FPL, Karen can be a separate CalFresh household. Jeremy and the grandchildren can qualify for CalFresh as another household. The two households will likely receive more in CalFresh than if they all were in one CalFresh household of four.*

# Minimum CalFresh benefit

- If everyone in a 1 or 2 person CalFresh household receives SSI, then the household will receive at least the minimum CalFresh benefit of \$15.
- **Example:** The K's receive SSI as a couple, have no other income, and pay \$500 rent. The CalFresh benefit calculation results in a \$0 benefit. However, because they are an all-SSI household of two, they will receive a \$15 CalFresh benefit each month.

# Maximum CalFresh Benefit

Household Size	Maximum Monthly Benefit
1	\$192
2	\$353
3	\$505
4	\$642
5	\$762
6	\$914
7	\$1,011
8	\$1,155
Each additional person	Add \$144

# Keep in Mind

- **SSI/SSP benefits will NOT be reduced.** The change simply means that you can receive both SSI and CalFresh at the same time.
- People who **declined SSI** in order to receive CalFresh: Consider applying for SSI in June.

# Previously declined SSI

CalFresh recipients who decided to forgo SSI in order to receive CalFresh may want to apply for SSI starting June 1, 2019

- **Example:** Karen receives \$900 in Social Security retirement and also receives CalFresh. After June 1, Karen applies for SSI and is approved to receive \$51.72 in SSI. She continues to receive CalFresh. **Note:** The SSI benefit will count as income for the CalFresh calculation, and will likely lead to some reduction of the CalFresh benefit.

# Changes to CAPI and FDPIR

Two changes in related programs that will also go into effect on June 1, 2019:

- The **CAPI** benefit will increase by \$10 per person. The CAPI benefit amount will then be the same as the SSI benefit amount.
- Food Distribution Program on Indian Reservations (**FDPIR**). SSI recipients currently ineligible for FDPIR can be eligible for FDPIR.

# Timeline

CAPI benefits increase by \$10 per person

SSI recipients allowed to receive CalFresh

May 1

June 1

Summer and  
Fall 2019,  
and beyond

New CalFresh households: Apply for CalFresh, beginning in May.

Existing CalFresh households: SSI recipient will be added at the next reporting deadline

Previously declined SSI: Apply for SSI

# Next Steps

- Educate SSI recipients about the upcoming change
- Know how SSI recipients can apply for CalFresh in your local area
- Consider becoming a CalFresh enrollment assister
- Let us know if you have any questions!

# Resources

Webpage on implementation from CDSS, the state agency that administers the CalFresh program

[www.cdss.ca.gov/CalFreshSSI](http://www.cdss.ca.gov/CalFreshSSI)

Resource page of the California Association of Food Banks

[www.cafoodbanks.org/ssi-and-calfresh](http://www.cafoodbanks.org/ssi-and-calfresh)

Californians for SSI, the coalition that advocated to equitably end the policy that barred SSI recipients from receiving CalFresh

[www.ca4ssi.org/calfresh](http://www.ca4ssi.org/calfresh)

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